

31 January 2023

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

Dear Sir/Madam,

Sub: Intimation under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

With reference to the captioned subject, we wish to inform you that the Board of Directors of Sundaram Home Finance Limited, at their Meeting held on 31st January 2023, with the recommendations of the Audit Committee has approved the Unaudited Financial Results for the quarter and nine months ended 31st December 2022. Accordingly, please find enclosed herewith the following:

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

The meeting commenced at 11.30 AM and concluded at 02.00 PM

Kindly acknowledge receipt.

Thanking You,

for SUNDARAM HOME FINANCE LIMITED

**R VENKATASUBRAMANIAN
COMPANY SECRETARY & COMPLIANCE OFFICER**

**CC: IDBI Trusteeship Services Limited,
Ground Floor, Asian Building,
Ballard Estate, Mumbai 400001**

Sundaram Home Finance Limited

(Formerly known as Sundaram BNP Paribas Home Finance Limited)



Sundaram Home Finance Limited

Statement of Financial Results for the period ended 31st December, 2022

₹ in lakhs

Particulars	Quarter Ended			Nine months ended		Year ended
	31/12/2022	30/09/2022	31/12/2021	31/12/2022	31/12/2021	31/03/2022
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Revenue from operations						
Interest Income	28079.13	25926.01	22852.66	77546.71	68815.08	91872.30
Fees and commission Income	95.63	92.14	110.36	282.43	368.68	466.05
Net Gain on fair value changes	716.10	759.53	348.80	2078.57	1250.89	1975.53
Other Operating Income	730.53	616.45	269.29	2476.39	868.73	1345.29
Total Revenue from operations	29621.39	27394.13	23581.11	82384.10	71303.38	95659.17
Other Income						
Profit on sale of Property Plant & Equipment	9.14	0.10	(0.07)	10.99	7.56	11.23
Miscellaneous Income	4.91	1.67	2.56	15.80	5.76	28.31
Total Other Income	14.05	1.77	2.49	26.79	13.32	39.54
Total Income	29635.44	27395.90	23583.60	82410.89	71316.70	95698.71
Expenses						
Finance Costs	16171.11	14992.62	13246.87	44738.10	39793.12	53242.96
Impairment on financial instruments	2435.99	1544.66	2851.97	5947.58	7851.97	8093.92
Employee Benefits Expenses	2431.85	2490.81	1859.79	7110.15	5327.05	7270.91
Depreciation and amortization	330.50	293.66	328.93	881.12	885.62	1155.79
Administrative and other expenses	1431.30	1496.37	913.21	4178.82	2706.67	4663.39
Total Expenses	22800.75	20818.12	19200.77	62855.77	56564.43	74426.97
Profit / (Loss) before exceptional items and tax	6834.69	6577.78	4382.83	19555.12	14752.27	21271.74
Exceptional item	-	-	-	-	-	-
Profit before tax	6834.69	6577.78	4382.83	19555.12	14752.27	21271.74
Tax Expense:						
Current Tax	1764.35	1654.35	1842.42	5189.05	3866.27	5409.40
Deferred Tax	(186.34)	(106.96)	(950.48)	(647.00)	(577.77)	(907.31)
Total Tax Expense	1578.01	1547.39	891.94	4542.05	3288.50	4502.09
Profit after tax	5256.68	5030.39	3490.89	15013.07	11463.77	16769.65
Other Comprehensive Income						
(A) (i) Items that will not be reclassified to profit or loss						
Remeasurement of the defined benefit plans	(25.23)	(25.24)	(13.59)	(75.70)	(40.79)	(100.93)
(ii) Income tax relating to items that will not be reclassified to profit or loss	6.35	6.35	3.42	19.05	10.27	25.40
Subtotal (A)	(18.88)	(18.89)	(10.17)	(56.65)	(30.52)	(75.53)
(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)	(18.88)	(18.89)	(10.17)	(56.65)	(30.52)	(75.53)
Total Comprehensive Income for the period comprising Profit and other comprehensive income for the period	5237.80	5011.50	3480.72	14956.42	11433.25	16694.12
Paid-up Equity Share Capital (Face Value of ₹ 10)	-	-	-	-	-	10125.44
Reserves excluding Revaluation Reserve	-	-	-	-	-	155372.19
Earnings per equity share on Face Value of ₹ 10 per share	Not Annualised	Not Annualised	Not Annualised	Not Annualised	Not Annualised	Annualised
Basic & Diluted (₹)	5.19	4.97	3.45	14.83	11.32	16.56



