



May 14, 2022

**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 14<sup>th</sup> May 2022, has approved the Audited Financial Results for the quarter/year ended 31<sup>st</sup> March 2022. Accordingly, please find enclosed herewith the following:

- Audited Financial Results under Regulation 52 read with Regulation 33 of LODR
- Statement containing details required under Regulation 52(4) of LODR
- Annual Audit Report along with declaration for Audit Reports with unmodified opinion(s) under Regulation 52(3)
- Disclosures of related party transactions as required under Proviso to Regulation 23(9) of LODR

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

The meeting commenced at 11:00 AM and concluded at 02:30 PM.

Kindly acknowledge receipt.

Thanking you

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

**R. Venkatasubramanian  
Company Secretary**

**Cc: IDBI Trusteeship Services Ltd.  
Ground Floor, Asian Building  
17, Kamani Marg  
Ballard Estate, Mumbai 400 001**

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**Sundaram Home Finance Limited**

**INDEPENDENT AUDITOR'S REPORT ON THE STANDALONE QUARTERLY AND ANNUAL FINANCIAL RESULTS OF THE COMPANY PURSUANT TO THE REGULATION 33 AND 52 OF THE SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS ,2015 AS AMENDED**

To  
The Board of Directors  
Sundaram Home Finance Limited

**Report on the audit of Standalone Financial Results**

**Opinion**

We have audited the accompanying statement of standalone Quarterly and year to date Ind AS Financial Results of M/s Sundaram Home Finance Limited ("the Company") for the quarter ended 31.03.2022 and for the period from April 1,2021 to March 31, 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").

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid statement:

- i) are presented in accordance with the requirements of regulation 52 of the Listing Regulations and
- ii) give a true and fair view, in conformity with the applicable accounting standards, RBI guidelines and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information for the quarter ended 31st March 2022 and the year-to-date results from 1st April 2021 to 31st March 2022.



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GSTIN - 33AABFS50243001



**Basis of Opinion**

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013. ("Act")/ issued by the Institute of Chartered Accountants of India. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Results section of our report.

We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the Financial Results, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained, is sufficient and appropriate to provide a basis for our opinion.

**Management's and Board's Responsibility for Financial Results**

These standalone financial results has been compiled on the basis of the standalone annual financial statements. The Company's Management and Board of Directors are responsible for the preparation and presentation of the financial results that give a true and fair view of the net profit and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in Indian Accounting Standards specified under section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with regulation 33 and 52 of the Listing Regulations. The Board of Directors of the Company are responsible for maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error which have been used for the purpose of preparation of the financial results by the Directors of the company, as aforesaid.



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

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

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

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

We also:

- Identify and assess the risks of material misstatement of the financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the company's internal control. Under Section 143(3)(i) of the Companies Act 2013, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.



- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report.
- Evaluate the overall presentation, structure and content of the financial results, including the disclosures, and whether the financial results represent the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of misstatements in the standalone financial statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the standalone financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the financial statements.

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

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



**Other Matters**

The comparative financial information of the company for the corresponding quarter and the year ended 31<sup>st</sup> March 2021 included in these standalone financial results are audited by the previous auditor whose report dated 20.05.2021, expressed an unmodified opinion on those standalone financial statements. Our Opinion is not modified in respect of this matter.

The Financial Results include the results for the quarter ended 31<sup>st</sup> March 2022 being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the current financial year which were subject to limited review by us.

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



**M.Sivaram**

**Partner**

**M No: 211916**

**UDIN: 22211916A1YVSQ2255**

**Place: Chennai**

**Date: 14.05.2022**



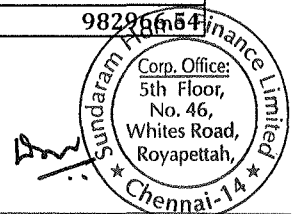
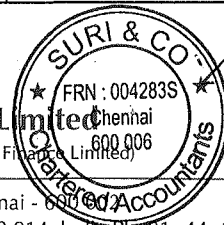
**Sundaram Home Finance Limited**  
Statement of Assets and Liabilities

