

October 29, 2021

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

Dear Sir,

Re: Intimations pursuant to The Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("LODR") as amended

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 29th October 2021, have approved the Unaudited Financial Results for the quarter/half-year ended 30th September 2021. Accordingly, please find enclosed herewith the following:


- Unaudited Financial Results required under Regulation 52 read with Regulation 33 of LODR
- Statement containing details required under Regulation 52(4) of LODR
- Limited Review Report of the Statutory Auditors under Regulation 33(2)(c) of LODR
- Disclosures of related party transactions as required under Proviso to Regulation 23(9) of LODR

We have made arrangements to publish the extracts of the above Unaudited Financial Results in "Financial Express (English), Trinity Mirror (English) and Makkal Kural (Tamil – Vernacular)

Kindly acknowledge receipt.

Thanking you

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


V. Swaminathan
Company Secretary

29/10/2021

CC:
IDBI Trusteeship Services Limited
Ground Floor, Asian Building,
17, R Kamani Rd,
Ballard Estate, Fort,
Mumbai, Maharashtra 400001

Sundaram Home Finance Limited

(Formerly known as Sundaram BNP Paribas Home Finance Limited)



Sundaram Home Finance Limited

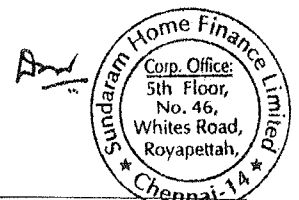
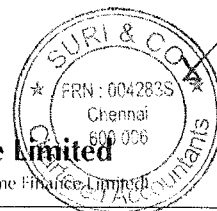
Statement of Financial Results for the period ended 30th September, 2021

₹ in lakhs

Particulars	Quarter Ended			Half Year Ended		Year Ended
	30/09/2021 Unaudited	30/06/2021 Unaudited	30/09/2020 Unaudited	30/09/2021 Unaudited	30/09/2020 Unaudited	31/03/2021 Audited
Revenue from operations						
Interest Income	22954.62	22990.56	25711.63	45945.18	51795.48	100323.41
Fees and commission Income	206.66	51.66	58.83	258.32	73.86	242.40
Net gain on fair value changes	416.68	485.41	359.46	902.09	825.04	2062.60
Other Operating Income	401.47	197.97	274.37	599.44	351.45	1302.23
Total Revenue from operations	23979.43	23725.60	26404.29	47705.03	53045.83	103930.64
Other Income						
Profit/(Loss) on sale of Property Plant & Equipment (Net)	2.86	4.77	-	7.63	-	-
Miscellaneous Income	1.79	1.41	1.23	3.20	1.25	4.57
Total Other Income	4.65	6.18	1.23	10.83	1.25	4.57
Total Income	23984.08	23731.78	26405.52	47715.86	53047.08	103935.21
Expenses						
Finance Costs	13236.93	13309.32	16530.11	26546.25	33636.99	62537.20
Impairment on financial instruments	2500.00	2500.00	-1162.46	5000.00	1259.42	5227.97
Employee Benefits Expenses	1807.68	1659.57	1611.33	3467.25	3250.49	6628.21
Depreciation, amortization and impairment	280.03	276.66	335.26	556.69	660.43	1293.55
Other expenses	997.51	778.71	714.06	1776.22	1479.09	3118.19
Total Expenses	18822.15	18524.26	18028.30	37346.41	40286.41	78805.12
Profit or (Loss) before exceptional items and tax	5161.93	5207.52	8377.22	10369.45	12760.67	25130.09
Exceptional items	-	-	-	-	-	-
Profit before tax	5161.93	5207.52	8377.22	10369.45	12760.67	25130.09
Tax Expense:						
Current Tax	438.42	1585.42	1367.13	2023.84	2730.01	7013.69
Deferred Tax	754.22	-381.51	523.84	372.71	150.58	-1047.94
Total Tax Expense	1192.64	1203.91	1890.97	2396.55	2880.59	5965.75
Profit after tax	3969.29	4003.61	6486.25	7972.90	9880.08	19164.34
Other Comprehensive Income						
(A) (i) Items that will not be reclassified to profit or loss						
Remeasurement of the defined benefit plans	(13.60)	(13.60)	(47.22)	(27.20)	(18.90)	(54.39)
(ii) Income tax relating to items that will not be reclassified to profit or loss	3.42	3.42	11.89	6.84	4.76	13.69
Subtotal (A)	(10.18)	(10.18)	(35.33)	(20.36)	(14.14)	(40.70)
(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)	(10.18)	(10.18)	(35.33)	(20.36)	(14.14)	(40.70)
Total Comprehensive Income for the period comprising Profit and other comprehensive income for the period	3959.11	3993.43	6450.92	7952.54	9865.94	19123.64
Paid-up Equity Share capital (Face value of ₹ 10)	-	-	-	-	-	10125.44
Reserves excluding Revaluation Reserve as at March 31	-	-	-	-	-	145744.96
Earnings per equity share						
Basic & Diluted (Face value of ₹ 10) (Not Annualised)	3.92	3.95	6.41	7.87	9.76	18.93

