

17th May 2024

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.

Pursuant to Regulation 52 read with Part B of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we wish to inform you that the Board of Directors of the Company at their Meeting held today i.e., on 17th May 2024, with the recommendations of the Audit Committee, has approved the Audited Financial Results along with the Auditor's Report for the quarter and year ended 31st March 2024.

Accordingly, please find enclosed herewith the following:

Financial Results:

(i) Audited Financial Results of the Company for the quarter and year ended 31st March 2024 including additional information as required under Regulation 52(4) of Listing Regulations and statement of Asset and Liabilities and Cash flows as of 31st March 2024.

(ii) Audit Report dated 17th May 2024, issued by M/s Suri & Co, Chartered Accountants, (Firm Registration No. (004283S), Statutory Auditors of the Company, on the Audited Financial Results of the Company, for the financial year ended 31st March 2024.

Unmodified Opinion:

(iii) Declaration on Audit report with unmodified opinion in terms of Regulation 52(3)(a) of Listing Regulations.

Large Corporate Disclosures:

(iv) Initial Disclosures pursuant to Chapter XII of Operational Circular No.SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021 w.r.t fund raising by issuance of Debt Securities by Large Corporate, for the financial year ended 31st March 2024, as the Company falls under the definition of "Large Corporates".

As per the recent amendments vide SEBI Circulars on Large Corporate disclosures and the clarification mails received from the exchanges, the Company has submitted the details relating to Large Corporate in the excel format separately.

Sundaram Home Finance Limited

(Formerly known as Sundaram BNP Paribas Home Finance Limited)

Statement of Material Deviation:

(v) Pursuant to Regulation 52(7) of Listing Regulations, we hereby confirm that issue proceeds of non-convertible debt securities issued by the Company have been utilised for the purpose for which these proceeds were raised. We enclose herewith a statement indicating Deviation or Variation in the use of proceeds of issue of listed non-convertible debt securities in the format as prescribed under SEBI Notification No. SEBI/HO/DDHS/DDHS_Div1/P/CIR/2022/0000000103 dated 29th July 2022 in this regard.

Security Cover details:

(vi) Pursuant to Regulation 54(3) of the Listing Regulations, as amended from time to time, please find enclosed herewith Security Cover details of non-convertible debt securities for the financial year ended 31st March 2024. Security cover details have been provided in the format prescribed under SEBI Circular no. SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated 19th May 2022 for disclosure under Regulation 56(1)(d) of the Listing Regulations and duly certified by the Statutory Auditor of the Company.

Related Party transactions:

(vii) Pursuant to Regulation 23(9) of the Listing Regulations, disclosure of related party transactions for the half year ended 31st March 2024.

Opening of Trading Window:

The window for trading in the securities of the Company which has been closed with effect from 01st April 2024 for all Designated Persons and their immediate relatives in terms of Regulation 9(1) of SEBI (Prohibitions of Insider Trading) Regulations, 2015 will open from 20th May 2024.

The meeting commenced at 4 p.m. and concluded at 8.10 p.m.

We request you to kindly take the same on record.

Thanking You,

For SUNDARAM HOME FINANCE LIMITED

R. VENKATASUBRAMANIAN
CHIEF COMPLIANCE OFFICER & COMPANY SECRETARY

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

Sundaram Home Finance Limited

(Formerly known as Sundaram BNP Paribas Home Finance Limited)

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

Corporate Office: Sundaram Towers, 46, Whites Road, Chennai - 600 014, India Ph: 91 -44 -2851 526769

PAN: AADCS4826J CIN: U65922TN1999PLC042759

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



Sundaram Home Finance Limited

Statement of Financial Results for the Quarter and Year ended 31st March, 2024

(₹ in Crores)

Particulars	Quarter Ended			Year ended	Year ended
	31/03/2024	31/12/2023	31/03/2023	31/03/2024	31/03/2023
	Audited	Unaudited	Audited	Audited	Audited
Revenue from operations					
Interest Income	339.20	335.72	298.16	1318.36	1073.76
Fees and commission Income	3.99	3.70	4.06	14.42	11.74
Recovery of Bad debts	3.98	2.48	5.76	14.22	24.12
Net gain on fair value changes	4.10	5.38	7.48	24.73	28.27
Net gain on derecognition of Financial Assets(At Amortised Cost) - Unrealised	37.48	0.15	0.28	38.90	1.22
Total Revenue from operations	388.75	347.43	315.74	1410.63	1139.11
Other Income	0.49	0.35	0.16	1.12	1.07
Total Income	389.24	347.78	315.90	1411.75	1140.18
Expenses					
Finance Costs	220.80	212.98	172.78	830.30	620.16
Impairment on financial instruments	12.02	-4.48	4.32	24.04	63.80
Employee Benefits Expenses	43.02	36.41	30.77	143.33	101.87
Depreciation and amortization	4.76	4.40	4.46	17.14	13.27
Administrative and other expenses	34.82	17.52	17.41	88.73	59.38
Total Expenses	315.42	266.83	229.74	1103.54	858.48
Profit / (Loss) before exceptional items and tax	73.82	80.95	86.16	308.21	281.70
Exceptional item	-	-	-	-	-
Profit before tax	73.82	80.95	86.16	308.21	281.70
Tax Expense:					
Current Tax	17.99	14.65	17.05	64.35	68.94
Deferred Tax	-0.97	4.02	3.82	8.03	(2.65)
Total Tax Expense	17.02	18.67	20.87	72.38	66.29
Profit after tax	56.80	62.28	65.29	235.83	215.41
Other Comprehensive Income					
(A) (i) Items that will not be reclassified to profit or loss					
Remeasurement of the defined benefit plans	-2.29	0.03	0.88	(2.20)	0.12
(ii) Income tax relating to items that will not be reclassified to profit or loss	0.57	0.00	-0.22	0.55	(0.03)
Subtotal (A)	-1.72	0.03	0.66	-1.65	0.09
(B) (i) Items that will be reclassified to profit or loss	0.00	-	-	-	-
(ii) Income tax relating to items that will be reclassified to profit or loss	0.00	-	-	-	-
Subtotal (B)	0.00	-	-	-	-
Other Comprehensive Income (A + B)	-1.72	0.03	0.66	-1.65	0.09
Total Comprehensive Income for the period comprising Profit and other comprehensive income for the period	55.08	62.31	65.95	234.18	215.50
Paid-up Equity Share Capital (Face Value of ₹ 10)	-	-	-	101.25	101.25
Reserves excluding Revaluation Reserve	-	-	-	1779.01	1703.78
Earnings per equity share on Face Value of ₹ 10 per share	Not Annualised	Not Annualised	Not Annualised	Annualised	Annualised
Basic & Diluted (₹)	5.61	6.15	6.45	23.29	21.27



