

11 May 2023

To,
The Secretary
National Stock Exchange of India Ltd.,
Exchange Plaza
Bandra Kurla Complex
Bandra (East)
Mumbai 400 051

Dear Sir/Madam,

Sub: Intimation under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

With reference to the captioned subject, we wish to inform you that the Board of Directors of Sundaram Home Finance Limited, at their Meeting held on 11th May 2023, with the recommendations of the Audit Committee has approved the Audited Financial Results for the quarter and year ended 31st March 2023. Accordingly, please find enclosed herewith the following:

Financial Results:

(i) Audited Financial Results of the Company for the quarter and year ended March 31, 2023 including additional information as required under Regulation 52(4) of Listing Regulations and statement of Asset and Liabilities and Cash flows as at March 31, 2023.

(ii) Audit Report dated May 11, 2023, issued by M/s Suri & Co, Chartered Accountants, (Firm Registration No. 004283S), Statutory Auditors of the Company, on the audited financial results of the Company, for the financial year ended March 31, 2023.

Unmodified Opinion:

(iii) Declaration on Audit report with unmodified opinion in terms of Regulation 52(3)(a) of Listing Regulations.

Large Corporate Disclosures:

(iv) Initial and Annual Disclosures pursuant to Chapter XII of Operational Circular No. SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021 w.r.t fund raising by issuance of Debt Securities by Large Corporate, for the financial year ended March 31, 2023, as the Company falls under the definition of "Large Corporates".

Statement of Material Deviation:

(v) Pursuant to Regulation 52(7) of Listing Regulations, we hereby confirm that issue proceeds of non-convertible debt securities issued by the Company have been utilised for the purpose for which these proceeds were raised. We enclose herewith a statement indicating Deviation or Variation in the use of proceeds of issue of listed non-convertible debt securities in the format as prescribed under SEBI Notification No. SEBI/HO/DDHS/DDHS_Div1/P/CIR/2022/000000103 dated July 29, 2022 in this regard.

Sundaram Home Finance Limited

(Formerly known as Sundaram BNP Paribas Home Finance Limited)

Security Cover details:

(vi) Pursuant to Regulation 54(3) of the Listing Regulations, as amended from time to time, please find enclosed herewith Security Cover details of non-convertible debt securities for the financial year ended March 31, 2023. Security cover details have been provided in the format prescribed under SEBI Circular no. SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated May 19, 2022 for disclosure under Regulation 56(1)(d) of the Listing Regulations and duly certified by the Statutory Auditor of the Company.

Related Party transactions:

(vii) Pursuant to Regulation 23(9) of the Listing Regulations, disclosure of related party transactions for the half year ended 31st March 2023 are enclosed.

The meeting commenced at 11.00 AM and concluded at 03.00 PM

Kindly acknowledge receipt.

Thanking You,

for SUNDARAM HOME FINANCE LIMITED

**R VENKATASUBRAMANIAN
COMPANY SECRETARY & COMPLIANCE OFFICER**

**CC: IDBI Trusteeship Services Limited,
Ground Floor, Asian Building,
Ballard Estate, Mumbai 400001**

Sundaram Home Finance Limited

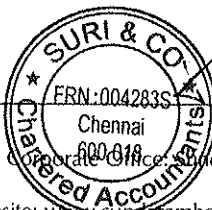
(Formerly known as Sundaram BNP Paribas Home Finance Limited)

**Sundaram Home Finance Limited**

Statement of Financial Results for the quarter and year ended 31st March, 2023

₹ in lakhs

Particulars	Quarter Ended			Year ended	
	31/03/2023 Audited	31/12/2022 Unaudited	31/03/2022 Audited	31/03/2023 Audited	31/03/2022 Audited
Revenue from operations					
Interest Income	29822.88	28087.68	23108.50	107395.06	91897.49
Fees and commission Income	265.51	226.27	170.24	845.34	813.41
Net gain on fair value changes	748.35	716.10	724.64	2826.92	1975.53
Other Operating Income	762.09	591.34	317.55	2877.42	894.74
Total Revenue from operations	31598.83	29621.39	24320.93	113944.74	95581.17
Other Income					
Profit on sale of Property Plant & Equipment	9.42	9.14	3.67	20.41	11.23
Miscellaneous Income	0.13	4.91	83.50	54.12	106.31
Total Other Income	9.55	14.05	87.17	74.53	117.54
Total Income	31608.38	29635.44	24408.10	114019.27	95698.71
Expenses					
Finance Costs	17277.69	16171.11	13449.84	62015.79	53242.96
Impairment on financial instruments	432.55	2435.99	241.95	6380.13	8093.92
Employee Benefits Expenses	3076.47	2431.85	1943.86	10186.62	7270.91
Depreciation and amortization	446.33	330.50	270.17	1327.45	1155.79
Administrative and other expenses	1760.48	1431.30	1982.81	5939.30	4663.39
Total Expenses	22993.52	22800.75	17888.63	85849.29	74426.97
Profit / (Loss) before exceptional items and tax	8614.86	6834.69	6519.47	28169.98	21271.74
Exceptional item	-	-	-	-	-
Profit before tax	8614.86	6834.69	6519.47	28169.98	21271.74
Tax Expense:					
Current Tax	1704.99	1764.35	1543.14	6894.04	5409.40
Deferred Tax	382.15	(186.34)	(329.54)	(264.85)	(907.31)
Total Tax Expense	2087.14	1578.01	1213.60	6629.19	4502.09
Profit after tax	6527.72	5256.68	5305.87	21540.79	16769.65
Other Comprehensive Income					
(A) (i) Items that will not be reclassified to profit or loss					
Remeasurement of the defined benefit plans	87.45	(25.23)	(60.14)	11.75	(100.93)
(ii) Income tax relating to items that will not be reclassified to profit or loss	(22.01)	6.35	15.14	(2.96)	25.40
Subtotal (A)	65.44	(18.88)	(45.00)	8.79	(75.53)
(B) (i) Items that will be reclassified to profit or loss	-	-	-	-	-
(ii) Income tax relating to items that will be reclassified to profit or loss	-	-	-	-	-
Subtotal (B)	-	-	-	-	-
Other Comprehensive Income (A + B)	65.44	(18.88)	(45.00)	8.79	(75.53)
Total Comprehensive Income for the period comprising Profit and other comprehensive income for the period	6593.16	5237.80	5260.87	21549.58	16694.12
Paid-up Equity Share Capital (Face Value of ₹ 10)	-	-	-	10125.44	10125.44
Reserves excluding Revaluation Reserve	-	-	-	170377.30	155372.19
Earnings per equity share on Face Value of ₹ 10 per share	Not Annualised	Not Annualised	Not Annualised	Annualised	Annualised
Basic & Diluted (₹)	6.45	5.19	5.24	21.27	16.56

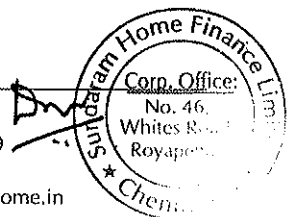
**Sundaram Home Finance Limited**

Registered Office: 21, Patullos Road, Chennai - 600 002

Corporate Office: Sundaram Towers, 46, Whites Road, Chennai - 600 014, India Ph: 91 -44 -2851 5267/69

PAN: AADCS4826J CIN: U65922TN1999PLC042759

Website: www.sundaramhome.in | Toll Free Number : 1800 419 7722 | E-mail: corporateaffairs@sundaramhome.in



