

May 20, 2020

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

Dear Sir,

**Re: Intimation under clause 52 of The Securities and Exchange Board of India  
(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 its Meeting held on 20<sup>th</sup> May 2020, has approved the Audited Financial Results for the half-year ended 31<sup>st</sup> March 2020. Accordingly, please find enclosed herewith the following:

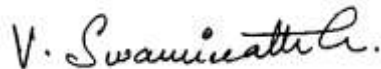
- Audited Financial Results under Regulation 52
- Statement containing details required under Regulation 52(4)
- Annual Audit Report along with declaration for Audit Reports with unmodified opinion(s) under Regulation 52(3)
- Certificate signed by Debenture Trustee under Regulation 52(5) stating that it has taken note of contents under Clause 52(4)

The above information is furnished in terms of the relevant provisions of the Uniform Listing Agreement entered into by the Company with the Exchange.

Kindly acknowledge receipt.

Thanking you

**Yours faithfully,  
For Sundaram Home Finance Limited,**



**V. Swaminathan  
Company Secretary**

**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](http://www.sundaramhome.in) | Tollfree: 1800 419 7722 | Email: [corporateaffairs@sundaramhome.in](mailto:corporateaffairs@sundaramhome.in)

**SUNDARAM HOME FINANCE LIMITED**

(Formerly known as Sundaram BNP Paribas Home Finance Limited)

CIN : U65922TN1999PLC042759

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

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

Tel : 2851 5267 Fax : 044-2858 2235

Website : [www.sundaramhome.in](http://www.sundaramhome.in)Email: [corporateaffairs@sundaramhome.in](mailto:corporateaffairs@sundaramhome.in)**Audited Financial Results for the Half-year ended 31<sup>st</sup> March 2020**

(Rs. in lakhs)

Particulars	6 months ended 31st March 2020	6 months ended 31st March 2019	12 months ended 31st March 2020	12 months ended 31st March 2019
	Audited	Unaudited	Audited	Audited
Total Income from Operations	54,325.61	51,829.84	1,07,887.11	1,00,627.41
Net Profit / (Loss) for the period before tax (before Exceptional and/or Extraordinary items)	10,258.28	10,228.49	21,807.93	22,417.16
Net Profit / (Loss) for the period after tax (before Exceptional and/or Extraordinary items)	6,298.78	6,350.28	15,790.33	14,547.84
Exceptional item - Reversal of Deferred Tax Liability relating to past years	6,024.86	--	6,024.86	--
Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	12,323.64	6,350.28	21,815.19	14,547.84
Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	12,345.66	6,366.38	21,786.93	14,555.47
Paid up Equity Share Capital	10,125.44	10,125.44	10,125.44	10,125.44
Reserves (excluding Revaluation Reserve)	-	-	1,31,981.31	1,15,083.63
Net worth	-	-	1,42,106.75	1,25,209.07
Paid up Debt Capital / Outstanding Debt	2,03,583.30	2,07,960.51	2,03,583.30	2,07,960.51
Outstanding Redeemable Preference Shares	--	--	--	--
Debt Equity Ratio	6.05	6.42	6.05	6.42
Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations) - Not Annualised				
1. Basic:	12.17	6.27	21.54	14.37
2. Diluted:	12.17	6.27	21.54	14.37
Capital Redemption Reserve	NA	NA	NA	NA
Debenture Redemption Reserve	NA	NA	NA	NA
Debt Service Coverage Ratio	0.16	0.20	0.18	0.20
Interest Service Coverage Ratio	1.29	1.32	1.32	1.36

**Notes :****Formula for computation of ratios:**

DSCR - Earnings before Interest and Tax / (Interest + Principal repayment)

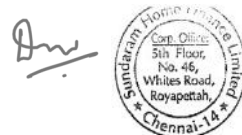
ISCR - Earnings before Interest and Tax / Interest Expense



**Sundaram Home Finance Limited**  
(Formerly known as Sundaram BNP Paribas Home Finance Limited)  
Balance Sheet as at 31st March, 2020

