

28 October 2022

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 28th October 2022, with the recommendations of the Audit Committee has approved the Unaudited Financial Results for the quarter and half year ended 30th September 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.
- Statement containing details required under Regulation 52 (4) of LODR
- A 'NIL' Statement of deviation or variation under Regulation 52(7) of LODR
- Asset Cover Certificate under Regulation 54(2) of LODR
- Disclosure of Related party transactions under Regulation 23(9) of LODR

The meeting commenced at 3.30 PM and concluded at 6.30 PM

Kindly acknowledge receipt.

Thanking You,

for SUNDARAM HOME FINANCE LIMITED

R VENKATASUBRAMANIAN
COMPANY SECRETARY & COMPLIANCE OFFICER

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 30th September, 2022

₹ in lakhs

Particulars	Quarter Ended			Half year ended		Year ended
	30/09/2022	30/06/2022	30/09/2021	30/09/2022	30/09/2021	31/03/2022
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Revenue from operations						
Interest Income	25926.01	23541.57	22971.86	49467.58	45962.42	91872.30
Fees and commission Income	92.14	94.66	206.66	186.80	258.32	466.05
Net Gain on fair value changes	759.53	602.94	416.68	1362.47	902.09	1975.53
Other Operating Income	616.45	1129.41	401.47	1745.86	599.44	1345.29
Total Revenue from operations	27394.13	25368.58	23996.67	52762.71	47722.27	95659.17
Other Income						
Profit on sale of Property Plant & Equipment	0.10	1.75	3.22	1.85	7.99	11.23
Miscellaneous Income	1.67	9.22	1.79	10.89	3.20	28.31
Total Other Income	1.77	10.97	5.01	12.74	11.19	39.54
Total Income	27395.90	25379.55	24001.68	52775.45	47733.46	95698.71
Expenses						
Finance Costs	14992.62	13574.37	13236.93	28566.99	26546.25	53242.96
Impairment on financial instruments	1544.66	1966.93	2500.00	3511.59	5000.00	8093.92
Employee Benefits Expenses	2490.81	2187.49	1807.70	4678.30	3467.27	7270.91
Depreciation and amortization	293.66	256.96	280.03	550.62	556.69	1155.79
Administrative and other expenses	1496.37	1251.15	1015.10	2747.52	1793.80	4663.39
Total Expenses	20818.12	19236.90	18839.76	40055.02	37364.01	74426.97
Profit or (Loss) before exceptional items and tax	6577.78	6142.65	5161.92	12720.43	10369.45	21271.74
Exceptional item	-	-	-	-	-	-
Profit before tax	6577.78	6142.65	5161.92	12720.43	10369.45	21271.74
Tax Expense:						
Current Tax	1654.35	1770.35	438.42	3424.70	2023.84	5409.40
Deferred Tax	(106.96)	(353.70)	754.22	(460.66)	372.71	(907.31)
Total Tax Expense	1547.39	1416.65	1192.64	2964.04	2396.55	4502.09
Profit after tax	5030.39	4726.00	3969.28	9756.39	7972.90	16769.65
Other Comprehensive Income						
(A) (i) Items that will not be reclassified to profit or loss						
Remeasurement of the defined benefit plans	(25.24)	(25.23)	(13.60)	(50.47)	(27.20)	(100.93)
(ii) Income tax relating to items that will not be reclassified to profit or loss	6.35	6.35	3.42	12.70	6.84	25.40
Subtotal (A)	(18.89)	(18.88)	(10.18)	(37.77)	(20.36)	(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)	(18.89)	(18.88)	(10.18)	(37.77)	(20.36)	(75.53)
Total Comprehensive Income for the period comprising Profit and other comprehensive income for the period	5011.50	4707.12	3959.10	9718.62	7952.54	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 (₹)	4.97	4.67	3.92	9.64	7.87	16.56