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

(₹ in Crores)

Particulars	31st March 2024	31st March 2023
	Audited	Audited
ASSETS		
Financial Assets		
Cash and cash equivalents	12.68	11.73
Bank Balances other than Cash and cash equivalents	21.75	21.78
Receivables		
- Trade Receivables	1.82	0.09
Loans	12811.85	10887.85
Investments	331.22	648.88
Other Financial assets	42.14	4.74
Non-financial Assets		
Current tax assets (Net)	44.96	38.91
Deferred tax Assets (Net)	48.77	56.65
Property, Plant and Equipment	34.20	30.19
Right Of Use Assets	21.85	10.67
Intangible assets under development	3.73	0.00
Other Intangible assets	1.68	1.91
Other Non-Financial assets	29.36	22.05
Total Assets	13406.01	11735.45
LIABILITIES AND EQUITY		
LIABILITIES		
Financial Liabilities		
Payables		
(I) Trade Payables		
(i) Total outstanding dues of micro enterprises and small enterprises	0.57	0.03
(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises	22.94	14.95
(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	4114.20	3541.56
Borrowings (Other than Debt Securities)	4956.31	4239.05
Deposits	2235.53	2006.41
Subordinated Liabilities	65.85	65.75
Other financial liabilities	106.41	48.38
Non-Financial Liabilities		
Current tax liabilities (Net)		
Provisions	15.08	9.68
Other non-financial liabilities	8.86	4.61
EQUITY		
Equity Share capital	101.25	101.25
Other Equity	1779.01	1703.78
Total Liabilities and Equity	13406.01	11735.45

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Sundaram Home Finance Limited		
Cash Flow Statement for the year ended 31st March 2024		
(₹ in Crores)		
Particulars	2023-24	2022-23
CASH FLOW FROM OPERATING ACTIVITIES:		
Profit before Tax	308.21	281.70
Add: Finance Cost	830.30	620.16
Depreciation	17.14	13.27
Impairment on Financial Instruments	24.04	63.80
Share Based Payments to employees	0.51	0.37
Less: Profit on sale of Property Plant & Equipment (Net)	(0.30)	(0.19)
Gain on Preclosure of Lease	(0.04)	(0.03)
(Profit) / Loss on sale of Investments	(24.73)	(28.27)
Interest Income from Investments	(30.00)	(36.52)
OPERATING PROFIT BEFORE WORKING CAPITAL CHANGES	1125.14	914.29
(Increase)Decrease in Trade Receivables	(1.73)	0.09
(Increase) Decrease in Loans	(1947.93)	(1767.84)
(Increase) Decrease in Bank Balances other than Cash and cash equivalents	(0.23)	17.82
(Increase) Decrease in Other Financial Assets	(37.59)	(0.96)
(Increase) Decrease in Other Non Financial Assets	(7.31)	(11.62)
Increase (Decrease) in Trade Payables	8.53	3.70
Increase (Decrease) in Other Financial Liabilities	46.31	8.51
Increase (Decrease) in Other Non Financial Liabilities	4.25	(10.35)
Increase (Decrease) in Provisions	3.28	2.30
Cash Generated From Operations	(807.28)	(844.06)
Finance Cost	(726.76)	(602.78)
Direct Taxes Paid	(69.85)	(69.45)
NET CASH FROM OPERATING ACTIVITIES (A)	(1603.89)	(1516.29)
CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of PPE & Other Intangible assets	(16.06)	(10.84)
Sale of PPE & Other Intangible assets	0.45	0.48
Sale of Investments	7908.90	8513.74
(Purchase)of Investments	(7570.59)	(8255.10)
Interest Received	33.89	33.58
NET CASH FROM INVESTING ACTIVITIES (B)	356.59	281.86
CASH FLOW FROM FINANCING ACTIVITIES		
Increase (Decrease) in Debt Securities		
<i>Availment</i>	2129.22	2698.47
<i>Repayment</i>	(1625.00)	(2462.75)
Increase (Decrease) in Borrowings other than debt securities		
<i>Availment</i>	1981.11	2705.49
<i>Repayment</i>	(1269.46)	(1648.36)
Increase (Decrease) in Public Deposits		
<i>Availment</i>	402.31	455.48
<i>Repayment</i>	(200.58)	(437.76)
Repayment of lease liabilities	(9.72)	(7.22)
Dividend paid	(159.63)	(65.82)
NET CASH FROM FINANCING ACTIVITIES (C)	1248.25	1237.53
<i>Effect of Foreign Exchange rates on Cash and Cash Equivalents, net</i>		
NET INCREASE / (DECREASE) IN CASH AND CASH EQUIVALENTS (A)+(B)+(C)+(D)	0.95	3.10
Cash and cash equivalents at the Beginning of the Year	11.73	8.63
Cash and cash equivalents at the End of the Year	12.68	11.73
COMPONENTS OF CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR		
Current Account with Banks	5.38	2.13
Cheques Drafts on Hand	6.70	0.71
Cash and Stamps	0.60	0.89
Cash & Cash equivalents	12.68	11.73



