



SUNDARAM HOME

Date: 01 August 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 01st August 2023, with the recommendations of the Audit Committee has approved the Unaudited Financial Results for the quarter ended 30th June 2023. Accordingly, please find enclosed herewith the following:

- Unaudited Financial Results under Regulation 52.
- Limited Review Report of the Statutory Auditors with an unmodified opinion.
- Asset cover Certificate from the auditors of the company under Regulation 54(2)
- Statement of variation under Regulation 52 (7)

The meeting commenced at 01.30 PM and concluded at 3.35 PM

Kindly acknowledge receipt.

Thanking You,

for SUNDARAM HOME FINANCE LIMITED

RAVICHANDRA Digitally signed by
RAVICHANDRA
VENKATASUBR VENKATASUBRAMANIAN
AMANIAN Date: 2023.08.01
15:49:07 +05'30'

R VENKATASUBRAMANIAN
COMPANY SECRETARY & COMPLIANCE OFFICER

**CC: IDBI Trusteeship Services Limited,
Ground Floor, Asian Building,
17, Kamani Marg,
Ballard Estate, Mumbai - 400 001**

Sundaram Home Finance Limited

(Formerly known as Sundaram BNP Paribas 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 | Tollfree: 1800 419 7722 | Email: corporateaffairs@sundaramhome.in

Limited Review Report on quarterly and year to date Unaudited Financial Results pursuant to Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations ,2015

To
The Board of Directors
Sundaram Home Finance Limited

LIMITED REVIEW REPORT

We have reviewed the accompanying statement of unaudited Quarterly Financial Results of M/s Sundaram Home Finance Limited ("the Company") for the quarter ended 30.06.2023 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").

This statement which is the responsibility of the Company's Management and has been approved by the Board of Directors in its meeting held on 01.08.2023 and has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 ("Ind AS 34 "Interim Financial Reporting") prescribed under section 133 of the Companies Act 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to issue a report on these financial statements based on our review.

We conducted our review in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatements. A review is limited primarily to inquiries of Company's personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing and consequently does not enable us to obtain assurance that we would be aware of all significant matters that might be identified in an audit. We have not performed an audit and accordingly, we do not express an audit opinion.



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4th Floor Main Building, Anna Salai
Teynampet, Chennai - 600 018. Tamilnadu



GSTIN - 33AABFS5023Q1Z2

Based on the review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable Accounting Standards specified under Section 133 of the Companies Act 2013 as amended from time to time read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement.

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



A handwritten signature in blue ink, appearing to read "M. Sivaram", with a horizontal line extending to the right.

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

**Place: Chennai
Date : 01.08.2023
UDIN: 23211916BGWKMT8298**

**SUNDARAM HOME****Sundaram Home Finance Limited**

Statement of Financial Results for the quarter ended 30th June, 2023

₹ in Crores

Particulars	Quarter Ended			Year ended
	30/06/2023	31/03/2023	30/06/2022	31/03/2023
	Unaudited	Audited	Unaudited	Audited
Revenue from operations				
Interest Income	315.83	298.23	235.51	1073.95
Fees and commission Income	3.29	4.43	3.00	13.11
Recoveries against financial assets	2.98	5.85	8.76	24.12
Net gain on fair value changes	8.63	7.48	6.03	28.27
Total Revenue from operations	330.73	315.99	253.30	1139.45
Other Income	0.07	0.09	0.48	0.73
Total Income	330.80	316.08	253.78	1140.18
Expenses				
Finance Costs	191.62	172.78	135.74	620.16
Impairment on financial instruments	14.07	4.33	19.67	63.80
Employee Benefits Expenses	30.48	30.76	21.87	101.87
Depreciation and amortization	3.79	4.46	2.57	13.27
Administrative and other expenses	16.08	17.60	12.50	59.38
Total Expenses	256.04	229.93	192.35	858.48
Profit / (Loss) before exceptional items and tax	74.76	86.15	61.43	281.70
Exceptional item	-	-	-	-
Profit before tax	74.76	86.15	61.43	281.70
Tax Expense:				
Current Tax	15.42	17.05	17.71	68.94
Deferred Tax	1.92	3.82	(3.54)	(2.65)
Total Tax Expense	17.34	20.87	14.17	66.29
Profit after tax	57.42	65.28	47.26	215.41
Other Comprehensive Income				
(A) (i) Items that will not be reclassified to profit or loss				
Remeasurement of the defined benefit plans	0.03	0.87	(0.25)	0.12
(ii) Income tax relating to items that will not be reclassified to profit or loss	(0.01)	(0.22)	0.06	(0.03)
Subtotal (A)	0.02	0.65	(0.19)	0.09
(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)	0.02	0.65	(0.19)	0.09
Total Comprehensive Income for the period comprising Profit and other comprehensive income for the period	57.44	65.93	47.07	215.50
Paid-up Equity Share Capital (Face Value of ₹ 10)	-	-	-	101.25
Reserves excluding Revaluation Reserve	-	-	-	1703.78
Earnings per equity share on Face Value of ₹ 10 per share	Not Annualised	Not Annualised	Not Annualised	Annualised
Basic & Diluted (₹)	5.67	6.45	4.67	21.27

