

**Annexure-III**
**Form No. MGT-9**
**Extract of Annual Return as on the financial year ended on 31st March 2021**

[Pursuant to section 92(3) of the Companies Act, 2013 and Rule 12(1) of the Companies Management and Administration) Rules, 2014]

**I. REGISTRATION AND OTHER DETAILS**

(i)	CIN	U65922TN1999PLC042759
(ii)	Registration Date	2nd July 1999
(iii)	Name of the Company	Sundaram Home Finance Limited
(iv)	Category/Sub-Category of the Company	Housing Finance Company
(v)	Address of the Registered office & contact details	21, Patullos Road, Chennai - 600 002 Ph: 044-28521181, Fax: 044-28586641
(vi)	Whether Listed Company	Yes / No
(vii)	Name, Address and Contact details of Registrar and Transfer Agent	Cameo Corporate Services 'Subramaniam Building' No.1, Club House Road, Chennai - 600 002 Phone: 044 2846 0390

**II. PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY**

All the business activities contributing 10% or more of the total turnover of the Company shall be stated.

Sl. No.	Name and Description of main products / services	NIC Code of the Product / Service	% to total turnover of the company
1.	Housing Finance	65922	100%

**III. PARTICULARS OF HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES**

Sl. No.	Name and Address of the Company	CIN	Holding / Subsidiary / Associate	% of shares held	Applicable Section
1	Sundaram Finance Limited 21, Patullos Road, Chennai - 600 002	I65191TN1954PLC002429	Holding Company	100%	2(87)(ii)

#### IV. SHARE HOLDING PATTERN (Equity Share Capital Break-up as percentage of Total Equity)

##### (i) Category-wise Share Holding

Category of Shareholders	No. of Shares held at the beginning of the year				No. of Shares held at the end of the year				% Change during the year
	Demat	Physical	Total	% of Total Shares	Demat	Physical	Total	% of Total Shares	
<b>A. Promoters</b>									
<b>(1) Indian</b>									
a) Individual/HUF	–	–	–	–	–	–	–	–	–
b) Central Govt.	–	–	–	–	–	–	–	–	–
c) State Govt.	–	–	–	–	–	–	–	–	–
d) Bodies Corp.	101254433	5	101254438	100%	101254438	–	101254438	100%	–
e) Banks / FI	–	–	–	–	–	–	–	–	–
f) Any Other	–	–	–	–	–	–	–	–	–
<b>Sub-total (A) (1) :-</b>	<b>101254433</b>	<b>5</b>	<b>101254438</b>	<b>100%</b>	<b>101254438</b>	<b>-</b>	<b>101254438</b>	<b>100%</b>	
<b>(2) Foreign</b>									
a) NRI-Individual	–	–	–	–	–	–	–	–	–
b) Other-Individual	–	–	–	–	–	–	–	–	–
c) Body Corp.	–	–	–	–	–	–	–	–	–
d) Banks / FI	–	–	–	–	–	–	–	–	–
e) Any Other	–	–	–	–	–	–	–	–	–
<b>Sub-total (A) (2):-</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>
<b>Total shareholding of Promoter (A)= (A)(1)+(A)(2)</b>	<b>101254433</b>	<b>5</b>	<b>101254438</b>	<b>100%</b>	<b>101254438</b>	<b>-</b>	<b>101254438</b>	<b>100%</b>	<b>-</b>
<b>B. Public Shareholding</b>									
<b>1. Institutions</b>									
a) Mutual Funds	–	–	–	–	–	–	–	–	–
b) Banks / FI	–	–	–	–	–	–	–	–	–
c) Central Govt.	–	–	–	–	–	–	–	–	–
d) State Govt.	–	–	–	–	–	–	–	–	–
e) Venture Capital Funds	–	–	–	–	–	–	–	–	–
f) Insurance Companies	–	–	–	–	–	–	–	–	–
g) FIIs	–	–	–	–	–	–	–	–	–
h) Foreign Venture Capital Fnds	–	–	–	–	–	–	–	–	–
i) Others (specify)	–	–	–	–	–	–	–	–	–
<b>Sub-total (B) (1):-</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>