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Notes to Financial Results:

1. The Financial Results for the Quarter and Year ended 31st March 2024 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 read with Companies (Indian Accounting Standards) Rules, 2015, as amended from time to time and other accounting principles generally accepted in India.
2. The Financial Results for the Quarter and Year ended 31st March 2024 have been reviewed by the Audit Committee and approved by the Board of Directors at their Meeting held on 17th May 2024 and audited by the statutory auditors of the Company in compliance of Regulations 33 and 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended.
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 regulated by the Reserve Bank of India ("RBI") and supervised by NHB. The RBI / NHB periodically issues/amends directions, regulations and/or guidelines (collectively "Regulatory Framework") covering various aspects of the operation of the Company, including those relating to accounting for certain types of transactions. The Regulatory Framework contains specific instructions that have been considered by the Company in preparing its financial statements.
5. The Company is a 'Large Corporate' as per criteria under SEBI circular SEBI/HO/DDHS/CIR/P/2018/144. As per the recent amendments vide SEBI Circulars on Large Corporate disclosures and the clarification mails received from the exchanges, the Company has submitted the details relating to Large Corporate in the excel format separately.
6. As on 31st March 2024, the Company's Redeemable Secured Non-Convertible Debentures are secured by specific charge by hypothecation of Loan receivables of the Company to the extent of ₹ 3145 Crs (Face Value) with 100% asset cover maintained, as per the terms of issues.
7. The Board of Directors have recommended a final dividend of Rs 0.058/- per share (0.58%) for the year ended 31st March 2024 (Rs.10 for P.Y.2022-23). Interim dividend of Rs. 5.765 per share (57.65%) was paid for the year (Nil for P.Y.2022-23). This would aggregate to a total dividend of Rs.5.82/- per share (58.23%).
8. Disclosure pursuant to RBI Circular - RBI Master Direction - RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 Reserve Bank of India (Transfer of Loan Exposures) Directions, 2021 dated September 24,2021 are as under:



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a. Details of loans transferred through assignment in respect of loans not in default during the quarter and financial year ended 31st March 2024.

Particulars	For the quarter ended 31 March 24	For the Year ended March 31, 2024
Amount of loan assigned (₹ In Cr) – 100% pool principal	713	915.91
Count of loan accounts assigned	2425	2474
No of transactions	6	7
Weighted average residual maturity (in months)	69.18	58.83
Weighted average holding period by originator (in months)	26.17	23.93
Retention of beneficial economic interest (MRR) (in %)	10%	10%
Coverage of tangible security (in %) *	100%	100%
Rating wise distribution of related loans	NA	NA
Number of instances (transactions) where transferor has agreed to replace the transferred loans	Nil	Nil
Number of transferred loans replaced	Nil	Nil

* Sale of 'loans to Banks and Financial Institutions' – Secured by underlying properties to obligors

b. The company has not transferred any non-performing assets and any special mentioned account for the quarter and year ended March 31, 2024.

c. The company has not acquired any loans through assignment, any stressed loans or Special Mention Account during the quarter and year ended March 31, 2024.

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.



Sundaram Home Finance Limited



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

(₹ In Cr.)

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., Sep 30, 2023. (A)	Of (A), Aggregate debt that slipped into 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 March 31, 2024.
Personal Loans	167.03	5.57	0.06	21.20	140.19
Corporate Persons*	-	-	-	-	-
- Of which, MSMEs	-	-	-	-	-
Others	104.48	-	-	10.96	93.62
Total	271.61	5.57	0.06	32.16	233.81

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

11. Figures for the quarter ended March 31, 2024, and March 31, 2023, are the balancing figures between audited figures for the full financial year and the reviewed year to date figure up to the third quarter of the respective financial year, which were subjected to limited review.
12. Figures for the previous period/year are regrouped/reclassified to conform to the current period's classification.

Chennai
17th May 2024



By the Order of the Board

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 year ended 31st March 2024.