**Sundaram Home Finance Limited**

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PAN: AADCS4826J CIN: U65922TN1999PLC042759

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





Notes to Financial Results:

1. The Financial Results for the Quarter ended 30th June 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 ended 30th June 2023 have been subjected to Limited review 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 01st August 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. As on 30th June 2023, the Company's Redeemable Secured Non-Convertible Debentures are secured by mortgage of immovable property and negative lien to the extent of ₹ 375 Cr (Face Value) and specific charge by hypothecation of Loan receivables of the Company to the extent of ₹ 2465 Cr (Face Value) with 100% asset cover maintained, as per the terms of issues.
6. 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 period ended 30th June 2023.
 - b) The Company has not transferred or acquired, any stressed loans during the period ended 30th June 2023.
7. 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.



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SUNDARAM HOME

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

Chennai
01st August 2023



By the Order of the Board


Lakshminarayanan Duraiswamy
Managing Director



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**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 period ended 30th June 2023.

Debt Equity	5.75
Outstanding redeemable preference shares (quantity and value)	Nil
Net Worth (Rs.in Crores)	1862.51
Total debts to Total assets	84.8%
Net Profit after Tax (Rs.in Crores)	57.42
Earnings per share (Basic and Diluted) (<i>Not Annualised</i>)	5.67
Bad debts to Receivable ratio	0.3%
Operating margin (for the quarter ended)	42.1%
Net Profit margin (for the quarter ended)	17.4%
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	2.0%
Net Stage III Assets	1.1%
Stage III - Provision Coverage	48.1%
Capital Adequacy Ratio	22.0%

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

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Unaudited Financial Results for the Quarter ended 30th June 2023

Rs.in Cr.

Particulars	Quarter ended 30/06/2023	Quarter ended 30/06/2022	Year ended 31/03/2023
	Unaudited	Unaudited	Audited
Total Income from Operations	330.80	253.78	1140.18
Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	74.76	61.43	281.70
Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	74.76	61.43	281.70
Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	57.42	47.26	215.41
Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	57.44	47.07	215.50
Paid up Equity Share Capital	101.25	101.25	101.25
Reserves (excluding Revaluation Reserve)	1556.53	1396.12	1499.03
Securities Premium Account	204.75	204.75	204.75
Net worth	1862.51	1702.12	1805.03
Paid up Debt Capital / Outstanding Debt	3557.67	2339.78	3215.90
Outstanding Redeemable Preference Shares	--	--	--
Debt Equity Ratio	5.75	5.37	5.47
Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations)	Not Annualised	Not Annualised	Annualised
1. Basic:	5.67	4.67	21.27
2. Diluted:	5.67	4.67	21.27
Capital Redemption Reserve	NA	NA	NA
Debenture Redemption Reserve	NA	NA	NA
Debt Service Coverage Ratio	NA	NA	NA
Interest Service Coverage Ratio	NA	NA	NA



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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 ended 30th June 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. The financial results for the Quarter ended 30th June 2023 have been subjected to limited review 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 01st August 2023.
4. Figures for the previous period are regrouped/reclassified to conform to the current period's classification.

