



SUNDARAM HOME

October 23, 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 23rd October 2020, has approved the Unaudited Financial Results for the half-year ended 30th September 2020. Accordingly, please find enclosed herewith the following:

- Unaudited Financial Results under Regulation 52
- Statement containing details required under Regulation 52(4)
- Limited Review Certificate
- 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 | Tollfree: 1800 419 7722 | Email: corporateaffairs@sundaramhome.in

**SUNDARAM HOME****Sundaram Home Finance Limited***(Formerly known as Sundaram BNP Paribas Home Finance Limited)**Balance Sheet as at 30th September, 2020*

₹ in lakhs

Particulars	30th September 2020	30th September 2019	31st March 2020
	(UnAudited)	(Audited)	(Audited)
ASSETS			
Financial Assets			
Cash and cash equivalents	1,438.46	2,722.98	2,154.23
Bank Balance other than specified in Note 7	7,670.08	9,798.54	10,983.14
Receivables			
- Trade Receivables	131.10	115.45	106.74
Loans	9,09,116.00	9,17,393.31	9,17,984.63
Investments	87,901.38	77,510.65	58,766.83
Other Financial assets	13,410.48	19,839.80	370.51
Non-financial Assets			
Current tax assets (Net)	5,269.36	6,147.27	6,325.94
Property, Plant and Equipment	2,710.04	2,995.36	2,850.89
Right Of Use Assets	725.54	727.62	553.26
Other Intangible assets	436.43	682.35	554.70
Other Non-Financial assets	1,282.28	1,331.54	1,016.93
Deferred tax Assets (Net)	3,977.13	-	4,262.20
Total Assets	10,34,068.28	10,39,264.87	10,05,930.00
LIABILITIES AND EQUITY			
LIABILITIES			
Financial Liabilities			
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	1,025.07	866.22	1,077.32
(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	2,66,423.88	2,50,596.13	2,60,880.60
Borrowings (Other than Debt Securities)	4,22,168.51	4,85,437.85	4,20,270.22
Deposits	1,76,548.90	1,54,335.65	1,63,800.15
Subordinated Liabilities	13,623.93	13,604.90	13,252.10
Lease Liability	775.79	747.72	592.44
Other financial liabilities	4,239.35	2,392.11	3,275.50
Non-Financial Liabilities			
Current tax liabilities (Net)			
Provisions	294.84	286.54	165.26
Deferred tax liabilities (Net)	-	1,302.66	-
Other non-financial liabilities	159.16	767.29	509.66
EQUITY			
Equity Share capital	10,125.44	10,125.44	10,125.44
Other Equity	1,38,683.41	1,18,802.36	1,31,981.31
Total Liabilities and Equity	10,34,068.28	10,39,264.87	10,05,930.00

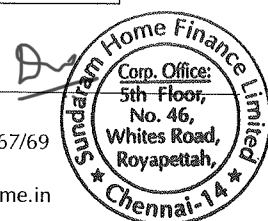
Sundaram Home Finance Limited*(Formerly known as Sundaram BNP Paribas Home Finance Limited)*

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**SUNDARAM HOME**

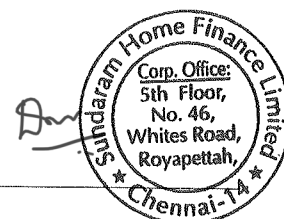
Sundaram Home Finance Limited
(Formerly known as Sundaram BNP Paribas Home Finance Limited)