**SUNDARAM HOME****Sundaram Home Finance Limited****Statement of Assets and Liabilities**

₹ in lakhs

Particulars	31st March 2023	31st March 2022
	Audited	Audited
ASSETS		
Financial Assets		
Cash and cash equivalents	1172.92	863.02
Bank Balances other than Cash and cash equivalents	2177.81	3961.77
Receivables		
- Trade Receivables	8.51	18.09
Loans	1088785.51	918376.18
Investments	64888.10	87628.05
Other Financial assets	474.30	404.41
Non-financial Assets		
Current tax assets (Net)	3891.12	3842.57
Deferred tax Assets (Net)	5665.08	5400.24
Property, Plant and Equipment	3019.27	2547.54
Right Of Use Assets	1066.59	567.48
Other Intangible assets	191.22	261.19
Other Non-Financial assets	2204.99	1042.62
Total Assets	1173545.42	1024913.16
LIABILITIES AND EQUITY		
LIABILITIES		
Financial Liabilities		
Payables		
(I) Trade Payables		
(i) Total outstanding dues of micro enterprises and small enterprises	3.42	-
(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises	1495.07	1128.67
(II) Other Payables		
(i) Total outstanding dues of micro enterprises and small enterprises		
(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises		
Debt Securities	354156.11	321230.62
Borrowings (Other than Debt Securities)	423905.51	317984.63
Deposits	200641.05	200042.21
Subordinated Liabilities	6575.00	13286.70
Lease Liabilities	1125.10	615.66
Other financial liabilities	2314.61	2861.58
Non-Financial Liabilities		
Current tax liabilities (Net)		
Provisions	968.18	769.50
Other non-financial liabilities	1858.63	1495.96
EQUITY		
Equity Share capital	10125.44	10125.44
Other Equity	170377.30	155372.19
Total Liabilities and Equity	1173545.42	1024913.16

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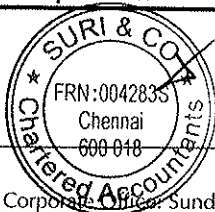
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SUNDARAM HOME

Sundaram Home Finance Limited		
Cash Flow Statement for the year ended 31-03-2023		
₹ in lakhs		
Particulars	2022-23	2021-22
CASH FLOW FROM OPERATING ACTIVITIES:		
Profit after tax after Exceptional item	21540.79	16769.65
Provision for Taxation (Including Deferred Tax)	6629.19	4502.09
Add : Finance Cost	62015.79	53242.96
Depreciation	1327.45	1155.79
Impairment on Financial Instruments	6380.13	8093.92
Share Based Payments to employees	37.09	20.97
Profit on sale of Property Plant & Equipment (Net)	(18.98)	(10.59)
Gain on Preclosure of Lease	(2.53)	-
(Profit)/ Loss on sale of Investments	(2826.92)	(1975.53)
Interest Income from Investments	(3652.38)	(2571.07)
OPERATING PROFIT BEFORE WORKING CAPITAL CHANGES	91429.63	79228.19
(Increase)Decrease in Trade Receivables	9.58	44.46
(Increase) Decrease in Loans	(176783.36)	(51291.42)
(Increase) Decrease in Bank Balances other than Cash and cash equivalents	1781.91	872.86
(Increase) Decrease in Other Financial Assets	(96.58)	9053.30
(Increase) Decrease in Other Non Financial Assets	(1162.37)	15.32
Increase (Decrease) in Trade Payables	369.82	628.74
Increase (Decrease) in Other Financial Liabilities	(546.98)	(852.14)
Increase (Decrease) in Other Non Financial Liabilities	362.67	288.78
Increase (Decrease) in Provisions	230.04	75.93
Cash Generated From Operations	(84405.62)	38064.02
Finance Cost	(60277.85)	(53364.94)
Direct Taxes Paid	(6945.55)	(5250.70)
NET CASH FROM OPERATING ACTIVITIES (A)	(151629.03)	(20551.62)
CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of PPE & Other Intangible assets	(1085.23)	(456.96)
Sale of PPE & Other Intangible assets	48.04	31.60
(Purchase)/Sale of Investments	25814.49	(7218.84)
Interest Received	3407.79	2458.38
NET CASH FROM INVESTING ACTIVITIES (B)	28185.08	(5185.83)
CASH FLOW FROM FINANCING ACTIVITIES		
Increase (Decrease) in Debt Securities	23571.63	65687.70
Increase (Decrease) in Borrowings other than debt securities	105713.27	(47175.63)
Increase (Decrease) in Public Deposits	1772.48	13738.92
Repayment of lease liabilities	(721.99)	(651.92)
Dividend paid	(6581.54)	(7087.81)
NET CASH FROM FINANCING ACTIVITIES (C)	123753.85	24511.25
Effect of Foreign Exchange rates on Cash and Cash Equivalents, net (D)	-	-
NET INCREASE / (DECREASE) IN CASH AND CASH EQUIVALENTS (A)+(B)+(C)+(D)	309.90	(1226.19)
Cash and cash equivalents at the Beginning of the Year	863.02	2089.21
Cash and cash equivalents at the End of the Year	1172.92	863.02
COMPONENTS OF CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR		
Current Account with Banks	212.97	105.41
Cheques Drafts on Hand	889.45	694.50
Cash, Stamps and Stamp Papers on Hand	70.50	63.11
Cash & Cash equivalents	1172.92	863.02

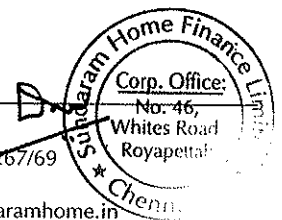


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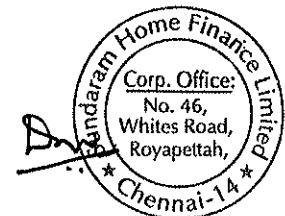
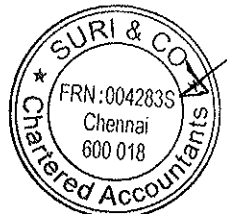
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Notes to Financial Results:

1. The Financial Results for the Quarter and Year ended 31st March 2023 have been drawn up in accordance with the provisions of Section 129 read with Schedule III of the Companies Act, 2013 and in accordance with the Indian Accounting Standards (Ind AS) as specified under sec 133 of the Companies Act, 2013.
2. The Financial Results for the Quarter and Year ended 31st March 2023 have been audited by the Statutory Auditors of the Company in compliance of Regulations 33 and 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended. The same were reviewed by the Audit Committee and approved by the Board of Directors at their Meeting held on 11th May 2023.
3. The Company's main business is to provide loans against/for purchase, construction, repairs & renovations of Housing/Commercial Properties etc. There is no separate reportable segment, as per the Operating Segments (Ind AS-108), – Segment Reporting specified under Section 133 of the Companies Act 2013.
4. The Company is a 'Large Corporate' as per criteria under SEBI circular SEBI/HO/DDHS/CIR/P/2018/144. Necessary disclosure has been made to the stock exchanges in this regard.
5. The Board of Directors have recommended a final dividend of Rs 10/- per share (100%) for the year ended 31st March 2023 (Rs. 6.50 for P.Y.2021-22). No interim dividend was paid for the year (Rs.1.50 for P.Y.2021-22). This would aggregate to a total dividend of Rs.10/- per share (100%).
6. As on 31st March 2023, the Company's Redeemable Secured Non-Convertible Debentures are secured by mortgage of immovable property and negative lien to the extent of ₹ 475 Cr (Face Value) and specific charge by hypothecation of Loan receivables of the Company to the extent of ₹ 2065 Cr (Face Value) with 100% asset cover maintained, as per the terms of issues.
7. RBI Circular dated 12th November 2021 on "Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances" read with further clarifications dated 15th February 2022 was implemented effective 1st October 2022. The Company continues to categorise Stage 3 assets in accordance with the Ind-AS guidelines and maintain adequate provisions.