Category of Shareholders	No. of Shares held at the beginning of the year				No. of Shares held at the end of the year				% Change during the year
	Demat	Physical	Total	% of Total Shares	Demat	Physical	Total	% of Total Shares	
<b>2. Non-Institutions</b>									
a) Bodies Corp.									
i) Indian	–	–	–	–	–	–	–	–	–
ii) Overseas	–	–	–	–	–	–	–	–	–
b) Individuals									
i) Individual shareholders holding nominal share capital up to ₹1 lakh	–	–	–	–	–	–	–	–	–
ii) Individual shareholders holding nominal share capital in excess of ₹1 lakh	–	–	–	–	–	–	–	–	–
c) Others (specify)	–	–	–	–	–	–	–	–	–
<b>Sub-total (B) (2):-</b>	–	–	–	–	–	–	–	–	–
<b>Total Public Shareholding (B)=(B)(1)+ (B) (2)</b>	–	–	–	–	–	–	–	–	–
<b>C. Shares held by Custodian for GDRs &amp; ADRs</b>	–	–	–	–	–	–	–	–	–
<b>Grand Total (A+B+C)</b>	<b>101254433</b>	<b>5</b>	<b>101254438</b>	<b>100%</b>	<b>101254438</b>	<b>-</b>	<b>101254438</b>	<b>100%</b>	<b>-</b>

**(ii) Shareholding of Promoters**

Sl. No.	Shareholder's Name	Shareholding at the beginning of the year			Shareholding at the end of the year			% change in shareholding during the year
		No. of shares	% of total shares of the company	% of shares Pledged / Encumbered to total shares	No. of shares	% of total shares of the company	% of shares Pledged / Encumbered to total shares	
1	Sundaram Finance Limited (SFL)	10,12,54,438	100%	–	10,12,54,438	100%	–	–
<b>Total</b>		<b>10,12,54,438</b>	<b>100%</b>	<b>–</b>	<b>10,12,54,438</b>	<b>100%</b>	<b>–</b>	<b>–</b>

**(iii) Change in Promoters' Shareholding (please specify, if there is no change)**

Sl. No.		Shareholding at the beginning of the year		Cumulative Shareholding during the year	
		No. of shares	% of total shares of the company	No. of shares	% of total shares of the company
1	At the beginning of the year Sundaram Finance Limited	NO CHANGE			
2	Date wise Increase/Decrease in Promoters Shareholding during the year specifying the reasons for increase/ decrease (e.g. allotment/transfer/bonus/sweat equity etc.)				
3	At the end of the year				

**(iv) Shareholding Pattern of top ten Shareholders (other than Directors, Promoters and Holders of GDRs and ADRs):**

Not Applicable

**(v) Shareholding of Directors:**

Sl. No.		Shareholding at the beginning of the year		Cumulative Shareholding during the year	
		No. of shares	% of total shares of the company	No. of shares	% of total shares of the company
		Mr. T.T. Srinivasaraghavan, as a nominee of Sundaram Finance Limited			
	<b>For each of the Directors and KMP</b>				
1	At the beginning of the year	1	Negligible	1	Negligible
2	Date wise Increase / Decrease in Share-holding during the year specifying the reasons for increase/ decrease (e.g. allotment /transfer /bonus/ sweat equity etc.)	–	–	–	–
3	At the end of the year	1	Negligible	1	Negligible

**Shareholding of Key Managerial Personnel:**

Sl. No.		Shareholding at the beginning of the year		Cumulative Shareholding during the year	
		Mr. G. Sundararajan (KMP) jointly with Mr. V. Swaminathan (KMP), as a nominee of Sundaram Finance Limited			
	For each of the Directors and KMP	No. of shares	% of total shares of the company	No. of shares	% of total shares of the company
1	At the beginning of the year	1	Negligible	1	Negligible
2	Date wise Increase / Decrease in Share-holding during the year specifying the reasons for increase/decrease (e.g. allotment /transfer/bonus/ sweat equity etc.)	–	–	–	–
3	At the end of the year	1	Negligible	1	Negligible

**V. INDEBTEDNESS**

Indebtedness of the Company including interest outstanding / accrued but not due for payment:

(₹ in lakhs)

	Secured Loans excluding deposits	Unsecured Loans	Deposits	Total Indebtedness
<b>Indebtedness at the beginning of the financial year</b>				
i) Principal Amount	5764,59.92	1033,99.54	1602,97.42	8401,56.88
ii) Interest due but not paid	–	–	–	–
iii) Interest accrued but not due	131,98.50	13,44.97	54,22.63	199,66.10
<b>Total (i + ii + iii)</b>	<b>5896,58.42</b>	<b>1047,44.51</b>	<b>1657,20.05</b>	<b>8601,22.98</b>
<b>Change in Indebtedness during the financial year (including interest accrued)</b>				
i) Addition	3226,18.47	831,28.98	394,28.09	4451,75.54
ii) Reduction	3651,79.94	990,84.29	176,23.94	4818,88.17
Net Change (i-ii)	(425,61.47)	159,55.31	218,04.15	(367,12.63)
<b>Indebtedness at the end of the financial year</b>				
i) Principal Amount	5378,49.18	869,49.16	1807,51.89	8055,50.23
ii) Interest due but not paid	–	–	–	–
iii) Interest accrued but not due	92,47.77	18,40.04	67,72.31	178,60.12
<b>Total (i + ii + iii)</b>	<b>5470,96.95</b>	<b>887,89.20</b>	<b>1875,24.20</b>	<b>8234,10.35</b>

