



Fin:142:2020-21  
29<sup>th</sup> May 2020

The Manager  
National Stock Exchange of India Ltd  
Debt Market Listing Department  
Exchange Plaza, Bandra Kurla Complex  
Bandra East, Mumbai 400 051

Dear Sir,

**Sub : Disclosure under Reg.52 of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015**

As required under Reg.52 (4) of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 we provide the following details:

**1. Credit Rating:**

Credit Rating of Secured Non Convertible Debentures

ICRA AAA with Stable Outlook  
CRISIL AAA with Stable Outlook

No change in the credit ratings for the year 31st March 2020.

**2. Debt Equity Ratio:**

Debt equity ratio as on 31<sup>st</sup> March 2020 is 4.9

**3. Previous due date for the payment of Interest / Principal for the Non Convertible Debt Securities and whether the same has been paid or not:**

Principal / Interest payments paid during the period 1<sup>st</sup> Oct 2019 to 31<sup>st</sup> Mar 2020 are enclosed vide Annexure - 1

**4. Next due date for the payment of Interest / Principal for the Non Convertible Debt Securities:**

Principal / Interest payments dues during the period 1<sup>st</sup> Apr 2020 to 30<sup>th</sup> Sep 2020 are enclosed vide Annexure - 2



**Sundaram Finance Limited**



**5. Outstanding Redeemable Preference Shares:** NIL

**6. Debenture Redemption Reserve (DRR):**

As per the Companies (Share Capital and Debentures) Rules, 2014 read with the Companies Act, 2013, DRR is not required to be created for issue of privately placed debentures by Non-Banking Finance Companies registered with Reserve Bank of India under Section 45 IA of the RBI (Amendment) Act 1997.

**7. Net Worth as of 31<sup>st</sup> March 2020:**

Rs.5547.37 Crore

**8. Net Profit after tax for the year 2019-20:**

Rs.723.95 Crore

**9. Earnings per share for the year 2019-20:**

Rs.65.16

The Certificate from the Debenture Trustee, viz., M/s. IDBI Trusteeship Services Limited, Mumbai, to be submitted in accordance with Regulation 52(5), will be sent in due course.

Further, as required under Reg. 57(2), we confirm that all the documents and intimations have been submitted to Debenture Trustees in terms of Debenture Trust Deed and Securities and Exchange Board of India (Issue and Listing of Debt Securities) Regulations, 2008.

Thanking you,

Yours truly  
For Sundaram Finance Limited

M Ramaswamy  
Chief Financial Officer

**Annexure - 2**

ISIN NO	Series	Issue Size (Rs. In lakhs)	Maturity Date	Principal / Interest Due Date	Category
INE660A07QF5	T 11	50000	03-Apr-23	03-Apr-20	Interest
INE660A07NU1	P 6	5000	20-Apr-21	20-Apr-20	Interest
INE660A07PY8	T 1	50000	26-Apr-21	27-Apr-20 *	Interest
INE660A07NY3	P 10	10000	27-May-20	27-May-20	Principal + Interest
INE660A07PZ5	T 2	30000	31-May-21	01-Jun-20 *	Interest
INE660A07PZ5	T 2 (Reissue 01)	23500	31-May-21	01-Jun-20 *	Interest
INE660A07PZ5	T 2 (Reissue 02)	21500	31-May-21	01-Jun-20 *	Interest
INE660A07PZ5	T 2 (Reissue 03)	6000	31-May-21	01-Jun-20 *	Interest
INE660A07OT1	Q 2	25000	08-Jun-20	08-Jun-20	Principal + Interest
INE660A07OY1	Q 9	10000	20-Jul-20	19-Jun-20	Interest
INE660A07QB4	T 5	15000	15-Jul-22	17-Jul-20	Interest
INE660A07OY1	Q 9	10000	20-Jul-20	20-Jul-20	Principal + Interest
INE660A07QC2	T 6	50000	22-Jul-21	22-Jul-20	Interest
INE660A07PS0	R 7	60000	28-Aug-20	28-Aug-20	Principal + Interest
INE660A07PE0	Q 15	59000	01-Sep-20	01-Sep-20	Principal + Interest
INE660A07PE0	Q 15 (Reissue 01)	16000	01-Sep-20	01-Sep-20	Principal + Interest