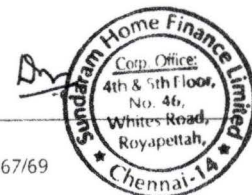
Sundaram Home Finance Limited

Registered Office: 21, Patullus Road, Chennai - 600 002

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

PAN: AADCS4826J CIN: U65922TN1999PLC042789

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





Sundaram Home Finance Limited
Statement of Assets and Liabilities

₹ in lakhs

Particulars	30th September	30th September	31st March 2022
	2022	2021	
	Unaudited	Unaudited	Audited
ASSETS			
Financial Assets			
Cash and cash equivalents	1016.17	955.21	863.02
Bank Balances other than Cash and cash equivalents	2160.68	4558.71	3961.77
Receivables			
- Trade Receivables	9.63	51.38	18.09
Loans	987231.91	875568.87	918376.18
Investments	72434.80	60178.91	87628.05
Other Financial assets	417.87	14887.85	404.41
Non-financial Assets			
Current tax assets (Net)	3514.92	4169.57	3842.57
Deferred tax Assets (Net)	5860.90	4120.21	5400.24
Property, Plant and Equipment	2847.02	2547.78	2547.54
Right Of Use Assets	785.08	674.76	567.48
Other Intangible assets	221.33	290.65	261.19
Other Non-Financial assets	1647.18	1313.07	1042.62
Total Assets	1078147.49	969316.97	1024913.16
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	1469.83	1126.36	1418.53
(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	314257.92	285649.89	321230.62
Borrowings (Other than Debt Securities)	377480.68	306051.19	317984.63
Deposits	199511.52	199597.06	200042.21
Subordinated Liabilities	11095.95	13641.05	13286.70
Lease Liabilities	838.55	721.38	615.66
Other financial liabilities	2860.54	2918.84	2571.72
Non-Financial Liabilities			
Current tax liabilities (Net)			
Provisions	878.78	632.24	769.50
Other non-financial liabilities	1102.63	715.38	1495.96
EQUITY			
Equity Share capital	10125.44	10125.44	10125.44
Other Equity	158525.65	148138.14	155372.19
Total Liabilities and Equity	1078147.49	969316.97	1024913.16

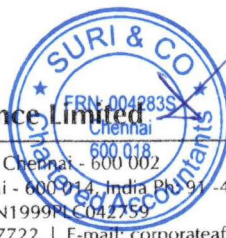
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**SUNDARAM HOME**

Sundaram Home Finance Limited

Cash Flow Statement for the period ended 30-09-2022

Particulars	April 2022 - September 2022 ₹ in lakhs	April 2021 - September 2021 ₹ in lakhs
CASH FLOW FROM OPERATING ACTIVITIES:		
Profit after tax after Exceptional item	9756.39	7972.90
Provision for Taxation (Including Deferred Tax)	2964.04	2396.56
Add : Finance Cost	28566.99	26546.25
Depreciation	550.62	556.69
Impairment on Financial Instruments	3511.59	5000.00
Share Based Payments to employees	16.35	9.64
Profit on sale of Property Plant & Equipment (Net)	(0.98)	(7.63)
(Profit)/ Loss on sale of Investments	(1362.47)	(902.09)
Interest Income from Investments	(1761.61)	(1160.35)
OPERATING PROFIT BEFORE WORKING CAPITAL CHANGES	42240.92	40411.97
(Increase)Decrease in Trade Receivables	8.46	32.35
(Increase) Decrease in Loans	(72384.58)	(5363.11)
(Increase) Decrease in Bank Balances other than Cash and cash equivalents	1799.04	255.00
(Increase) Decrease in Other Financial Assets	(13.74)	(5428.94)
(Increase) Decrease in Other Non Financial Assets	(604.56)	(569.60)
Increase (Decrease) in Trade Payables	51.30	336.56
Increase (Decrease) in Other Financial Liabilities	288.81	(771.14)
Increase (Decrease) in Other Non Financial Liabilities	(393.33)	88.76
Increase (Decrease) in Provisions	70.31	14.53
Cash Generated From Operations	(28937.36)	29006.38
Finance Cost	(30741.27)	(21778.71)
Direct Taxes Paid	(3084.35)	(2210.70)
NET CASH FROM OPERATING ACTIVITIES (A)	(62762.98)	5016.97
CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of PPE & Other Intangible assets	(503.56)	(183.49)
Sale of PPE & Other intangible assets	6.13	24.17
(Purchase)/Sale of Investments	16724.63	19010.27
Interest Received	1600.67	1165.16
NET CASH FROM INVESTING ACTIVITIES (B)	17,827.86	20016.11
CASH FLOW FROM FINANCING ACTIVITIES		
Increase (Decrease) in Debt Securities	(7989.29)	27634.79
Increase (Decrease) in Borrowings other than debt securities	59431.19	(61837.08)
Increase (Decrease) in Public Deposits	563.68	13930.84
Repayment of lease liabilities	(335.77)	(326.64)
Dividend paid	(6581.54)	(5568.98)
NET CASH FROM FINANCING ACTIVITIES (C)	45088.27	(26167.07)
Effect of Foreign Exchange rates on Cash and Cash Equivalents, net (D)		
NET INCREASE / (DECREASE) IN CASH AND CASH EQUIVALENTS (A)+(B)+(C)+(D)	153.15	(1133.99)
Cash and cash equivalents at the Beginning of the Year	863.02	2089.21
Cash and cash equivalents at the End of the Year	1016.17	955.22
COMPONENTS OF CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR		
Current Account with Banks	92.59	60.72
Cheques Drafts on Hand	850.70	764.36
Cash, Stamps and Stamp Papers on Hand	72.88	130.14
Cash & Cash equivalents	1016.17	955.22