Debt Equity	6.07
Outstanding redeemable preference shares (quantity and value)	Nil
Net Worth (Rs.in Cr.)	1880.26
Total debts to Total assets	85.1%
Net Profit after Tax (Rs.in Cr.)	235.83
Earnings per share (Basic and Diluted)	23.29
Bad debts to Accounts receivable ratio	Not applicable
Operating margin (for the quarter ended)	43.2%
Net Profit margin (for the quarter ended)	14.6%
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	1.2%
Net Stage III Assets	0.5%
Capital Adequacy Ratio	20.3%

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) Total Debt to Assets = (Debt securities + Borrowings (other than debt securities) + Subordinated liabilities + Deposits (including unrenewed deposits) / Total Assets
- 3) Operating Margin = (Revenue from Operations - Finance Cost)/Revenue from Operations
- 4) Net Profit Margin = Net Profit / Revenue from operations


Sundaram Home Finance Limited



SUNDARAM HOME FINANCE LIMITED
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Tel : 2851 5267 Fax : 044-2858 2235
Website : www.sundaramhome.in
Email: compsec@sundaramhome.in

Audited Financial Results for the Quarter and Year ended 31st March 2024**(₹ in Crores)**

S.No	Particulars	Quarter ended 31/03/2024	Quarter ended 31/03/2023	Year ended 31/03/2024	Year ended 31/03/2023
		Audited	Audited	Audited	Audited
1	Total Income from Operations	389.24	315.90	1411.75	1140.18
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	73.82	86.16	308.21	281.70
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	73.82	86.16	308.21	281.70
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	56.80	65.29	235.83	215.41
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	55.08	65.95	234.18	215.50
6	Paid up Equity Share Capital	101.25	101.25	101.25	101.25
7	Reserves (excluding Revaluation Reserve)	1574.26	1499.03	1574.26	1499.03
8	Securities Premium Account	204.75	204.75	204.75	204.75
9	Net worth	1880.26	1805.03	1880.26	1805.03
10	Paid up Debt Capital / Outstanding Debt	11405.45	9873.14	11405.45	9873.14
11	Outstanding Redeemable Preference Shares	--	--	--	--
12	Debt Equity Ratio	6.07	5.47	6.07	5.47
13	Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations)	Not annualised	Not Annualised	Annualised	Annualised
	1. Basic:	5.61	6.45	23.29	21.27
	2. Diluted:	5.61	6.45	23.29	21.27
14	Capital Redemption Reserve	NA	NA	NA	NA
15	Debenture Redemption Reserve	NA	NA	NA	NA
16	Debt Service Coverage Ratio	NA	NA	NA	NA
17	Interest Service Coverage Ratio	NA	NA	NA	NA

**Sundaram Home Finance Limited**



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. For the other line items referred in regulation 52(4) of the Listing Regulations, pertinent disclosures have been made to the National Stock Exchange (NSE - Website: www.nseindia.com) and can be accessed on the Company's website (www.sundaramhome.in).
3. The financial Statements for the Quarter and year ended 31st March 2024 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.
4. The financial results for the year ended 31st March 2024 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. These results were reviewed and recommended by the audit committee and approved by the Board of Directors at its Meeting held on 17th May 2024.
5. Figures for the previous period are regrouped/reclassified to conform to the current period's classification.

Chennai
17th May 2024



By Order of the Board

Lakshminarayanan Duraiswamy
Managing Director
DIN: 07988186



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 Financial Results

Opinion

We have audited the accompanying statement of Quarterly and year to date Ind AS Financial Results of M/s Sundaram Home Finance Limited("the Company") for the quarter ended 31.03.2024 and for the period from April 1,2023 to March 31, 2024 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 2024 and the year-to-date results from 1st April 2023 to 31st March 2024

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.



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Guna Complex, No. 443 & 446
4th Floor Main Building, Anna Salai
Teynampet, Chennai - 600 018. Tamilnadu



GSTIN - 33AABFS5023Q1Z2

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 financial results have been compiled on the basis of the 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 Financial Results include the results for the quarter ended 31st March 2024 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 & Co
Chartered Accountants
FRN: 004283S**

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

**Sanjeev Aditya M
Partner
M No: 229694**

**Place: Chennai
Date: 17-05-2024
UDIN: 24229694BKARNZ6993**



**DECLARATION IN RESPECT OF AUDIT REPORT WITH UNMODIFIED OPINION FOR THE
FINANCIAL YEAR ENDED MARCH 31,2024**

This is to confirm that Statutory Auditors of the Company M/s. Suri & Co. have issued an Audited Report with an unmodified opinion (i.e., it does not contain any qualification, reservation or adverse remark or disclaimer) on the Audited Financial Result of the Company for the financial year ended March 31, 2024.

This declaration is provided in compliance with Regulation 52(3)(a) of Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015 read with SEBI Circular No. CIR/CFD/CMD/56/2016 dated May 27, 2016. Kindly take this declaration on record.

For Sundaram Home Finance Limited

P.S.

**P S Sridhar
Chief Financial Officer**

**Date : 17th May 2024
Place : Chennai**



Sundaram Home Finance Limited



April 24, 2024

National Stock Exchange of India Limited (NSE)
Exchange Plaza, Bandra Kurla Complex,
Bandra East,
Mumbai - 400051

Dear Sir/Madam,

Confirmation for Large Corporate in terms of Operational Circular SEBI/HO/DDHS/P/CIR/2021/613 issued by SEBI dated August 10, 2021 and subsequent amendments thereof.