Sundaram Home Finance Limited



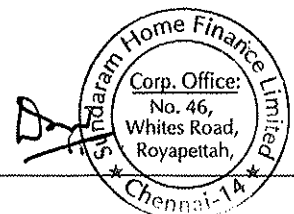
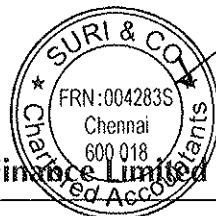
8. Information as required by Reserve Bank of India’s Circular on Resolution Framework for COVID-19 related stress dated 6th August 2020 is given below.

Format B

Type of borrower	Exposure to account classified as Standard consequent to implementation of resolution plan - Position as at the end of Previous half-year i.e., September 30, 2022. (A)	Of (A), Aggregate debt that slipped in to NPA during the half-year	Of (A), Amount written off during the half-year	Of (A), Amount paid by the borrower during the half-year	Exposure to account classified as Standard consequent to implementation of resolution plan - Position as at the end of March 31, 2023.
Personal Loans	24086.93	1561.20	2.53	1141.30	21381.90
Corporate Persons*	-	-	-	-	-
- Of which, MSMEs	-	-	-	-	-
Others	13425.17	526.23	-	904.86	11994.08
Total	37512.10	2087.43	2.53	2046.16	33375.98

* As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

9. Disclosure pursuant to RBI notification dated September 24, 2021, on “Transfer of Loan Exposures”.
- a) The Company has not transferred or acquired, any loans not in default during the year ended March 31, 2023.
 - b) The Company has not transferred or acquired, any stressed loans during the year ended March 31, 2023.
10. Information as required by Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 is attached as Annexure.
11. The figures for the last quarter of the current and previous financial years are the balancing figures between audited figures in respect of the full financial year and the published year to date figures up to the end of the third quarter of the respective years, which were subjected to limited review by the statutory auditors of the Company.

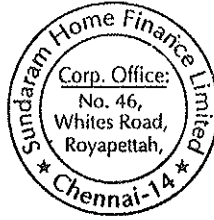


Sundaram Home Finance Limited




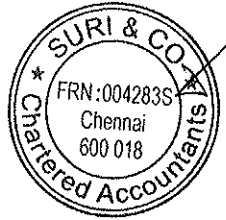
12. Figures for the previous period are regrouped/reclassified to conform to the current period's classification.

Chennai
11th May 2023



By the Order of the Board


Lakshminarayanan Duraiswamy
Managing Director



Sundaram Home Finance Limited



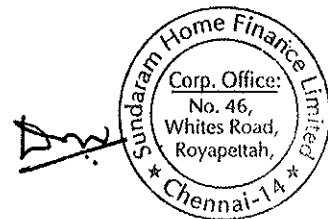
Annexure

Disclosure as required by Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 for the year ended 31st March 2023.

Debt Equity	5.47
Outstanding redeemable preference shares (quantity and value)	Nil
Net Worth as on 31st March 2023 (Rs.in lakhs)	180502.74
Total debts to Total assets	84.1%
Net Profit after Tax for the year ended 31st March 2023 (Rs.in lakhs)	21540.79
Earnings per share (Basic and Diluted)	21.27
Bad debts to Receivable ratio for the year ended 31st March 2023	0.5%
Operating margin (for the quarter ended)	45.3%
Net Profit margin (for the quarter ended)	20.7%
Debt service coverage ratio	Not applicable
Interest service coverage ratio	Not applicable
Capital redemption reserve/debenture redemption reserve	Not applicable
Current ratio	Not applicable
Long Term Debt to Working Capital ratio	Not applicable
Current Liability ratio	Not applicable
Debtors Turnover ratio	Not applicable
Inventory turnover ratio	Not applicable
Sector specific ratios	
Gross Stage III Assets	2.3%
Net Stage III Assets	1.1%
Stage III - Provision Coverage	50.6%
Capital Adequacy Ratio	23.5%

Formulas for computation of Ratios are as follows:

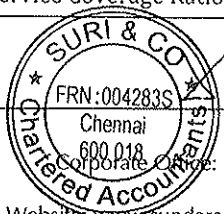
- 1) Debt-equity ratio = (Debt securities + Borrowings (other than debt securities) + Subordinated liabilities + Deposits (including unrenewed deposits) / Networth
- 2) Bad debts to Receivable ratio = Bad debts written off during the period / Average receivable.
- 3) Total Debt to Assets = (Debt securities + Borrowings (other than debt securities) + Subordinated liabilities + Deposits (including unrenewed deposits) / Total Assets
- 4) Operating Margin = (Revenue from Operations - Finance Cost)/Revenue from Operations
- 5) Net Profit Margin = Net Profit / Revenue from operations



Sundaram Home Finance Limited

**SUNDARAM HOME****SUNDARAM HOME FINANCE LIMITED****CIN : U65922TN1999PLC042759****Registered Office: 21, Patullos Road, Chennai - 600 002. Tel: 2852 1181****Corporate Office: "Sundaram Towers", 46, Whites Road, Chennai - 600 014.****Tel : 2851 5267 Fax : 044-2858 2235****Website : www.sundaramhome.in****Email: compsec@sundaramhome.in****Audited Financial Results for the Quarter and Year ended 31st March 2023****Rs.in lakhs**

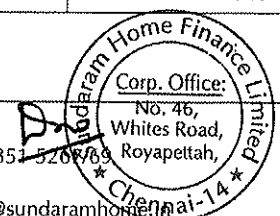
Particulars	Quarter ended 31/03/2023	Quarter ended 31/03/2022	Year ended 31/03/2023	Year ended 31/03/2022
	Audited	Audited	Audited	Audited
Total Income from Operations	31608.38	24408.10	114019.27	95698.71
Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	8614.86	6519.47	28169.98	21271.74
Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	8614.86	6519.47	28169.98	21271.74
Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	6527.72	5305.87	21540.79	16769.65
Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	6593.16	5260.87	21549.58	16694.12
Paid up Equity Share Capital	10125.44	10125.44	10125.44	10125.44
Reserves (excluding Revaluation Reserve)	149902.74	134897.63	149902.74	134897.63
Securities Premium Account	20474.56	20474.56	20474.56	20474.56
Net worth	180502.74	165497.63	180502.74	165497.63
Paid up Debt Capital / Outstanding Debt	321589.91	255224.73	321589.91	255224.73
Outstanding Redeemable Preference Shares	--	--	--	--
Debt Equity Ratio	5.47	5.17	5.47	5.17
Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations)	Not Annualised	Not Annualised	Annualised	Annualised
1. Basic:	6.45	5.24	21.27	16.56
2. Diluted:	6.45	5.24	21.27	16.56
Capital Redemption Reserve	NA	NA	NA	NA
Debenture Redemption Reserve	NA	NA	NA	NA
Debt Service Coverage Ratio	NA	NA	NA	NA
Interest Service Coverage Ratio	NA	NA	NA	NA

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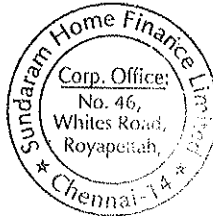
Website: www.sundaramhome.in | Toll Free Number : 1800 419 7722 | E-mail: corporateaffairs@sundaramhome.in



Notes:

1. The above is an extract of the detailed format of the Quarterly Financial Results filed with the Stock Exchanges under Regulation 52 read with Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results is available on the National Stock Exchange website (URL: www.nseindia.com) and on the Company's website (www.sundaramhome.in).
2. The Financial Statements for the Quarter and year ended 31st March 2023 have been drawn up in accordance with the provisions of Section 129 read with Schedule III of the Companies Act, 2013 and prepared in accordance with the Indian Accounting Standards (Ind AS) as specified under sec 133 of the Companies Act, 2013.
3. Figures for the previous period are regrouped/reclassified to conform to the current period's classification.
4. The financial results for the year ended 31st March 2023 have been audited by the Statutory Auditor of the Company in compliance of Regulations 33 and 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended. These results were reviewed and recommended by the audit committee and approved by the Board of Directors at its Meeting held on 11th May 2023.

