



SUNDARAM HOME

Date: 26 October 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 26th October 2023, with the recommendations of the Audit Committee has approved the Unaudited Financial Results for the quarter and half year ended 30th September 2023. Accordingly, please find enclosed herewith the following:

- Limited Review Report of the Statutory Auditors with an unmodified opinion.
- Unaudited Financial Results under Regulation 52.
- Statement of variation under Regulation 52 (7)
- Asset cover Certificate from the auditors of the company under Regulation 54(2)
- Related party Transactions under Regulation 23(9)

The meeting commenced at 03.30 PM and concluded at 06.35 PM

Kindly acknowledge receipt.

Thanking You,

for SUNDARAM HOME FINANCE LIMITED

**R VENKATASUBRAMANIAN
CHIEF COMPLIANCE OFFICER & COMPANY SECRETARY**

**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 Ind AS Financial Results of M/s Sundaram Home Finance Limited (“the Company”) for the quarter and half year ended 30.09.2023 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 26.10.2023 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.



suriandco.com



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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**



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

Place: Chennai

Date: 26.10.2023

UDIN: 23211916 BGWKSQ9261

**Sundaram Home Finance Limited**

Statement of Financial Results for the period ended 30th September, 2023

₹ In Cr.

Particulars	Quarter Ended			Half year ended		Year ended
	30/09/2023	30/06/2023	30/09/2022	30/09/2023	30/09/2022	31/03/2023
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Revenue from operations						
Interest Income	327.66	315.83	259.34	643.49	494.85	1073.95
Fees and commission Income	4.86	3.29	2.58	8.15	5.58	13.11
Recoveries against financial assets	4.78	2.98	4.47	7.76	13.23	24.12
Net gain on fair value changes	6.62	8.63	7.59	15.25	13.62	28.27
Total Revenue from operations	343.92	330.73	273.98	674.65	527.28	1139.45
Other Income	0.01	0.07	0.02	0.08	0.50	0.73
Total Income	343.93	330.80	274.00	674.73	527.78	1140.18
Expenses						
Finance Costs	204.90	191.62	149.93	396.52	285.67	620.16
Impairment on financial instruments	2.43	14.07	15.45	16.50	35.12	63.80
Employee Benefits Expenses	33.42	30.48	24.91	63.90	46.78	101.87
Depreciation and amortization	4.19	3.79	2.94	7.98	5.51	13.27
Administrative and other expenses	20.31	16.08	15.00	36.39	27.50	59.38
Total Expenses	265.25	256.04	208.23	521.29	400.58	858.48
Profit / (Loss) before exceptional items and tax	78.68	74.76	65.77	153.44	127.20	281.70
Exceptional item	-	-	-	-	-	-
Profit before tax	78.68	74.76	65.77	153.44	127.20	281.70
Tax Expense:						
Current Tax	16.29	15.42	16.54	31.71	34.25	68.94
Deferred Tax	3.06	1.92	(1.07)	4.98	(4.61)	(2.65)
Total Tax Expense	19.35	17.34	15.47	36.69	29.64	66.29
Profit after tax	59.33	57.42	50.30	116.75	97.56	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	0.03	(0.25)	0.06	(0.50)	0.12
(ii) Income tax relating to items that will not be reclassified to profit or loss	(0.01)	(0.01)	0.07	(0.02)	0.13	(0.03)
Subtotal (A)	0.02	0.02	(0.18)	0.04	(0.37)	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	0.02	(0.18)	0.04	(0.37)	0.09
Total Comprehensive Income for the period comprising Profit and other comprehensive income for the period	59.35	57.44	50.12	116.79	97.19	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	Not Annualised	Not Annualised	Annualised
Basic & Diluted (₹)	5.86	5.67	4.97	11.53	9.64	21.27

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

₹ in Cr.

