



**SUNDARAM HOME**

— Sundaram Finance Group —

**23<sup>rd</sup> January 2026**

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**

Pursuant to Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we wish to inform you that the Board of Directors of the Company at their Meeting held on 23<sup>rd</sup> January 2026, with the recommendations of the Audit Committee, has approved the Unaudited Financial Results for the quarter ended 31<sup>st</sup> December 2025.

Accordingly, please find enclosed herewith the following:

- Limited Review Report of the Joint Statutory Auditors with an unmodified opinion.
- Unaudited Financial Results under Regulation 52.
- Additional disclosure of line items under Regulation 52(4)
- Statement of material deviation under Regulation 52(7A)
- Asset cover Certificate from the auditors of the company under Regulation 54(2)
- Certificate from the CFO on the use of proceeds from the issue of commercial papers.

Further, the Company has declared an interim dividend of Rs. 3.38 per share (33.83%) for the financial year 2025-26 on the paid-up capital of Rs 101.25 crore represented by 10,12,54,438 equity shares of Rs 10/- each

The window for trading in the securities of the Company which has been closed with effect from 01<sup>st</sup> January 2026 for all Designated Persons and their immediate relatives in terms of Regulation 9(1) of SEBI (Prohibitions of Insider Trading) Regulations, 2015 will open from 26<sup>th</sup> January 2026.

The meeting commenced at 10.00 AM and concluded at 3.40 PM.

We request you to kindly take the same on record.

Thanking You,  
**for Sundaram Home Finance Limited**

**P Subramanyam**  
**Company Secretary and Compliance Officer**

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

**SBICAP Trustee Company Limited**  
**4<sup>th</sup> Floor, Mistry Bhavan, 122 Dinshaw Vaccha Road,**  
**Churchgate,**  
**Mumbai – 400 020**

**Sundaram 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: U65922TN1999PLC042759

Website: [www.sundaramhome.in](http://www.sundaramhome.in) | Toll Free Number : 1800 419 7722 | E-mail: [corporateaffairs@sundaramhome.in](mailto:corporateaffairs@sundaramhome.in)

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**Independent Auditors Review Report on the unaudited standalone financial results of Sundaram Home Finance Limited for the quarter and nine months ended December 31, 2025, pursuant to Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)**

**To**  
**The Board of Directors,**  
**Sundaram Home Finance Limited**

1. We have reviewed the accompanying Statement of Unaudited Standalone Financial Results of Sundaram Home Finance Limited (the “Company”), for the quarter and nine months ended December 31, 2025 (the “Statement”), being submitted by the Company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (“the Listing Regulations”), read with relevant circulars issued by SEBI.
2. This Statement, which is the responsibility of the Company’s Management and has been approved by the Company’s Board of Directors has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 “Interim Financial Reporting” (“Ind AS 34”), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with the Listing Regulations read with the relevant circulars issued by SEBI. Our responsibility is to issue a report on the Statement based on our review.
3. We conducted our review of the Statement 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. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the statement is free of material misstatement. 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. We have not performed an audit and accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the applicable Indian Accounting Standards and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 52 of the Listing Regulations, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

**Varma & Varma,**  
**Chartered Accountants**  
No.2, (Old No.20),  
Second Canal Cross Road,  
Gandhi Nagar, Adyar  
Chennai - 600 020

**M Srinivasan & Associates,**  
**Chartered Accountants**  
No. 5, 9<sup>th</sup> Floor, B-Wing  
Parsn Manere,  
442, Anna salai  
Chennai – 600 006

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## 5. Other Matters

- (a) The annual financial statements of the Company for the year ended March 31, 2025, were audited by one of the joint auditors presently, but who was a sole auditor for the year ended March 31, 2025, and whose audit report dated May 5, 2025, expressed an unmodified opinion on those annual financial statements.
- (b) The interim financial results for the quarter ended December 31, 2024, were reviewed by one of the joint auditors presently, but who was the sole auditor for the quarter ended December 31, 2024, whose review report dated January 28, 2025, expressed an unmodified conclusion on those interim financial results.