Sundaram Home Finance Limited

(Formerly known as Sundaram BNP Paribas Home Finance Limited)



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

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

PAN: AADCS4826J CIN: U65922TN1999PLC042759

Website: www.sundaramhome.in | Tollfree: 1800 419 7722 | Email: corporateaffairs@sundaramhome.in

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

₹ in lakhs

Particulars	30th September 2021	30th September 2020	31st March 2021
	Unaudited	Unaudited	Audited
ASSETS			
Financial Assets			
Cash and cash equivalents	955.22	1438.46	2089.21
Bank Balances	4558.71	7670.08	4813.89
Receivables			
Trade Receivables	51.38	131.10	83.73
Loans	875568.87	909110.90	875205.76
Investments	60178.91	87901.38	78292.93
Other Financial assets	14887.85	13410.48	9459.89
Non-financial Assets			
Current tax assets (Net)	4169.57	5269.36	3975.87
Property, Plant and Equipment	2547.78	2710.04	2586.84
Right Of Use Assets	674.76	725.54	566.67
Other Intangible assets	290.65	436.43	340.90
Other Non-Financial assets	1492.63	1566.88	923.03
Deferred tax Assets (Net)	4120.21	3977.13	4492.93
Total Assets	969496.54	1034347.78	982831.65
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	1126.36	1025.07	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	285649.89	266423.88	257188.02
Borrowings (Other than Debt Securities)	306051.19	422168.51	365432.58
Deposits	199597.07	176548.90	184588.41
Subordinated Liabilities	13641.05	13623.93	13265.58
Lease Liability	721.38	775.79	607.06
Other financial liabilities	3363.00	4239.35	4137.28
Non-Financial Liabilities			
Current tax liabilities (Net)			
Provisions	604.46	289.74	562.73
Other non-financial liabilities	478.57	443.76	389.80
EQUITY			
Equity Share capital	10125.44	10125.44	10125.44
Other Equity	148138.14	138683.41	145744.96
Total Liabilities and Equity	969496.54	1034347.78	982831.65

Sundaram Home Finance Limited

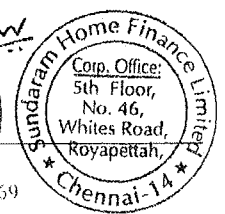
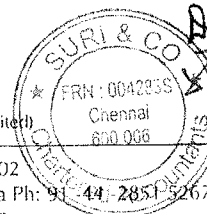
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Sundaram Home Finance Limited
Cash Flow Statement