Particulars	30th September	30th September	31st March
	2023	2022	2023
	Unaudited	Unaudited	Audited
ASSETS			
Financial Assets			
Cash and cash equivalents	10.47	10.17	11.73
Bank Balances other than Cash and cash equivalents	51.64	21.61	21.78
Receivables			
- Trade Receivables	0.43	0.31	0.09
Loans	12090.65	9872.11	10887.85
Investments	536.94	724.34	648.88
Other Financial assets	4.95	4.18	4.74
Non-financial Assets			
Current tax assets (Net)	41.31	35.15	38.91
Deferred tax Assets (Net)	51.67	58.61	56.65
Property, Plant and Equipment	34.10	28.47	30.19
Right Of Use Assets	18.80	7.85	10.67
Other Intangible assets	1.29	2.21	1.91
Other Non-Financial assets	27.75	16.47	22.05
Total Assets	12870.00	10781.48	11735.45
LIABILITIES AND EQUITY			
LIABILITIES			
Financial Liabilities			
Payables			
(I) Trade Payables			
(i) Total outstanding dues of micro enterprises and small enterprises	-	-	0.03
(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises	21.46	13.10	14.95
(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	4154.27	3142.57	3541.56
Borrowings (Other than Debt Securities)	4579.81	3774.81	4239.05
Deposits	2146.94	1995.12	2006.41
Subordinated Liabilities	68.80	110.96	65.75
Other financial liabilities	50.20	38.59	34.40
Non-Financial Liabilities			
Current tax liabilities (Net)			
Provisions	8.55	8.79	9.68
Other non-financial liabilities	19.32	11.03	18.59
EQUITY			
Equity Share capital	101.25	101.25	101.25
Other Equity	1719.40	1585.26	1703.78
Total Liabilities and Equity	12870.00	10781.48	11735.45

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SUNDARAM HOME

Sundaram Home Finance Limited
Cash Flow Statement for the period ended 30th September 2023

₹ In Cr.

Apr 22 - Mar 23	Particulars	Apr 23 - Sep 23	Apr 22- Sep 22
	CASH FLOW FROM OPERATING ACTIVITIES:		
281.70	Profit before Tax	153.44	127.20
620.16	Add: Finance Cost	396.52	285.67
13.27	Depreciation	7.98	5.51
63.80	Impairment on Financial Instruments	16.50	35.12
0.37	Share Based Payments to employees	0.09	0.16
(0.19)	Less: Profit on sale of Property Plant & Equipment (Net)	0.03	(0.01)
(0.03)	Gain on Preclosure of Lease	(0.02)	-
(28.27)	(Profit) / Loss on sale of Investments	(15.25)	(13.62)
(36.52)	Interest Income from Investments	(18.74)	(17.62)
914.29	OPERATING PROFIT BEFORE WORKING CAPITAL CHANGES	540.55	422.41
0.09	(Increase)Decrease in Trade Receivables	(0.34)	0.08
(1767.84)	(Increase) Decrease in Loans	(1219.24)	(723.84)
17.82	(Increase) Decrease in Bank Balances other than Cash and cash equivalents	(29.86)	17.99
(0.96)	(Increase) Decrease in Other Financial Assets	(0.36)	(0.14)
(11.62)	(Increase) Decrease in Other Non Financial Assets	(5.70)	(6.05)
3.70	Increase (Decrease) in Trade Payables	6.48	0.51
(5.47)	Increase (Decrease) in Other Financial Liabilities	7.52	2.89
3.63	Increase (Decrease) in Other Non Financial Liabilities	0.73	(3.93)
2.30	Increase (Decrease) in Provisions	(0.99)	0.71
(844.06)	Cash Generated From Operations	(701.21)	(289.37)
(602.78)	Finance Cost	(382.82)	(307.41)
(69.45)	Direct Taxes Paid	(34.13)	(30.84)
(1516.29)	NET CASH FROM OPERATING ACTIVITIES (A)	(1118.16)	(627.62)
	CASH FLOW FROM INVESTING ACTIVITIES		
(10.84)	Purchase of PPE & Other Intangible assets	(7.15)	(5.04)
0.48	Sale of PPE & Other Intangible assets	0.04	0.06
(8255.10)	Sale of Investments	4047.16	3954.62
8513.74	(Purchase)of Investments	(3924.06)	(3787.37)
33.58	Interest Received	22.83	16.01
281.86	NET CASH FROM INVESTING ACTIVITIES (B)	138.82	178.28
	CASH FLOW FROM FINANCING ACTIVITIES		
	Increase (Decrease) in Debt Securities		
2698.47	Availment	1293.14	1199.66
(2462.75)	Repayment	(675.00)	(1279.56)
	Increase (Decrease) in Borrowings other than debt securities		
2705.49	Availment	945.39	1,355.52
(1648.36)	Repayment	(605.69)	(761.21)
	Increase (Decrease) in Public Deposits		
455.48	Availment	256.96	182.69
(437.76)	Repayment	(130.91)	(177.06)
(7.22)	Repayment of lease liabilities	(4.56)	(3.35)
(65.82)	Dividend paid	(101.25)	(65.82)
1237.53	NET CASH FROM FINANCING ACTIVITIES (C)	978.08	450.88
	Effect of Foreign Exchange rates on Cash and Cash Equivalents, net		
		-	-
3.10	NET INCREASE / (DECREASE) IN CASH AND CASH EQUIVALENTS (A)+(B)+(C)+(D)	(1.26)	1.54
8.63	Cash and cash equivalents at the Beginning of the Year	11.73	8.63
11.73	Cash and cash equivalents at the End of the Year	10.47	10.17
	COMPONENTS OF CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR		
2.13	Current Account with Banks	2.76	0.92
8.89	Cheques Drafts on Hand	7.05	8.51
0.71	Cash, Stamps and Stamp Papers on Hand	0.66	0.74
11.73	Cash & Cash equivalents	10.47	10.17