₹ in lakhs

Particulars	31st March 2022	31st March 2021
	Audited	Audited
<b>ASSETS</b>		
<b>Financial Assets</b>		
Cash and cash equivalents	863.02	2089.20
Bank Balances other than Cash and cash equivalents	3961.77	4834.51
Receivables		
- Trade Receivables	18.09	62.55
Loans	918376.18	875177.33
Investments	87628.05	78321.91
Other Financial assets	404.41	9459.89
<b>Non-financial Assets</b>		
Current tax assets (Net)	3842.57	3975.87
Deferred tax Assets (Net)	5400.24	4492.93
Property, Plant and Equipment	2547.54	2586.84
Right Of Use Assets	567.48	566.67
Other Intangible assets	261.19	340.90
Other Non-Financial assets	1042.62	1057.93
<b>Total Assets</b>	<b>1024913.16</b>	<b>982966.54</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
<b>Financial Liabilities</b>		
Payables		
(I) Trade Payables		
(i) Total outstanding dues of micro enterprises and small enterprises		
(ii) Total outstanding dues of creditors other than micro enterprises and small	1418.53	789.79
(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		
Debt Securities	321230.62	257188.02
Borrowings (Other than Debt Securities)	317984.63	365432.58
Deposits	200042.21	184588.41
Subordinated Liabilities	13286.70	13265.58
Lease Liabilities	615.66	607.06
Other financial liabilities	2571.72	3423.86
<b>Non-Financial Liabilities</b>		
Current tax liabilities (Net)		
Provisions	769.50	593.66
Other non-financial liabilities	1495.96	1207.18
<b>EQUITY</b>		
Equity Share capital	10125.44	10125.44
Other Equity	155372.19	145744.96
<b>Total Liabilities and Equity</b>	<b>1024913.16</b>	<b>982966.54</b>

**Sundaram Home Finance Limited**

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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: corporataffairs@sundaramhome.in



**Sundaram Home Finance Limited**

Statement of Financial Results for the quarter and year ended 31st March, 2022

₹ in lakhs

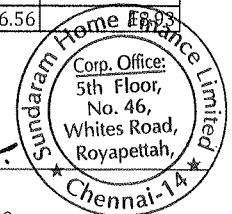
Particulars	Quarter Ended			Year ended	
	31/03/2022	31/12/2021	31/03/2021	31/03/2022	31/03/2021
	Audited	Unaudited	Audited	Audited	Audited
<b>Revenue from operations</b>					
Interest Income	23083.31	22843.81	23749.93	91872.30	100323.41
Fees and commission Income	97.37	110.36	92.06	466.05	242.40
Net gain on fair value changes	724.64	348.80	340.70	1975.53	2043.31
Other Operating Income	476.56	269.29	311.25	1345.29	1302.23
<b>Total Revenue from operations</b>	<b>24381.88</b>	<b>23572.26</b>	<b>24493.94</b>	<b>95659.17</b>	<b>103911.35</b>
<b>Other Income</b>					
Profit on sale of Property Plant & Equipment	3.67	(0.07)	-	11.23	-
Miscellaneous Income	22.55	2.56	1.04	28.31	4.57
<b>Total Other Income</b>	<b>26.22</b>	<b>2.49</b>	<b>1.04</b>	<b>39.54</b>	<b>4.57</b>
<b>Total Income</b>	<b>24408.10</b>	<b>23574.75</b>	<b>24494.98</b>	<b>95698.71</b>	<b>103915.92</b>
<b>Expenses</b>					
Finance Costs	13449.84	13246.87	13270.75	53242.96	62537.20
Impairment on financial instruments	241.95	2851.97	3244.63	8093.92	5227.97
Employee Benefits Expenses	1943.86	1859.80	1743.48	7270.91	6628.21
Depreciation and amortization	270.17	328.93	305.19	1155.79	1293.55
Administrative and other expenses	1982.81	904.36	806.45	4663.39	3098.91
<b>Total Expenses</b>	<b>17888.63</b>	<b>19191.93</b>	<b>19370.50</b>	<b>74426.97</b>	<b>78785.83</b>
<b>Profit or (Loss) before exceptional items and tax</b>	<b>6519.47</b>	<b>4382.82</b>	<b>5124.48</b>	<b>21271.74</b>	<b>25130.09</b>
Exceptional item	-	-	-	-	-
<b>Profit before tax</b>	<b>6519.47</b>	<b>4382.82</b>	<b>5124.48</b>	<b>21271.74</b>	<b>25130.09</b>
Tax Expense:					
Current Tax	1543.14	1842.42	2708.44	5409.40	7013.69
Deferred Tax	(329.53)	(950.48)	(1244.00)	(907.31)	(1047.94)
<b>Total Tax Expense</b>	<b>1213.60</b>	<b>891.94</b>	<b>1464.44</b>	<b>4502.10</b>	<b>5965.75</b>
<b>Profit after tax</b>	<b>5305.87</b>	<b>3490.88</b>	<b>3660.04</b>	<b>16769.64</b>	<b>19164.34</b>
<b>Other Comprehensive Income</b>					
(A) (i) Items that will not be reclassified to profit or loss					
Remeasurement of the defined benefit plans	(60.14)	(13.60)	(63.82)	(100.93)	(54.39)
(ii) Income tax relating to items that will not be reclassified to profit or loss	15.14	3.42	16.06	25.40	13.69
<b>Subtotal (A)</b>	<b>(45.00)</b>	<b>(10.18)</b>	<b>(47.76)</b>	<b>(75.53)</b>	<b>(40.70)</b>
(B) (i) Items that will be reclassified to profit or loss	-	-	-	-	-
(ii) Income tax relating to items that will be reclassified to profit or loss	-	-	-	-	-
<b>Subtotal (B)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Other Comprehensive Income (A + B)</b>	<b>(45.00)</b>	<b>(10.18)</b>	<b>(47.76)</b>	<b>(75.53)</b>	<b>(40.70)</b>
<b>Total Comprehensive Income for the period comprising Profit and other comprehensive income for the period</b>	<b>5260.87</b>	<b>3480.70</b>	<b>3612.28</b>	<b>16694.11</b>	<b>19123.64</b>
Paid-up Equity Share Capital (Face Value of ₹ 10)	-	-	-	10125.44	10125.44
Reserves excluding Revaluation Reserve as at March 31	-	-	-	155372.19	145744.96
Earnings per equity share on Face Value of ₹ 10 per share	Not Annualised	Not Annualised	Not Annualised	Annualised	Annualised
Basic & Diluted (₹)	5.24	3.45	3.61	16.56	