Our conclusion is not modified in respect of the above matters.

**For Varma & Varma**  
Chartered Accountants  
FRN. 004532S

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VARMA  
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**P. R. Prasanna Varma**  
**Partner**  
**M.No. 025854**  
**UDIN : 26025854HIJYDR8624**  
**Place: Chennai**  
**Date: 23-01-2026**

**For M Srinivasan & Associates**  
Chartered Accountants  
FRN. 004050S

M SRINIVASAN  
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Date: 2026.01.23  
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**M Srinivasan**  
**Partner**  
**M.No. 022959**  
**UDIN : 26022959MRLOMP8312**  
**Place: Chennai**  
**Date: 23-01-2026**



# SUNDARAM HOME

— Sundaram Finance Group —

Sundaram Home Finance Limited

CIN : U65922TN1999PLC042759

Registered Office: 21, Patullus Road, Chennai - 600 002. Tel: 2852 1181

Corporate Office: "Sundaram Towers", 46, Whites Road, Chennai - 600 014.

## Statement of Unaudited Financial Results for the Quarter & Nine Months ended 31st Dec 2025

Particulars	(₹ in crores)					
	31-Dec-25 Unaudited	Quarter Ended 30-Sep-25 Unaudited	31-Dec-24 Unaudited	Nine Months Ended 31-Dec-25 Unaudited	31-Dec-24 Unaudited	Year Ended 31-Mar-25 Audited
<b>Revenue from operations</b>						
Interest Income	417.84	400.58	376.67	1,227.00	1,082.78	1,472.42
Fees and commission Income	7.50	7.51	3.73	20.20	11.96	17.38
Recovery of Bad debts	1.84	0.50	3.94	3.00	4.65	9.09
Net gain on fair value changes	1.13	4.00	2.32	6.01	5.67	7.12
Net gain on derecognition of Financial Assets(At Amortised Cost)	36.56	40.21	31.47	115.22	61.20	88.29
<b>Total Revenue from operations</b>	<b>464.87</b>	<b>452.80</b>	<b>418.13</b>	<b>1,371.43</b>	<b>1166.26</b>	<b>1594.30</b>
Other Income	0.31	9.79	1.04	11.58	1.59	2.25
<b>Total Income</b>	<b>465.18</b>	<b>462.59</b>	<b>419.17</b>	<b>1,383.01</b>	<b>1167.85</b>	<b>1596.55</b>
<b>Expenses</b>						
Finance Costs	268.84	274.44	250.79	812.14	714.79	966.55
Impairment on financial instruments	14.22	9.54	10.22	53.01	14.73	10.37
Employee Benefits Expenses	50.32	45.77	46.20	143.71	132.42	181.49
Depreciation and amortization	6.37	6.19	5.98	18.72	16.61	22.71
Administrative and other expenses	28.72	29.97	25.28	82.06	66.84	104.11
<b>Total Expenses</b>	<b>368.47</b>	<b>365.91</b>	<b>338.47</b>	<b>1,109.64</b>	<b>945.39</b>	<b>1285.23</b>
<b>Profit before tax</b>	<b>96.71</b>	<b>96.68</b>	<b>80.70</b>	<b>273.37</b>	<b>222.46</b>	<b>311.32</b>
Tax Expense:						
Current Tax	17.42	14.24	15.61	48.04	48.24	48.32
Deferred Tax	4.15	7.76	2.53	13.19	1.13	18.34
<b>Total Tax Expense</b>	<b>21.57</b>	<b>22.00</b>	<b>18.14</b>	<b>61.23</b>	<b>49.37</b>	<b>66.66</b>
<b>Profit For the Period</b>	<b>75.14</b>	<b>74.68</b>	<b>62.56</b>	<b>212.14</b>	<b>173.09</b>	<b>244.66</b>
<b>Other Comprehensive Income</b>						
(A) (i) Items that will not be reclassified to profit or loss						
Remeasurement of the defined benefit plans	(5.31)	(0.54)	(0.03)	(6.10)	(1.19)	(0.88)
(ii) Income tax relating to items that will not be reclassified to profit or loss	1.34	0.14	0.01	1.54	0.30	0.22
<b>Subtotal (A)</b>	<b>(3.97)</b>	<b>(0.40)</b>	<b>(0.02)</b>	<b>(4.56)</b>	<b>(0.89)</b>	<b>(0.66)</b>
(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	-	-	-	-	-	-
<b>Subtotal (B)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Other Comprehensive Income (A + B)</b>	<b>(3.97)</b>	<b>(0.40)</b>	<b>(0.02)</b>	<b>(4.56)</b>	<b>(0.89)</b>	<b>(0.66)</b>
<b>Total Comprehensive Income</b>	<b>71.17</b>	<b>74.28</b>	<b>62.54</b>	<b>207.58</b>	<b>172.20</b>	<b>244.00</b>
Paid-up Equity Share Capital (Face Value of ₹ 10)	101.25	101.25	101.25	101.25	101.25	101.25
Reserves excluding Revaluation Reserve	-	-	-	-	-	1,995.70
Earnings per equity share on Face Value of ₹ 10 per share	Not Annualised	Not Annualised	Not Annualised	Not Annualised	Not Annualised	Annualized
Basic & Diluted (₹)	7.42	7.38	6.18	20.95	17.09	24.16