Chennai
11th May 2023



By Order of the Board


Lakshminarayanan Duraiswamy
Managing Director



Sundaram Home Finance Limited

Independent Auditor's Report On The Standalone Quarterly And Annual Financial Results Of The Company Pursuant To The Regulation 33 And 52 Of the SEBI (Listing Obligations And Disclosure Requirements) Regulations ,2015 As Amended

To

The Board of Directors
Sundaram Home Finance Limited

Report on the audit of Financial Results

Opinion

We have audited the accompanying statement of Quarterly and year to date Ind AS Financial Results of M/s Sundaram Home Finance Limited("the Company") for the quarter ended 31.03.2023 and for the period from April 1,2022 to March 31, 2023 attached herewith("the statement") being submitted by the Company pursuant to the requirements of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirement) Regulations 2015 as amended from time to time("the Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid statement:

- i) are presented in accordance with the requirements of regulation 52 of the Listing Regulations and
- ii) give a true and fair view, in conformity with the applicable accounting standards, RBI guidelines and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information for the quarter ended 31st March 2023 and the year-to-date results from 1st April 2022 to 31st March 2023

Basis of Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013. ("Act")/ issued by the Institute of Chartered Accountants of India. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Results section of our report.



suriandco.com



chennai@suriandco.com



044-28251140
044-28251150



Guna Complex, No. 445,
4th Floor Main Building, Anna Salai
Teynampet, Chennai - 600 018, Tamilnadu



GSTIN - 33AABFS5023Q1Z2

We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the Financial Results, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained, is sufficient and appropriate to provide a basis for our opinion.

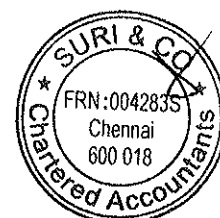
Management's and Board's Responsibility for Financial Results

These financial results have been compiled on the basis of the annual financial statements. The Company's Management and Board of Directors are responsible for the preparation and presentation of the financial results that give a true and fair view of the net profit and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in Indian Accounting Standards specified under section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with regulation 33 and 52 of the Listing Regulations. The Board of Directors of the Company are responsible for maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error which have been used for the purpose of preparation of the financial results by the Directors of the company, as aforesaid.

In preparing the financial results, the Board of Directors of the company are responsible for assessing the ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Group or to cease operations, or has no realistic alternative but to do so. The Board of Directors are responsible for overseeing the financial reporting process of the company.

Auditor's Responsibilities for the Audit of Financial Results

Our objectives are to obtain reasonable assurance about whether the financial results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if,



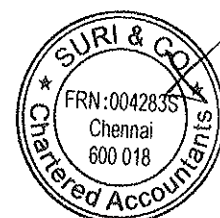
individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit.

We also:

- Identify and assess the risks of material misstatement of the financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the company's internal control. Under Section 143(3)(i) of the Companies Act 2013, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report.
- Evaluate the overall presentation, structure and content of the financial results, including the disclosures, and whether the financial results represent the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of misstatements in the standalone financial statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the standalone financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the financial statements.



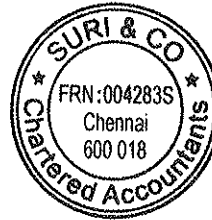
We communicate with those charged with governance of the company financial results of which we are the independent auditors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

The Financial Results include the results for the quarter ended 31st March 2023 being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the current financial year which were subject to limited review by us.

**For Suri and Co
Chartered Accountants
FRN :004283S**



**M.Sivaram
Partner
M No: 211916**

Place: Chennai

Date: 11.05.2023

UDIN: 23211916 BGWKG88281



**DECLARATION IN RESPECT OF AUDIT REPORT WITH UNMODIFIED OPINION FOR THE
FINANCIAL YEAR ENDED MARCH 31,2023**

This is to confirm that Statutory Auditors of the Company M/s. Suri & Co. have issued an Audited Report with unmodified opinion (i.e., it does not contain any qualification, reservation or adverse remark or disclaimer) on Audited Financial Result of the Company for the financial year ended March 31, 2023.

This declaration is provided in compliance with Regulation 52(3)(a) of Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015 read with SEBI Circular No. CIR/CFD/CMD/56/2016 dated May 27, 2016. Kindly take this declaration on record.

For Sundaram Home Finance Limited

**S Sridhar
Chief Financial Officer**

**Date : 11th May 2023
Place : Chennai**



Sundaram Home Finance Limited

April 27, 2023

National Stock Exchange of India Limited (NSE)
Exchange Plaza, Bandra Kurla Complex,
Bandra East,
Mumbai - 400051

Dear Sir/Madam,

Confirmation for Large Corporate in terms of Operational Circular SEBI/HO/DDHS/P/CIR/2021/613 issued by SEBI dated August 10, 2021 and subsequent amendments thereof

With Reference to the captioned subject, Sundaram Home Finance Limited qualifies as a Large Corporate (LC) as per the applicable criteria given under the SEBI Circular SEBI/HO/DDHS/P/CIR/2021/603 Dated August 10,2021 and subsequent amendments thereof. Accordingly, the details as required under the said circular are given below:

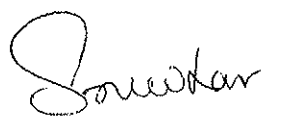
Sr. No.	Particulars	Details
1	Name of the Company	Sundaram Home Finance Ltd
2	CIN	U65922TN1999PLC042759
3	Outstanding borrowing of company as on 31st March 2023 (in Rs Cr.)	Rs. 9873.14 Cr
	Highest Credit Rating During the previous FY along with name of the Credit Rating Agency	AAA by ICRA & AAA by CRISIL
5	Name of Stock Exchange in which the fine shall be paid, in case of shortfall in the required borrowing under the framework	National Stock Exchange (NSE)

We confirm that we are a Large Corporate as per the applicability criteria given under the Chapter XII of SEBI Operational Circular SEBI/HO/DDHS/P/CIR/613 dated August 10,2021

We request you to take the document on your record.

For Sundaram Home Finance Limited


R Venkatasubramanian
Company Secretary


S. Sridhar
Chief Financial Officer

Sundaram Home Finance Limited



May 10, 2023

National Stock Exchange of India Limited (NSE)
Exchange Plaza, Bandra Kurla Complex,
Bandra East,
Mumbai - 400051

Dear Sir/Madam,

Annexure B**Format of the Annual Disclosure to be made by an entity identified as a Large Corporate**1. Name of the Company: **SUNDARAM HOME FINANCE LIMITED**

2. CIN: U65922TN1999PLC042759

3. Report filed for FY: **2022-23**

4. Details of the borrowings (all figures in Rs crore):

S. No	Particulars	Details
1	3 Years block period	2022-23, 2023-24, 2024-25
2	Incremental Borrowing done in FY 2022-23 (a)	4921.26
3	Mandatory Borrowing to be done through debt securities in FY 2022-23 (b) = (25% of a)	1230.32
4	Actual Borrowing done through debt securities in FY 2022-23 (c)	1450.00
5	Shortfall in the borrowing through debt securities, if any, for FY 2022-23 carried forward to FY 2023-24 (d)	NIL
6	Quantum of (d), which has been met from (c) (e)	NIL
7	Shortfall, if any, in the mandatory borrowing through debt securities for FY 2022-23 {after adjusting for any shortfall in borrowing for FY 2021-22 which was carried forward to FY 2022-23} (f) = (b)-[(c) – (e)] {If the calculated value is zero or negative, write "nil"}	NIL