Particulars	Half year ended 30.09.2021 ₹ in lakhs	Half year ended 30.09.2020 ₹ in lakhs
<u>CASH FLOW FROM OPERATING ACTIVITIES:</u>		
Net Profit	7972.90	9880.08
Provision for Taxation (Including Deferred Tax)	2396.56	2080.59
Add : Financial Costs	26546.25	33654.12
Depreciation	556.69	660.43
Impairment on Financial Instruments	5000.00	1259.43
Share based payments	9.64	8.30
Profit on sale of Property Plant & Equipment (Net)	-7.63	2.80
(Profit)/ Loss on sale of Investments	-902.09	-825.04
Interest / Dividend Income	-1160.35	-1708.83
OPERATING PROFIT BEFORE WORKING CAPITAL CHANGES	40411.97	45011.88
(Increase) Decrease in Trade Receivables	32.35	-24.36
(Increase) Decrease in Loans	-5363.11	7596.80
(Increase) Decrease in Bank Deposits	255.00	3269.42
(Increase) Decrease in Other Financial Assets	-5428.94	-13039.97
Increase (Decrease) in Other Non Financial Assets	-569.60	-265.35
Increase (Decrease) in Trade Payables	336.56	-52.25
Increase (Decrease) in Other Financial Liabilities	-771.14	963.84
Increase (Decrease) in Other Non Financial Liabilities	88.77	-350.50
Increase (Decrease) in Provisions	14.53	110.69
Cash Generated From Operations	29006.39	44020.20
Financial Costs	-21778.71	-33926.67
Direct Taxes Paid	-2210.70	-1668.67
NET CASH FROM OPERATING ACTIVITIES (A)	5016.98	8424.86
<u>CASH FLOW FROM INVESTING ACTIVITIES</u>		
Purchase of Fixed Assets - Tangible & Intangible	-183.49	-121.53
Sale of Fixed Assets - Tangible	24.17	17.77
Purchase/Sale of Investments	19010.27	-28264.17
Interest Received	1165.16	1680.32
NET CASH FROM INVESTING ACTIVITIES (B)	20016.11	-26607.62
<u>CASH FLOW FROM FINANCING ACTIVITIES</u>		
Share Capital - Equity	-	-
Securities Premium received	-	-
Increase (Decrease) in Debt Securities	27634.79	6721.63
Increase (Decrease) in Borrowings other than debt securities	-61837.08	2030.37
Increase (Decrease) in Public Deposits	13930.84	12108.46
Repayment of lease liabilities	-326.65	-283.84
Dividend paid (including Corporate Dividend Tax)	-5,568.98	-3,037.64
NET CASH FROM FINANCING ACTIVITIES (C)	-26167.08	17546.98
<i>Effect of Foreign Exchange rates on Cash and Cash Equivalents, net</i>	-	-
NET INCREASE IN CASH AND CASH EQUIVALENTS (A)+(B)+(C)+(D)	-1133.99	-715.78
Cash and cash equivalents at the Beginning of the Year	2089.21	2154.23
Cash and cash equivalents at the End of the Year	955.22	1438.46
COMPONENTS OF CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR		
Current Account with Banks	60.72	50.28
Cheques Drafts on Hand	764.36	1271.44
Cash, Stamps and Stamp Papers on Hand	130.14	116.74
Cash & Cash equivalents	955.22	1438.46

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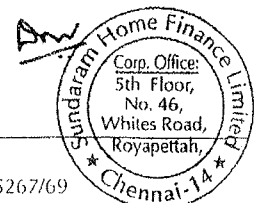
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SUNDARAM HOME
Notes to Financial Results:

1. The above results were recommended by the Audit Committee and approved by the Board of Directors at their respective meetings held on 29th October 2021.
2. The Company's main business is to provide loans for purchase or construction of residential houses. All other activities of the Company are incidental to the main business. As such there are no separate reportable segments as per Indian Accounting Standard (IndAS108) – Segment Reporting specified under Section 133 of the Companies Act 2013.
3. Impairment on Financial Assets have been made on an estimated basis and is more than the provisions as per the Expected Credit Loss model under Ind AS 109.
4. As on September 30, 2021, the Company's Secured Non-Convertible Debentures are secured by mortgage of immovable property and negative lien to the extent of ₹ 1537 Cr (Face Value) and specific charge on Loan receivables of the Company to the extent of ₹ 565 Cr (Face Value), with 100% asset cover maintained, as per the terms of issue.
5. 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 A