With Reference to the captioned subject, Sundaram Home Finance Limited qualifies as a Large Corporate (LC) as per the applicable criteria given under the SEBI Circular SEBI/HO/DDHS/P/CIR/2021/603 Dated August 10,2021 and subsequent amendments thereof. Accordingly, the details as required under the said circular are given below:

Sr. No.	Particulars	Details
1	Name of the Company	Sundaram Home Finance Ltd
2	CIN	U65922TN1999PLC042759
3	Outstanding borrowing of company as on 31st March 2024(in Rs Cr.)	Rs. 11,405.45 Cr
	Highest Credit Rating During the previous FY along with name of the Credit Rating Agency	AAA by ICRA & AAA by CRISIL
5	Name of Stock Exchange in which the fine shall be paid, in case of shortfall in the required borrowing under the framework	National Stock Exchange (NSE)

We confirm that we are a Large Corporate as per the applicability criteria given under the Chapter XII of SEBI Operational Circular SEBI/HO/DDHS/P/CIR/613 dated August 10,2021

We request you to take the document on your record.

For Sundaram Home Finance Limited


R. Venkatasubramanian
Chief Compliance Officer and Company Secretary


P. S. Sridhar
Chief Financial Officer

Sundaram Home Finance Limited

Registered Office: 21, Patullos Road, Chennai - 600 002
Corporate Office: Sundaram Towers,46, Whites Road, Chennai - 600 014, India Ph: 91 -44 -2851 5267/69
PAN: AADCS4826J CIN: U65922TN1999PLC042759
Website: www.sundaramhome.in | Toll Free Number : 1800 419 7722 | E-mail: corporateaffairs@sundaramhome.in

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	INE667F07103	Private Placement	NCD	28-Mar-24	100	100	No	NA	NA

B. 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)	2023-2024
Amount Raised	Rs.100 Cr
Report filed for the quarter ended	31/03/2024
Is there a Deviation /Variation in use of funds raised	No
Whether any approval is required to vary the objects of the issue stated in the prospectus /Offer Document	Not Applicable
If yes, details of the approval so required?	
Date of Approval	
Explanation for the Deviation /Variation	
Comments of the Audit Committee after Review	
Comments of the Auditors, if any	
Objects for which funds have been raised and where there has been a deviation, in the following table	

Original Object	Modified Object, if any	Original Allocation	Modified Allocation, if any	Funds Utilised	Amount of Deviation /Variation for the quarter according to applicable object (in Rs. crore and in %)	Remarks if any
-	-	-	-	-	-	-

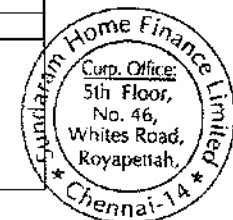
Deviation or variation could mean:

a) Deviation in the objects or purposes for which the funds have been raised.

b) Deviation in the amount of funds actually utilized as against what was originally disclosed

[Signature]
R. Venkatasubramanian
 Chief Compliance officer and Company Secretary
 Date: 17/05/2024

[Signature]
P.S.Sridhar
 Chief Financial Officer



CERTIFICATE

To

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

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

1. We Suri and Co Chartered Accountants, are the Statutory Auditors of Sundaram Home Finance Limited ("the Company") and have been requested by the Company to certify the accompanying Statement showing 'Security Cover' for the listed non-convertible debt securities as at March 31, 2024 (the "Statement") pursuant to the requirements of the Regulation 54 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, (the "SEBI Regulations").

Accordingly, the Company has prepared the details of security cover available for debenture holders in accordance with the audited financial statements as at March 31, 2024 and other relevant records/documents maintained by the Company as per attached Annexure A. We have stamped the same for identification purposes.

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



suriandco.com



chennai@suriandco.com



044-28251140
044-28251150



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

GSTIN - 33AABFS5023Q1Z2

Management Responsibility

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

Auditor's Responsibility

5. Our responsibility is to provide limited assurance with respect to security cover maintained by the Company with respect to listed non-convertible debt securities as on March 31, 2024.
6. We have audited the Financial Results for the year ended March 31, 2024, prepared by the Company pursuant to the requirements of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, and issued an unmodified conclusion dated May 17th, 2024.
7. We conducted our examination in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.
8. We have complied with the relevant requirements of the Standard on Quality Control - 1, "Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements".
9. A limited assurance engagement includes performing procedures to obtain sufficient appropriate evidence on the applicable criteria, mentioned above. The procedures performed vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. Accordingly, we have performed the following procedures in relation to the Statement:



- (a) Obtained and read the Debenture Trust Deed and the Information Memorandum in respect of the secured Debentures and noted the asset cover percentage required to be maintained by the Company in respect of such Debentures, as Indicated in Annexure A of the Statement.
- (b) Traced and agreed the principal amount of the Debentures outstanding as on March 31, 2024, to the audited financial statement of the Company and books of account maintained by the Company as at March 31, 2024.
- (c) Obtained and read the particulars of asset cover required to be provided in respect of Debentures as indicated in the Debenture Trust Deed and the Information Memorandum.
- (d) Traced the value of assets indicated in Annexure A of the Statement to the reviewed financial statements of the Company and unaudited books of account maintained by the Company as on March 31, 2024.
- (e) Obtained the list of security cover maintained by the company. Traced the value of charge created against the assets of the company.
- (f) Examined and verified the arithmetical accuracy of the computation of asset cover indicated in Annexure A of the Statement.

Conclusion

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

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



Restriction on Use

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

For Suri & Co.
Chartered Accountants
FRN: 004283S



Place: Chennai
Date: 17-05-2024
UDIN: 24229694BKARNY5627

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

Sanjeev Aditya M
Partner
M.No: 229694

Annexure B 'Statement' – Details of Non- Convertible Debentures outstanding as on March 31, 2024

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 31th March, 2024.