Sundaram 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 | Toll Free Number : 1800 419 7722 | E-mail: corporateaffairs@sundaramhome.in





Notes to Financial Results:

1. The Financial Results for the Quarter and nine months ended 31st December 2022 have been drawn up in accordance with the provisions of Section 129 read with Schedule III of the Companies Act, 2013 and in accordance with the Indian Accounting Standards (Ind AS) as specified under sec 133 of the Companies Act, 2013.
2. The Financial Results were reviewed by the Audit Committee and approved by the Board of Directors at their Meeting held on 31st January 2023.
3. The Company's main business is to provide loans against/for purchase, construction, repairs & renovations of Housing/Commercial Properties etc. There is no separate reportable segment, as per the Operating Segments (Ind AS-108), - Segment Reporting specified under Section 133 of the Companies Act 2013.
4. The Company is a 'Large Corporate' as per criteria under SEBI circular SEBI/HO/DDHS/CIR/P/2018/144. Necessary disclosure has been made to the stock exchanges in this regard.
5. As on December 31, 2022, the Company's Redeemable Secured Non-Convertible Debentures are secured by mortgage of immovable property and negative lien to the extent of ₹ 617 Cr (Face Value) and specific charge by hypothecation of Loan receivables of the Company to the extent of ₹ 1740 Cr (Face Value) with 100% asset cover maintained, as per the terms of issues.
6. RBI vide its clarification dated February 15, 2022 had given time till September 30, 2022 for implementation of certain provisions relating to "Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances " stipulated in their circular dated November 12, 2021. The company has implemented the same effective 1st October 2022. The Company continues to prepare the financial results in accordance with the applicable Ind-AS guidelines and maintain adequate Expected Credit Loss (ECL) provisions as per Ind-AS 109.
7. Disclosure pursuant to RBI notification dated September 24, 2021, on "Transfer of Loan Exposures"
 - a) The Company has not transferred or acquired, any loans not in default during nine months ended December 31, 2022.
 - b) The Company has not transferred or acquired, any stressed loans during nine months ended December 31, 2022.

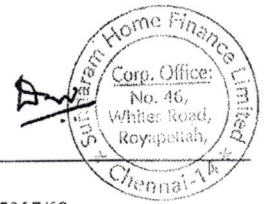
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8. Information as required by Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 is attached as Annexure.
9. The financial results for the Quarter and nine months ended 31st December 2022 have been subjected to Limited review by the Statutory Auditors of the Company.
10. Figures for the previous period are regrouped/reclassified to conform to the current period's classification.

Chennai
31st January 2023



By the Order of the Board

Lakshminarayanan Duraiswamy
Managing Director



Sundaram Home Finance Limited

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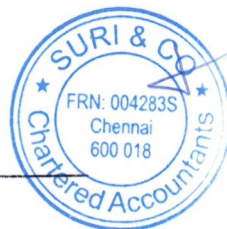
**Annexure**

Disclosure as required by Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 for the period ended 31st December 2022.

Debt Equity	5.37
Outstanding redeemable preference shares (quantity and value)	Nil
Net Worth as on 31st December 2022 (Rs.in lakhs)	173897.08
Total debts to Total assets	83.9%
Net Profit after Tax for the period ended 31st December 2022 (Rs.in lakhs)	15013.07
Earnings per share (Basic and Diluted) (Annualised)	19.77
Bad debts to Receivable ratio for the period ended 31st December 2022	0.4%
Operating margin (for the quarter ended)	45.4%
Net Profit margin (for the quarter ended)	17.7%
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	2.9%
Net Stage III Assets	1.6%
Stage III - Provision Coverage	45.7%
Capital Adequacy Ratio	24.2%

Formulas for computation of Ratios are as follows:

- 1) Debt-equity ratio = (Debt securities + Borrowings (other than debt securities) + Subordinated liabilities + Deposits (including unrenewed deposits) / Networth
- 2) Bad debts to Receivable ratio = Bad debts written off during the period / Average receivable.
- 3) Total Debt to Assets = (Debt securities + Borrowings (other than debt securities) + Subordinated liabilities + Deposits (including unrenewed deposits) / Total Assets
- 4) Operating Margin = (Revenue from Operations - Finance Cost)/Revenue from Operations
- 5) Net Profit Margin = Net Profit / Revenue from operations

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**SUNDARAM HOME****SUNDARAM 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.inEmail: compsec@sundaramhome.in**Unaudited Financial Results for the Quarter ended 31st December 2022**