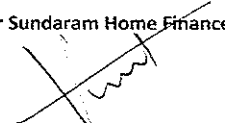
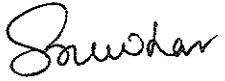
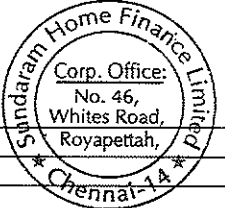
5. Details of penalty to be paid, if any, in respect to previous block (all figures in Rs. Crore): Not applicable

For Sundaram Home Finance Limited


Company Secretary

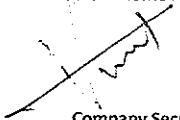
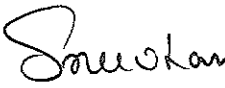
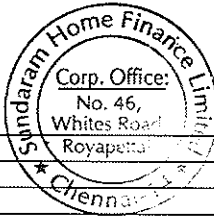
For Sundaram Home Finance Limited


Chief Financial Officer**Sundaram Home Finance Limited**

Statement of Deviation/Variation in utilisation of funds raised						
Name of Listed Entity	Sundaram Home Finance Limited					
Mode of Fund Raising	Private Placement					
Type of Instrument	Non Convertible Debentures					
Date Of Raising Funds	Date	Amount (Rs.in Cr)				
	22-Jul-22	200.00				
	2-Sep-22	250.00				
	7-Sep-22	100.00				
	31-Oct-22	175.00				
	24-Nov-22	200.00				
	8-Dec-22	200.00				
	3-Feb-23	175.00				
	20-Mar-23	150.00				
	Total	1450.00				
Report filed for the quarter ended	31/03/2023					
Is there a Deviation/Variation in use of funds raised	No					
Whether any approval is required to vary the objects of the issue stated in the prospectus/Offer Document	Not Applicable					
If yes, details of the approval so required?						
Date of Approval						
Explanation for the Deviation/Variation						
Comments of the Audit Committee after Review						
Comments of the Auditors, if any						
Objects for which funds have been raised and where there has been a deviation, in the following table						
Original Object	Modified Object,if any	Original Allocation	Modified Allocation,if any	Funds Utilised	Amount of Deviation/Variation for the quarter according to applicable object	Remarks if any
-	-	-	-	-	-	-
For Sundaram Home Finance Limited		For Sundaram Home Finance Limited				
 Company Secretary		 Chief Financial Officer				
						
a) Deviation in the objects or purposes for which the funds have been raised or						
b) Deviation in the amount of funds actually utilized as against what was originally disclosed						
c) Change in terms of a contract referred to in the fund raising document i.e. prospectus, letter of offer, etc						

A. STATEMENT OF UTILIZATION OF ISSUE PROCEEDS

Name of issuer	ISIN	Mode of fund raising(Public Issue / Private placement)	Type of Instrument	Amount raised in Cr	Funds Utilized in Cr	Any Deviation(Yes /No)	If 7 is yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9
Sundaram Home Finance Limited	INE667F07IJ8	Private Placement	NCD	175	175	No	NA	NA
Sundaram Home Finance Limited	INE667F07IK6	Private Placement	NCD	150	150	No	NA	NA

Statement of Deviation/Variation in utilisation of funds raised						
Name of Listed Entity		Sundaram Home Finance Limited				
Mode of Fund Raising		Private Placement				
Type of Instrument		Non Convertible Debentures				
Date Of Raising Funds(Financial Year)		2022-2023				
Amount Raised		Rs.1450 Cr				
Report filed for the quarter ended		31/03/2023				
Is there a Deviation/Variation in use of funds raised		No				
Whether any approval is required to vary the objects of the issue stated in the prospectus/Offer Document		Not Applicable				
If yes, details of the approval so required?						
Date of Approval						
Explanation for the Deviation/Variation						
Comments of the Audit Committee after Review						
Comments of the Auditors, if any						
Objects for which funds have been raised and where there has been a deviation, in the following table						
Original Object	Modified Object,if any	Original Allocation	Modified Allocation,if any	Funds Utilised	Amount of Deviation/Variation for the quarter according to applicable object	Remarks if any
-	-	-	-	-	-	-
For Sundaram Home Finance Limited		For Sundaram Home Finance Limited				
 Company Secretary		 Chief Financial Officer				
						
Deviation or variation could mean:						
a) Deviation in the objects or purposes for which the funds have been raised or						
b) Deviation in the amount of funds actually utilized as against what was originally disclosed						
c) Change in terms of a contract referred to in the fund raising document i.e. prospectus, letter of offer, etc						

CERTIFICATE

To

Board of Directors,
Sundaram Home Finance Limited,
Sundaram Towers,
46, Whites Road,
Chennai - 600 014.

Independent Statutory Auditor's Certificate with respect to maintenance of security cover pursuant to Regulation 54 of the Securities and Exchange Board of India (listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended).

1. We Suri and Co Chartered Accountants, are the Statutory Auditors of Sundaram Home Finance Limited ("the Company") and have been requested by the Company to certify the accompanying Statement showing 'Security Cover' for the listed non-convertible debt securities as at March 31, 2023 (the "Statement") pursuant to the requirements of the Regulation 54 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, (the "SEBI Regulations").

Accordingly, the Company has prepared the details of security cover available for debenture holders in accordance with the audited financial statements as at March 31, 2023 and other relevant records/documents maintained by the Company as per attached Annexure A. We have stamped the same for identification purposes.

2. We understand that this certificate is required by the Company for the purpose of submission with National Stock Exchange of India Limited and IDBI Trusteeship Services Limited with respect to maintenance of asset cover in respect of listed non-convertible debt securities of the Company as per Regulation 54) of Securities and Exchange Board of India (Listing Obligation & Disclosure Requirements) Regulation, 2015 ("Regulations") in the format notified by SEBI vide circular no. SEBI/HO/MIRSD/MIRST_CRADT/CIR/ P/2022/67 dated May 19,2022.



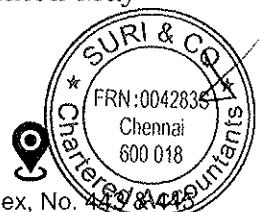
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Guna Complex, No. 44/1/1
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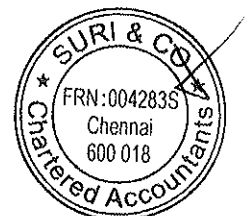
GSTIN - 33AABFS5023Q1Z2

Management Responsibility

3. The preparation of the accompanying statement is the responsibility of the management of the Company. This responsibility includes designing, implementing and maintaining internal control relevant to the preparation of the statement, the preparation and maintenance of books of accounts based on which the statement has been drawn up for the purpose of this certificate, all accounting and other relevant supporting records and documents and applying an appropriate basis of preparation, and making estimates that are reasonable in the circumstances.
4. The management is also responsible for ensuring that the company complies with all the relevant requirements of the SEBI circular, SEBI Regulations, Companies Act, 2013 and other applicable laws and regulations, as applicable.

Auditor's Responsibility

5. Our responsibility is to provide limited assurance with respect to security cover maintained by the Company with respect to listed non-convertible debt securities as on March 31, 2023.
6. We have audited the Financial Results for the year ended March 31, 2023, prepared by the Company pursuant to the requirements of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, and issued an unmodified conclusion dated May 11th, 2023.
7. We conducted our examination in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.
8. We have complied with the relevant requirements of the Standard on Quality Control - 1, "Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements".
9. A limited assurance engagement includes performing procedures to obtain sufficient appropriate evidence on the applicable criteria, mentioned above. The procedures performed vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained is substantially lower than the assurance that would have been obtained



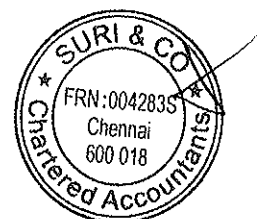
had a reasonable assurance engagement been performed. Accordingly, we have performed the following procedures in relation to the Statement:

- (a) Obtained and read the Debenture Trust Deed and the Information Memorandum in respect of the secured Debentures and noted the asset cover percentage required to be maintained by the Company in respect of such Debentures, as Indicated in Annexure A of the Statement.
- (b) Traced and agreed the principal amount of the Debentures outstanding as on March 31, 2023, to the audited financial statement of the Company and books of account maintained by the Company as at March 31, 2023.
- (c) Obtained and read the particulars of asset cover required to be provided in respect of Debentures as indicated in the Debenture Trust Deed and the Information Memorandum.
- (d) Traced the value of assets indicated in Annexure A of the Statement to the reviewed financial statements of the Company and unaudited books of account maintained by the Company as on March 31, 2023.
- (e) Obtained the list of security cover maintained by the company. Traced the value of charge created against the assets of the company.
- (f) Examined and verified the arithmetical accuracy of the computation of asset cover indicated in Annexure A of the Statement.