ISIN	PRIVATE PLACEMENT / PUBLIC ISSUE	SECURED / UNSECURED	SANCTIONED AMOUNT (Rs. In Crores)
INE667F07IA7	PRIVATE PLACEMENT	SECURED	195.00
INE667F07IB5	PRIVATE PLACEMENT	SECURED	145.00
INE667F07IC3	PRIVATE PLACEMENT	SECURED	225.00
INE667F07IE9	PRIVATE PLACEMENT	SECURED	200.00
INE667F07IF6	PRIVATE PLACEMENT	SECURED	250.00
INE667F07IG4	PRIVATE PLACEMENT	SECURED	175.00
INE667F07IH2	PRIVATE PLACEMENT	SECURED	200.00
INE667F07IIO	PRIVATE PLACEMENT	SECURED	200.00
INE667F07IJ8	PRIVATE PLACEMENT	SECURED	175.00
INE667F07IK6	PRIVATE PLACEMENT	SECURED	150.00
INE667F07IL4	PRIVATE PLACEMENT	SECURED	200.00
INE667F07IM2	PRIVATE PLACEMENT	SECURED	200.00
INE667F07IN0	PRIVATE PLACEMENT	SECURED	200.00
INE667F07IO8	PRIVATE PLACEMENT	SECURED	300.00
INE667F07IP5	PRIVATE PLACEMENT	SECURED	230.00
INE667F07IQ3	PRIVATE PLACEMENT	SECURED	100.00
INE667F08194	PRIVATE PLACEMENT	UN SECURED	500.00
INE667F08129	PRIVATE PLACEMENT	UN SECURED	20.00
INE667F08137	PRIVATE PLACEMENT	UN SECURED	45.00

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



Sanjeev Aditya M

**Sanjeev Aditya M
Partner
M.No: 229694**

**Date: 17.05.2024
Place: Chennai**

To,

The Board of Directors

Sundaram Home Finance Limited,
No. 46, Whites Road,
Chennai – 600 014.

Statutory Auditor’s Certificate in respect of Covenant compliance in respect of listed, secured, redeemable non-convertible debentures issued by Sundaram Home Finance Limited.

This is to certify that Sundaram Home Finance Limited (**‘the Company’**) has complied with all the covenants in respect of listed, secured, redeemable non-convertible debentures as on 31st March 2024 pertaining to the below mentioned list:

ISIN	ISSUE SIZE IN CR	DTD Executed date
INE667F07IA7	195.00	14-Jun-21
INE667F07IB5	145.00	03-Aug-21
INE667F07IC3	225.00	23-Sep-21
INE667F07IE9	200.00	22-Jul-22
INE667F07IF6	250.00	01-Sep-22
INE667F07IG4	175.00	28-Oct-22
INE667F07IH2	200.00	23-Nov-22
INE667F07II0	200.00	07-Dec-22
INE667F07IJ8	175.00	02-Feb-23
INE667F07IK6	150.00	14-Mar-23
INE667F07IL4	200.00	25-Apr-23
INE667F07IM2	200.00	24-May-23
INE667F07IN0	200.00	25-Jul-23
INE667F07IO8	300.00	25-Oct-23
INE667F07IP5	230.00	19-Dec-23
INE667F07IQ3	100.00	21-Mar-24



This Certificate is issued as prescribed by Regulation 56(1)(d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and is addressed to the Board of Directors of the Company solely for the use by the management of the Company for the purpose of submission to IDBI Trusteeship Services Limited.

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 come without our prior consent in writing.

Thanking you,

**For Suri & Co.,
Chartered Accountants
Firm Reg. No: 004283S**



**Sanjeev Aditya M
Partner
Membership No: 229694
UDIN: 24229694BKAROA5003**



**Place: Chennai
Date: 17-05-2024**



Promoters:

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

Other Related parties:

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

Royal Sundaram General Insurance Co Ltd.
Sundaram Asset Management Company Ltd
Sundaram Asset Management Singapore Pte Ltd
Sundaram Trustee Company Ltd.
Sundaram Alternate Assets Ltd.
SAMC Support Services Pvt Ltd-(Liquidated on 27-02-2023)
SAMC Services Pvt Ltd -Till 13-12-
2023 (since merged with Sundaram
Alternate Assets Limited)
SAMC Trustee Pvt Ltd-(Liquidated on 27-02-2023)
Sundaram Finance Holdings Ltd.
Sundaram Business Services Ltd.
Sundaram Finance employee Welfare trust
Sundaram Fund Services Ltd.
LGF Services Ltd.