Statement of Profit and Loss for the period ended 30th September, 2020

Particulars	Half year ended 30th September 2020	Half year ended 30th September 2019	12 months ended 31st March 2020
	(UnAudited)	(Audited)	(Audited)
Revenue from operations			
Interest Income	51,812.61	51,267.31	1,03,431.65
Fees and commission Income	73.86	161.16	304.29
Net gain on fair value changes	825.04	1,051.34	2,359.22
Other Operating Income	351.45	1,073.19	1,767.05
Total Revenue from operations	53,062.96	53,553.00	1,07,862.21
Other Income			
Profit/Loss on sale of Property Plant & Equipment (Net)	(2.80)	2.88	18.33
Miscellaneous Income	1.25	5.62	6.57
	(1.55)	8.50	24.90
Total Income	53,061.41	53,561.50	1,07,887.11
Expenses			
Finance Costs	33,654.12	34,052.32	69,137.10
Impairment on financial instruments	1,259.42	1,880.77	4,987.23
Employee Benefits Expenses	3,250.49	3,458.98	6,486.03
Depreciation, amortization and impairment	660.43	647.74	1,377.76
Other expenses	1,476.28	1,972.04	4,091.06
Total Expenses	40,300.74	42,011.85	86,079.18
Profit before exceptional items and tax	12,760.67	11,549.65	21,807.93
Exceptional items	-	-	-
Profit before tax	12,760.67	11,549.65	21,807.93
Tax Expense:			
Current Tax	2,730.01	2,587.21	5,269.50
Deferred Tax	150.58	-529.11	748.10
Total Tax Expense	2,880.59	2,058.10	6,017.60
Profit after tax before exceptional item	9,880.08	9,491.55	15,790.33
Exceptional items - Reversal of Deferred Tax Liability relating to past years		-	6,024.86
Profit after tax after Exceptional item	9,880.08	9,491.55	21,815.19
Other Comprehensive Income			
(A) (i) Items that will not be reclassified to profit or loss			
Remeasurement of the defined benefit plans	(18.90)	(67.19)	(37.76)
(ii) Income tax relating to items that will not be reclassified to profit or loss	4.76	16.91	9.50
Subtotal (A)	(14.14)	(50.28)	(28.26)
(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)	(14.14)	(50.28)	(28.26)
Total Comprehensive Income for the period comprising Profit and other comprehensive income for the period	9,865.94	9,441.27	21,786.93
Paid-up Equity Share capital(Face value Rs 10)	10,125.44	10,125.44	10,125.44
Reserves excluding Revaluation Reserves as at March 31	1,38,683.41	1,18,802.36	1,31,981.31
Earnings per equity share			
Basic & Diluted (₹) - Not annualised	9.76	9.37	21.54