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Notes to Financial Results:

1. The Financial Results for the quarter and half year ended 30th September 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 half year ended 30th September 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 26th October 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 September 2023, the Company's Redeemable Secured Non-Convertible Debentures are secured by mortgage of immovable property and negative lien to the extent of ₹ 300 Cr (Face Value) and specific charge by hypothecation of Loan receivables of the Company to the extent of ₹ 2665 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 September 2023.
 - b) The Company has not transferred or acquired, any stressed loans during the period ended 30th September 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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- 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.

(₹ In Cr.)

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., March 31, 2023. (A)	Of (A), Aggregate debt that slipped in to NPA during the half-year ended September 30, 2023	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 this half-year i.e., September 30, 2023.
Personal Loans	213.82	18.27	0.07	28.45	167.03
Corporate Persons*	-	-	-	-	-
- Of which, MSMEs	-	-	-	-	-
Others	119.94	3.77	0.08	11.51	104.58
Total	333.76	22.04	0.15	39.96	271.61

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

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

Chennai
26th October 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 half year ended 30th Sep 2023.

Debt Equity	6.03
Outstanding redeemable preference shares (quantity and value)	Nil
Net Worth (Rs.in Cr.)	1820.65
Total debts to Total assets	85.3%
Net Profit after Tax (Rs.in Cr.)	116.75
Earnings per share (Basic and Diluted) (<i>Not Annualised</i>)	11.53
Bad debts to Receivable ratio	0.4%
Operating margin (for the quarter ended)	40.4%
Net Profit margin (for the quarter ended)	17.3%
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	1.7%
Net Stage III Assets	0.8%
Stage III - Provision Coverage	53.4%
Capital Adequacy Ratio	21.0%

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

**Sundaram Home Finance Limited**



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Tel : 044-2851 5267 Fax : 044-2858 2235

Website : www.sundaramhome.in

Email: compsec@sundaramhome.in

Unaudited Financial Results for the Quarter ended 30th September 2023

Rs.in Cr.

Particulars	Quarter ended 30/09/2023	Quarter ended 30/09/2022	Year ended 31/03/2023
	Unaudited	Unaudited	Audited
Total Income from Operations	343.93	274.00	1140.18
Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	78.68	65.77	281.70
Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	78.68	65.77	281.70
Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	59.33	50.30	215.41
Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	59.35	50.12	215.50
Paid up Equity Share Capital	101.25	101.25	101.25
Reserves (excluding Revaluation Reserve)	1514.65	1380.51	1499.03
Securities Premium Account	204.75	204.75	204.75
Net worth	1820.65	1686.51	1805.03
Paid up Debt Capital / Outstanding Debt	3638.67	2810.94	3215.90
Outstanding Redeemable Preference Shares	--	--	--
Debt Equity Ratio	6.03	5.37	5.47
Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations)	Not Annualised	Not Annualised	Annualised
1. Basic:	5.86	4.97	21.27
2. Diluted:	5.86	4.97	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 September 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 September 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 26th October 2023.
4. Figures for the previous period/year are regrouped/reclassified to conform to the current period's classification.