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## SUNDARAM HOME

— Sundaram Finance Group —

### Notes to Financial Results:

1. The unaudited Financial Results for the Quarter & Nine months ended 31<sup>st</sup> December 2025 have been drawn up in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 - Interim Financial Reporting as prescribed under Section 133 of the Companies Act, 2013 (the "Act") read with Companies (Indian Accounting Standards), Rules 2015, amended from time to time, and other accounting principles generally accepted in India and in compliance with Regulation 52 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 (the "Listing Regulations"), as amended and also the relevant circulars, guidelines and directions issued by the Reserve Bank of India (RBI)/ National Housing Bank (NHB) to the extent applicable.
2. The Financial Results for the Quarter & Nine Months ended 31<sup>st</sup> December 2025 have been Subjected to limited review by the Joint Statutory Auditors of the Company in compliance of Regulations 52 of the Listing Regulations, as amended. The same were reviewed by the Audit Committee at their meeting held on 22<sup>nd</sup> January 2026 and approved by the Board of Directors at their meeting held on 23<sup>rd</sup> January 2026.
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 act.
4. As on 31<sup>st</sup> December 2025, the Company's Redeemable Secured Non-Convertible Debentures are secured by specific charge over Loan receivables of the company, as per the terms of issues and the security cover is adequate. The details for security cover as prescribed under Regulation 54 of the Listing Regulations is attached in Annexure A.
5. 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 stock exchange in this regard.



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6. The Board of directors, at their meeting held on 23<sup>rd</sup> January 2026, declared an interim dividend of Rs.3.383 per share (33.83%) for the financial year 2025-26.
7. Disclosure pursuant to RBI Circular - RBI Master Direction - RBI/DOR/2025-26/359 DOR.ACC.REC.No.278/21.04.018/2025-26 Reserve Bank of India ((Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28,2025 are as under:
- a) Details of loans transferred through assignment in respect of loans not in default during the period ended 31<sup>st</sup> December 2025.