Conclusion

10. Based on the procedures performed by us, as referred to in paragraph 9 above and according to the information and explanations received and Management representations obtained, nothing has come to our attention that causes us to believe that.

- (a) The computation of security cover available for debenture holders contained in the Annexure A is not in agreement with the unaudited books of accounts and other relevant records and documents maintained by the Company.
- (b) Security cover available for debenture holders is not 100% or more than the cover required as per Offer Document/ Information Memorandum in respect of listed debt securities.



Restriction on Use

This certificate is being issued to the Company pursuant to the requirements of Regulation 54 of the Securities and Exchange Board of India (listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended). Our certificate should not be used for any other purpose or by any person other than the addressees of this certificate. Accordingly, we do not accept or assume any liability or duty of care to any other person to whom this certificate is shown or into whose hands it may come save where expressly agreed by our prior consent in writing.

**For Suri & Co.
Chartered Accountants
FRN: 004283S**



**Place: Chennai
Date: 11.05.2023
UDIN: 23211916 BGWKGR5831**

A handwritten signature in black ink, appearing to read "M. Sivaram", written over a horizontal line.

**M. Sivaram
Partner
M No: 211916**

Annexure A - Statement of Security Coverage Ratio

- i. The financial information as on 31-03-2023 has been extracted from the books of accounts for the quarter ended 31-03-2023 and other relevant records of the listed entity;
 ii. The security provided by the listed entity provide coverage of 1.05 times of the interest and principal amount, which is in accordance with the terms of issue/ debenture trust deed

Rs.in Lakh

A	B	C	D	E	F	G	H	I	J	K	L	M		N	O	P
												Related to only those items covered by this certificate				
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari Passu Charge	Pari Passu Charge	Pari Passu Charge	Assets not offered as security	Elimination (Amount in Negative)		TOTAL						Total Value
		Debt for which certificate is being issued	Other Secured Debt	Debt for which certificate is being issued	Assets shared by pari passu debt holder (includes debts for which this certificate is issued & other debt with Pari Passu Charge)	Other Assets on which there is Pari - Passu charge (excluding items covered in Column F)			Debt Amount considered more than once (due to exclusive plus pari - passu charge)	Debt not backed by any assets offered as security (Applicable only for Liability Side)	(C to J)	Market Value for Assets charged on Exclusive basis	Carrying/Book Value for exclusive charge assets where market value is not ascertainable or applicable (For eg. Bank Balance, DSRA market value is not applicable)	Market Value for pari passu charge Assets	Carrying/Book Value for pari passu charge where market value is not ascertainable or applicable (For eg. Bank Balance, DSRA market value is not applicable)	(L+M+N+O)
		Book Value	Book Value	Yes/No	Book Value	Book Value										Relating to Column F
ASSETS																
Property, Plant and Equipment	✓	1.92					3017.35			3019.27	42.60					42.60
Capital WIP																
Right of Use Assets							1066.59			1066.59						
Goodwill																
Intangible Assets							191.22			191.22						
Intangible Assets under Development																
Investments #							64888.10			64888.10						
Loans	✓	275059.94	480026.49	No			333699.08			1088785.51		755086.43				755086.43
Inventories																
Trade Receivables							8.51			8.51						
Cash and Cash Equivalents							1172.92			1172.92						
Bank Balance other than Cash and Cash Equivalents @							2177.81			2177.81						
Others							2679.29			2679.29						
TOTAL		275061.86	480026.49	-	-	-	408900.87	-	-	1163989.22	42.60	755086.43	-	-	-	755129.03
LIABILITIES																
Debt Securities to which this certificate pertains*		262638.13								262638.13						
Other Debt sharing pari-passu charge with above debt																
Other Debt																
Subordinated Debt									6575.00	6575.00						
Borrowings			237990.89							237990.89						
Bank	^		185914.62							185914.62						
Debt Securities									91517.98	91517.98						
Others-Deposits									202677.84	202677.84						
Trade Payables									1498.49	1498.49						
Lease Liabilities									1125.10	1125.10						
Provisions									968.18	968.18						
Others									2136.45	2136.45						
TOTAL		262638.13	423905.51	-	-	-	-	-	-	306499.04	993042.68					
Cover on Book Value			1.05													
Cover on Market Value																
	Exclusive security Cover ratio		1.05													

Notes:

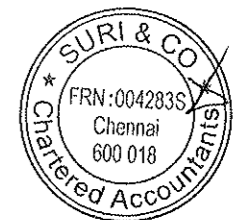
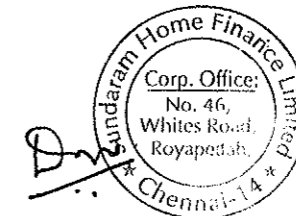
Includes ₹ 28756.98 lakhs investment in government securities for which the company has created a floating charge in favour of Trustess representing the Public Depositors.

@ Includes ₹ 2105 Lakhs provided as collateral for asset securitized.

* Includes NCDs with face value of ₹ 47500 lakhs having an Outstanding of ₹ 49321.04 Lakhs secured by Negative Lien on Loan assets of the Company and by a first mortgage over a specific immovable property belonging to the Company.

^ Includes Secured loan borrowed for ₹ 40000 Lakhs on onward lending basis for which the security will be created within the time line prescribed.

The above financial information as on 31.03.2023 has been extracted from the standalone books of accounts for the period ended 31.03.2023 and other relevant records of the listed entity.



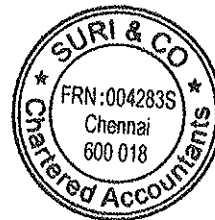
**Annexure B - 'Statement' - Details of Non- Convertible Debentures outstanding as on
March 31, 2023**

Based on examination of books of accounts and other relevant records/documents, we hereby certify that:

The company has vide its Board Resolution and Information Memorandum/ offer document and under various Debenture Trust Deeds, has issued following listed debt securities outstanding as at 31st March, 2023.

ISIN	PRIVATE PLACEMENT / PUBLIC ISSUE	SECURED /UNSECURED	SANCTIONED AMOUNT (Rs. In Lakhs)
INE667F07HS1	PRIVATE PLACEMENT	SECURED	10000
INE667F07HU7	PRIVATE PLACEMENT	SECURED	7500
INE667F07HZ6	PRIVATE PLACEMENT	SECURED	15000
INE667F07HY9	PRIVATE PLACEMENT	SECURED	15000
INE667F07IA7	PRIVATE PLACEMENT	SECURED	19500
INE667F07IB5	PRIVATE PLACEMENT	SECURED	14500
INE667F07IC3	PRIVATE PLACEMENT	SECURED	22500
INE667F07ID1	PRIVATE PLACEMENT	SECURED	15000
INE667F07IE9	PRIVATE PLACEMENT	SECURED	20000
INE667F07IF6	PRIVATE PLACEMENT	SECURED	25000
INE667F07IG4	PRIVATE PLACEMENT	SECURED	17500
INE667F07IH2	PRIVATE PLACEMENT	SECURED	20000
INE667F07II0	PRIVATE PLACEMENT	SECURED	20000
INE667F07IJ8	PRIVATE PLACEMENT	SECURED	17500
INE667F07IK6	PRIVATE PLACEMENT	SECURED	15000
INE667F08194	PRIVATE PLACEMENT	UN SECURED	50000
INE667F08129	PRIVATE PLACEMENT	UN SECURED	2000
INE667F08137	PRIVATE PLACEMENT	UN SECURED	4500
		TOTAL	310500

**For Suri and Co,
Chartered Accountants
FRN: 004283S**



**M Sivaram
Partner
M.No: 211916**

**Date: 11.05.2023
Place: Chennai**



SUNDARAM HOME

Disclosure pursuant to Reg 23(9) of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015

Promoters:

(100% of the paid-up share capital)
Sundaram Finance Ltd.