Chennai
26th October 2023



By Order of the Board

Lakshminarayanan Duraiswamy
Managing Director

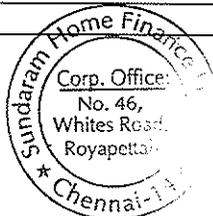


Sundaram Home Finance Limited

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	INE667F07INO	Private Placement	NCD	27-Jul-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.200 Cr				
Report filed for the quarter ended		30/09/2023				
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 Chief Compliance officer and Company Secretary Date:26/10/2023		 P.S.Sridhar Chief Financial Officer				

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 September 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 audited financial statements as at September 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 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.



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 September 30, 2023.
6. We have reviewed the Financial Results for the Half year ended September 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 opinion dated 26th October, 2023. Our review of these financial results for the Half year ended September 30, 2023, was conducted in accordance with the Standard on Review engagements (SRE) 2410, "Review on 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 asset cover percentage required to be maintained by the Company in respect of such Debentures, as Indicated in Annexure B of the Statement.
- (b) Traced and agreed the principal amount of the Debentures outstanding as on September 30, 2023, to the audited financial statement of the Company and books of account maintained by the Company as at September 30, 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 September 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 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.



Place: Chennai
Date: 26.10.2023
UDIN: 23211916BGWkSP8226

For Suri & Co.
Chartered Accountants
FRN: 004283S

A handwritten signature in blue 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 30-09-2023 has been extracted from the books of accounts for the quarter ended 30-09-2023 and other relevant records of the listed entity;
 ii. The security provided by the listed entity provide coverage of 1.04 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	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)	Related to only those items covered by this certificate				Total Value (L+M+N+O)
												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)	
Particulars	Description of asset for which this certificate relate	Book Value	Book Value	Yes/No	Book Value	Book Value										
ASSETS																
Property, Plant and Equipment	✓	1.92						32.18			34.10	42.60				42.60
Capital WIP								18.80			18.80					
Right of Use Assets																
Goodwill								1.29			1.29					
Intangible Assets																
Intangible Assets under Development								536.94			536.94					
Investments	#															
Loans	✓	3191.14	5202.35	No				3697.17			12090.65		3191.14			3191.14
Inventories								0.43			0.43					
Trade Receivables								10.47			10.47					
Cash and Cash Equivalents																
Bank Balance other than Cash and Cash Equivalents	@							51.64			51.64					
Others								32.70			32.70					
TOTAL		3193.06	5202.35					4381.62			12777.02	42.60	3191.14			3233.74
LIABILITIES																
Debt Securities to which this certificate pertains*		3067.99									3067.99					
Other Debt sharing pari-passu charge with above debt																
Other Debt										68.80	68.80					
Subordinated Debt											2085.86					
Borrowings			2085.86								2493.95					
Bank	^		2493.95								1086.28					
Debt Securities										2175.27	2175.27					
Others-Deposits										21.46	21.46					
Trade Payables										19.53	19.53					
Lease Liabilities										8.55	8.55					
Provisions										21.66	21.66					
Others																
TOTAL		3067.99	4579.81							3401.55	11049.38					
Cover on Book Value		1.04														
Cover on Market Value																
	Exclusive security Cover ratio	1.04														

Notes:

- # Includes ₹ 302.82 Crores investment in government securities for which the company has created a floating charge in favour of Trustees representing the Public Depositors.
 @ Includes ₹ 15.63 Crores provided as collateral for asset securitized.
 * Includes NCDs with face value of ₹ 300.00 Crores having an Outstanding of ₹ 317.82 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 ₹ 450.00 Crores on onward lending basis for which the security will be created within the time line prescribed.
 The above financial information as on 30.09.2023 has been extracted from the standalone books of accounts for the period ended 30.09.2023 and other relevant records of the listed entity.



**Annexure B 'Statement' – Details of Non- Convertible Debentures outstanding as on
September 30,2023**

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 30th September, 2023.