₹ in lakhs

Particulars	31st March 2020	31st March 2019
<b>ASSETS</b>		
<b>Financial Assets</b>		
Cash and cash equivalents	2,154.23	2,477.35
Bank Balance other than specified in Note 7	10,983.14	7,437.31
Receivables		
- Trade Receivables	106.74	107.62
Loans	9,17,984.63	8,77,138.86
Investments	58,766.83	36,169.92
Other Financial assets	370.51	334.33
<b>Non-financial Assets</b>		
Current tax assets (Net)	6,325.94	5,206.27
Property, Plant and Equipment	2,850.89	2,870.76
Right Of Use Assets	553.26	-
Other Intangible assets	554.70	786.93
Other Non-Financial assets	1,016.93	1,067.15
Deferred tax Assets (Net)	4,262.20	-
<b>Total Assets</b>	<b>10,05,930.00</b>	<b>9,33,596.50</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
<b>Financial Liabilities</b>		
Payables		
(I) Trade Payables		
(i) Total outstanding dues of micro enterprises and small enterprises		
(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises	1,077.32	624.83
(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	2,60,880.60	2,89,426.27
Borrowings (Other than Debt Securities)	4,20,270.22	3,72,217.77
Deposits	1,63,800.15	1,21,823.25
Subordinated Liabilities	13,252.10	19,082.50
Lease Liability	592.44	-
Other financial liabilities	3,275.50	2,894.46
<b>Non-Financial Liabilities</b>		
Current tax liabilities (Net)		
Provisions	165.26	78.14
Deferred tax liabilities (Net)	-	1,831.77
Other non-financial liabilities	509.66	408.44
<b>EQUITY</b>		
Equity Share capital	10,125.44	10,125.44
Other Equity	1,31,981.31	1,15,083.63
<b>Total Liabilities and Equity</b>	<b>10,05,930.00</b>	<b>9,33,596.50</b>



**Sundaram Home Finance Limited**  
(Formerly known as Sundaram BNP Paribas Home Finance Limited)

Statement of Profit and Loss for the year ended 31st March, 2020

₹ in lakhs

Particulars	Half year ended 31st March 2020	Half year ended 31st March 2019	12 months ended 31st March 2020	12 months ended 31st March 2019
	(Audited)	(UnAudited)	(Audited)	(Audited)
<b>Revenue from operations</b>				
Interest Income	52,164.34	49,955.07	1,03,431.65	97,032.25
Fees and commission Income	143.13	164.11	304.29	356.22
Net gain on fair value changes	1,307.88	902.09	2,359.22	1,563.85
Other Operating Income	693.86	808.72	1,767.05	1,662.33
<b>Total Revenue from operations</b>	<b>54,309.21</b>	<b>51,829.99</b>	<b>1,07,862.21</b>	<b>1,00,614.65</b>
<b>Other Income</b>				
Profit/Loss on sale of Property Plant & Equipment (Net)	15.45	-8.80	18.33	4.91
Miscellaneous Income	0.95	4.65	6.57	7.85
	<b>16.40</b>	<b>-4.15</b>	<b>24.90</b>	<b>12.76</b>
<b>Total Income</b>	<b>54,325.61</b>	<b>51,825.84</b>	<b>1,07,887.11</b>	<b>1,00,627.41</b>
<b>Expenses</b>				
Finance Costs	35,084.78	32,241.44	69,137.10	62,225.67
Impairment on financial instruments	3,106.46	3,248.16	4,987.23	4,729.03
Employee Benefits Expenses	3,027.05	3,161.37	6,486.03	5,670.81
Depreciation, amortization and impairment	730.02	331.51	1,377.76	581.18
Other expenses	2,119.02	2,614.87	4,091.06	5,003.56
<b>Total Expenses</b>	<b>44,067.33</b>	<b>41,597.35</b>	<b>86,079.18</b>	<b>78,210.25</b>
<b>Profit before exceptional items and tax</b>	<b>10,258.28</b>	<b>10,228.49</b>	<b>21,807.93</b>	<b>22,417.16</b>
Exceptional items	-	-	-	-
<b>Profit before tax</b>	<b>10,258.28</b>	<b>10,228.49</b>	<b>21,807.93</b>	<b>22,417.16</b>
Tax Expense:				
Current Tax	2,682.29	3,663.35	5,269.50	7,357.90
Deferred Tax	1,277.21	214.86	748.10	511.42
<b>Total Tax Expense</b>	<b>3,959.50</b>	<b>3,878.21</b>	<b>6,017.60</b>	<b>7,869.32</b>
<b>Profit after tax before exceptional item</b>	<b>6,298.78</b>	<b>6,350.28</b>	<b>15,790.33</b>	<b>14,547.84</b>
<b>Exceptional items - Reversal of Deferred Tax Liability relating to past years</b>	<b>6,024.86</b>	-	<b>6,024.86</b>	-
<b>Profit after tax after Exceptional item</b>	<b>12,323.64</b>	<b>6,350.28</b>	<b>21,815.19</b>	<b>14,547.84</b>
<b>Other Comprehensive Income</b>				
(A) (i) Items that will not be reclassified to profit or loss				
Remeasurement of the defined benefit plans	29.43	24.75	(37.76)	11.73
(ii) Income tax relating to items that will not be reclassified to profit or loss	(7.41)	(8.65)	9.50	(4.10)
<b>Subtotal (A)</b>	<b>22.02</b>	<b>16.10</b>	<b>(28.26)</b>	<b>7.63</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>Other Comprehensive Income (A + B)</b>	<b>22.02</b>	<b>16.10</b>	<b>(28.26)</b>	<b>7.63</b>
<b>Total Comprehensive Income for the period comprising Profit and other comprehensive income for the period</b>	<b>12,345.66</b>	<b>6,366.38</b>	<b>21,786.93</b>	<b>14,555.47</b>
Paid-up Equity Share capital(Face value Rs 10)	10,125.44	10,125.44	10,125.44	10,125.44
Reserves excluding Revaluation Reserves as at March 31			1,31,981.31	1,15,083.63
Earnings per equity share				
Basic & Diluted (₹) - Not annualised	12.17	6.27	21.54	14.37