(₹ In lakhs)

	(A)	(B)	(C)	(D)	(E)
Type of Borrower	Number of accounts where resolution plan has been implemented under this window	Exposure to accounts mentioned at (A) before implementation of the plan	Of (B), aggregate amount of debt that was converted into other securities	Additional funding sanctioned, if any, including between invocation of the plan and implementation	Increase in provisions on account of the implementation of the resolution plan [^]
Personal Loans	101	5690.04	-	-	569.00
Corporate Persons*	-	-	-	-	-
Of which, MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	101	5690.04	-	-	569.00

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	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	5752.54	289.12	2.05	107.81	5536.31
Corporate Persons*	-	-	-	-	-
- Of which, MSMEs	-	-	-	-	-
- Others	-	-	-	-	-
Total	5,752.54	289.12	2.05	107.81	5,536.31

Sundaram Home Finance Limited

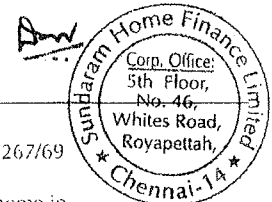
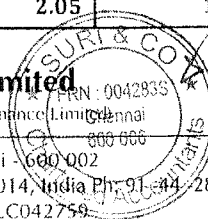
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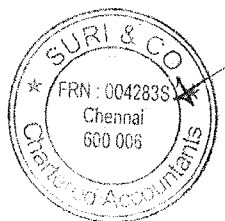
6. Information as required by Reserve Bank of India's Circular on Resolution Framework 2.0: Resolution of COVID-19 related stress of individuals and Small Businesses dated 5 May 2021 is given below.

(₹ In lakhs)

Sl No	Description	Individual Borrowers		Small Businesses
		Personal Loans	Business Loans	
A	Number of requests received for invoking resolution process under Part A	849	266	11
B	Number of accounts where resolution plan has been implemented under this window	767	255	10
C	Exposure to accounts mentioned at (B) before implementation of the plan	22896.31	12815.57	1664.84
D	Of (C). aggregate amount of debt that was converted into other securities	-	-	-
E	Additional funding sanctioned, if any, including between invocation of the plan and implementation	-	-	-
F	Increase in provisions on account of the implementation of the resolution plan	2336.69	1298.47	169.14

7. 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.
8. Figures for the previous period are regrouped/reclassified to conform to the current period's classification.
9. The Statutory Auditors have carried out a Limited Review of the financial results for the quarter ended 30th September 2021.

Chennai
29th October 2021



By the Order of the Board

Lakshminarayanan Duraiswamy
Managing Director

Sundaram Home Finance Limited

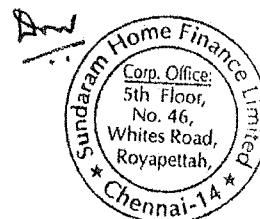
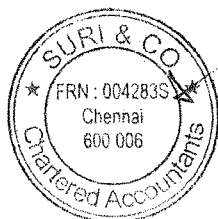
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Disclosure as required by Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 for the half year ended 30th September 2021

Debt Equity	5.10
Debt service coverage ratio	Not applicable
Interest service coverage ratio	Not applicable
Outstanding redeemable preference shares (quantity and value)	Nil
Capital redemption reserve/debenture redemption reserve	Not applicable
Net Worth as on 30th September 2021 (Rs.in lakhs)	158263.58
Net Profit after Tax for the half year ended 30th Sep 21 (Rs.in lakhs)	7972.90
Earnings per share (annualised)	15.75
Current ratio	Not applicable
Long Term Debt to Working Capital ratio	Not applicable
Bad debts to receivable's ratio	0.72%
Current Liability ratio	Not applicable
Debtors Turnover ratio	Not applicable
Inventory turnover ratio	Not applicable
Total debts to Total assets	83.28%
Operating margin for the quarter ended 30th Sep 21	44.80%
Net Profit margin for the quarter ended 30th Sep 21	16.55%
Sector specific ratios	
Gross Stage III	4.95%
Net Stage III	2.55%
Stage III Provision Coverage	49.69%
Capital Adequacy ratio	25.8%

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



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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 30.09.2021 and for the period from April 1, 2021, to September 30,2021 attached herewith("the statement") being submitted by the Company pursuant to the requirements of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirement) Regulations 2015 as amended from time to time("the Listing Regulations").