**Sundaram Home Finance Limited**

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 PAN: AADCS4826J CIN: U65922TN1999PLC04759

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Cash Flow Statement for the year ended 31-03-2022		
Particulars	April 2021 - March 2022 ₹ in lakhs	April 2020 - March 2021 ₹ in lakhs
<b>CASH FLOW FROM OPERATING ACTIVITIES:</b>		
Profit After Tax	16769.65	19164.34
Provision for Taxation (Including Deferred Tax)	4502.09	5965.75
Add : Finance Cost	53242.96	62537.20
Depreciation	1155.79	1293.55
Impairment on Financial Instruments	8093.92	5227.97
Share based payments	20.97	13.71
Profit on sale of Property Plant & Equipment (Net)	-10.59	-
(Profit)/ Loss on sale of Investments	-1975.53	-2062.60
Interest Income from Investments	-2571.07	-2920.43
<b>OPERATING PROFIT BEFORE WORKING CAPITAL CHANGES</b>	<b>79228.19</b>	<b>89219.49</b>
(Increase)Decrease in Trade Receivables	44.46	23.01
(Increase) Decrease in Loans	-51291.42	37482.82
(Increase) Decrease in Bank Balances other than Cash and cash equivalents	872.86	6147.75
(Increase) Decrease in Other Financial Assets	9053.30	-9085.60
Increase (Decrease) in Other Non Financial Assets	15.31	93.90
Increase (Decrease) in Trade Payables	628.74	-287.52
Increase (Decrease) in Other Financial Liabilities	-852.14	906.87
Increase (Decrease) in Other Non Financial Liabilities	288.78	-122.38
Increase (Decrease) in Provisions	75.95	342.44
<b>Cash Generated From Operations</b>	<b>38064.03</b>	<b>124720.77</b>
Financial Costs	-53364.94	-64587.64
Direct Taxes Paid	-5250.70	-4649.93
<b>NET CASH FROM OPERATING ACTIVITIES (A)</b>	<b>-20551.61</b>	<b>55483.20</b>
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>		
Purchase of PPE & Other Intangible assets	-456.96	-246.81
Sale of PPE & Other Intangible assets	31.60	24.59
(Purchase)/Sale of Investments	-7218.84	-17227.94
Interest Received	2458.38	2726.23
<b>NET CASH FROM INVESTING ACTIVITIES (B)</b>	<b>-5185.83</b>	<b>-14723.92</b>
<b>CASH FLOW FROM FINANCING ACTIVITIES</b>		
Increase (Decrease) in Debt Securities	65687.70	-4061.39
Increase (Decrease) in Borrowings other than debt securities	-47175.63	-50999.69
Increase (Decrease) in Public Deposits	13738.92	19438.58
Repayment of lease liabilities	-651.92	-645.34
Dividend paid	-7,087.81	-4556.45
<b>NET CASH FROM FINANCING ACTIVITIES (C)</b>	<b>24511.25</b>	<b>-40824.30</b>
<b>Effect of Foreign Exchange rates on Cash and Cash Equivalents, net (D)</b>	<b>-</b>	<b>-</b>
<b>NET INCREASE / (DECREASE) IN CASH AND CASH EQUIVALENTS (A)+(B)+(C)+(D)</b>	<b>-1226.19</b>	<b>-65.02</b>
Cash and cash equivalents at the Beginning of the Year	2089.21	2154.23
Cash and cash equivalents at the End of the Year	863.02	2089.21
<b>COMPONENTS OF CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR</b>		
Current Account with Banks	105.41	813.18
Cheques Drafts on Hand	694.50	1158.35
Cash, Stamps and Stamp Papers on Hand	63.11	117.68
<b>Cash &amp; Cash equivalents</b>	<b>863.02</b>	<b>2089.21</b>