ISIN	PRIVATE PLACEMENT / PUBLIC ISSUE	SECURED /UNSECURED	SANCTIONED AMOUNT (Rs. In Crores)
INE667F07HZ6	PRIVATE PLACEMENT	SECURED	150.00
INE667F07HY9	PRIVATE PLACEMENT	SECURED	150.00
INE667F07IA7	PRIVATE PLACEMENT	SECURED	195.00
INE667F07IB5	PRIVATE PLACEMENT	SECURED	145.00
INE667F07IC3	PRIVATE PLACEMENT	SECURED	225.00
INE667F07ID1	PRIVATE PLACEMENT	SECURED	150.00
INE667F07IE9	PRIVATE PLACEMENT	SECURED	200.00
INE667F07IF6	PRIVATE PLACEMENT	SECURED	250.00
INE667F07IG4	PRIVATE PLACEMENT	SECURED	175.00
INE667F07IH2	PRIVATE PLACEMENT	SECURED	200.00
INE667F07IIO	PRIVATE PLACEMENT	SECURED	200.00
INE667F07IJ8	PRIVATE PLACEMENT	SECURED	175.00
INE667F07IK6	PRIVATE PLACEMENT	SECURED	150.00
INE667F07IL4	PRIVATE PLACEMENT	SECURED	200.00
INE667F07IM2	PRIVATE PLACEMENT	SECURED	200.00
INE667F07INO	PRIVATE PLACEMENT	SECURED	200.00
INE667F08194	PRIVATE PLACEMENT	UN SECURED	500.00
INE667F08129	PRIVATE PLACEMENT	UN SECURED	20.00
INE667F08137	PRIVATE PLACEMENT	UN SECURED	45.00



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

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

**Date: 26.10.2023
Place: Chennai**



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

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

Details of related party transactions are as follows:



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				Purpose for which the funds will be utilised by the ultimate recipient of funds (end-usage)
	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	
	Income																
	₹ In Crores																
1	Sundaram Home Finance Ltd	AADCS4826	Sundaram Finance Ltd.	AAACS4944A	Promoter	Rental Income	0.05	0.02									
2	Sundaram Home Finance Ltd	AADCS4826	Sundaram Finance Ltd.	AAACS4944A	Promoter	Brokerage	0.15	-									
3	Sundaram Home Finance Ltd	AADCS4826	Sundaram Alternate Assets Limited	AAZCS7814G	Other Related Parties	Docket Fees	0.01	-									
4	Sundaram Home Finance Ltd	AADCS4826	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	Service Expenses	0.01	-									
5	Sundaram Home Finance Ltd	AADCS4826	Sundaram Finance Holdings Ltd.	AAACS3116J	Other Related Parties	Service Expenses	0.01	-									
							0.23	0.02									
	Expenses																
1	Sundaram Home Finance Ltd	AADCS4826	Sundaram Finance Ltd.	AAACS4944A	Promoter	Rent Paid	3.05	1.20									
2	Sundaram Home Finance Ltd	AADCS4826	Sundaram Finance Ltd.	AAACS4944A	Promoter	Brokerage	14.00	5.73									
3	Sundaram Home Finance Ltd	AADCS4826	Sundaram Finance Holdings Ltd.	AAACS3116J	Other Related Parties	Deposit Processing, Telemarketing Services and Internet/ Web Maintenance Charges	0.80	0.27									
4	Sundaram Home Finance Ltd	AADCS4826	Sundaram Finance Ltd.	AAACS4944A	Promoter	Yearly calendars & diaries	0.03	0.01									
5	Sundaram Home Finance Ltd	AADCS4826	Sundaram Finance Ltd.	AAACS4944A	Promoter	AMC Connectivity and Other Charges	0.65	0.00									
6	Sundaram Home Finance Ltd	AADCS4826	Sundaram Finance Ltd.	AAACS4944A	Promoter	Interest On NCDs	13.32	3.90									
7	Sundaram Home Finance Ltd	AADCS4826	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	Insurance Premium Paid	15.00	6.41									
8	Sundaram Home Finance Ltd	AADCS4826	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	Dividend	16.56	0.19									
9	Sundaram Home Finance Ltd	AADCS4826	Sundaram Finance Ltd.	AAACS4944A	Promoter	Portfolio Management Fees	101.25	101.25									
10	Sundaram Home Finance Ltd	AADCS4826	Sundaram Alternate Assets Limited	AAZCS7814G	Other Related Parties		3.00	0.74									
							167.67	119.70									