Key Management Personnel:

Mr. T T Srinivasaraghavan - Chairman
Mr. Harsha Viji - Director
Mr. A.N.Raju - Director
Mr. Lakshminarayanan Duraiswamy - Managing Director
Mr.S.Sridhar - Chief Financial Officer till 26th August 2023
Mr.P S.Sridhar - Chief Financial Officer w.e.f 13th September 2023
Mr. R. Venkatasubramanian-Chief Compliance Officer & Company Secretary

Relatives of Key Management Personnel:

Mr. Viji, Father of Mr. Harsha Viji
Mrs Chitra Viji, Mother of Mr. Harsha Viji
Mrs Sara Basu Vetteth Wife of Mr. Harsha Viji
Mr Arun Mathew Viji Son of Mr. Harsha Viji
Ms Anya Padma Viji Daughter of Mr. Harsha Viji
Mrs Sriram Viji, Brother of Mr. Harsha Viji
Mrs Vimala Rangaswamy, Mother of Mr. T.T. Srinivasaraghavan
Mrs Bagyam Raghavan, Wife of Mr. T.T. Srinivasaraghavan
Mr T T Venkatraghavan, Son of Mr. T.T. Srinivasaraghavan
Ms Anjana Raghavan, Daughter of Mr. T.T. Srinivasaraghavan
Mr T T Narendran, Brother 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
Mr.Pradyumna Raju Natarajan Son of Mr.A.N.Raju
Mr.Anirudh Raju Natarajan Son of Mr.A.N.Raju
Mr.A N Krishnamoorthy brother of Mr.A.N.Raju
Mr.A N Sreeram brother 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				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)	
	Income						₹ in Crores								
1	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Rental Income	0.05	0.03							
2	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Brokerage	0.15	-							
3	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Alternate Assets Limited	AAZCS7814G	Other Related Parties	Docket Fees	0.01	0.01							
4	Sundaram Home Finance Ltd	AADCS4826J	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	Service Expenses	-	-							
5	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Holdings Ltd.	AAACS3116J	Other Related Parties	Service Income	0.01	0.01							
6	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Service Income	0.07	0.07							
							0.29	0.12							
	Expenses														
1	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Rent Paid	2.55	2.41							
2	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Brokerage	12.00	11.36							
3	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Holdings Ltd.	AAACS3116J	Other Related Parties	Deposit Processing, Telecalling Services and Intranet/ Web Maintenance Charges	0.75	0.62							
4	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Internal Audit, Branch Inspection fees and Docket Verification fees	0.03	0.02							
5	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Connectivity and Other Charges	0.30	0.00							
6	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Interest On NCDs	9.59	7.28							
7	Sundaram Home Finance Ltd	AADCS4826J	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	Insurance Premium Paid	15.00	13.33							
8	Sundaram Home Finance Ltd	AADCS4826J	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	Dividend-Final	0.57	0.43							
9	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Dividend-Interim	101.25	101.25							
10	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Portfolio Management Fees	58.37	58.37							
11	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Alternate Assets Limited	AAZCS7814G	Other Related Parties		3.00	1.52							
							203.41	196.59							



											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 (%)
	Assets																
1	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Purchase of Asset-Software	0.74	0.74	-	-							
2	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Sale of AIF	152.92	152.92	152.92	-							
3	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Transfer of Loans (Direct Assignment)	182.61	182.61	182.61	-							
4	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Other Deposits	-	-	1.43	1.43							
5	Sundaram Home Finance Ltd	AADCS4826J	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	Other Deposits	0.02	0.02	0.14	0.15							
6	Sundaram Home Finance Ltd	AADCS4826J	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	Prepaid Insurance Premium	-	0.18	0.18	0.18							
7	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Income Receivable	0.01	0.01	-	0.01							
8	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Alternate Assets Limited	AZCS7814G	Other Related Parties	Docket Fees	-	-	-	-							
9	Sundaram Home Finance Ltd	AADCS4826J	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	Income Receivable	-	-	-	-							
10	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Holdings Ltd.	AAACS3116J	Other Related Parties	Service Expenses	-	-	-	-							
							336.30	336.48	337.28	1.77							
	Liabilities																
1	Sundaram Home Finance Ltd	AADCS4826J	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	NCD	56.41	56.41	128.51	184.92							
2	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Brokerage	-	-	0.01	-							
3	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Business Promotion Expenses	-	-	-	-							
4	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Software charges	-	-	0.08	-							
5	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Alternate Assets Limited	AZCS7814G	Other Related Parties	Portfolio Management Fees	-	-	-	-							
6	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Holdings Ltd.	AAACS3116J	Other Related Parties	Service Expenses	-	-	-	-							
7	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Transfer of Loans (Direct Assignment)	29.41	29.41	-	7.87							
							85.82	85.82	128.60	192.79							