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Cash Flow Statement			
April - March 2020 ₹ in lakhs (Audited)	Particulars	April - September 2020 ₹ in lakhs (UnAudited)	April - September 2019 ₹ in lakhs (Audited)
	CASH FLOW FROM OPERATING ACTIVITIES:		
15790.33	Net Profit	9880.08	9491.55
6017.60	Provision for Taxation (Including Deferred Tax)	2880.59	2058.1
69137.10	Add : Financial Costs	33654.12	34052.32
1377.76	Depreciation	660.43	647.74
4987.23	Impairment on Financial Instruments	1259.43	1,880.77
30.70	Share based payments	8.30	14.63
(18.33)	Profit on sale of Property Plant & Equipment (Net)	2.80	(2.88)
(2,359.22)	(Profit)/ Loss on sale of Investments	(825.04)	(1,051.34)
(1,824.41)	Interest / Dividend Income	(1,708.83)	(628.68)
93138.76	OPERATING PROFIT BEFORE WORKING CAPITAL CHANGES	45811.88	46462.21
0.88	(Increase)Decrease in Trade Receivables	(24.36)	7.11
(45,878.07)	(Increase) Decrease in Loans	7596.79	(42106.48)
(3,536.38)	(Increase) Decrease in Bank Deposits	3295.22	(2351.03)
(16.18)	(Increase) Decrease in Other Financial Assets	(13035.89)	(19534.08)
50.22	Increase (Decrease) in Other Non Financial Assets	(265.35)	(264.38)
452.49	Increase (Decrease) in Trade Payables	(52.25)	241.38
422.81	Increase (Decrease) in Other Financial Liabilities	976.80	(502.34)
101.22	Increase (Decrease) in Other Non Financial Liabilities	(350.49)	109.09
51.57	Increase (Decrease) in Provisions	107.06	141.21
44,787.32	Cash Generated From Operations	44059.41	(17797.31)
(69,288.28)	Financial Costs	(33926.67)	(33896.53)
(6,379.67)	Direct Taxes Paid	(1,668.67)	(3511.29)
(30,880.63)	NET CASH FROM OPERATING ACTIVITIES (A)	8464.07	(55205.13)
	CASH FLOW FROM INVESTING ACTIVITIES		
(568.79)	Purchase of Fixed Assets - Tangible & Intangible	(121.53)	(385.83)
52.89	Sale of Fixed Assets - Tangible	17.77	12.18
(20,154.73)	Purchase/Sale of Investments	(28260.61)	(40289.88)
1,713.13	Interest Received	1,676.75	603.90
(18,957.50)	NET CASH FROM INVESTING ACTIVITIES (B)	(26687.62)	(40059.63)
	CASH FLOW FROM FINANCING ACTIVITIES		
-	Share Capital - Equity	-	-
-	Securities Premium received	-	-
(35,204.69)	Increase (Decrease) in Debt Securities	6,721.64	(43446.22)
48,888.53	Increase (Decrease) in Borrowings other than debt securities	2,038.36	112909.20
42,190.90	Increase (Decrease) in Public Deposits	12108.46	31843.81
(622.56)	Repayment of lease liabilities	(323.02)	(308.99)
(5737.17)	Dividend paid (including Corporate Dividend Tax)	(3,037.64)	(5487.42)
49,515.01	NET CASH FROM FINANCING ACTIVITIES (C)	17507.80	95510.38
	Effect of Foreign Exchange rates on Cash and Cash Equivalents, net		
(323.12)	NET INCREASE IN CASH AND CASH EQUIVALENTS (A)+(B)+(C)+(D)	(715.74)	245.63
2477.35	Cash and cash equivalents at the Beginning of the Year	2154.23	2477.35
2154.23	Cash and cash equivalents at the End of the Year	1438.46	2722.98
	COMPONENTS OF CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR		
1877.49	Current Account with Banks	50.28	103.77
273.43	Cheques Drafts on Hand	1271.44	2454.32
3.31	Cash, Stamps and Stamp Papers on Hand	116.74	164.89
2154.23	Cash & Cash equivalents	1438.46	2722.98

Sundaram Home Finance Limited

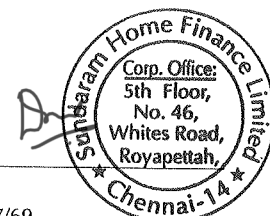
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Tel : 2851 5267 Fax : 044-2858 2235

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Unaudited Financial Results for the Half-year ended 30th September 2020

1. The Financial Statements for the half-year ended 30th September 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 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.
3. Interest on Non-Convertible Debentures has been paid on the respective due dates and there has been no delay in this regard.
4. 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.
5. No complaint was received from debenture holders during the half-year ended 30th September 2020 and no complaint was pending at the beginning and end of the half-year.
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 with a few relaxations. These developments 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 August 31, 2020 to all eligible customers. Further, in line with RBI Notification dated 17th April 2020 & 23rd May 2020, the Company has provided Covid-19 Provision of Rs.2712.63 lakhs in respect of all moratorium accounts.

Sundaram Home Finance Limited

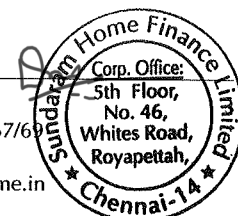
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8. Expected Loss on Financial Assets have been made on an estimated basis.
9. Figures for the previous period are regrouped/reclassified to conform to the current period's classification.
10. The financial results for the half-year ended 30th September 2020 have been subjected to Limited review by the Statutory Auditors of the Company and were approved by the Board of Directors at its Meeting held on 23rd October 2020.

By Order of the Board

Lakshminarayanan Duraiswamy

Managing Director

Chennai

23rd October 2020

Sundaram Home Finance Limited

(Formerly known as Sundaram BNP Paribas Home Finance Limited)

SUNDARAM & SRINIVASAN

CHARTERED ACCOUNTANTS

23, C.P. RAMASWAMY ROAD,
ALWARPET, CHENNAI - 600 018.