Other Related parties:

(Entities in which the Company's promoter has control or significant influence)

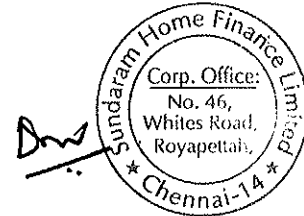
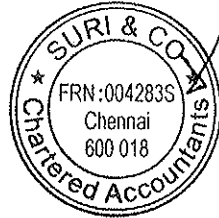
Royal Sundaram General Insurance Co Ltd.
Sundaram Asset Management Company Ltd
Sundaram Asset Management Singapore Pte Ltd
Sundaram Trustee Company Ltd.
Sundaram Alternate Assets Ltd.
SAMC Support Services Pvt Ltd (*formerly known as
Principal Asset Management Company Pvt Ltd*)
SAMC Services Pvt Ltd (*formerly known as
Principal Retirement Advisors Pvt Ltd*)
SAMC Trustee Pvt Ltd (*formerly known as
Principal Trustee Company Pvt Ltd*)
Sundaram Finance Holdings Ltd.
Sundaram Business Services Ltd.
Sundaram Finance employee Welfare trust
Sundaram Fund Services Ltd.
LGF Services Ltd.

Key Management Personnel:

Mr. T T Srinivasaraghavan - Chairman
Mr. Harsha Viji - Director
Mr. A.N.Raju - Director
Mr. Lakshminarayanan Duraiswamy - Managing Director
Mr. S.Sridhar - Chief Financial Officer
Mr. R.Venkatasubramanian - Company Secretary & Compliance Officer

Relatives of Key Management Personnel:

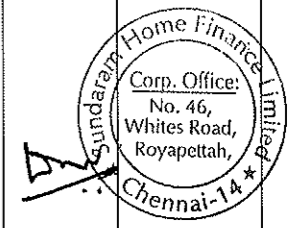
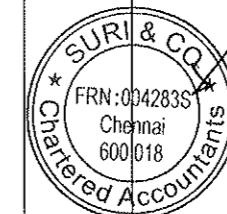
Mr. Viji Father of Mr. Harsha Viji
Mrs. Chitra Viji Mother of Mr. Harsha Viji
Mrs. Vimala Rangaswamy Mother of Mr. T.T. Srinivasaraghavan
Mrs. Bagyam Raghavan Wife of Mr. T.T. Srinivasaraghavan
Mrs. Sheela Lakshminarayanan Wife of Mr. Lakshminarayanan Duraiswamy
Ms. Suguna Sister of Mr. Lakshminarayanan Duraiswamy
Mrs. R.N.Mala Wife of Mr. A.N.Raju



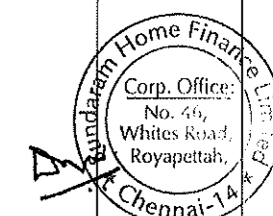
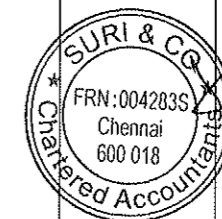
Sundaram Home Finance Limited

Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.

S NO	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments			Details of the loans, inter-corporate deposits, advances or investments			
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance	Nature (loan/ advance/ inter-corporate deposit/ investment)	Cost	Tenure	Nature (loan/ advance/ inter-corporate deposit/ investment)	Interest Rate (%)	Tenure	Secured/unsecured
	Income						₹ in lakhs										
1	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Rental Income	5.00	3.26									
2	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Brokerage	15.00	2.59									
3	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Alternate Assets Limited	AAZCS7814G	Other Related Parties	Docket Fees	0.96	0.96									
4	Sundaram Home Finance Ltd	AADCS4826J	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	Service Expenses	0.50	0.36									
5	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Holdings Ltd.	AAACS3116J	Other Related Parties	Service Expenses	1.00	0.72									
							22.46	7.90									
	Expenses																
1	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Rent Paid	255.00	226.94									
2	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Brokerage	1200.00	793.22									
3	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Holdings Ltd.	AAACS3116J	Other Related Parties	Deposit Processing, Telecalling Services and Intranet/ Web Maintenance Charges	75.00	52.98									
4	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Internal Audit, Branch Inspection fees and Docket Verification fees	2.50	2.36									
5	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Connectivity and Other Charges	30.00	16.14									
6	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Interest On NCDs	959.49	778.68									
7	Sundaram Home Finance Ltd	AADCS4826J	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	Insurance Premium Paid	750.00	655.95									
8	Sundaram Home Finance Ltd	AADCS4826J	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	Dividend-Final	56.60	34.32									
9	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Portfolio Management Fees	8100.36	6581.54									
11	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Alternate Assets Limited	AAZCS7814G	Other Related Parties		300.00	96.42									
							11728.95	9238.55									

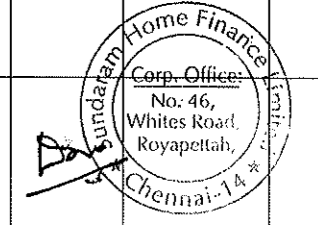
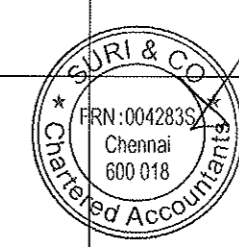


											Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.						
S NO	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments			Details of the loans, inter-corporate deposits, advances or investments			
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance	Nature (loan/ advance/ inter-corporate deposit/ investment)	Cost	Tenure	Nature (loan/ advance/ inter-corporate deposit/ investment)	Interest Rate (%)	Tenure	Secured/ unsecured
	Assets																
1	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Purchase of Asset-Software	4.02	4.02	95.03	-							
2	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Fund Services Ltd.	AAMCS1618P	Other Related Parties	Purchase of Asset	-	-	1.67	-							
3	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Other Deposits	-	-	143.44	143.44							
4	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Prepaid Expenss	99.90	570.79	45.48	-							
5	Sundaram Home Finance Ltd	AADCS4826J	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	Other Deposits	12.40	3.95	11.30	13.77							
6	Sundaram Home Finance Ltd	AADCS4826J	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	Prepaid Insurance Premium	34.39	34.39	16.14	17.99							
7	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Income Receivable	0.28	0.25	0.25	-							
8	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Alternate Assets Limited	AAZCS7814G	Other Related Parties	Docket Fees	-	-	-	-							
9	Sundaram Home Finance Ltd	AADCS4826J	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	Income Receivable	0.03	0.11	0.14	0.03							
10	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Holdings Ltd.	AAACS3116J	Other Related Parties	Service Expenses		0.06	0.06	-							
							151.02	613.58	313.44	175.23							
	Liabilities																
1	Sundaram Home Finance Ltd	AADCS4826J	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	NCD		5523.43	7,327.34	12850.77							
2	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Brokerage	793.22	793.22	60.85	1.22							
3	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Software charges	778.68	778.68	-	7.70							
4	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Alternate Assets Limited	AAZCS7814G	Other Related Parties	Portfolio Management Fees	24.68	96.42	-	0.00							
5	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Holdings Ltd.	AAACS3116J	Other Related Parties	Service Expenses	1.15	1.15	0.00	0.00							
							1596.57	7191.74	7388.19	12859.69							