\* Since due date falls on a holiday, payment date has been mentioned





**Annexure - 1**

ISIN NO	Series	Issue Size (Rs. In lakhs)	Maturity Date	Principal / Interest Due Date	Category	Paid / Unpaid
INE660A07PF7	Q 16	20000	09-Nov-20	09-Oct-19	Interest	Paid
INE660A07PG5	Q 17	20000	09-Oct-19	09-Oct-19	Principal + Interest	Paid
INE660A07PF7	Q 16 (Reissue 01)	15000	09-Nov-20	09-Oct-19	Interest	Paid
INE660A07PH3	Q 18	10000	15-Jan-21	15-Nov-19	Interest	Paid
INE660A07PH3	Q 18 (Reissue 01)	6000	15-Jan-21	15-Nov-19	Interest	Paid
INE660A07OX3	Q 8	10000	16-Dec-19	16-Dec-19	Principal + Interest	Paid
INE660A07PJ9	Q 20	9000	29-Mar-21	13-Jan-2020 *	Interest	Paid
INE660A07PJ9	Q 20 (Reissue 01)	5000	29-Mar-21	13-Jan-2020 *	Interest	Paid
INE660A07PJ9	Q 20 (Reissue 02)	15500	29-Mar-21	13-Jan-2020 *	Interest	Paid
INE660A07PJ9	Q 20 (Reissue 03)	2500	29-Mar-21	13-Jan-2020 *	Interest	Paid
INE660A07PJ9	Q 20 (Reissue 04)	10000	29-Mar-21	13-Jan-2020 *	Interest	Paid
INE660A07PJ9	Q 20 (Reissue 05)	10000	29-Mar-21	13-Jan-2020 *	Interest	Paid
INE660A07OM6	P 25	10000	23-Mar-20	23-Jan-20	Interest	Paid
INE660A07PP6	R 4	30000	28-Jan-20	28-Jan-20	Principal + Interest	Paid
INE660A07OQ7	P 29	2500	28-Feb-20	28-Feb-20	Principal + Interest	Paid
INE660A07PO9	R 3	12500	20-Mar-20	20-Mar-20	Principal + Interest	Paid
INE660A07PO9	R 3 (Reissue 01)	5000	20-Mar-20	20-Mar-20	Principal + Interest	Paid
INE660A07PO9	R 3 (Reissue 02)	5000	20-Mar-20	20-Mar-20	Principal + Interest	Paid
INE660A07OM6	P 25	10000	23-Mar-20	23-Mar-20	Principal + Interest	Paid
INE660A07PX0	R 13	16000	29-Mar-21	27-Mar-20	Interest	Paid
INE660A07OR5	P 30	20000	31-Mar-20	31-Mar-20	Principal + Interest	Paid

\* Since due date falls on a holiday, the actual date of payment has been mentioned



**SUNDARAM FINANCE**

Enduring values. New age thinking.

**FIN:138:2020-21****29th May 2020**

The Manager  
National Stock Exchange of India Limited  
Debt Market- Listing Department  
Exchange Plaza  
Bandra Kurla Complex, Bandra (E)  
Mumbai -400051

**Sub:** Annual Disclosure to be made by Large Corporates for the Financial Year 2019-20


As required by the circular no SEBI/HO/DDHS/CIR/P/2018/144 dated 26<sup>th</sup> Nov 2018, regarding "Fund raising by issuance of Debt Securities by Large Entities, we wish to provide the details of incremental borrowings made during the Financial Year 2019-20 in the prescribed format set out vide Annexure B 1 of the aforesaid circular.