₹ in lakhs

Particulars	Quarter ended 31/12/2022	Quarter ended 31/12/2021	Year ended 31/03/2022
	Unaudited	Unaudited	Audited
Total Income from Operations	29635.44	23583.60	95698.71
Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	6834.69	4382.83	21271.74
Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	6834.69	4382.83	21271.74
Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	5256.68	3490.89	16769.65
Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	5237.80	3480.72	16694.12
Paid up Equity Share Capital	10125.44	10125.44	10125.44
Reserves (excluding Revaluation Reserve)	143297.08	131149.96	134897.63
Securities Premium Account	20474.56	20474.56	20474.56
Net worth	173897.08	161749.96	165497.63
Paid up Debt Capital / Outstanding Debt	303161.19	282836.13	255224.73
Outstanding Redeemable Preference Shares	--	--	--
Debt Equity Ratio	5.37	5.03	5.17
Earnings Per Share (of ₹ 10/- each) (for continuing and discontinued operations)			
1. Basic: (₹)	5.19	3.45	16.56
2. Diluted: (₹)	5.19	3.45	16.56
	Not Annualised	Not Annualised	Annualised
Capital Redemption Reserve	NA	NA	NA
Debenture Redemption Reserve	NA	NA	NA
Debt Service Coverage Ratio	NA	NA	NA
Interest Service Coverage Ratio	NA	NA	NA

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Notes:

1. The above is an extract of the detailed format of the Quarterly Financial Results filed with the Stock Exchanges under Regulation 52 read with Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results is available on the National Stock Exchange website (URL: www.nseindia.com) and on the Company's website (www.sundaramhome.in).
2. The Financial Statements for the Quarter ended 31st December 2022 have been drawn up in accordance with the provisions of Section 129 read with Schedule III of the Companies Act, 2013 and prepared in accordance with the Indian Accounting Standards (Ind AS) as specified under sec 133 of the Companies Act, 2013.
3. Figures for the previous period are regrouped/reclassified to conform to the current period's classification.
4. The financial results for the Quarter ended 31st December 2022 have been subjected to Limited review by the Statutory Auditors of the Company. The same were reviewed by the Audit Committee and approved by the Board of Directors at their Meeting held on 31st January 2023.

Chennai
31st January 2023



By Order of the Board

Lakshminarayanan Duraiswamy
Managing Director



Sundaram Home Finance Limited

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Limited Review Report on quarterly and year to date Unaudited Financial Results pursuant to Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

To
The Board of Directors
Sundaram Home Finance Limited

LIMITED REVIEW REPORT

We have reviewed the accompanying statement of unaudited Quarterly Ind AS Financial Results of M/s Sundaram Home Finance Limited (“the Company”) for the quarter ended December 31, 2022 and for the period from April 1 2022 to 31st December 31st 2022 attached herewith (“the statement”) being submitted by the Company pursuant to the requirements of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirement) Regulations 2015 as amended from time to time (“the Listing Regulations”).

This statement which is the responsibility of the Company’s Management and has been approved by the Board of Directors in its meeting held on 31.01.2023 and has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 (“Ind As 34 “Interim Financial Reporting” prescribed under section 133 of the Companies Act 2013 (“The Act”) as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to issue a report on these financial statements based on our review.

We conducted our review in accordance with the Standard on Review Engagement (SRE) 2410, “Review of Interim Financial Information Performed by the Independent Auditor of the Entity” issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatements. A review is limited primarily to inquiries of Company’s personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing and consequently does not enable us to obtain assurance that we would be aware of all significant matters that might be identified in an audit. We have not performed an audit and accordingly, we do not express an audit opinion.



suriandco.com



chennai@suriandco.com



044-28251140
044-28251150



Guna Complex, No. 443/415
4th Floor Main Building, Anna Salai
Teynampet, Chennai - 600 018. Tamilnadu



GSTIN - 33AABFS5023Q1Z2

Based on the review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable Accounting Standards specified under Section 133 of the Act as amended from time to time read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification and provisioning and other related matters.



For Suri and Co
Chartered Accountants
FRN :004283S

A handwritten signature in blue ink, appearing to read 'M. Sivaram'.

M.Sivaram
Partner
Membership No: 211916

Place: Chennai

Date:31.01.2023

UDIN: 23211916 BGWK BR 3635

CERTIFICATE

To

Board of Directors,
Sundaram Home Finance Limited,
Sundaram Towers,
46, Whites Road,
Chennai – 600 014.