**Sundaram Home Finance Limited**

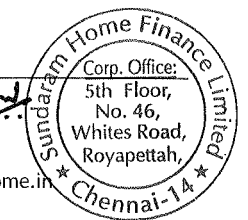
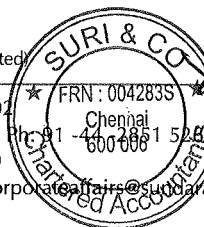
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**Notes to Financial Results:**

1. The Financial Results for the year ended 31st March 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 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.
3. The financial results for the year ended 31st March 2022 have been audited by the Statutory Auditor of the Company in compliance of Regulations 33 and 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended. The same were recommended by audit committee and approved by the Board of Directors at its Meeting held on 14th May 2022.
4. The Board of Directors have recommended a final dividend of Rs 6.50 per share (65%) for the year ended 31st March 2022 (Rs. 5.50 for P.Y.2020-21). This together with Interim dividend of Rs.1.50 per share (15%) (Rs.1.50 for P.Y.2020-21) already paid, would aggregate to a total dividend of Rs. 8.00/- per share (80%).
5. 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.
6. As on March 31, 2022, the Company's Redeemable Secured Non-Convertible Debentures are secured by mortgage of immovable property and negative lien to the extent of ₹ 1222 Cr (Face Value) and specific charge by hypothecation of Loan receivables of the Company to the extent of ₹ 715 Cr (Face Value) with 100% asset cover maintained, as per the terms of issues.
7. 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. The Company is taking steps to comply with these norms.
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.

**Sundaram Home Finance Limited**

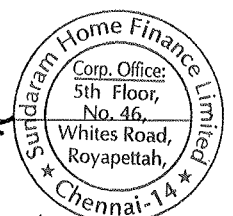
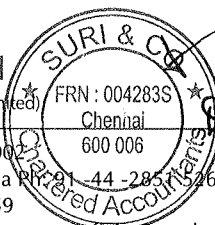
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(₹ In lakhs)

Type of Borrower	Exposure to account classified as Standard consequent to implementation of resolution plan - Position as at the end of Previous half-year	Of (A), Aggregate debt that slipped in to NPA during the half-year	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
Personal Loans	28791.86	561.80	14.28	300.55	27915.23
Corporate Persons*	-	-	-	-	-
- Of which, MSMEs	-	-	-	-	-
- Others	15090.71	-	-	429.54	14661.17
<b>Total</b>	<b>43882.57</b>	<b>561.80</b>	<b>14.28</b>	<b>730.09</b>	<b>42576.40</b>

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

## 9. Disclosure pursuant to RBI notification dated September 24, 2021 on "Transfer of Loan Exposures"

a) The Company has acquired loans, not in default, during the year ended March 31, 2022

(₹ In lakhs)

Particulars	31st March 2022	31st March 2021
(i) No. of accounts	262	-
(ii) Aggregate value (net of provisions) of accounts assigned	1224.66	-
(iii) Aggregate consideration	1230.54	-
(iv) Additional consideration realized in respect of accounts transferred in earlier years	-	-
(v) Aggregate gain / loss over net book value	-	-

b) The Company has not transferred or acquired, any stressed loans during the year ended March 31, 2022.