Sundaram Home Finance Limited

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Corporate Office: Sundaram Towers, 46, Whites Road, Chennai - 600 014. India Ph: Chennai - 4 - 2851 5267/69

PAN: AADCS4826J CIN: U65922TN1999PLC042959 600 018

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 Half Year ended 30th September 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 28th October 2022.
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 September 30, 2022, the Company's Redeemable Secured Non-Convertible Debentures are secured by mortgage of immovable property and negative lien to the extent of ₹ 967 Cr (Face Value) and specific charge by hypothecation of Loan receivables of the Company to the extent of ₹ 1165 Cr (Face Value) with 100% asset cover maintained, as per the terms of issues.
6. RBI vide its clarification dated February 15, 2022 has 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. Effective 1st October 2022 the same has been implemented. 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 the half year ended September 30, 2022.
 - b) The Company has not transferred or acquired, any stressed loans during the half year ended September 30, 2022.

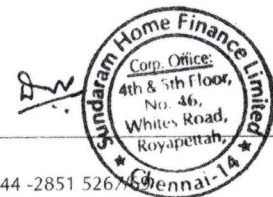
Sundaram Home Finance Limited

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8. Information as required by Reserve Bank of India's Circular on Resolution Framework for COVID-19 related stress dated 6 August 2020 is given below.

Format B

(₹ In lakhs)

Type of borrower	Exposure to account classified as Standard consequent to implementation of resolution plan - Position as at the end of Previous half-year i.e., March 31, 2022. (A)	Of (A), Aggregate debt that slipped in to NPA during the half-year year ended September 30, 2022	Of (A), Amount written off during the half-year	Of (A), Amount paid by the borrower during the half-year	Exposure to account classified as Standard consequent to implementation of resolution plan - Position as at the end of this half-year i.e., September 30, 2022.
Personal Loans	27915.23	2329.90	24.07	1474.33	24086.93
Corporate Persons*	-	-	-	-	-
- Of which, MSMEs	-	-	-	-	-
Others	14661.17	619.31	13.21	603.48	13425.17
Total	42576.40	2949.21	37.28	2077.81	37512.10

* As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

- 9 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.
- 10 The financial results for the Quarter and Half Year ended 30th September 2022 have been subjected to Limited review by the Statutory Auditors of the Company.
- 11 Figures for the previous period are regrouped/reclassified to conform to the current period's classification.

Chennai
28th October 2022



By the Order of the Board

Lakshminarayanan Duraiswamy

Lakshminarayanan Duraiswamy
Managing Director



Sundaram Home Finance Limited

**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 half year ended 30th September 2022.

Debt Equity	5.37
Outstanding redeemable preference shares (quantity and value)	Nil
Net Worth as on 30th September 2022 (Rs.in lakhs)	168651.09
Total debts to Total assets	83.9%
Net Profit after Tax for the half year ended 30th September 22 (Rs.in lakhs)	9756.39
Earnings per share (Basic and Diluted) (Annualised)	19.27
Bad debts to Receivable ratio for the half year ended 30th September 22	0.3%
Operating margin (for the quarter ended)	45.3%
Net Profit margin (for the quarter ended)	18.4%
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	2.78%
Net Stage III Assets	1.57%
Stage III - Provision Coverage	44.3%
Capital Adequacy Ratio	24.4%

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

**Sundaram Home Finance Limited**

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 PAN: AADCS4826J CIN: U65922TN1999PLC042759
 Website: www.sundaramhome.in | Toll Free Number : 1800 419 7722 | E-mail: corporateaffairs@sundaramhome.in



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.in

Email: corporateaffairs@sundaramhome.in

Unaudited Financial Results for the Quarter ended 30th September 2022

₹ in lakhs

Particulars	Quarter ended 30/09/2022	Quarter ended 30/09/2021	Year ended 31/03/2022
	Unaudited	Unaudited	Audited
Total Income from Operations	27395.90	24001.68	95698.71
Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	6577.78	5161.92	21271.74
Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	6577.78	5161.92	21271.74
Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	5030.39	3969.28	16769.65
Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	5011.50	3959.10	16694.12
Paid up Equity Share Capital	10125.44	10125.44	10125.44
Reserves (excluding Revaluation Reserve)	138051.09	127663.58	134897.63
Securities Premium Account	20474.56	20474.56	20474.56
Net worth	168651.09	158263.58	165497.63
Paid up Debt Capital / Outstanding Debt	281094.40	274548.40	255224.73
Outstanding Redeemable Preference Shares	--	--	--
Debt Equity Ratio	5.37	5.10	5.17
Earnings Per Share (of ₹ 10/- each) (for continuing and discontinued operations) - Not Annualised			
1. Basic: (₹)	4.97	3.92	16.56
2. Diluted: (₹)	4.97	3.92	16.56
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



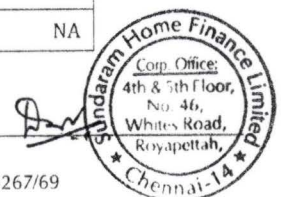
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Notes:

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 30th September 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 30th September 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 28th October 2022.