This statement which is the responsibility of the Company's Management and has been approved by the Board of Directors in its meeting held on 29.10.2021 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.



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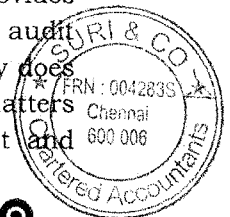


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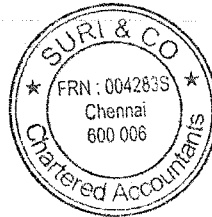
Park Circle, Second Floor,
No. 20, Moores Road,
Thousand Lights, Chennai - 600 006.

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



M. Sivaram
Partner
M No: 211916

Place: Chennai
Date: 29.10.2021
UDIN: 21211916 AAAAR02502



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

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

Details of Related Parties:

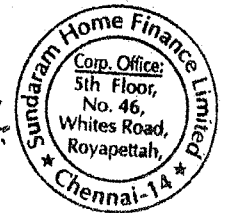
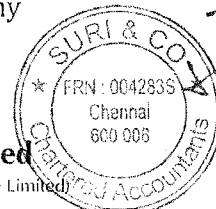
Holding Company	Sundaram Finance Ltd. (100% of the paid-up share capital)
Fellow Subsidiaries	LGF Services Ltd. Sundaram Asset Management Company Ltd. Sundaram Asset Management Singapore Pte Ltd. Sundaram Fund Services Ltd. Sundaram Trustee Company Ltd. Sundaram Business Services Ltd. Sundaram Alternate Assets Ltd. Sundaram Finance Holding Ltd. Sundaram Finance employee Welfare trust
Joint Venture of Holding Company	Royal Sundaram General Insurance Company 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.R.N.Mala Wife of Mr.A.N.Raju
Mrs. Sheela Lakshminarayanan Wife of Mr. Lakshminarayanan Duraiswamy
Mrs. Suguna Sister of Mr. Lakshminarayanan Duraiswamy



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(Formerly known as Sundaram BNP Paribas Home Finance Limited)



SUNDARAM HOME

Details of Related Party Transactions as on 30th September 2021

Particulars	Related Parties	₹ In Lakhs	
		Apr-Sep 2021	Apr-Sep 2020
INCOME			
Rental Income	Sundaram Finance Ltd.	1.45	1.08
Interest Income From Investments	Royal Sundaram General Insurance Co Ltd.	-	259.92
Brokerage	Sundaram Finance Ltd.	1.77	-
Docket Fees	Sundaram Alternate Assets Limited	0.45	-
EXPENDITURE			
Rent	Sundaram Finance Ltd.	109.43	109.57
Brokerage	Sundaram Finance Ltd.	200.15	116.04
Deposit Processing & Telecalling Services	Sundaram Finance Holdings Ltd.	25.86	17.85
Intranet/ Web Maintenance Charges	Sundaram Finance Ltd.	1.14	1.32
Internal Audit, Branch Inspection fees and Docket Verification fees	Sundaram Finance Ltd.	45.46	44.37
Connectivity and Other Charges	Sundaram Finance Ltd.	329.86	340.14
Interest On NCDs	Royal Sundaram General Insurance Co Ltd.	290.48	480.50
Insurance Premium	Royal Sundaram General Insurance Co Ltd.	19.80	5.74
Dividend	Sundaram Finance Ltd.	5,560.99	3,037.63
Portfolio Management Fees	Sundaram Alternate Assets Limited	15.82	7.94
ASSETS			
Purchase of Asset - Software	Sundaram Finance Ltd.	57.99	48.89
Other Deposits	Sundaram Finance Ltd.	143.44	143.44
	Royal Sundaram General Insurance Co Ltd.	10.60	10.38
Prepaid -Annual Maintenance Charges	Sundaram Finance Ltd.	88.96	88.96
Prepaid Insurance Premium	Royal Sundaram General Insurance Co Ltd.	24.83	6.28
Income Receivable-Rent	Sundaram Finance Ltd. Sundaram Alternate Assets Limited	0.25 0.08	0.18
LIABILITIES			
Issue of NCD	Royal Sundaram General Insurance Co Ltd.	7,242.85	11,826.76
Other Liabilities	Sundaram Finance Ltd. Sundaram Finance Holdings Ltd.	- -	42.74 3.07