<b>Particulars</b>	<b>Nine Months Ended 31<sup>st</sup> December 2025</b>	<b>Nine Months Ended 31<sup>st</sup> December 2024</b>
Amount of loan assigned (₹ In Cr) 100% pool principal	1590.14	1,406.20
Count of loan accounts assigned	4559	3539
No of transactions	15	11
Weighted average residual maturity (in months)	76.51	64.91
Weighted average holding period by originator (in months)	24.93	20.12
Retention of beneficial economic interest (MRR) (in %)	10%	10%
Coverage of tangible security (in %)*	100%	100%
Rating wise distribution of related loans	NA	NA
Number of instances (transactions) where transferor has agreed to replace the transferred loans	NA	NA
Number of transferred loans replaced	NA	NA

\* Sale of 'term loans to Banks/Financial Institutions' – Secured by underlying properties to obligors

- b) The company has not transferred any non-performing assets and any special mentioned account during the period.
- c) The company has not acquired any loans through assignment, any stressed loans, or Special Mention account during the period.



**Sundaram Home Finance Limited**



8. Disclosure related to Project Finance for the quarter ended December 31 ,2025 as per Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28,2025 is given below:

Sl. No.	Item Description	Number of Accounts	Total Outstanding (₹ crore)
1	Projects under implementation accounts at the beginning of the quarter	21	263.24
2	Projects under implementation accounts sanctioned during the quarter	2	10.40
3	Projects under implementation accounts where DCCO has been achieved during the quarter	-	-
4	Projects under implementation accounts at the end of the quarter*	22	294.79
5	Out of '4' – accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked	3	25.54
5.1	Out of '5' – accounts in respect of which resolution plan has been implemented	-	-
5.2	Out of '5' – accounts in respect of which resolution plan is under implementation	3	25.54
5.3	Out of '5' – accounts in respect of which resolution plan has failed	-	-
6	Out of '5', accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked due to change in scope and size of the project	-	-
7	Out of '5', account in respect of which cost overrun associated with extension in original / extended DCCO, as the case may be, was funded	-	-
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuous	-	-
8	Out of '4' – accounts in respect of which resolution process not involving extension in original / extended DCCO, as the case may be, has been invoked	-	-
8.1	Out of '8' – accounts in respect of which resolution plan has been implemented	-	-
8.2	Out of '8' – accounts in respect of which resolution plan is under implementation	-	-
8.3	Out of '8' – accounts in respect of which resolution plan has failed	-	-

*\*excludes accounts closed during the quarter*

9. On November 21, 2025, Government of India notified four new Labour Codes. The impact of the new Labour Codes currently estimated at Rs 0.86 Cr has been recognized in the Employee Benefits expenses. The Company continues to monitor the publications on Central/State Rules and clarifications from relevant bodies and would provide appropriate accounting effect based on such applicable developments.

The Company has conducted an actuarial valuation of gratuity and compensated absences in the quarter and the impact of remeasurement relating to the nine months period of Rs 7.67 Cr (excluding Rs 0.86 Cr) is included under employee benefits expenses.



### Sundaram Home Finance Limited



## SUNDARAM HOME

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

Chennai

23rd January 2026

By the Order of the Board

Lakshminarayanan Duraiswamy

Managing Director



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# SUNDARAM HOME

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## Annexure B

### Disclosure as required by Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 for the Nine months ended 31 Dec 2025

Debt Equity	6.52
Outstanding redeemable preference shares (quantity and value)	Nil
Net Worth (Rs.in Cr.)	2,271.54
Total debts to Total assets	85.44%
Net Profit after Tax (Rs.in Cr.)	212.14
Earnings per share (Basic and Diluted)	20.95
Bad debts to Accounts receivable ratio	Not applicable
Operating margin (for the quarter ended)	42.17%
Net Profit margin (for the quarter ended)	16.16%
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	1.41%
Net Stage III Assets	0.78%
Capital Adequacy Ratio	18.0%

#### 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) Total Debt to Assets = (Debt securities + Borrowings (other than debt securities) + Subordinated liabilities + Deposits (including unrenewed deposits) / Total Assets
- 3) Operating Margin = (Revenue from Operations - Finance Cost)/Revenue from Operations
- 4) Net Profit Margin = Net Profit after Tax / Revenue from operations
- 5) Gross Stage III Assets = Gross Stage III Assets/ Loan receivable
- 6) Net Stage III Assets = (Gross Stage III - Stage III ECL)/ (Loan receivable - Stage III ECL)
- 7) Net Worth = Equity Share Capital + Other Equity