**Independent Auditor's Review Report on quarterly and year to date
Unaudited Standalone Financial Results of the Company Pursuant to the
Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements)
Regulations, 2015 (as amended)**

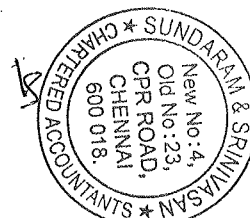
**Review Report to the Board of Directors of Sundaram Home Finance Limited,
Chennai**

We have reviewed the accompanying statement of unaudited standalone financial results of Sundaram Home Finance Limited, Chennai ("the Company") for the half year ended September 30, 2020 ("the statement") 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").

This statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with 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 read with relevant Rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the statement based on our review.

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 financial statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit. Accordingly, we do not express an audit opinion.

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 recognition and measurement principles laid down in the aforesaid Indian Accounting Standards ('Ind AS') specified under Section 133 of the Companies Act, 2013 as amended, 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 the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.



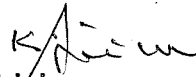
SUNDARAM & SRINIVASAN

CHARTERED ACCOUNTANTS

**23, C.P. RAMASWAMY ROAD,
ALWARPET, CHENNAI - 600 018.**

We draw attention to Note no. 7 of the accompanying Statement, relating to impact of COVID 19 Pandemic in the financial statements in which the management has described the probable impact on the company. Our conclusion is not modified in this matter.

**For Sundaram & Srinivasan
Chartered Accountants
Firm Regn. No. – 0042075**



K.Srinivasan

Partner

Membership No: 5809

UDIN: 20005809AAAAJR4238

Place: Chennai

Date: 23rd October 2020





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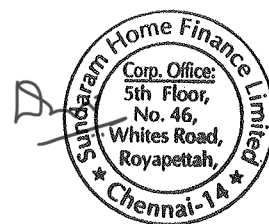
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Unaudited Financial Results for the Half-year ended 30th September 2020

(Rs. in lakhs)

Particulars	6 months ended 30 th September 2020	6 months ended 30 th September 2019	12 months ended 31st March 2020
	Unaudited	Audited	Audited
Total Income from Operations	53,061.41	53,561.50	1,07,887.11
Net Profit / (Loss) for the period before tax (before Exceptional and/or Extraordinary items)	12,760.67	11,549.65	21,807.93
Net Profit / (Loss) for the period after tax (before Exceptional and/or Extraordinary items)	9,880.08	9,491.55	15,790.33
Exceptional item - Reversal of Deferred Tax Liability relating to past years	--	--	6,024.86
Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	9,880.08	9,491.55	21,815.19
Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	9,865.94	9,441.27	21,786.93
Paid up Equity Share Capital	10,125.44	10,125.44	10,125.44
Reserves (excluding Revaluation Reserve)	1,38,683.41	1,18,802.36	1,31,981.31
Paid up Debt Capital / Outstanding Debt	2,09,175.65	1,85,716.84	2,03,583.30
Debt Equity Ratio	5.93	7.02	6.05
Earnings Per Share (Basic & Diluted) (Face value of Rs.10/- each) (not annualised) (on PAT)	9.76	9.37	21.54



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Notes:

1. The above is an extract of the detailed format of the Half-yearly Financial Results filed with the Stock Exchanges under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Half-yearly 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 half-year ended 30th September 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).
3. 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 with a few relaxations. These developments 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 August 31, 2020 to all eligible customers. Further, in line with RBI Notification dated 17th April 2020 & 23rd May 2020, the Company has provided Covid-19 Provision of Rs.2712.63 lakhs in respect of all moratorium accounts.
4. Figures for the previous period are regrouped/reclassified to conform to the current period's classification.
5. The financial results for the half-year ended 30th September 2020 have been subjected to Limited review by the Statutory Auditors of the Company and were approved by the Board of Directors at its Meeting held on 23rd October 2020.