**Sundaram Home Finance Limited**

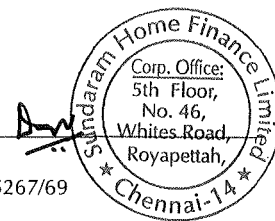
(Formerly known as Sundaram BNP Paribas Home Finance Limited)

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





10. 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.
11. Figures of the quarter ended March 31, 2022 and March 31, 2021 are derived by deducting the reported "year to date" figures for the period ended December 31, 2021 and December 31, 2020, which were subjected to limited review, from the audited figures for the year ended March 31, 2022 and March 31, 2021 respectively.
12. Figures for the previous period are regrouped/reclassified to conform to the current period's classification.

**By the Order of the Board**

**Lakshminarayanan Duraiswamy**

**Managing Director**

**Chennai**  
**14<sup>th</sup> May 2022**



**Sundaram Home Finance Limited**

(Formerly known as Sundaram BNP Paribas Home Finance Limited)



May 14, 2022

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

Dear Sir,

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

In terms of the second proviso to Regulation 52(3)(a) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, it is declared that the Auditor has expressed an unmodified opinion(s) on the audited Financial Results of the Company for the year ended 31<sup>st</sup> March 2022.

Kindly acknowledge receipt.

Thanking you

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

**R. Venkatasubramanian  
Company Secretary**

---

**Sundaram Home Finance Limited**

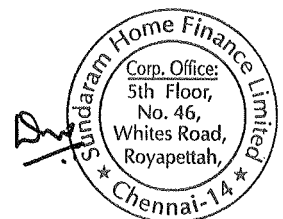
**Annexure**

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

Debt Equity	5.17
Outstanding redeemable preference shares (quantity and value)	Nil
Net Worth as on 31st March 2022 (Rs.in lakhs)	165497.63
Total debts to Total assets	83.4%
Net Profit after Tax for the year ended 31st Mar 22 (Rs.in lakhs)	16769.65
Earnings per share (Basic and Diluted)	16.56
Bad debts to Receivable ratio for the year ended 31st Mar 22	1.5%
Operating margin (for the quarter ended)	44.8%
Net Profit margin (for the quarter ended)	21.8%
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
<b>Sector specific ratios</b>	
Gross Stage III Assets	3.00%
Net Stage III Assets	1.57%
Stage III - Provision Coverage	48.6%
Capital Adequacy Ratio	25.7%

**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**

(Formerly known as Sundaram BNP Paribas Home Finance Limited)



**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)

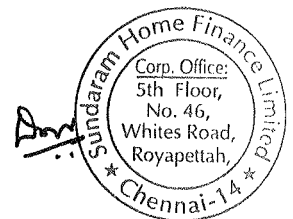
LGF Services Ltd.  
Sundaram Asset Management Company Ltd  
Sundaram Asset Management Singapore Pte Ltd  
Sundaram Fund Services Ltd.  
Sundaram Trustee Company Ltd.  
Sundaram Business Services Ltd.  
Royal Sundaram General Insurance Co Ltd.  
Sundaram Alternate Assets Ltd.  
Sundaram Finance Holdings 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:**

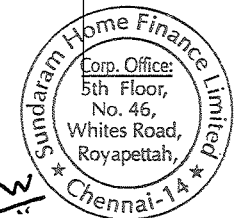
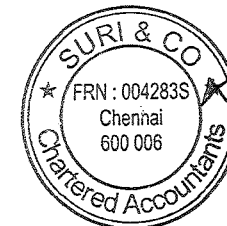
Mr. Viji Father of Mr. Harsha Viji  
Mrs Chitra Viji Mother of Mr. Harsha Viji  
Mrs Vimala Rangaswamy Mother of Mr. T.T. Srinivasaraghavan  
Mrs Bagyam Raghavan Wife of Mr. T.T. Srinivasaraghavan  
Mrs. Sheela Lakshminarayanan Wife of Mr. Lakshminarayanan Duraiswamy  
Ms. Suguna Sister of Mr. Lakshminarayanan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