Chennai
28th October 2022



By Order of the Board

Lakshminarayanan Duraiswamy
Managing Director



Sundaram Home Finance Limited

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 30.09.2022 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 28.10.2022 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 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



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044-28251150



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No. 20, Moores Road,
Thousand Lights, Chennai - 600 006.

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 Companies Act 2013 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.

For Suri and Co
Chartered Accountants
FRN :004283S





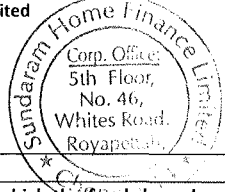

A handwritten signature in blue ink, appearing to read "M. Sivaram".

M.Sivaram
Partner
M No: 211916

Place: Chennai
Date: 28.10.2022
UDIN: 22211916BBCBR55567

A. STATEMENT OF UTILIZATION OF ISSUE PROCEEDS

Name of Issuer	ISIN	Mode of fund raising(Public Issue / Private placement)	Type of Instrument	Date of Raising Funds	Amount raised in Cr	Funds Utilized in Cr	Any Deviation(Yes /No)	if 8 is yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Sundaram Home Finance Limited	INE667F07IE9	Private Placement	NCD	22-Jul-22	200	200	No	NA	NA
Sundaram Home Finance Limited	INE667F07IF6	Private Placement	NCD	02-Sep-22	250	250	No	NA	NA
Sundaram Home Finance Limited	INE667F08194	Private Placement	NCD	07-Sep-22	100	100	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.550 Crore				
Report filed for the quarter ended		30/09/2022				
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	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						

**Independent Auditor's Certificate on Particulars of Non – Convertible
debentures('NCD') as at September 30,2022**

SUNDARAM HOME FINANCE LIMITED / Quarter ended September 30, 2022

October 28,2022

To
IDBI Trusteeship Services Limited
Asian Building, Ground floor,
No 17,R.Kamani Marg, Ballard Estate,
Mumbai – 400 001

This Certificate is issued in accordance with the terms and communications vide email dated October 18,2022.

The accompanying statement in “Annexure A” (“the statement”) contains details of Non-convertible debentures outstanding as on 30th September 2022 amounting to Rs.2,73,700 Lakhs (Face Value) issued by Sundaram Home Finance Limited (“the company”),having its registered office at Sundaram towers, Whites Road , Express Estate, Royapettah, Chennai, Tamil Nadu – 600014 including the details of asset cover as furnished in ‘Annexure B’ (Statement of Security Coverage Ratio), maintained by the company in respect of those debentures ,as required by IDBI Trusteeship Services Limited, Asian Building , Ground Floor, No.17, R. Kamani Marg , Ballard Estate, Mumbai – 400 001.

Management's Responsibility

1. 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.

The management is also responsible for ensuring that the company complies with all the terms and conditions of the terms and conditions of the terms of offer document/information memorandum/debentures trust deed for each of debentures issued , rules and regulations applicable for the issue of non-convertible debentures



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chennai@suriandco.com



044-28251140
044-28251150



under Companies act 2013,RBI / NHB directions and any other applicable provisions issued or amended from time to time.

Auditors' Responsibility

2. It is our responsibility to obtain limited assurance and form an opinion as to whether the statement is in agreement with the unaudited books of accounts and records furnished to us by the company. We have relied on the said books of accounts and records furnished by the company as on September 30,2022.These books of accounts are unaudited and subject to limited review conducted by us 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 (ICAI).The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for , a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.
3. We planned and performed our work to obtain all of the evidence, information and explanations we considered necessary in order to form our conclusion as set out below. A limited assurance engagement involves performing procedures to obtain sufficient appropriate evidence, that vary in nature, timing, and extent than a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had we performed a reasonable assurance engagement

We have performed the following procedures, in respect of data furnished in 'Statement of Security coverage ratio':

- a. We have verified the extracts from its Homefinsys Software of the data pertaining to company's loan assets/book debts, as furnished and confirmed to us by the management and relied upon by us. The said data captures the earmarking to the said secured NCD.
 - b. We have verified the details of the borrowings and loan assets/book debts which are being exclusively charged to your bank based on the Index of charges downloaded from Ministry of Corporate affairs ('MCA') website.
4. We conducted our examination of the Statement Provided to us in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by The Institute of Chartered Accountants of India ("ICAI") as well as other applicable pronouncements of the ICAI. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.