1. Name of the Company: Sundaram Finance Limited
2. CIN: L65191TN1954PLC002429
3. Report filed for FY: 2019-20
4. Details of the borrowings (all figures in Rs crore):

S.No.	Particulars	Details
i.	Incremental borrowing done in FY <b>(a)</b>	12057.81
ii.	Mandatory borrowing to be done through issuance of debt securities <b>(b) = (25% of a)</b>	3014.45
iii.	Actual borrowings done through debt securities in FY <b>(c)</b>	5807.40
iv.	Shortfall in the mandatory borrowing through debt securities, if any <b>(d) = (b) - (c)</b> <b>{If the calculated value is zero or negative, write "nil"}</b>	NIL
v.	Reasons for short fall, if any, in mandatory borrowings through debt securities	NA

**For Sundaram Finance Limited****For Sundaram Finance Limited**

  
**P Viswanathan**  
Secretary & Compliance Officer

  
**M Ramaswamy**  
Chief Financial Officer

Contact Details:  
Phone - 044-28881207  
Mail - [pv@sundaramfinance.in](mailto:pv@sundaramfinance.in)

Contact Details:  
Phone -044-28881341  
Mail - [m.ramaswamy@sundaramfinance.in](mailto:m.ramaswamy@sundaramfinance.in)

**Sundaram Finance Limited**





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## **Sundaram Finance FY20 Net Profit at Rs. 724crores**

### **Revenues up 16% at Rs. 3842crores**

### **Board recommends Final Dividend of Rs. 3per share**

Chennai May 29, 2020: Non-Banking Finance Company Sundaram Finance Ltd., has registered a Net Profit of Rs. 723.95crores for the year ended 31<sup>st</sup> March 2020. The company had registered net profit of Rs. 1126crores for the year ended 31<sup>st</sup> March 2019. However, the net profit of the previous year included an exceptional one time income of Rs. 522crores on account of sale of shares in Royal Sundaram and hence the profit numbers of the two years are not comparable on a like to like basis.

Revenue from operations for the year ended 31<sup>st</sup> March 2020 increased 16% to Rs. 3842crores from Rs. 3321crores registered in the corresponding period of the previous year. The Gross Receivables stood at Rs. 35088crores as on 31<sup>st</sup> March 2020 as against Rs. 33447crores as on 31<sup>st</sup> March 2019 registering a growth of 5%.

The Board of the Company has recommended a Final Dividend of Rs.3per share.

Gross and Net Stage 3 assets as on 31st March 2020, stood at 2.47% and 1.65% respectively.

### **Q4 Net Profit at Rs. 131crores**

The company registered a Net Profit of Rs.130.89crores for the quarter ended 31<sup>st</sup> March 2020. The company had registered net profit of Rs. 675crores for the quarter ended 31<sup>st</sup> March 2019. However, these two numbers are not comparable on a like to like basis as the net profit for the Q4 ended 31<sup>st</sup> March 2019 included an exceptional income of Rs. 522crores on account of sale of shares in Royal Sundaram.

Revenue from operations for the fourth quarter ended 31<sup>st</sup> March 2020 increased 7% to Rs. 942crores as compared to Rs. 884crores registered in the corresponding period of the previous year.

### **Rajiv Lochan appointed as Director – Strategy**

Sundaram Finance has appointed Rajiv C Lochan as Director - Strategy on the Board of the company with effect from 3<sup>rd</sup> June 2020. Rajiv Lochan has been on the Board as an independent director for the last few years. He has 2 decades of experience in the field of management, especially in the areas of finance, social sector, and public health.

**On the Outlook for the year, Srinivasaraghavan said, “We live in a time of great uncertainty and the overall outlook for the economy is not promising. The first half of the year is likely to be muted and any recovery is likely only in the second half.”**

Set up in 1954, the Sundaram Finance Group’s services include financing for the entire range of commercial vehicles, passenger cars and construction equipment, as well as specially designed working capital products such as fuel finance and tyre finance. The company is also into home loans, mutual funds, non-life insurance, IT, BPO and distribution of a wide range of financial products and services. The company has over 600 branches spread across the country.

Media Contact: S. Prabhu@ 94440 40748 or [sprabhu@proPR.in](mailto:sprabhu@proPR.in)