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Email: compsec@sundaramhome.in

**Unaudited Financial Results for the Quarter Ended 31 Dec 2025**

S.No	Particulars	Rs.in Cr.		
		Quarter ended 31 Dec 2025	Quarter ended 31 Dec 2024	Year ended 31 Mar 2025
		Unaudited	Unaudited	Audited
1	Total Income from Operations	465.18	419.17	1,596.55
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	96.71	80.70	311.32
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	96.71	80.70	311.32
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	75.14	62.56	244.66
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	71.17	62.54	244.00
6	Paid up Equity Share Capital	101.25	101.25	101.25
7	Other Equity	1,965.54	1,746.54	1,790.95
8	Securities Premium Account	204.75	204.75	204.75
9	Net worth	2,271.54	2,052.54	2,096.95
10	Paid up Debt Capital / Outstanding Debt	14,812.52	13,213.71	13,763.38
11	Outstanding Redeemable Preference Shares	-	-	-
12	Debt Equity Ratio	6.52	6.44	6.56
13	Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations)	Not Annualised	Not Annualised	Annualised
	1. Basic:	7.42	6.18	24.16
	2. Diluted:	7.42	6.18	24.16
14	Capital Redemption Reserve	NA	NA	NA
15	Debenture Redemption Reserve	NA	NA	NA
16	Debt Service Coverage Ratio	NA	NA	NA
17	Interest Service Coverage Ratio	NA	NA	NA

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### Notes:

1. The above is an extract of the detailed format of the Financial results for the Quarter ended 31st December 2025 filed with the Stock Exchanges under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Financial Results is available on the National Stock Exchange website (URL: [www.nseindia.com](http://www.nseindia.com)) and on the Company's website ([www.sundaramhome.in](http://www.sundaramhome.in)).
2. For the other line items referred in regulation 52(4) of the Listing Regulations, pertinent disclosures have been made to the National Stock Exchange (NSE - Website: [www.nseindia.com](http://www.nseindia.com)) and can be accessed on the Company's website ([www.sundaramhome.in](http://www.sundaramhome.in)).
3. On November 21, 2025, Government of India notified four new Labour Codes. The impact of the new Labour Codes currently estimated at Rs 0.86 Cr has been recognized in the Employee Benefits expenses. The Company continues to monitor the publications on Central/State Rules and clarifications from relevant bodies and would provide appropriate accounting effect based on such applicable developments.  
The Company has conducted an actuarial valuation of gratuity and compensated absences in the quarter and the impact of remeasurement relating to the nine months period of Rs 7.67 Cr (excluding Rs 0.86 Cr) is included under employee benefits expenses.
4. The financial Statements for the Quarter ended 31st December 2025 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.
5. The Financial Results for the Quarter & Nine Months ended 31st December 2025 have been Subjected to limited review by the Joint Statutory Auditors of the Company in compliance of Regulations 52 of the Listing Regulations, as amended. The same were reviewed by the Audit Committee at their meeting held on 22nd January 2026 and approved by the Board of Directors at their meeting held on 23rd January 2026.
6. The Board of directors, at their meeting held on 23rd January 2026 declared an interim dividend of Rs.3.383 per share (33.83%) for the financial year 2025-26.
7. Figures for the previous period/year are regrouped/reclassified to conform to the current period's classification.