													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				Purpose for which the funds will be utilised by the ultimate recipient of funds (end-usage)	
	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 (%)
	Assets															
1	Sundaram Home Finance Ltd	AADC54826j	Sundaram Finance Ltd.	AAACS4944A	Promoter	Purchase of Asset Software	-	-	-							
2	Sundaram Home Finance Ltd	AADC54826j	Sundaram Finance Ltd.	AAACS4944A	Promoter	Sale of AIF	152.92	152.92	152.92							
3	Sundaram Home Finance Ltd	AADC54826j	Sundaram Fund Services Ltd.	AAMCS1618P	Other Related Parties	Purchase of Asset	-	-	-							
4	Sundaram Home Finance Ltd	AADC54826j	Sundaram Finance Ltd.	AAACS4944A	Promoter	Other Deposits		1.43	1.43							
5	Sundaram Home Finance Ltd	AADC54826j	Sundaram Finance Ltd.	AAACS4944A	Promoter	Prepaid expenses		-	0.96							
6	Sundaram Home Finance Ltd	AADC54826j	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	Other Deposits	0.02	0.14	0.15							
7	Sundaram Home Finance Ltd	AADC54826j	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	Prepaid Insurance Premium	-	0.18	0.28							
8	Sundaram Home Finance Ltd	AADC54826j	Sundaram Finance Ltd.	AAACS4944A	Promoter	Income Receivable		-	-							
9	Sundaram Home Finance Ltd	AADC54826j	Sundaram Alternate Assets Limited	AAZCS7814G	Other Related Parties	Docket Fees		-	-							
10	Sundaram Home Finance Ltd	AADC54826j	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	Income Receivable		-	-							
11	Sundaram Home Finance Ltd	AADC54826j	Sundaram Finance Holdings Ltd	AAACS3116j	Other Related Parties	Service Expenses		-	-							
							152.94	154.67	2.82							
	Liabilities															
1	Sundaram Home Finance Ltd	AADC54826j	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	NCD		42.67	128.51	171.18						
2	Sundaram Home Finance Ltd	AADC54826j	Sundaram Finance Ltd.	AAACS4944A	Promoter	Brokerage		0.92	0.01	0.92						
3	Sundaram Home Finance Ltd	AADC54826j	Sundaram Finance Ltd.	AAACS4944A	Promoter	Business Promotion Expenses		0.24	-	0.24						
4	Sundaram Home Finance Ltd	AADC54826j	Sundaram Finance Ltd.	AAACS4944A	Promoter	Software charges		0.01	0.08	0.01						
5	Sundaram Home Finance Ltd	AADC54826j	Sundaram Alternate Assets Limited	AAZCS7814G	Other Related Parties	Portfolio Management Fees		-	-	0.44						
6	Sundaram Home Finance Ltd	AADC54826j	Sundaram Finance Holdings Ltd.	AAACS3116j	Other Related Parties	Service Expenses		0.04	-	0.04						
							43.88	128.60	172.83							



													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
	Compensation paid to Key Managerial Personnel																
1	Sundaram Home Finance Ltd	AADC54826	Mr. Lakshminarayanan Duraiswamy	AAFPDS43BE	KMP	Commission payable to Managing Director	Closing balances as a result of the transactions during the year which are already approved by the board	0.80	1.60	0.80							
2	Sundaram Home Finance Ltd	AADC54826	Mr. T T SRINIVASARACHAVAN	AAGPS0089M	KMP	Commission payable	Closing balances as a result of the transactions during the year which are already approved by the board	0.08	0.15	0.08							
								0.88	1.75	0.88							
	Remuneration																
1	Sundaram Home Finance Ltd	AADC54826	MD/CFQ/CS	AAFPDS43BE/AAMPSS561Q/AJGPV8188H/A CMPS1337C	KMP	KMP		5.90	3.29								
								5.90	3.29								
	Transaction with Key Managerial Personnel & their relatives																
1	Sundaram Home Finance Ltd	AADC54826	Mr. Lakshminarayanan Duraiswamy	AAFPDS43BE	KMP	Housing Loan - at the end of the year		2.00	0.58	2.58							
2	Sundaram Home Finance Ltd	AADC54826	Mr. Lakshminarayanan Duraiswamy	AAFPDS43BE	KMP	Interest on Housing Loan		0.01									
3	Sundaram Home Finance Ltd	AADC54826	Mr.S.Sridhar	AAMPSS561Q	KMP	Housing Loan - at the end of the year		0.44	0.44	0.00							
4	Sundaram Home Finance Ltd	AADC54826	Mr.S.Sridhar	AAMPSS561Q	KMP	Interest on Housing Loan		0.00									
5	Sundaram Home Finance Ltd	AADC54826	Mr. R.Venkatasubramaniam	AJGPV8188H	KMP	Housing Loan - at the end of the year		0.02	0.79	0.77							
6	Sundaram Home Finance Ltd	AADC54826	Mr. R.Venkatasubramaniam	AJGPV8188H	KMP	Interest on Housing Loan		0.01									
								2.48	1.81	3.35							