(₹ In Lakhs)

Compensation paid to Key Managerial Personnel	Apr-Sep 2021	Apr-Sep 2020
Commission payable to Managing Director	25.00	37.50

(₹ In Lakhs)

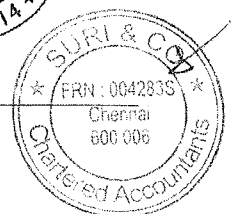
Transaction with Key Managerial Personnel & their relatives	Apr-Sep 2021	Apr-Sep 2020
Fixed Deposits	332.03	257.38
Interest on Fixed Deposits	13.83	10.49
Housing Loan - at the end of the year	72.76	82.50
Interest on Housing Loan	1.07	7.70
Managing Director Remuneration	113.82	114.15



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 | Tollfree: 1800 419 7722 | Email: corporateaffairs@sundaramhome.in





29th October 2021

The Board of Directors
Sundaram Home Finance Limited
21, Patullos Road
Chennai – 600002

Subject : 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/half-year ended 30th September 2021; and
- (b) that the financial statements for the quarter/half-year ended 30th September 2021 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/half-year ended 30th September 2021 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 the 29th October 2021

Sundaram Home Finance Limited

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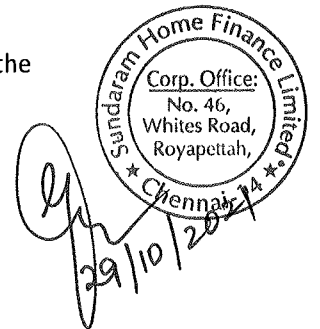
**Statement containing details as required under Regulation 52(4)**

1. The Company's Secured Non-Convertible Debentures are rated ICRA AA+ / Stable outlook by ICRA, CRISIL AA+/Stable outlook by CRISIL and CARE AA+ by CARE. No Change in rating in NCDs took place during the year.
2. The previous due date for payment of interest / repayment of said NCDs and whether the same has been paid or not for the half year ending 30thSeptember 2021.

Rs in Lakhs

Series	ISIN	Type	Principal	Interest	Maturity Date	Principal / Interest Due date
series 305	INE667F07HH4	Interest		586.39	11/04/2022	12/04/2021
series 303	INE667F07HF8	Principal & Interest	2500.00	52.92	07/05/2021	07/05/2021
Series 316	INE667F07HS1	Interest		775.00	11/05/2023	11/05/2021
Series 307	INE667F07HK8	Interest		215.00	17/06/2022	18/06/2021
Series 308	INE667F07HJ0	Principal & Interest	7000.00	588.00	18/06/2021	18/06/2021
Series 317	INE667F07HT9	Interest		553.04	24/06/2022	24/06/2021
Sudebt tr vi	INE667F08087	Interest		262.50	28/06/2022	28/06/2021
Series 309	INE667F07HL6	Principal & Interest	10000.00	837.70	16/07/2021	16/07/2021
Series 318	INE667F07HU7	Interest		462.45	04/08/2023	04/08/2021
Series 295	INE667F08160	Interest		2679.00	07/09/2033	07-09-2021
Series 310	INE667F07HM4	Interest		282.25	13/09/2022	13/09/2021
Series 319	INE667F07HW3	Interest		146.50	22/09/2022	22/09/2021