**Sundaram Home Finance Limited**

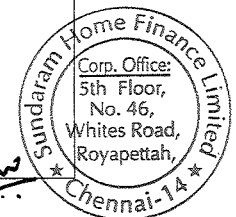
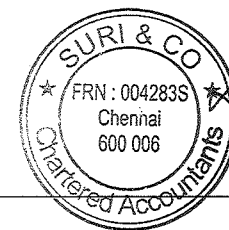
(Formerly known as Sundaram BNP Paribas Home Finance Limited)

													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				
	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	Purpose for which the funds will be utilised by the ultimate recipient of funds (end-	
<b>Income</b>							<b>₹ in lakhs</b>												
1	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Rental Income	2.88	2.95											
2	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Brokerage Received	10.00	2.95											
3	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Alternate Assets Limited	AAZCS7814G	Other Related Parties	Docket Fees	0.90	0.90											
4	Sundaram Home Finance Ltd	AADCS4826J	Royal Sundaram General Insurance Co Ltd.	AAACR7106G	Other Related Parties	Service Expenses	0.14	0.14											
5	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Holdings Ltd.	AAACS3116J	Other Related Parties	Service Expenses	0.27	0.27											
							<b>14.19</b>	<b>7.21</b>											
<b>Expenses</b>																			
1	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Rent Paid	226.33	218.18											
2	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Fund Services Ltd.	AAMCS1618P	Other Related Parties	Repairs & Maintenance	100.00	4.33											
3	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Brokerage	961.92	491.71											
4	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Holdings Ltd.	AAACS3116J	Other Related Parties	Deposit Processing & Telecalling Services	54.08	53.92											
5	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Intranet/ Web Maintenance Charges	6.49	3.42											
6	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Internal Audit, Branch Inspection fees and Docket Verification fees	100.00	95.78											
7	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Connectivity and Other Charges	834.39	718.48											
8	Sundaram Home Finance Ltd	AADCS4826J	Royal Sundaram General Insurance Co Ltd.	AAACR7106G	Other Related Parties	Interest On NCDs	880.96	578.42											

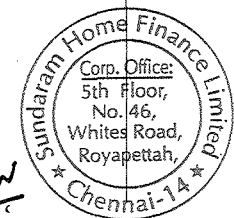




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S NO	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during 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	
	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
9	Sundaram Home Finance Ltd	AADCS4826J	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	Insurance Premium Paid	44.55	40.85								
10	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Dividend-Final	5568.99	5,568.99								
11	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Dividend-Interim	1518.82	1518.82								
12	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Alternate Assets Limited	AAZCS7814G	Other Related Parties	Portfolio Management Fees	34.00	33.19								
13	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Printing Expenses	9.11	9.11								
							<b>10,339.64</b>	<b>9,335.20</b>								
<b>Assets</b>																
1	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Purchase of Asset - Software	96.00	95.03	102.63	95.03						
2	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Fund Services Ltd.	AAMCS1618P	Other Related Parties	Purchase of Asset	1.67	1.67	-	1.67						
3	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Other Deposits	-	-	143.44	143.44						
4	Sundaram Home Finance Ltd	AADCS4826J	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	Other Deposits	0.99	0.99	10.31	11.30						
5	Sundaram Home Finance Ltd	AADCS4826J	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	Prepaid Insurance Premium	2.39	2.39	18.53	16.14						
6	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Income Receivable	0.25	0.25	0.24	0.25						
7	Sundaram Home Finance Ltd	AADCS4826J	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	Income Receivable	0.14	0.14	-	0.14						
8	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Holdings Ltd.	AAACS3116J	Other Related Parties	Income Receivable	0.06	0.06	-	0.06						
							<b>101.50</b>	<b>100.53</b>	<b>275.15</b>	<b>268.03</b>						
<b>Liabilities</b>																
1	Sundaram Home Finance Ltd	AADCS4826J	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	Repayment of NCD	4773.24	4773.24	12100.58	7327.34						
2	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Brokerage	60.85	60.85	36.88	60.85						
							<b>4834.09</b>	<b>4834.09</b>	<b>12137.46</b>	<b>7388.19</b>						