**Sundaram Home Finance Limited**  
(Formerly known as Sundaram BNP Paribas Home Finance Limited)

<b>Cash Flow Statement</b>		
Particulars	April - March 2020 ₹ in lakhs	April - March 2019 ₹ in lakhs
<b><u>CASH FLOW FROM OPERATING ACTIVITIES:</u></b>		
<b>Net Profit</b>	<b>15790.33</b>	<b>14,547.84</b>
Provision for Taxation (Including Deferred Tax)	6017.60	7,869.32
Add : Financial Costs	69137.10	62,225.67
Depreciation	1377.76	581.18
Impairment on Financial Instruments	4987.23	4,729.03
Share based payments	30.70	34.93
Profit on sale of Property Plant & Equipment (Net)	(18.33)	(4.91)
(Profit)/ Loss on sale of Investments	(2,359.22)	(1563.85)
Interest / Dividend Income	(1,824.41)	(1148.55)
<b>OPERATING PROFIT BEFORE WORKING CAPITAL CHANGES</b>	<b>93138.76</b>	<b>87270.66</b>
(Increase)Decrease in Trade Receivables	0.88	(16.84)
(Increase) Decrease in Loans	(45,878.07)	(82611.79)
(Increase) Decrease in Bank Deposits	(3,536.38)	16544.22
(Increase) Decrease in Other Financial Assets	(16.18)	21.22
Increase (Decrease) in Other Non Financial Assets	50.22	930.64
Increase (Decrease) in Trade Payables	452.49	(159.06)
Increase (Decrease) in Other Financial Liabilities	422.81	(220.65)
Increase (Decrease) in Other Non Financial Liabilities	101.22	29.46
Increase (Decrease) in Provisions	51.57	(42.38)
<b>Cash Generated From Operations</b>	<b>44,787.32</b>	<b>21745.48</b>
Financial Costs	(69,288.28)	(68819.99)
Direct Taxes Paid	(6,379.67)	(7942.63)
<b>NET CASH FROM OPERATING ACTIVITIES (A)</b>	<b>(30,880.63)</b>	<b>(55,017.14)</b>
<b><u>CASH FLOW FROM INVESTING ACTIVITIES</u></b>		
Purchase of Fixed Assets - Tangible & Intangible	(568.79)	(2051.25)
Sale of Fixed Assets - Tangible	52.89	22.27
Purchase/Sale of Investments	(20,154.73)	(15894.00)
Interest Received	1,713.13	1,152.36
<b>NET CASH FROM INVESTING ACTIVITIES (B)</b>	<b>(18,957.50)</b>	<b>(16,770.62)</b>
<b><u>CASH FLOW FROM FINANCING ACTIVITIES</u></b>		
Share Capital - Equity	-	-
Securities Premium received	-	-
Increase (Decrease) in Debt Securities	(35,204.69)	11396.36
Increase (Decrease) in Borrowings other than debt securities	48,888.53	52886.08
Increase (Decrease) in Public Deposits	42,190.90	10782.06
Repayment of lease liabilities	(622.56)	-
Dividend paid (including Corporate Dividend Tax)	(5737.17)	(4272.37)
<b>NET CASH FROM FINANCING ACTIVITIES (C)</b>	<b>49,515.01</b>	<b>70,792.13</b>
<b><i>Effect of Foreign Exchange rates on Cash and Cash Equivalents, net</i></b>		
<b>NET INCREASE IN CASH AND CASH EQUIVALENTS (A)+(B)+(C)+(D)</b>	<b>(323.12)</b>	<b>(995.63)</b>
Cash and cash equivalents at the Beginning of the Year	<b>2477.35</b>	<b>3472.98</b>
Cash and cash equivalents at the End of the Year	<b>2154.23</b>	<b>2477.35</b>
<b>COMPONENTS OF CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR</b>		
Current Account with Banks	<b>1877.49</b>	<b>18.84</b>
Cheques Drafts on Hand	<b>273.43</b>	<b>2315.89</b>
Cash, Stamps and Stamp Papers on Hand	<b>3.31</b>	<b>142.62</b>
<b>Cash &amp; Cash equivalents</b>	<b>2154.23</b>	<b>2477.35</b>