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

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Series	ISIN	Type	Principal	Interest	Maturity Date	Principal / Interest Due date
Series 320	INE667F07HX1	Interest		885.00	13/10/2022	13/10/2021
Series 321	INE667F07HZ6	Interest		930.00	16/10/2023	18/10/2021
Series 322	INE667F07HY9	Interest		930.00	16/11/2023	18/10/2021
Series 312	INE667F07HO0	Interest		1620.00	05/12/2022	06/12/2021
Subdebt tr 10	INE667F08129	Interest		189.00	16/12/2024	16/12/2021
Series 313	INE667F07HP7	Interest		342.30	20/03/2023	20/12/2021
Series 296	INE667F07GY1	Principal & Interest	5000.00	1682.57	27/12/2021	27/12/2021
Series 300	INE667F07HC5	Principal & Interest	6000.00	546.00	14/01/2022	14/01/2022
Series 301	INE667F07HD3	Principal & Interest	3000.00	273.00	21/01/2022	21/01/2022
314	INE667F07HQ5	Principal & Interest	10000.00	775.00	03/02/2022	03/02/2022
315	INE667F07HR3	Interest		775.00	13/02/2023	13/02/2022
SUBDEBT - TR 11	INE667F08137	Interest		416.25	24/02/2025	24/02/2022
SUBDEBT - TR 9	INE667F08111	Interest		394.92	28/02/2023	28/02/2022
298 ZC	INE667F07HA9	Interest	7500.00	2451.71	07/03/2022	07/03/2022



[Signature]
29/10/2021

**SUNDARAM HOME**

SUNDARAM HOME FINANCE LIMITED

CIN : U65922TN1999PLC042759

Registered Office: 21, Patullos Road, Chennai - 600 002. Tel: 2852 1181

Corporate Office: "Sundaram Towers", 46, Whites Road, Chennai - 600 014.

Tel : 2851 5267 Fax : 044-2858 2235

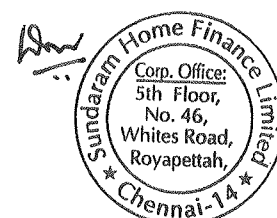
Website : www.sundaramhome.inEmail: corporateaffairs@sundaramhome.in**Unaudited Financial Results for the Quarter ended 30th September 2021**

Rs.in lakhs

Particulars	Quarter ended 30/09/2021	Quarter ended 30/09/2020	Year ended 31/03/2021
	Unaudited	Unaudited	Audited
Total Income from Operations	23984.08	26405.52	103935.21
Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	5161.93	8377.22	25130.09
Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	5161.93	8377.22	25130.09
Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	3969.29	6486.25	19164.34
Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	3959.11	6450.92	19123.64
Paid up Equity Share Capital	10125.44	10125.44	10125.44
Reserves (excluding Revaluation Reserve)	148138.14	138683.41	145744.96
Securities Premium Account	--	--	--
Net worth	158263.58	148808.85	155870.41
Paid up Debt Capital / Outstanding Debt	274548.40	209175.65	226345.39
Outstanding Redeemable Preference Shares	--	--	--
Debt Equity Ratio	5.10	5.93	5.28
Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations) - Not Annualised			
1. Basic:	3.92	6.41	18.93
2. Diluted:	3.92	6.41	18.93
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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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 2021 have been drawn up in accordance with the provisions of Section 129 read with Schedule III of the Companies Act, 2013 and prepared in accordance with the Indian Accounting Standards (Ind AS).
3. 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 2021 have been subjected to Limited review by the Statutory Auditors of the Company and were approved by the Board of Directors at its Meeting held on 29th October 2021.

By Order of the Board

Lakshminarayanan Duraiswamy
Managing Director

Chennai
29th October 2021

Sundaram Home Finance Limited

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