5. 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".

Conclusion

Based on the procedures performed and evidence obtained, nothing has come to our attention that causes to believe that "the statement" in Annexure A and statement of Security coverage ratio in Annexure B, is not, in all material respects, fairly stated.

Limitations

6. The certificate is addressed to and provided to IDBI Trusteeship Services Limited at the request of the company and should not be used by any other person or for any other purpose. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may be come without our prior consent in writing.

For Suri & Co
Chartered Accountants
Firm Registration No. 004283S



M. Sivaram
Partner
Membership No. 211916



Place: Chennai
Date: 28.10.2022
UDIN: 22211916 BBC CDF 7251

**Annexure A 'Statement' – Details of Non- Convertible Debentures outstanding as on
September 30,2022**

Based on examination of books of accounts and other relevant records/documents, we hereby certify that:

The company has vide its Board Resolution and Information Memorandum/ offer document and under various Debenture Trust Deeds, has issued following listed debt securities outstanding as at 30th September, 2022.

ISIN	PRIVATE PLACEMENT / PUBLIC ISSUE	SECURED /UNSECURED	SANCTIONED AMOUNT (Rs. In Lakhs)
INE667F07HO0	PRIVATE PLACEMENT	SECURED	20,000.00
INE667F07HP7	PRIVATE PLACEMENT	SECURED	4,200.00
INE667F07HR3	PRIVATE PLACEMENT	SECURED	10,000.00
INE667F07HS1	PRIVATE PLACEMENT	SECURED	10,000.00
INE667F07HU7	PRIVATE PLACEMENT	SECURED	7,500.00
INE667F07HX1	PRIVATE PLACEMENT	SECURED	15,000.00
INE667F07HZ6	PRIVATE PLACEMENT	SECURED	15,000.00
INE667F07HY9	PRIVATE PLACEMENT	SECURED	15,000.00
INE667F07IA7	PRIVATE PLACEMENT	SECURED	19,500.00
INE667F07IB5	PRIVATE PLACEMENT	SECURED	14,500.00
INE667F07IC3	PRIVATE PLACEMENT	SECURED	22,500.00
INE667F07ID1	PRIVATE PLACEMENT	SECURED	15,000.00
INE667F07IE9	PRIVATE PLACEMENT	SECURED	20,000.00
INE667F07IF6	PRIVATE PLACEMENT	SECURED	25,000.00
INE667F08194	PRIVATE PLACEMENT	UN SECURED	50,000.00
INE667F08111	PRIVATE PLACEMENT	UN SECURED	4,000.00
INE667F08129	PRIVATE PLACEMENT	UN SECURED	2,000.00
INE667F08137	PRIVATE PLACEMENT	UN SECURED	4,500.00
Total			2,73,700.00

**For Suri and Co,
Chartered Accountants
FRN: 004283S**



(Signature)

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

**Date: 28.10.2022
Place: Chennai**

Annexure B Statement of Security Coverage Ratio

- i. The financial information as on 30-09-2022 has been extracted from the books of accounts for the quarter ended 30-09-2022 and other relevant records of the listed entity.
 ii. The security provided by the listed entity provide coverage of 1.02 times of the interest and principal amount, which is in accordance with the terms of issue/ debenture trust deed

Rs.in Lakh

Particulars	A Description of asset for which this certificate relate	B to N										TOTAL (C to I)	K to N Related to only those items covered by this certificate				Total Value (K+L+M+N)		
		B Exclusive Charge*	C Exclusive Charge	D Parl Passu Charge	E Parl Passu Charge	F Parl Passu Charge	G Assets not offered as security	H Elimination (Amount in Negative)	I Debt not backed by any assets offered as security (Applicable only for Liability Side)	J Market Value for Assets charged on Exclusive basis	K 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)		L Market Value for parl passu charge Assets	M Carrying/Book Value for parl passu charge where market value is not ascertainable or applicable (For eg. Bank Balance, DSRA market value is not applicable)	N Relating to Column F				
																Debt for which certificate is being issued			
		Book Value	Book Value	Yes/No	Book Value	Book Value													
ASSETS																			
Property, Plant and Equipment	✓	1.92					2845.11							2847.03	37.45				37.45
Capital WIP							785.08							785.08					
Right of Use Assets																			
Goodwill							221.33							221.33					
Intangible Assets																			
Intangible Assets under Development							72434.80							72434.80					
Investments	#						351117.60							987231.91	636114.11				636114.11
Loans	✓	225155.51	410958.60	No															
Inventories							9.53							9.53					
Trade Receivables							1016.17							1016.17					
Cash and Cash Equivalents																			
Bank Balance other than Cash and Cash Equivalents	@						2160.68							2160.68					
Others							2065.05							2065.05					
TOTAL		225157.43	410958.60				432655.65							1068771.68	37.45	636114.11		0.00	636151.56
LIABILITIES																			
Debt Securities to which this certificate pertains			219813.91											219813.91					219813.91
Other Debt sharing pari-passu charge with above debt														0.00					0.00
Other Debt														0.00					0.00
Subordinated Debt									11095.96					11095.96					
Borrowings			215555.81											215555.81		215555.81			215555.81
Bank	^		161924.87											161924.87		161924.87			161924.87
Debt Securities										94444.01				94444.01					
Others-Deposits										202222.68				202222.68					
Trade Payables										1469.83				1469.83					
Lease Liabilities										838.55				838.55					
Provisions										878.78				878.78					
Others										1252.01				1252.01					
TOTAL			219813.91	377480.68						312201.82				909496.41		597294.59			597294.59
Cover on Book Value			1.02																
Cover on Market Value																			
		Exclusive security Cover ratio	1.02																