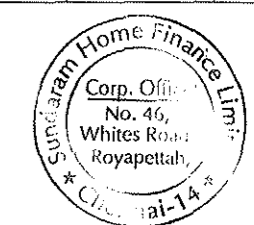
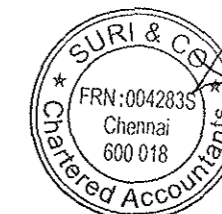


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S NO	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments				Details of the loans, inter-corporate deposits, advances or investments		
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance	Nature (loan/ advance/ inter-corporate deposit/ investment)	Cost	Tenure	Nature (loan/ advance/ inter-corporate deposit/ investment)	Interest Rate (%)	Tenure	Secured/ unsecured
	Compensation paid to Key Managerial Personnel																
1	Sundaram Home Finance Ltd	AADCS4826J	Mr. Lakshminarayanan Duraiswamy	AAFDP5438E	KMP	Commission payable to Managing Director	160.00	34.00	126.00	160.00							
2	Sundaram Home Finance Ltd	AADCS4826J	Mr. T T SRINIVASARAGHAVAN	AAGPS0089M	KMP	Commission payable	15.00	3.00	12.00	15.00							
							175.00	37.00	138.00	175.00							
	Remuneration																
1	Sundaram Home Finance Ltd	AADCS4826J	MD/CFO/CS	AAFDP5438E /AAMPS5561Q/AAMPS5561Q	KMP	KMP	361.06	361.06	-	-							
							361.06	361.06									
	Transaction with Key Managerial Personnel & their relatives																
1	Sundaram Home Finance Ltd	AADCS4826J	Mr. Lakshminarayanan Duraiswamy	AAFDP5438E	KMP	Housing Loan - at the end of the year		9.71	68.02	58.31							
2	Sundaram Home Finance Ltd	AADCS4826J	MR Lakshminarayanan Duraiswamy	AAFDP5438E	KMP	Interest on Housing Loan		1.91									
1	Sundaram Home Finance Ltd	AADCS4826J	Mr.S.Sridhar	AAMPS5561Q	KMP	Housing Loan - at the end of the year		52.65	97.13	44.47							
2	Sundaram Home Finance Ltd	AADCS4826J	Mr.S.Sridhar	AAMPS5561Q	KMP	Interest on Housing Loan		2.37									
1	Sundaram Home Finance Ltd	AADCS4826J	R.Venkatasubramaniam	AJGPV8188H	KMP	Housing Loan - at the end of the year		78.63	0.00	78.63							
2	Sundaram Home Finance Ltd	AADCS4826J	R.Venkatasubramaniam	AJGPV8188H	KMP	Interest on Housing Loan		0.22									
								145.49	165.14	181.41							
	Transaction with Key Managerial Personnel & their relatives																
1	Sundaram Home Finance Ltd	AADCS4826J	MRS VIMALA RANGASWAMY	AABPR2371N	Relative of KMP	Fixed Deposits		52.43	58.41	110.83							
2	Sundaram Home Finance Ltd	AADCS4826J	MRS CHITRA VIJI	AACPC0420E	Relative of KMP	Fixed Deposits		13.35	69.13	82.48							



											Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.						
S NO	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments			Details of the loans, inter-corporate deposits, advances or investments			
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance	Nature (loan/advance/inter-corporate deposit/investment)	Cost	Tenure	Nature (loan/advance/inter-corporate deposit/investment)	Interest Rate (%)	Tenure	Secured/unsecured
3	Sundaram Home Finance Ltd	AADCS4826J	MR A N RAJU	AACPR9536L	KMP	Fixed Deposits	0.00	32.00	32.00								
4	Sundaram Home Finance Ltd	AADCS4826J	MR S VIJI	AAFV2927C	Relative of KMP	Fixed Deposits	28.88	149.61	178.49								
5	Sundaram Home Finance Ltd	AADCS4826J	MR T T SRINIVASARAGHAVAN	AAGPS0089M	KMP	Fixed Deposits	6.61	6.61	0.00								
6	Sundaram Home Finance Ltd	AADCS4826J	MRS R N MALA	ADDPN3769P	Relative of KMP	Fixed Deposits	2.00	13.25	11.25								
7	Sundaram Home Finance Ltd	AADCS4826J	MRS SHEELA LAKSHMINARAYANAN	APIPS0956A	Relative of KMP	Fixed Deposits	0.50	7.12	7.61								
8	Sundaram Home Finance Ltd	AADCS4826J	MS D SUGUNA	FFCPS4923G	Relative of KMP	Fixed Deposits	0.00	9.00	9.00								
9	Sundaram Home Finance Ltd	AADCS4826J	MRS VIMALA RANGASWAMY	AABPR2371N	Relative of KMP	Interest on Fixed Deposits	2.37										
10	Sundaram Home Finance Ltd	AADCS4826J	MRS CHITRA VIJI	AACPC0420E	Relative of KMP	Interest on Fixed Deposits	5.70										
11	Sundaram Home Finance Ltd	AADCS4826J	MR A N RAJU	AACPR9536L	KMP	Interest on Fixed Deposits	2.35										
12	Sundaram Home Finance Ltd	AADCS4826J	MR S VIJI	AAFV2927C	Relative of KMP	Interest on Fixed Deposits	12.35										
13	Sundaram Home Finance Ltd	AADCS4826J	MR T T SRINIVASARAGHAVAN	AAGPS0089M	KMP	Interest on Fixed Deposits	0.02										
14	Sundaram Home Finance Ltd	AADCS4826J	MRS R N MALA	ADDPN3769P	Relative of KMP	Interest on Fixed Deposits	0.77										
15	Sundaram Home Finance Ltd	AADCS4826J	MRS SHEELA LAKSHMINARAYANAN	APIPS0956A	Relative of KMP	Interest on Fixed Deposits	0.63										
16	Sundaram Home Finance Ltd	AADCS4826J	MS D SUGUNA	FFCPS4923G	Relative of KMP	Interest on Fixed Deposits	0.60										
							128.56	345.13	431.66								





SUNDARAM HOME

11 May 2023

To,
The Secretary
National Stock Exchange of India Ltd.,
Exchange Plaza
Bandra Kurla Complex
Bandra (East)
Mumbai 400 051

Dear Sir/Madam,

Sub: Certificate from CFO on use of proceeds from issue of Commercial papers

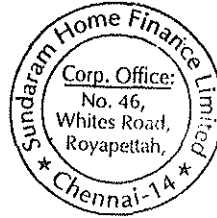
Pursuant to SEBI circular No SEBI/HO/DDHS/P/CIR/2021/613 dated 13 April 2022, the Company hereby confirms that proceeds from issue of Commercial papers during the quarter ended 31st March 2023 has been utilized for the purposes mentioned in the offer documents and have been fully utilized for the purposes for which it was raised.

You are kindly requested to take the same on record.

Thanking You,

for SUNDARAM HOME FINANCE LIMITED

S Sridhar
Chief Financial Officer



Sundaram Home Finance Limited

(Formerly known as Sundaram BNP Paribas Home Finance Limited)

Registered Office: 21, Patullas Road, Chennai - 600 002

Corporate Office: Sundaram Towers, 46, Whites Road, Chennai - 600 014, India Ph: 91 -44 -2851 5267/69

PAN: AADCS4826J CIN: U65922FN1999PLC042759

Website: www.sundaramhome.in | Tollfree: 1800 419 7722 | Email: corporateaffairs@sundaramhome.in