By Order of the Board

Lakshminarayanan Duraiswamy

Managing Director

Chennai

23rd January 2026



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**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 funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Sundaram Home Finance Limited	INE667F07JF4	Private Placement	NCD	21-Nov-25	200	200	No	NA	NA

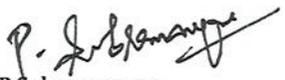
**B. Statement of Deviation/Variation in utilisation of funds raised**

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)	2025-26
Amount Raised	Rs. 200 Cr
Report filed for the quarter ended	31/12/2025
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

  
P.Subramanyam  
Company Secretary and Compliance Officer  
Date:23/01/2026

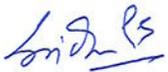
  
P.S.Sridhar  
Chief Financial Officer



**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 funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Sundaram Home Finance Limited	INE667F07JF4	Private Placement	NCD	21-Nov-25	200	200	No	NA	NA

  
**P.Subramanyam**  
 Company Secretary and Compliance Officer  
 Date:23/01/2026

  
**P.S.Sridhar**  
 Chief Financial Officer



**Independent Auditor's Certificate with respect to maintenance of security cover pursuant to Regulation 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended).**

To  
The Board of Directors  
Sundaram Home Finance Limited  
Fifth Floor 'Sundaram Towers',  
No. 46, Whites Road,  
Chennai - 600 014

Dear Madam/Sirs,

1. We, one of the Joint Statutory Auditors, have been requested by Sundaram Home Finance Limited (hereinafter referred to as 'the Company'), having its Corporate office at the above mentioned address, to certify the accompanying statement showing security cover for the listed non-convertible debt securities as at 31<sup>st</sup> December 2025, as required under Regulation 54 read with regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (hereinafter referred to as 'the SEBI Regulation').
2. The Company has prepared the details of security cover available for debt securities in accordance with the unaudited financial statements as at 31<sup>st</sup> December 2025 and other relevant records/documents maintained by the Company as per the attached Annexure A (herein after referred to as 'the Statement'), and the same has been verified by us.
3. 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 & SBI CAP Trustee Company Limited ("Debt Security Trustees") with respect to maintenance of security cover in respect of listed non-convertible debt securities of the Company as per Regulation 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligation & Disclosure Requirements) Regulation, 2015 in the format notified by SEBI vide SEBI/HO/MIRSD/MIRSD\_CRADT/CIR/P /2022/67 dated May 19, 2022.

**Management Responsibility**

4. The preparation of the Statement is the responsibility of the management of the Company including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes the design, implementation and maintenance of internal control relevant to the compliance with the SEBI Regulation, and applying appropriate basis of preparation, and making estimates that are reasonable in the circumstances.
5. The management is also responsible for ensuring that the company complies with all the relevant requirements of the SEBI Regulations, Companies Act, 2013 and other applicable laws and regulations, as applicable.

**Auditor's Responsibility**

6. Pursuant to the requirement given in para 1 above, it is our responsibility based on the procedures performed by us, and according to the information and explanations received and Management representations obtained to provide limited assurance that nothing has come to our attention that causes us to believe, in all material respects:
  - a. The computation of security cover available for debenture holders contained in the Statement is not in agreement with the unaudited books of accounts and other relevant records and documents maintained by the Company.
  - b. Security cover has not been maintained as per the Debenture Trustee Deed / Information Memorandum/Key Information Document in respect of listed debt securities.
7. We have reviewed the Unaudited Standalone Financial Results for the quarter and nine months ended 31st December 2025, prepared by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, and issued an unmodified conclusion vide our report dated January 23, 2026.
8. We have performed procedures in accordance with the requirements of the Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) 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.

**Chartered Accountants**

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.
  
10. For the purpose of this certificate, we have performed the following procedures in relation to the Statement:
  - a. Obtained the list of listed debt securities outstanding as at December 31, 2025.
  - b. Obtained and read the Debenture Trust Deed and the Information Memorandum/Key Information Document 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 the Statement.
  - c. Traced and agreed the Book value of Debt Securities indicated in the Statement to the reviewed financial statements of the Company and unaudited books of accounts maintained by the Company as on 31st December, 2025
  - d. Traced the value of assets indicated in the Statement to the reviewed financial statements of the Company and unaudited books of accounts maintained by the Company as on 31st December, 2025.
  - 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 the Statement.
  
11. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information and Other Assurance and Related Services Engagements.