## VI. REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL

### A. Remuneration to Managing Director, Whole-time Directors and/or Manager:

(₹ in lakhs)

Sl. No.	Particulars of Remuneration	Name of MD / WTD / Manager		Total Amount
		Mr. Lakshminarayanan Duraiswamy, Managing Director		
1	Gross Salary			
a)	Salary as per provisions contained in Section 17(1) of the Income-tax Act, 1961	1,22.23		1,22.23
b)	Value of perquisites under Section 17(2) Income-tax Act, 1961	11.43		11.43
c)	Profits in lieu of salary under Section 17(3) Income-tax Act, 1961	–		–
2.	Stock Option	–		–
3.	Sweat Equity	–		–
4.	Commission - as % of profit	50.00		50.00
5.	Contributions to Provident Fund, Superannuation Fund and Gratuity Fund	17.37		17.37
	<b>Total (A)</b>	<b>2,01.03</b>		<b>2,01.03</b>
	Ceiling as per the Act (5% of Net Profit)			12,99.43

### B. Remuneration to other Directors

(₹ in lakhs)

Sl. No.	Particulars of Remuneration	Name of Directors		Total Amount
		Mr. P.N. Venkatachalam	Mrs. Radha Unni	
1	Independent Directors			
	• Fee for attending board/ committee meetings	3.35	3.35	6.70
	• Commission	7.50	7.50	15.00
	<b>Total (1)</b>	<b>10.85</b>	<b>10.85</b>	<b>21.70</b>
2	Other Non-Executive Directors			
	• Fee for attending board / committee meetings	–	–	–
	• Commission	–	–	–
	<b>Total (2)</b>	–	–	–
	<b>Total (B) = (1 + 2)</b>	<b>10.85</b>	<b>10.85</b>	<b>21.70</b>
	<b>Total Managerial Remuneration (A + B)</b>			<b>2,22.73</b>
	Overall Ceiling as per the Act (11% of Net Profit)			28,58.75

**C. Remuneration to Key Managerial Personnel other than MD / Manager / WTD**

(₹ in lakhs)

Sl. No.	Particulars of Remuneration	Mr. G. Sundararajan, Chief Financial Officer	Mr. V. Swaminathan, Company Secretary	Total Amount
1	Gross Salary			
	(a) Salary as per provisions contained in Section 17(1) of the Income-tax Act, 1961	88.67	38.33	1,27.00
	(b) Value of perquisites u/s 17(2) Income-tax Act, 1961	0.85	3.94	4.79
	(c) Profits in lieu of salary under section 17(3) Income-tax Act, 1961	–	–	–
2	Stock Option	2.58	–	2.58
3	Sweat Equity	–	–	–
4	Commission			
	- as % of profit	–	–	–
	- others, specify	–	–	–
5	Contributions to Provident Fund, Superannuation Fund and Gratuity Fund	8.46	4.92	13.38
	<b>Total (C)</b>	<b>1,00.56</b>	<b>47.19</b>	<b>1,47.75</b>

**VII. PENALTIES / PUNISHMENT / COMPOUNDING OF OFFENCES**

During the year 2020-21, the Company or any of its Directors or Key Managerial Personnel were not liable for any penalty, punishment or any compounding offences under the Companies Act, 2013.

However, during the year, National Housing Bank (NHB) levied a penalty of ₹22.24 lakhs for non-compliance of the provisions of the Housing Finance Companies (NHB) Directions, 2010. The same was paid by the Company with applicable GST within the due date. The Details of the same are as follows:-

Financial year pertaining to which penalty is raised by NHB	Non Compliance of provisions against which penalty is raised	Amount of Penalty levied (including GST) (₹ in Lakhs)
2017-18	1) Paragraph 28 (Housing Finance Companies(NHB) Directions,2010)	14.69
	2) Paragraph 10(2) (NHB Directions on issuance of NCDs on private placement basis, 2014):	
	3) Policy Circular no. 55	
2018-19	1) Policy Circular no 41	7.55

 Chennai  
 20th May 2021

**T.T. SRINIVASARAGHAVAN**  
 Chairman