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

1. We Suri and Co Chartered Accountants, are the Statutory Auditors of Sundaram Home Finance Limited ("the Company") and have been requested by the Company to certify the accompanying Statement showing 'Security Cover' for the listed non-convertible debt securities as at December 31, 2022 (the "Statement") pursuant to the requirements of the Regulation 54 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, (the "SEBI Regulations").

Accordingly, the Company has prepared the details of security cover available for debenture holders in accordance with the unaudited financial statements as at December 31, 2022 and other relevant records/documents maintained by the Company as per attached Annexure A. We have stamped the same for identification purposes.

2. We understand that this certificate is required by the Company for the purpose of submission with National Stock Exchange of India Limited and IDBI Trusteeship Services Limited with respect to maintenance of asset cover in respect of listed non-convertible debt securities of the Company as per Regulation 54) of Securities and Exchange Board of India (Listing Obligation & Disclosure Requirements) Regulation, 2015 ("Regulations") in the format notified by SEBI vide circular no. SEBI/HO/MIRSD/MIRST_CRADT/CIR/ P/2022/67 dated May 19,2022.



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chennai@suriandco.com



044-28251140
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Guna Complex, No. 443 & 445
4th Floor Main Building, Anna Salai
Teynampet, Chennai - 600 018. Tamilnadu

GSTIN - 33AABFS5023Q1Z2

Management Responsibility

3. The preparation of the accompanying statement is the responsibility of the management of the Company. This responsibility includes designing, implementing and maintaining internal control relevant to the preparation of the statement, the preparation and maintenance of books of accounts based on which the statement has been drawn up for the purpose of this certificate, all accounting and other relevant supporting records and documents and applying an appropriate basis of preparation, and making estimates that are reasonable in the circumstances.
4. The management is also responsible for ensuring that the company complies with all the relevant requirements of the SEBI circular, SEBI Regulations, Companies Act, 2013 and other applicable laws and regulations, as applicable.

Auditor's Responsibility

5. Our responsibility is to provide limited assurance with respect to security cover maintained by the Company with respect to listed non-convertible debt securities as on December 31, 2022.
6. We have reviewed the Financial Results for the quarter and nine months ended December 31, 2022, prepared by the Company pursuant to the requirements of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, and issued an unmodified conclusion dated January 31, 2023. Our review of these financial results for the quarter and nine months ended December 31, 2022, was conducted 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 ("ICAI") respectively.
7. We conducted our examination in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.
8. We have complied with the relevant requirements of the Standard on Quality Control - 1, "Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements".
9. A limited assurance engagement includes performing procedures to obtain sufficient appropriate evidence on the applicable criteria, mentioned above. The



procedures performed vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. Accordingly, we have performed the following procedures in relation to the Statement:

- (a) Obtained and read the Debenture Trust Deed and the Information Memorandum in respect of the secured Debentures and noted the asset cover percentage required to be maintained by the Company in respect of such Debentures, as Indicated in Annexure A of the Statement.
- (b) Traced and agreed the principal amount of the Debentures outstanding as on December 31, 2022, to the reviewed financial statement of the Company and unaudited books of account maintained by the Company as at December 31, 2022;
- (c) Obtained and read the particulars of asset cover required to be provided in respect of Debentures as indicated in the Debenture Trust Deed and the Information Memorandum.
- (d) Traced the value of assets indicated in Annexure A of the Statement to the reviewed financial statements of the Company and unaudited books of account maintained by the Company as on December 31, 2022.
- (e) Obtained the list of security cover maintained by the company. Traced the value of charge created against the assets of the company.
- (f) Examined and verified the arithmetical accuracy of the computation of asset cover indicated in Annexure A of the Statement.

Conclusion

10. Based on the procedures performed by us, as referred to in paragraph 9 above and according to the information and explanations received and Management representations obtained, nothing has come to our attention that causes us to believe that.

- (a) The computation of security cover available for debenture holders contained in the Annexure A is not in agreement with the unaudited books of accounts and other relevant records and documents maintained by the Company.
- (b) Security cover available for debenture holders is not 100% or more than the cover required as per Offer Document/ Information Memorandum in respect of listed debt securities.



Restriction on Use

This certificate is being issued to the Company pursuant to the requirements of Regulation 54 of the Securities and Exchange Board of India (listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended). Our certificate should not be used for any other purpose or by any person other than the addressees of this certificate. Accordingly, we do not accept or assume any liability or duty of care to any other person to whom this certificate is shown or into whose hands it may come save where expressly agreed by our prior consent in writing.