**Chartered Accountants**

**Conclusion**

12. Based on the procedures performed by us, as referred to in paragraph 10 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 Statement is not in agreement with the unaudited books of accounts and other relevant records and documents maintained by the Company.
  - b. Security cover has not been maintained as per the Debenture Trustee Deed / Information Memorandum/Key Information Document in respect of listed debt securities.

**Restriction on Use**

13. This Certificate is intended solely for the use of the management of the Company and is not intended to be used or distributed for any other purpose. This Certificate relates only to the items specified above and does not extend to any financial statements of the Company taken as a whole.

**For Varma & Varma  
Chartered Accountants  
ICAI FRN: 004532S**

POONJAR RAMA  
PRASANNA  
VARMA

Digitally signed by  
POONJAR RAMA  
PRASANNA VARMA  
Date: 2026.01.23  
15:28:31 +05'30'

**P R Prasanna Varma  
Partner  
ICAI Membership No. 025854  
UDIN: 26025854DDWBUV6896**

Place: Chennai  
Date: 23.01.2026

**Annexure A - Statement of Security Coverage Ratio**

- i. The financial information as on 31-12-2025 has been extracted from the books of accounts for the period ended 31-12-2025 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)		TOTAL	Related to only those items covered by this certificate					Total Value
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)		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										
<b>ASSETS</b>															Relating to Column F	
Property, Plant and Equipment		-					25.85			25.85	-				-	
Capital WIP																
Right of Use Assets							30.43			30.43						
Goodwill																
Intangible Assets							6.38			6.38						
Intangible Assets under Development							0.73			0.73						
Investments #							502.12			502.12						
Loans	✓	5941.82	6365.53	No			3941.50			16248.85		5941.82			5941.82	
Inventories																
Trade Receivables							7.21			7.21						
Cash and Cash Equivalents							118.95			118.95						
Bank Balance other than Cash and Cash Equivalents @							35.63			35.63						
Others							359.90			359.90						
<b>TOTAL</b>		<b>5941.82</b>	<b>6365.53</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5028.70</b>	<b>-</b>	<b>-</b>	<b>17336.05</b>	<b>-</b>	<b>5941.82</b>	<b>-</b>	<b>5941.82</b>		



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)		TOTAL	Related to only those items covered by this certificate					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												
<b>LIABILITIES</b>																
Debt Securities to which this certificate pertains		5711.85								5711.85						
Other Debt sharing pari-passu charge with above debt										-						
Other Debt										-						
Subordinated Debt										-						
Borrowings			1103.40							1103.40						
Bank			4521.30							4521.30						
Debt Securities									1050.02	1050.02						
Others-Deposits									2425.95	2425.95						
Trade Payables									34.51	34.51						
Lease Liabilities									31.66	31.66						
Provisions									24.84	24.84						
Others									160.98	160.98						
<b>TOTAL</b>		<b>5711.85</b>	<b>5624.70</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3727.96</b>	<b>15064.51</b>						
<b>Cover on Book Value</b>		1.04														
<b>Cover on Market Value</b>																
	<b>Exclusive security Cover ratio</b>	<b>1.04</b>														

**Notes:**

# Includes ₹ 349.73 Crores investment in Government Securities for which the company has created a floating charge in favour of Trustees representing the Public Depositors.

@ Includes ₹ 9.73 Crores provided as collateral for asset securitized and Rs.25 Crores deposit maintained for SLR purpose.

^ Includes Secured loans borrowed for ₹ 150 Crores on onward lending basis for which the security will be created within the time line prescribed.

The above financial information as on 31.12.2025 has been extracted from the standalone books of accounts for the period ended 31.12.2025 and other relevant records of the listed entity.





23<sup>rd</sup> Jan 2026

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 updated as on 13<sup>th</sup> April 2022, the Company hereby confirms that proceeds from issue of Commercial papers during the quarter ended 31<sup>st</sup> December 2025 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



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**Sundaram Home Finance Limited**