Chennai
01st August 2023



By Order of the Board


Lakshminarayanan Duraiswamy
Managing Director



Sundaram Home Finance Limited

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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 June 30, 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 unaudited financial statements as at June 30, 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 security 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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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 June 30, 2023.
6. We have reviewed the Financial Results for the quarter ended June 30, 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 August 1, 2023. Our review of these financial results for the quarter ended June 30, 2023, was conducted in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India ("ICAI") respectively.
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 security 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 June 30, 2023, to the reviewed financial statement of the Company and unaudited books of account maintained by the Company as at June 30, 2023;
- (c) Obtained and read the particulars of security 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 June 30, 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 security 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: 01.08.2023
UDIN: 23211916B61WKMK5T25**


**Sivaram M
Partner
Membership No: 211916**

Annexure A - Statement of Security Coverage Ratio

- i. The financial information as on 30-06-2023 has been extracted from the books of accounts for the quarter ended 30-06-2023 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 Crores

A	B	C		D		E		F		G		H		I		J		K		L		M		N		O		P																
		Exclusive Charge	Exclusive Charge	Pari Passu Charge	Pari Passu Charge	Pari Passu Charge	Pari Passu Charge	Assets not offered as security	Elimination (Amount in Negative)	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)	TOTAL (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)	Total Value (L+M+N+O)																											
Particulars	Description of asset for which this certificate relate	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)	Yes/No	Book Value	Book Value	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)	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)	Total Value (L+M+N+O)																												
		Book Value	Book Value	Yes/No	Book Value	Book Value										Relating to Column F																												
ASSETS																																												
Property, Plant and Equipment	✓	0.02									31.62								31.64	0.43											0.43													
Capital WIP																			15.66																									
Right of Use Assets																			15.66																									
Goodwill																			1.58																									
Intangible Assets																			1.58																									
Intangible Assets under Development																																												
Investments #	✓	3097.22	5255.73	No							910.27								910.27																									
Loans	✓										3074.40								11427.35					3097.22										3097.22										
Inventories																																												
Trade Receivables											0.41								0.41																									
Cash and Cash Equivalents											105.69								105.69																									
Bank Balance other than Cash and Cash Equivalents @																																												
Others											21.55								21.55																									
TOTAL		3097.24	5255.73								4193.70								12546.67	0.43			3097.22												3097.65									
LIABILITIES																																												
Debt Securities to which this certificate pertains*		2955.33																	2955.33																									
Other Debt sharing pari-passu charge with above debt																																												
Other Debt																																												
Subordinated Debt																			67.25																									
Borrowings																			2417.34																									
Bank																			2134.49																									
Debt Securities																			1022.69																									
Others Deposits																			2120.71																									
Trade Payables																			17.21																									
Lease Liabilities																			16.27																									
Provisions																			9.83																									
Others																			12.73																									
TOTAL		2955.33	4551.83																3266.69																									
Cover on Book Value		1.05																																										
Cover on Market Value																																												
		Exclusive security Cover ratio																																										
		1.05																																										

Notes:



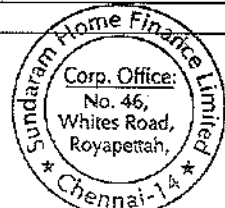
- # Includes ₹ 288.10 Crores investment in government securities for which the company has created a floating charge in favour of Trustees representing the Public Depositors.
 @ Includes ₹ 21.05 Crores provided as collateral for asset securitized.
 * Includes MCDs with face value of ₹ 375.00 Crores having an Outstanding of ₹ 392.22 Crores 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 ₹ 200.00 Crores on onward lending basis for which the security will be created within the time line prescribed.
 The above financial information as on 30.06.2023 has been extracted from the standalone books of accounts for the period ended 30.06.2023 and other relevant records of the listed entity.



A. Statement Of Utilization Of Issue Proceeds

Name of Issuer	ISIN	Mode of fund raising(Public Issue / Private placement)	Type of Instrument	Date of raising funds	Amount raised in Cr	Funds Utilized in Cr	Any Deviation(Yes /No)	If 8 is yes, then specify the purpose of for which the	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Sundaram Home Finance Limited	INE667FD7IL4	Private Placement	NCD	28-Apr-23	200	200	No	NA	NA
Sundaram Home Finance Limited	INE667FD7IM2	Private Placement	NCD	26-May-23	200	200	No	NA	NA

B. 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)		2023-2024							
Amount Raised		Rs.400 Cr							
Report filed for the quarter ended		30/06/2023							
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 (in Rs. crore and in %)	Remarks if any			
-	-	-	-	-	-	-			
Deviation or variation could mean:									
a) Deviation in the objects or purposes for which the funds have been raised.									
b) Deviation in the amount of funds actually utilized as against what was originally disclosed									
 R. Venkatasubramanian Company Secretary Date:01/08/2023		 S. Sridhar Chief Financial Officer							



01 August 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 30th June 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