											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
Compensation paid to Key Managerial Personnel /Director																	
1	Sundaram Home Finance Ltd	AADCS4826J	Mr. Lakshminarayanan Duraiswamy	AAFDP5438E	KMP	Commission payable to Managing Director	1.60	2.70	1.60	1.10							
2	Sundaram Home Finance Ltd	AADCS4826J	Mr. T T SRINIVASARAGHAVAN	AAGPS0089M	KMP	Commission payable	0.15	0.33	0.15	0.15							
							1.75	3.03	1.75	1.25							
Remuneration																	
1	Sundaram Home Finance Ltd	AADCS4826J	MD/CFO/CS/CFO(New)	AAFDP5438E/AAMPS5561Q/AJGPV8188H/ACMPS1337G	KMP	KMP	6.26	6.26	-	-							
							6.26	6.26	-	-							
Transaction with Key Managerial Personnel & their relatives																	
1	Sundaram Home Finance Ltd	AADCS4826J	Mr. Lakshminarayanan Duraiswamy	AAFDP5438E	KMP	Housing Loan - at the end of the year		1.94	0.58	2.52							
2	Sundaram Home Finance Ltd	AADCS4826J	MR Lakshminarayanan Duraiswamy	AAFDP5438E	KMP	Interest on Housing Loan		0.05									
1	Sundaram Home Finance Ltd	AADCS4826J	Mr.S.Sridhar	AAMPS5561Q	KMP	Housing Loan - at the end of the year		0.44	0.44	0.00							
2	Sundaram Home Finance Ltd	AADCS4826J	Mr.S.Sridhar	AAMPS5561Q	KMP	Interest on Housing Loan		0.00									
3	Sundaram Home Finance Ltd	AADCS4826J	Mr.P.S.Sridhar	ACMPS1337G	KMP	Housing Loan - at the end of the year		0.22	0.00	0.22							
4	Sundaram Home Finance Ltd	AADCS4826J	Mr.P.S.Sridhar	ACMPS1337G	KMP	Interest on Housing Loan		0.02									
5	Sundaram Home Finance Ltd	AADCS4826J	R.Venkatasubramaniam	AJGPV8188H	KMP	Housing Loan - at the end of the year		0.03	0.79	0.76							
6	Sundaram Home Finance Ltd	AADCS4826J	R.Venkatasubramaniam	AJGPV8188H	KMP	Interest on Housing Loan		0.03									
							2.73	1.81	3.49								
Transaction with Key Managerial Personnel & their relatives																	
1	Sundaram Home Finance Ltd	AADCS4826J	MRS VIMALA RANGASWAMY	AABPR2371N	Relative of KMP	Fixed Deposits		0.11	1.11	1.22							
2	Sundaram Home Finance Ltd	AADCS4826J	MRS CHITRA VIJI	AACPC0420E	Relative of KMP	Fixed Deposits		0.08	0.82	0.90							



													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			
	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-usage)
3	Sundaram Home Finance Ltd	AADCS4826J	MR A N RAJU	AACPR9536L	KMP	Fixed Deposits	0.55	0.32	0.87									
4	Sundaram Home Finance Ltd	AADCS4826J	MR S VIJI	AAFV2927C	Relative of KMP	Fixed Deposits	0.17	1.78	1.95									
5	Sundaram Home Finance Ltd	AADCS4826J	MR T T SRINIVASARAGHAVAN	AAGPS0089M	KMP	Fixed Deposits	0.00	0.00	0.00									
6	Sundaram Home Finance Ltd	AADCS4826J	MRS R N MALA	ADDPN3769P	Relative of KMP	Fixed Deposits	0.09	0.11	0.20									
7	Sundaram Home Finance Ltd	AADCS4826J	MRS SHEELA LAKSHMINARAYANAN	APIPS0956A	Relative of KMP	Fixed Deposits	0.00	0.08	0.08									
8	Sundaram Home Finance Ltd	AADCS4826J	MS D SUGUNA	FFCPS4923G	Relative of KMP	Fixed Deposits	0.05	0.09	0.14									
9	Sundaram Home Finance Ltd	AADCS4826J	MR R N PRADYUMNA	CAGPR0716Q	Relative of KMP	Fixed Deposits	0.07	0.00	0.07									
10	Sundaram Home Finance Ltd	AADCS4826J	MRS VIMALA RANGASWAMY	AABPR2371N	Relative of KMP	Interest on Fixed Deposits	0.09											
11	Sundaram Home Finance Ltd	AADCS4826J	MRS CHITRA VIJI	AACPC0420E	Relative of KMP	Interest on Fixed Deposits	0.06											
12	Sundaram Home Finance Ltd	AADCS4826J	MR A N RAJU	AACPR9536L	KMP	Interest on Fixed Deposits	0.05											
13	Sundaram Home Finance Ltd	AADCS4826J	MR S VIJI	AAFV2927C	Relative of KMP	Interest on Fixed Deposits	0.14											
14	Sundaram Home Finance Ltd	AADCS4826J	MR T T SRINIVASARAGHAVAN	AAGPS0089M	KMP	Interest on Fixed Deposits	0.00											
15	Sundaram Home Finance Ltd	AADCS4826J	MRS R N MALA	ADDPN3769P	Relative of KMP	Interest on Fixed Deposits	0.01											
16	Sundaram Home Finance Ltd	AADCS4826J	MRS SHEELA LAKSHMINARAYANAN	APIPS0956A	Relative of KMP	Interest on Fixed Deposits	0.01											
17	Sundaram Home Finance Ltd	AADCS4826J	MS D SUGUNA	FFCPS4923G	Relative of KMP	Interest on Fixed Deposits	0.01											
18	Sundaram Home Finance Ltd	AADCS4826J	MR R N PRADYUMNA	CAGPR0716Q	Relative of KMP	Interest on Fixed Deposits	0.00											
							1.49	4.32	5.43									





17 May 2024

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

Dear Sir/Madam,

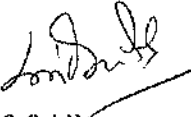
Sub: Certificate from CFO on use of proceeds from issue of Commercial papers

Pursuant to SEBI circular No SEBI/HO/DDHS/P/CIR/2021/613 updated as on 13th April 2022, the Company hereby confirms that proceeds from issue of Commercial papers during the quarter ended 31st March 2024 have been utilized for the purposes mentioned in the offer documents and have been fully utilized for the purposes for which it was raised.

You are kindly requested to take the same on record.

Thanking You,

for SUNDARAM HOME FINANCE LIMITED


P.S. Sridhar
Chief Financial Officer



Sundaram Home Finance Limited