											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	Purpose for which the funds will be utilised by the ultimate recipient of funds (end-usage)
	Transaction with Key Managerial Personnel & their relatives																	
1	Sundaram Home Finance Ltd	AADCS4826J	MRS VIMALA RANGASWAMY	AABPR2371N	Relative of KMP	Fixed Deposits	0.02	1.11	1.13									
2	Sundaram Home Finance Ltd	AADCS4826J	MRS CHITRA VIJI	AACPC0420E	Relative of KMP	Fixed Deposits	0.03	0.82	0.85									
3	Sundaram Home Finance Ltd	AADCS4826J	MR A N RAJU	AACPR9536L	KMP	Fixed Deposits	0.30	0.32	0.62									
4	Sundaram Home Finance Ltd	AADCS4826J	MR S VIJI	AAFPV2927C	Relative of KMP	Fixed Deposits	0.06	1.70	1.84									
5	Sundaram Home Finance Ltd	AADCS4826J	MR T T SRINIVASARAGHAVAN	AACP50089M	KMP	Fixed Deposits	-	-	-									
6	Sundaram Home Finance Ltd	AADCS4826J	MRS R N MALA	ADDPN3769P	Relative of KMP	Fixed Deposits	0.05	0.11	0.16									
7	Sundaram Home Finance Ltd	AADCS4826J	MRS SHEELA LAKSHMINARAYANAN	APIPS0956A	Relative of KMP	Fixed Deposits	0.01	0.08	0.07									
8	Sundaram Home Finance Ltd	AADCS4826J	MS D SUGUNA	FPCPS4923G	Relative of KMP	Fixed Deposits	0.05	0.09	0.14									
9	Sundaram Home Finance Ltd	AADCS4826J	MRS VIMALA RANGASWAMY	AABPR2371N	Relative of KMP	Interest on Fixed Deposits	0.04											
10	Sundaram Home Finance Ltd	AADCS4826J	MRS CHITRA VIJI	AACPC0420E	Relative of KMP	Interest on Fixed Deposits	0.03											
11	Sundaram Home Finance Ltd	AADCS4826J	MR A N RAJU	AACPR9536L	KMP	Interest on Fixed Deposits	0.02											
12	Sundaram Home Finance Ltd	AADCS4826J	MR S VIJI	AAFPV2927C	Relative of KMP	Interest on Fixed Deposits	0.06											
13	Sundaram Home Finance Ltd	AADCS4826J	MR T T SRINIVASARAGHAVAN	AACP50089M	KMP	Interest on Fixed Deposits	0.00											
14	Sundaram Home Finance Ltd	AADCS4826J	MRS R N MALA	ADDPN3769P	Relative of KMP	Interest on Fixed Deposits	0.00											
15	Sundaram Home Finance Ltd	AADCS4826J	MRS SHEELA LAKSHMINARAYANAN	APIPS0956A	Relative of KMP	Interest on Fixed Deposits	-											
16	Sundaram Home Finance Ltd	AADCS4826J	MS D SUGUNA	FPCPS4923G	Relative of KMP	Interest on Fixed Deposits	-											
							0.67	4.31	4.91									





26 October 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

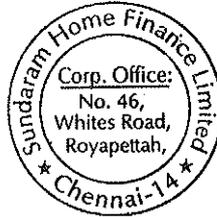
Pursuant to SEBI circular No SEBI/HO/DDHS/P/CIR/2021/613 dated 13 April 2022, the Company hereby confirms that proceeds from issue of Commercial papers during the quarter ended 30th September 2023 have been utilized for the purposes mentioned in the offer documents and have been fully utilized for the purposes for which it was raised.

You are kindly requested to take the same on record.

Thanking You,

for **SUNDARAM HOME FINANCE LIMITED**

P.S. Sridhar
Chief Financial Officer



Sundaram Home Finance Limited