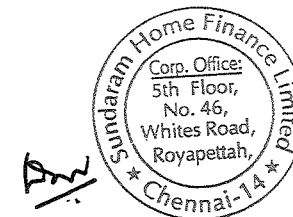


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S NO	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during 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			
	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	Purpose for which the funds will be utilised by the ultimate recipient of funds (end-
<b>Compensation paid to Key Managerial Personnel</b>																		
1	Sundaram Home Finance Ltd	AADCS4826J	MR Lakshminarayanan Duraiswamy	AAFPDS438E	KMP	Commission payable to Managing Director	126.00	126.00										
2	Sundaram Home Finance Ltd	AADCS4826J	MR T T SRINIVASARAGHAVAN	AAGPS0089M	KMP	Commission payable	12.00	12.00										
							<b>138.00</b>	<b>138.00</b>										
<b>Managing Director Remuneration</b>																		
1	Sundaram Home Finance Ltd	AADCS4826J	MR Lakshminarayanan Duraiswamy	AAFPDS438E	KMP	Managing Director Remuneration	232.72	232.72										
							<b>232.72</b>	<b>232.72</b>										
<b>Transaction with Key Managerial Personnel &amp; their relatives</b>																		
1	Sundaram Home Finance Ltd	AADCS4826J	MR Lakshminarayanan Duraiswamy	AAFPDS438E	KMP	Housing Loan - at the end of the year		68.02	77.49	68.02								
2	Sundaram Home Finance Ltd	AADCS4826J	MR Lakshminarayanan Duraiswamy	AAFPDS438E	KMP	Interest on Housing Loan		2.14										
							-	<b>70.16</b>	<b>77.49</b>	<b>68.02</b>								
<b>Transaction with Key Managerial Personnel &amp; their relatives</b>																		
1	Sundaram Home Finance Ltd	AADCS4826J	MRS VIMALA RANGASWAMY	AABPR2371N	Relative of KMP	Fixed Deposits		58.41	24.09	58.41								
2	Sundaram Home Finance Ltd	AADCS4826J	MRS CHITRA VIJI	AACPC0420E	Relative of KMP	Fixed Deposits		69.13	68.66	69.13								
3	Sundaram Home Finance Ltd	AADCS4826J	MR A N RAJU	AACPR9536L	KMP	Fixed Deposits		32.00	22.00	32.00								
4	Sundaram Home Finance Ltd	AADCS4826J	MR S VIJI	AAFV2927C	Relative of KMP	Fixed Deposits		149.61	148.59	149.61								
5	Sundaram Home Finance Ltd	AADCS4826J	MR T T SRINIVASARAGHAVAN	AAGPS0089M	KMP	Fixed Deposits		6.61	6.57	6.61								



*[Handwritten signature]*

										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		
	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
6	Sundaram Home Finance Ltd	AADCS4826J	MRS R N MALA	ADDPN3769P	Relative of KMP	Fixed Deposits		13.25	11.75	13.25							
7	Sundaram Home Finance Ltd	AADCS4826J	MRS SHEELA LAKSHMINARAYANAN	APIPS0956A	Relative of KMP	Fixed Deposits		7.12	7.07	7.12							
8	Sundaram Home Finance Ltd	AADCS4826J	MS D SUGUNA	FFCPS4923G	Relative of KMP	Fixed Deposits		9.00	5.00	9.00							
9	Sundaram Home Finance Ltd	AADCS4826J	MRS VIMALA RANGASWAMY	AABPR2371N	Relative of KMP	Interest on Fixed Deposits		2.18									
10	Sundaram Home Finance Ltd	AADCS4826J	MRS CHITRA VIJI	AACPC0420E	Relative of KMP	Interest on Fixed Deposits		6.26									
11	Sundaram Home Finance Ltd	AADCS4826J	MR A N RAJU	AACPR9536L	KMP	Interest on Fixed Deposits		2.24									
12	Sundaram Home Finance Ltd	AADCS4826J	MR S VIJI	AAFV2927C	Relative of KMP	Interest on Fixed Deposits		13.55									
13	Sundaram Home Finance Ltd	AADCS4826J	MR T T SRINIVASARAGHAVAN	AAGPS0089M	KMP	Interest on Fixed Deposits		0.61									
14	Sundaram Home Finance Ltd	AADCS4826J	MRS R N MALA	ADDPN3769P	Relative of KMP	Interest on Fixed Deposits		0.81									
15	Sundaram Home Finance Ltd	AADCS4826J	MRS SHEELA LAKSHMINARAYANAN	APIPS0956A	Relative of KMP	Interest on Fixed Deposits		0.62									
16	Sundaram Home Finance Ltd	AADCS4826J	MS D SUGUNA	FFCPS4923G	Relative of KMP	Interest on Fixed Deposits		0.51									
							-	371.91	293.73	345.13							