Notes:

- * Includes NCDs with face value of ₹ 96,700 lakhs having an Outstanding of ₹ 101756.50 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.
 ^ Includes Secured loan borrowed for ₹ 20,000 Lakhs on onward lending basis for which the security will be created within the time line prescribed.
 # Includes ₹ 27929.22 lakhs investment in government securities for which the company has created a floating charge in favour of Trustees representing the Public Depositors.
 @ Includes ₹ 2111.15 Lakhs provided as collateral for asset securitized.
 The above financial information as on 30.09.2022 has been extracted from the limited reviewed standalone books of accounts for the period ended 30.09.2022 and other relevant records of the listed entity.



For Sundaram Home Finance Limited

Delving
 Authorised Signatory



Disclosure pursuant to Reg 23(9) of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015

In accordance with IND AS 24: Related Party Disclosures, the details of Related Party Transactions are given below:

Details of Related Parties:

Promoters Sundaram Finance Ltd.
(100% of the paid-up share capital)

Other Related parties
(Entities in which the Company's promoter has control or significant influence)

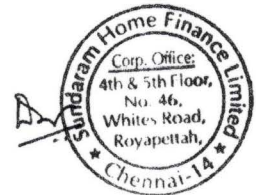
LGF Services Ltd.
Sundaram Asset Management Company Ltd
Sundaram Asset Management Singapore Pte Ltd
Sundaram Fund Services Ltd.
Sundaram Trustee Company Ltd.
Sundaram Business Services Ltd.
Royal Sundaram General Insurance Co Ltd.
Sundaram Alternate Assets Ltd.
Sundaram Finance Holdings Ltd.
Sundaram Finance employee Welfare trust
SAMC Support Services Pvt Ltd (*formerly known as
Principal Asset Management Company Pvt Ltd*)
Principal Retirement Advisors Pvt Ltd
Principal Trustee Company Pvt Ltd

Key Management Personnel:

Mr. T T Srinivasaraghavan - Chairman
Mr. Harsha Viji - Director
Mr. A.N.Raju - Director
Mr. Lakshminarayanan Duraiswamy - Managing Director

Relatives of Key Management Personnel with whom the Company has transactions:

Mr. Viji Father of Mr. Harsha Viji
Mrs Chitra Viji Mother of Mr. Harsha Viji
Mrs Vimala Rangaswamy Mother of Mr. T.T. Srinivasaraghavan
Mrs Bagyam Raghavan Wife of Mr. T.T. Srinivasaraghavan
Mrs. Sheela Lakshminarayanan Wife of Mr. Lakshminarayanan Duraiswamy
Ms. Suguna Sister of Mr. Lakshminarayanan Duraiswamy
Mrs. R.N.Mala Wife of Mr. A.N.Raju



Sundaram Home Finance Limited

Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.