## SUNDARAM HOME FINANCE LIMITED

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Email: [corporateaffairs@sundaramhome.in](mailto:corporateaffairs@sundaramhome.in)

### Audited Financial Results for the Half-year ended 31<sup>st</sup> March 2020

1. The Financial Statements for the half-year ended 31<sup>st</sup> March 2020 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).
2. The Exceptional Item in the statement of Profit & Loss represents reversal of Deferred tax liability of Rs.6024.86 lakhs created on special reserve u/s 36(1)(viii) of Income-tax Act, 1961 relating to past years.
3. The Company's Secured Non-Convertible Debentures are issued with asset cover of 1 time and are rated ICRA AA+ / Stable Outlook by ICRA, CRISIL AA+/Stable Outlook by CRISIL and CARE AA+ /Stable by CARE. No change in rating in NCDs took place during the year.
4. Interest on Non-Convertible Debentures has been paid on the respective due dates and there has been no delay in this regard.
5. The Non-Convertible Debentures issued by the Company on private placement basis are listed on the Whole-sale debt market segment of the National Stock Exchange of India Ltd., Mumbai.
6. The Company's main business is to provide loans for purchase or construction of residential houses. All other activities of the Company revolve around the main business. As such, there are no separate reportable segments as per Indian Accounting Standard (IndAS108) – Segment Reporting specified under Section 133 of the Companies Act, 2013.
7. COVID-19, a global pandemic has spread across our Country and created an unprecedented level of disruption. The Government of India declared a nation-wide lock down effective March 25, 2020 which is still in force. These development are likely to impact the Company's business operations. The RBI announced the COVID-19 regulatory package following which the Company has extended the option of moratorium for instalments falling due between March 1, 2020 and May 31, 2020 to all eligible customers. Further, in line with RBI Notification dated 17<sup>th</sup> April 2020, the Company has provided Covid-19 Provision of Rs.3247.05 lakhs in respect of all moratorium accounts.



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**Audited Financial Results for the Half-year ended 31<sup>st</sup> March 2020**

8. No complaint was received from debenture holders during the half-year ended 31<sup>st</sup> March 2020 and no complaint was pending at the beginning and end of the half-year.
9. The Board of Directors has recommended a final dividend of Rs 3.00 per share (30%) for the year ended 31<sup>st</sup> March 2020. This together with Interim dividend amounting to Rs.1.20 per share (12%) already paid, would aggregate to a total dividend of Rs. 4.20 per share (42%).
10. Figures for the previous period are regrouped/reclassified to conform to the current period's classification.
11. The financial results for the half-year ended 31<sup>st</sup> March 2020 have been subjected to audit by the Statutory Auditors of the Company and were approved by the Board of Directors at its Meeting held on 20<sup>th</sup> May 2020.

**By Order of the Board**



**Lakshminarayanan Duraiswamy**

**Managing Director**

**Chennai**

**20<sup>th</sup> May 2020**

## **INDEPENDENT AUDITOR'S REPORT**

To  
The Board of Directors,  
Sundaram Home Finance Limited, Chennai.