**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](http://www.sundaramhome.in)Email: [corporateaffairs@sundaramhome.in](mailto:corporateaffairs@sundaramhome.in)**Audited Financial Results for the Quarter and Year ended 31<sup>st</sup> March 2022**

Rs.in lakhs

Particulars	Quarter ended 31/03/2022	Quarter ended 31/03/2021	Year ended 31/03/2022	Year ended 31/03/2021
	Audited	Audited	Audited	Audited
Total Income from Operations	24408.10	24494.98	95698.71	103915.92
Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	6519.47	5124.48	21271.74	25130.09
Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	6519.47	5124.48	21271.74	25130.09
Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	5305.87	3660.04	16769.64	19164.34
Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	5260.87	3612.28	16694.11	19123.64
Paid up Equity Share Capital	10125.44	10125.44	10125.44	10125.44
Reserves (excluding Revaluation Reserve)	134897.63	125270.40	134897.63	125270.40
Securities Premium Account	20474.56	20474.56	20474.56	20474.56
Net worth	165497.63	155870.40	165497.63	155870.40
Paid up Debt Capital / Outstanding Debt	255224.73	226345.39	255224.73	226345.39
Outstanding Redeemable Preference Shares	--	--	--	--
Debt Equity Ratio	5.17	5.28	5.17	5.28
Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations) - Not Annualised				
1. Basic:	5.24	3.61	16.56	18.93
2. Diluted:	5.24	3.61	16.56	18.93
Capital Redemption Reserve	NA	NA	NA	NA
Debenture Redemption Reserve	NA	NA	NA	NA
Debt Service Coverage Ratio	NA	NA	NA	NA
Interest Service Coverage Ratio	NA	NA	NA	NA

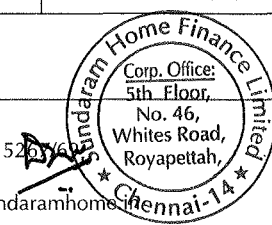
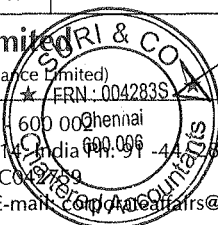
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Website: [www.sundaramhome.in](http://www.sundaramhome.in) | Toll Free Number : 1800 419 7722 | E-mail: [corporateaffairs@sundaramhome.in](mailto:corporateaffairs@sundaramhome.in)



**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](http://www.nseindia.com)) and on the Company's website ([www.sundaramhome.in](http://www.sundaramhome.in)).
2. The Financial Statements for the Quarter ended 31<sup>st</sup> March 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 year ended 31<sup>st</sup> March 2022 have been audited by the Statutory Auditor of the Company in compliance of Regulations 33 and 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended. The same were recommended by audit committee and approved by the Board of Directors at its Meeting held on 14<sup>th</sup> May 2022.

**By Order of the Board**

**Lakshminarayanan Duraiswamy**  
Managing Director

**Chennai**  
14<sup>th</sup> May 2022



**Sundaram Home Finance Limited**

(Formerly known as Sundaram BNP Paribas Home Finance Limited)



14<sup>th</sup> May 2022

The Board of Directors  
Sundaram Home Finance Limited  
21, Patullos Road  
Chennai -- 600014

**Sub : Certification pursuant to Regulation 33(2)(a) of the Securities And Exchange Board Of India  
(Listing Obligations And Disclosure Requirements) Regulations, 2015  
as amended from time to time**

We the undersigned hereby certify

- (a) that we have reviewed the financial statements for the quarter/year ended 31<sup>st</sup> March 2022; and
- (b) that the financial statements for the quarter/year ended 31<sup>st</sup> March 2022 do not contain any false or misleading statement or figures and do not omit any material fact which may make the statements or figures contained therein misleading; and
- (c) that the financial statements for the quarter/year ended 31<sup>st</sup> March 2022 present a true and fair view of the Company's affairs and are in compliance with the applicable accounting standards, laws and regulations.

**Lakshminarayanan Duraiswamy**  
Managing Director

**S Sridhar**  
Chief Financial Officer

Dated at Chennai on 14<sup>th</sup> May 2022

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**Sundaram Home Finance Limited**