S NO	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments		Details of the loans, inter-corporate deposits, advances or investments				Purpose for which the funds will be utilised by the ultimate recipient of funds (end-usage)
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance	Nature (loan/ advance/ inter-corporate deposit/ investment)	Cost	Tenure	Nature (loan/ advance/ inter-corporate deposit/ investment)	Interest Rate (%)	Tenure	
	Income																
1	Sundaram Home Finance Ltd	AADCS4826	Sundaram Finance Ltd.	AAACS4944A	Promoter	Rental Income	3.54	1.61									
2	Sundaram Home Finance Ltd	AADCS4826	Sundaram Finance Ltd.	AAACS4944A	Promoter	Brokerage Received	15.00	0.60									
3	Sundaram Home Finance Ltd	AADCS4826	Sundaram Alternate Assets Limited	AAZCS7814G	Other Related Parties	Docket Fees	0.96	0.48									
4	Sundaram Home Finance Ltd	AADCS4826	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	Service Expenses	0.36	0.18									
5	Sundaram Home Finance Ltd	AADCS4826	Sundaram Finance Holdings Ltd.	AAACS3116J	Other Related Parties	Service Expenses	0.72	0.36									
							20.58	3.23									
	Expenses																
1	Sundaram Home Finance Ltd	AADCS4826	Sundaram Finance Ltd.	AAACS4944A	Promoter	Rent Paid	230.12	114.06									
2	Sundaram Home Finance Ltd	AADCS4826	Sundaram Finance Ltd.	AAACS4944A	Promoter	Brokerage	1115.00	349.72									
3	Sundaram Home Finance Ltd	AADCS4826	Sundaram Finance Holdings Ltd.	AAACS3116J	Other Related Parties	Deposit Processing, Telecalling Services and Intranet/ Web Maintenance Charges	67.00	27.47									
4	Sundaram Home Finance Ltd	AADCS4826	Sundaram Finance Ltd.	AAACS4944A	Promoter	Internal Audit, Branch Inspection fees and Docket Verification fees	39.79	12.01									
5	Sundaram Home Finance Ltd	AADCS4826	Sundaram Finance Ltd.	AAACS4944A	Promoter	Connectivity and Other Charges	100.00	16.14									
6	Sundaram Home Finance Ltd	AADCS4826	Sundaram Finance Ltd.	AAACS4944A	Promoter	Interest On NCDs	1063.15	376.10									
7	Sundaram Home Finance Ltd	AADCS4826	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	Insurance Premium Paid	513.49	229.80									
8	Sundaram Home Finance Ltd	AADCS4826	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	Dividend-Final Portfolio Management Fees	51.01	19.20									
9	Sundaram Home Finance Ltd	AADCS4826	Sundaram Finance Ltd.	AAACS4944A	Promoter		5568.99	6581.54									
11	Sundaram Home Finance Ltd	AADCS4826	Sundaram Alternate Assets Limited	AAZCS7814G	Other Related Parties		300.00	46.12									
							9048.55	7772.16									



										Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.							
SNO	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments			Details of the loans, inter-corporate deposits, advances or investments			Purpose for which the funds will be utilised by the ultimate recipient of funds (end-usage)
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance	Nature (loan/ advance/ inter-corporate deposit/ investment)	Cost	Tenure	Nature (loan/ advance/ inter-corporate deposit/ investment)	Interest Rate (%)	Tenure	
Assets																	
1	Sundaram Home Finance Ltd	AADC54826	Sundaram Finance Ltd.	AAACS4944A	Promoter	Purchase of Asset Software	2.09	2.09	95.03	-							
2	Sundaram Home Finance Ltd	AADC54826	Sundaram Fund Services Ltd.	AAACS1618P	Other Related Parties	Purchase of Asset	-	-	1.67	-							
3	Sundaram Home Finance Ltd	AADC54826	Sundaram Finance Ltd.	AAACS4944A	Promoter	Other Deposits	-	-	143.44	143.44							
4	Sundaram Home Finance Ltd	AADC54826	Sundaram Finance Ltd.	AAACS4944A	Promoter	Prepaid Expenses	99.90	180.02	-	99.90							
5	Sundaram Home Finance Ltd	AADC54826	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	Other Deposits	12.40	12.40	11.30	12.40							
6	Sundaram Home Finance Ltd	AADC54826	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	Prepaid Insurance Premium	21.07	18.95	16.14	21.07							
7	Sundaram Home Finance Ltd	AADC54826	Sundaram Finance Ltd.	AAACS4944A	Promoter	Income Receivable	0.28	0.03	0.25	0.28							
8	Sundaram Home Finance Ltd	AADC54826	Sundaram Alternate Assets Limited	AAZCS7814G	Other Related Parties	Docket Fees	-	0.14	0.14	-							
9	Sundaram Home Finance Ltd	AADC54826	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	Income Receivable	0.03	0.03	0.06	0.03							
							135.77	213.66	268.03	277.12							
Liabilities																	
1	Sundaram Home Finance Ltd	AADC54826	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	NCD		356.52	7,327.34	7683.86							
2	Sundaram Home Finance Ltd	AADC54826	Sundaram Finance Ltd.	AAACS4944A	Promoter	Brokerage	73.70	73.70	60.85	73.70							
3	Sundaram Home Finance Ltd	AADC54826	Sundaram Alternate Assets Limited	AAZCS7814G	Other Related Parties	Portfolio Management Fees	24.68	24.68	-	24.68							
							98.38	454.90	7388.19	7782.24							
Compensation paid to Key Managerial Personnel																	
1	Sundaram Home Finance Ltd	AADC54826	MR Lakshminarayanan Duraiswamy	AAFDP5438E	KMP	Commission payable to Managing Director	62.82	62.82	-	62.82							
2	Sundaram Home Finance Ltd	AADC54826	MR T T SRINIVASARAGHAVAN	AAGPS0089M	KMP	Commission payable	6.00	6.00	-	6.00							
							68.82	68.82	-	68.82							
Managing Director Remuneration																	
1	Sundaram Home Finance Ltd	AADC54826	MR Lakshminarayanan Duraiswamy	AAFDP5438E	KMP	Managing Director Remuneration	326.42	163.21									
							326.42	163.21									



											Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.										
SNO	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments				Purpose for which the funds will be utilised by the ultimate recipient of funds (end-usage)						
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance	Nature (loan/ advance/ inter-corporate deposit/ investment)	Cost	Tenure	Nature (loan/ advance/ inter-corporate deposit/ investment)		Interest Rate (%)	Tenure	Secured/ unsecured			
Transaction with Key Managerial Personnel & their relatives																					
1	Sundaram Home Finance Ltd	AADC54826J	MR Lakshminarayanan Duraiswamy	AAFPD5438E	KMP	Housing Loan - at the end of the year	4.82	68.02	63.20												
2	Sundaram Home Finance Ltd	AADC54826J	MR Lakshminarayanan Duraiswamy	AAFPD5438E	KMP	Interest on Housing Loan	0.99														
							5.81	68.02	63.20												
Transaction with Key Managerial Personnel & their relatives																					
1	Sundaram Home Finance Ltd	AADC54826J	MRS VIMALA RANGASWAMY	AABPR2371N	Relative of KMP	Fixed Deposits	22.83	58.41	35.58												
2	Sundaram Home Finance Ltd	AADC54826J	MRS CHITRA VIJI	AACPC0420E	Relative of KMP	Fixed Deposits	10.73	69.13	79.86												
3	Sundaram Home Finance Ltd	AADC54826J	MR A N RAJU	AACPR9536L	KMP	Fixed Deposits	0.00	32.00	32.00												
4	Sundaram Home Finance Ltd	AADC54826J	MR S VIJI	AAFPV2927C	Relative of KMP	Fixed Deposits	23.22	149.61	172.83												
5	Sundaram Home Finance Ltd	AADC54826J	MR T T SRINIVASARAGHAVAN	AAGPS0089M	KMP	Fixed Deposits	6.61	6.61	-												
6	Sundaram Home Finance Ltd	AADC54826J	MRS R N MALA	ADDPN3769P	Relative of KMP	Fixed Deposits	2.00	13.25	11.25												
7	Sundaram Home Finance Ltd	AADC54826J	MRS SHEELA LAKSHMINARAYANAN	APIPS0956A	Relative of KMP	Fixed Deposits	0.23	7.12	7.35												
8	Sundaram Home Finance Ltd	AADC54826J	MS D SUGUNA	FFCPS4923G	Relative of KMP	Fixed Deposits	5.00	9.00	14.00												
9	Sundaram Home Finance Ltd	AADC54826J	MRS VIMALA RANGASWAMY	AABPR2371N	Relative of KMP	Interest on Fixed Deposits	1.35														
10	Sundaram Home Finance Ltd	AADC54826J	MRS CHITRA VIJI	AACPC0420E	Relative of KMP	Interest on Fixed Deposits	0.74														
11	Sundaram Home Finance Ltd	AADC54826J	MR A N RAJU	AACPR9536L	KMP	Interest on Fixed Deposits	1.18														
12	Sundaram Home Finance Ltd	AADC54826J	MR S VIJI	AAFPV2927C	Relative of KMP	Interest on Fixed Deposits	1.58														
13	Sundaram Home Finance Ltd	AADC54826J	MR T T SRINIVASARAGHAVAN	AAGPS0089M	KMP	Interest on Fixed Deposits	0.02														
14	Sundaram Home Finance Ltd	AADC54826J	MRS R N MALA	ADDPN3769P	Relative of KMP	Interest on Fixed Deposits	0.40														
15	Sundaram Home Finance Ltd	AADC54826J	MRS SHEELA LAKSHMINARAYANAN	APIPS0956A	Relative of KMP	Interest on Fixed Deposits	0.37														
16	Sundaram Home Finance Ltd	AADC54826J	MS D SUGUNA	FFCPS4923G	Relative of KMP	Interest on Fixed Deposits	0.30														
							76.56	345.13	352.87												