### **Report on the audit of the financial Results**

#### **Opinion**

We have audited the accompanying annual financial results of Sundaram Home Finance Limited, Chennai (formerly known as Sundaram BNP Paribas Home Finance Limited)(the company) for the year ended March 31, 2020, attached herewith, being submitted by the company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (“Listing Regulations”).

In our opinion and to the best of our information and according to the explanations given to us these financial results:

- i. are presented in accordance with the requirements of Regulation 52 of the Listing Regulations in this regard; and
- ii. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable accounting standards and other accounting principles generally accepted in India of the net profit and other comprehensive income and other financial information for the year ended March 31, 2020.

#### **Basis for Opinion**

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013 (the Act). Our responsibilities under those Standards are further described in the Auditor's



Responsibilities for the Audit of the Financial Results section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial results under the provisions of the Companies Act, 2013 and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### **Emphasis of Matter**

We draw your attention to note 7 to the financial results which explains the uncertainties and the management's assessment of the financial impact due to the lock-downs and other restrictions and the conditions related to the COVID-19 pandemic situation.

#### **Management's Responsibilities for the Financial Results**

These annual financial results have been prepared on the basis of the annual financial statements. The Company's Board of Directors are responsible for the preparation of these financial results that give a true and fair view of the net profit and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in Indian Accounting Standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the

provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

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

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

### **Auditor's Responsibilities for the Audit of the Financial Results**

Our objectives are to obtain reasonable assurance about whether the annual financial results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these annual financial results.

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

- Identify and assess the risks of material misstatement of the financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However,

future events or conditions may cause the Company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the annual financial results, including the disclosures, and whether the financial results represent the underlying transactions and events in a manner that achieves fair presentation.

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

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

For Sundaram & Srinivasan  
Chartered Accountants  
Firm Registration No. 004207S

Place: Chennai  
Date : 20.05.2020

Digitally Signed By: USHA  
Location: Chennai, India  
Signing Date: 20/05/2020 19:40:54 S.Usha  
Partner  
Membership Number : 211785  
UDIN: 20211785AAAABU3088

**Statement containing details as required under Regulation 52(4)**

1. The Company's Secured Non-Convertible Debentures are issued with asset cover of 1 time and are rated ICRA AA+ / Stable outlook by ICRA, CRISIL AA+/Stable outlook by CRISIL and CARE AA+ by CARE. No Change in rating in NCDs took place during the year.
2. The Debt Equity Ratio is 6.05 times.
3. The previous due date for payment of interest / repayment of said NCDs and whether the same has been paid or not for the half year ending 31<sup>st</sup> March 2020.

Rs in Lakhs

Series	ISIN	Type	Principal	Interest	Maturity Date	Principal / Interest Due date
NCD - Series 262	INE667F07FS5	Interest	--	174.00	09-Oct-20	09-Oct-19
NCD - Series 233	INE667F07ERO	Principal & Interest	500.00	47.80	17-Oct-19	17-Oct-19
NCD-Series-281	INE667F07GL8	Principal & Interest	10,000.00	760.00	28-Nov-19	28-Nov-19
NCD-Series-282	INE667F07GM6	Principal & Interest	10,000.00	751.67	29-Nov-19	29-Nov-19
NCD-Series-293	INE667F07GW5	Interest	--	775.00	27-Nov-20	29-Nov-19
NCD-Series-297 - ZC Premium	INE667F07GZ8	Principal & Interest	10,000.00	925.48	11-Dec-19	11-Dec-19
SUBDEBT - TR 10	INE667F08129	Interest	--	188.48	16-Dec-24	16-Dec-19
NCD-Series-299	INE667F07HB7	Interest	--	637.70	24-Dec-20	24-Dec-19
NCD-Series-300	INE667F07HC5	Interest	--	546.00	14-Jan-22	14-Jan-20

For Sundaram Home Finance Limited,

**V. Swaminathan**  
Company Secretary**Sundaram Home Finance Limited**

(Formerly known as Sundaram BNP Paribas Home Finance Limited)

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

NCD-Series-301	INE667F07HD3	Interest	--	273.00	21-Jan-22	21-Jan-20
NCD-Series-303	INE667F07HF8	Interest	--	219.50	07-May-21	10-Feb-20
SUBDEBT - TR 11	INE667F08137	Interest	--	416.25	24-Feb-25	24-Feb-20
SUBDEBT - TR 9	INE667F08111	Interest	--	396.00	28-Feb-23	28-Feb-20