Chennai
23rd October 2020

By Order of the Board


Lakshminarayanan Duraiswamy
Managing Director

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

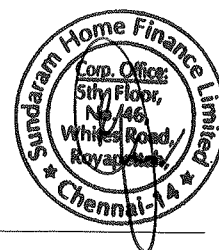
1. The Company's Secured Non-Convertible Debentures are issued with asset cover of 1 time and are rated ICRA AA+ / Stable outlook by ICRA, CRISIL AA+/Stable outlook by CRISIL and CARE AA+ by CARE. No Change in rating in NCDs took place during the year.
2. The Debt Equity Ratio is 5.93 times.
3. The previous due date for payment of interest / repayment of said NCDs and whether the same has been paid or not for the half year ending 30th September 2020.

Rs in Lakhs

Series	ISIN	Type	Principal	Interest	Maturity Date	Principal / Interest Due date
NCD - Series 252	INE667F07FK2	Principal & Interest	2,500.00	222.53	13/04/2020	13/04/2020
NCD-Series-302-ZC	INE667F07HE1	Principal & Interest	3,500.00	3,86.69	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	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
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	381.14	03/07/2020	03/07/2020
NCD-Series-273	INE667F07GD5	Principal & Interest	5,000.00	435.10	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	257.58	28/08/2020	28/08/2020

Sundaram Home Finance Limited

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



Series 292	INE667F07GV7	Principal & Interest	7,500.00	555.00	04/09/2020	04/09/2020
Series 295	INE667F08152	Interest	-	1,788.44	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	965.72	15/09/2020	15/09/2020

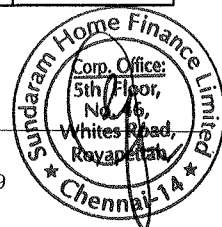
4. Next due date for payment of interest/principal along with amount of interest and the redemption amount

Series	ISIN	Type	Principal	Interest	Maturity Date	Principal / Interest Due date
262	INE667F07FS5	Principal & Interest	2,000.00	174.00	09/10/2020	09/10/2020
311	INE667F07HN2	Interest	-	185.51	23/03/2021	26/10/2020
293	INE667F07GW5	Principal & Interest	10,000.00	770.77	27/11/2020	27/11/2020
306	INE667F07HI2	Principal & Interest	7,500.00	292.05	30/11/2020	30/11/2020
312	INE667F07HO0	Interest	-	1,620.00	05/12/2022	06/12/2021
Sub Debt Series X	INE667F08129	Interest	-	189.00	16/12/2024	16/12/2020
313	INE667F07HP7	Interest	-	342.30	20/03/2023	21/12/2020
299	INE667F07HB7	Principal & Interest	7,000.00	637.70	24/12/2020	24/12/2020
300	INE667F07HC5	Interest	-	546.00	14/01/2022	14/01/2021
301	INE667F07HD3	Interest	-	273.00	21/01/2022	21/01/2021

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314	INE667F07HQ5	Interest	-	775.00	03/02/2022	03/02/2021
303	INE667F07HF8	Interest	-	219.50	07/05/2021	08/02/2021
315	INE667F07HR3	Interest	-	775.00	13/02/2023	13/02/2021
SUBDEBT- TR 11	INE667F08137	Interest	-	416.25	24/02/2025	24/02/2021
SUBDEBT - TR 9	INE667F08111	Interest	-	396.00	28/02/2023	28/02/2021
311	INE667F07HN2	Principal & Interest	2,500.00	75.73	23/03/2021	23/03/2021

5. Debenture Redemption Reserve – Not applicable
6. Net-worth as on 30th September 2020 is Rs.148808.85 lakhs.
7. Net Profit after tax for the period ended 30th September 2020 Rs. 9880.08 Lakhs
8. Earnings per share for the period ended 30th September 2020 is Rs.9.76 times (not annualised).

**Sundaram Home Finance Limited**

(Formerly known as Sundaram BNP Paribas Home Finance Limited)

19754/ITSL/OPR/2020-21

23rd October, 2020

To,

Sundaram Home Finance Limited

Sundaram Towers,

1st Floor, 46, Whites Road,

Chennai 600 014

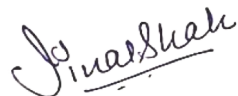
CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

[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 half year ended September 30, 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