**Place: Chennai****Date: 31.01.2023****UDIN: 2321191686WKBQ3170**

**For Suri & Co.
Chartered Accountants
FRN: 004283S**

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

Annexure A - Statement of Security Coverage Ratio

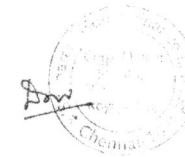
- i. The financial information as on 31-12-2022 has been extracted from the books of accounts for the quarter ended 31-12-2022 and other relevant records of the listed entity;
- ii. The security provided by the listed entity provide coverage of 1.06 times of the interest and principal amount, which is in accordance with the terms of issue/ debenture trust deed

Rs.in Lakh

A	B	C	D	E	F	G	H	I	J	K	L	M			O	P
												Related to only those items covered by this certificate				
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari Passu Charge	Pari Passu Charge	Pari Passu Charge	Assets not offered as security	Elimination (Amount in Negative)		TOTAL		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)
		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)						Relating to Column F
		Book Value	Book Value	Yes/No	Book Value	Book Value										
ASSETS																
Property, Plant and Equipment	✓	1.92					2925.86			2927.78	37.45					37.45
Capital WIP																
Right of Use Assets							904.75			904.75						
Goodwill																
Intangible Assets							190.62			190.62						
Intangible Assets under Development																
Investments #							61923.70			61923.70						
Loans	✓	256098.39	395933.45	No			374352.80			1026384.64		652031.84				652031.84
Inventories																
Trade Receivables							14.54			14.54						
Cash and Cash Equivalents							1318.89			1318.89						
Bank Balance other than Cash and Cash Equivalents @							6364.41			6364.41						
Others							3181.54			3181.54						
TOTAL		256100.31	395933.45				451177.11			1103210.87	37.45	652031.84				652069.29
LIABILITIES																
Debt Securities to which this certificate pertains*		240710.83								240710.83						
Other Debt sharing pari-passu charge with above debt																
Other Debt																
Subordinated Debt									11169.33	11169.33						
Borrowings			226971.41							226971.41						
Bank			126158.04							126158.04						
Debt Securities									124465.63	124465.63						
Others-Deposits									204953.28	204953.28						
Trade Payables									1608.33	1608.33						
Lease Liabilities									962.44	962.44						
Provisions									963.21	963.21						
Others									1340.07	1340.07						
TOTAL		240710.83	353129.45							345462.29						939302.57
Cover on Book Value		1.06														
Cover on Market Value																
		Exclusive security Cover ratio														1.06

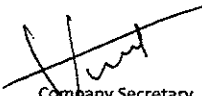

Notes:

- # Includes ₹ 27972.16 lakhs investment in government securities for which the company has created a floating charge in favour of Trustee representing the Public Depositors.
- @ Includes ₹ 2105 Lakhs provided as collateral for asset securitized.
- * Includes NCDs with face value of ₹ 61700 lakhs having an Outstanding of ₹ 63445.52 Lakhs secured by Negative Lien on Loan assets of the Company and by a first mortgage over a specific immovable property belonging to the Company.
- The above financial information as on 31.12.2022 has been extracted from the limited reviewed standalone books of accounts for the period ended 31.12.2022 and other relevant records of the listed entity.



A. STATEMENT OF UTILIZATION OF ISSUE PROCEEDS

Name of Issuer	ISIN	Mode of fund raising(Public Issue / Private placement)	Type of Instrument	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	6	7	8	9	10
Sundaram Home Finance Limited	INE667F07IG4	Private Placement	NCD	175	175	No	NA	NA
Sundaram Home Finance Limited	INE667F07IH2	Private Placement	NCD	200	200	No	NA	NA
Sundaram Home Finance Limited	INE667F07II0	Private Placement	NCD	200	200	No	NA	NA

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)		2022-2023				
Amount Raised		Rs.575 Cr				
Report filed for the quarter ended		31/12/2022				
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	Remarks if any
-	-	-	-	-	-	-
For Sundaram Home Finance Limited		For Sundaram Home Finance Limited				
 Company Secretary		 Chief Financial Officer				
Deviation or variation could mean:						
a)Deviation in the objects or purposes for which the funds have been raised or						
b)Deviation in the amount of funds actually utilized as against what was originally disclosed						
c)Change in terms of a contract referred to in the fund raising document i.e. prospectus, letter of offer, etc						