4. Next due date for payment of interest/principal along with amount of interest and the redemption amount

Series	ISIN	Type	Principal	Interest	Maturity Date	Principal / Interest Due date
NCD - Series 252	INE667F07FK2	Principal & Interest	2,500.00	2,722.53	13/04/2020	13/04/2020
NCD-Series-302-ZC	INE667F07HE1	Principal & Interest	3,500.00	3,886.69	22/04/2020	22/04/2020
NCD series 305	INE667F07HH4	Interest	-	591.21	11/04/2022	13/04/2020
NCD-Series-287 - ZC Premium	INE667F07GR5	Principal & Interest	3,000.00	3,762.23	30/06/2020	30/06/2020
NCD series 306	INE667F07HI2	Interest	-	627.05	30/11/2020	15/06/2020
NCD series 307	INE667F07HK8	Interest	-	215.00	17/06/2022	18/06/2020

For Sundaram Home Finance Limited,

*V. Swaminathan*

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NCD series 308	INE667F07HJ0	Interest	-	588.00	18/06/2021	18/06/2020
SUBDEBT - TR 6	INE667F08087	Interest	-	263.22	28/06/2022	29/06/2020
Series 278	INE667F07GI4	Principal & Interest	1,100.00	1,481.14	03/07/2020	03/07/2020
NCD-Series-273	INE667F07GD5	Principal & Interest	5,000.00	5,436.25	10/07/2020	10/07/2020
series 309	INE667F07HL6	Interest	-	840.00	16/07/2021	17/07/2020
series 291	INE667F07GU9	Principal & Interest	3,500.00	3,758.26	28/08/2020	28/08/2020
Series 292	INE667F07GV7	Principal & Interest	7,500.00	8,055.00	04/09/2020	04/09/2020
Series 295	INE667F08152	Interest	-	1,786.00	07/09/2033	07/09/2020
series 310	INE667F07HM4	Interest	-	285.25	13/09/2022	14/09/2020
series 304	INE667F07HG6	Principal & Interest	7,500.00	8,465.65	15/09/2020	15/09/2020

For Sundaram Home Finance Limited,

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**SUNDARAM HOME**

5. Debenture Redemption Reserve – Not applicable
6. Net-worth as on 31<sup>st</sup> March 2020 is Rs.142106.75 lakhs.
7. Net Profit after tax before exceptional items for the year ended 31<sup>st</sup> March 2020 is Rs.15790.33 Lakhs
8. The Exceptional Item in the statement of Profit & Loss represents reversal of Deferred tax liability of Rs.6024.86 lakhs created on special reserve u/s 36(1)(viii) of Income-tax Act, 1961 relating to past years.
9. Net Profit after tax after exceptional items for the year ended 31<sup>st</sup> March 2020 is Rs.21815.19 Lakhs
10. Earnings per share for the year ended 31<sup>st</sup> March 2020 is Rs.21.54 times (annualised).

For **Sundaram Home Finance Limited**,

**V. Swaminathan**  
**Company Secretary**

**Sundaram Home Finance Limited**

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May 20, 2020

**National Stock Exchange of India Ltd.,  
Debt Listing Segment  
Exchange Plaza  
Bandra Kurla Complex  
Bandra (East)  
Mumbai 400 051**

Dear Sir,

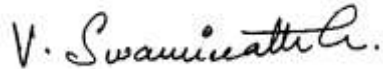
**Re: Declaration for Audit Reports with unmodified opinion(s)**

In terms of the second proviso to Regulation 52(3)(a) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, it is declared that the Auditor has expressed an unmodified opinion(s) on the audited Financial Results of the Company for the year ended 31<sup>st</sup> March 2020.

Kindly acknowledge receipt.

Thanking you

**Yours faithfully,  
For Sundaram Home Finance Limited,**



**V. Swaminathan  
Company Secretary**

**Sundaram Home Finance Limited**

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15392/ITSL/OPR/2020-21

20th May, 2020

To,

**Sundaram Home Finance Limited**

Sundaram Towers,

1st Floor, 46, Whites Road,

Chennai 600 014


**CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION**

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, IDBI Trusteeship Services Limited (“**Debenture Trustee**”) hereby confirm that we have received and noted the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (“**Regulations**”), provided to us by Sundaram Home Finance Limited (“**the Company**”) for the year ended March 31, 2020.

This Certificate is being issued pursuant to the requirements of regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For IDBI Trusteeship Services Limited



Authorised Signatory