

Date: 29th July 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 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 on 29th July 2024, with the recommendations of the Audit Committee, has approved the Unaudited Financial Results for the quarter ended 30th June 2024.

Accordingly, please find enclosed herewith the following:

- Limited Review Report of the Statutory Auditors with an unmodified opinion.
- Unaudited Financial Results under Regulation 52.
- Additional disclosure of line items under Regulation 52(4)
- Statement of material deviation under Regulation 52 (7A)
- Asset cover Certificate from the auditors of the company under Regulation 54(2)
- Certificate from CFO on use of proceeds from the issue of commercial papers.

The window for trading in the securities of the Company which has been closed with effect from 01st July 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 01st August 2024.

The meeting commenced at 03.00 PM and concluded at 5.25 PM.

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,
17, Kamani Marg,
Ballard Estate, Mumbai - 400 001

Sundaram Home Finance Limited

(Formerly known as Sundaram BNP Paribas Home Finance Limited)

Limited Review Report on quarterly and year to date Unaudited Financial Results pursuant to Regulation 33 and 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 Ind AS Financial Results of M/s Sundaram Home Finance Limited (“the Company”) for the quarter ended 30.06.2024 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 29.07.2024 and has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 (“Ind As 34 “Interim Financial Reporting”) prescribed under section 133 of the Companies Act 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to issue a report on these financial statements based on our review.

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



suriandco.com



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044-28251150



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

CSTIN - 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 & Co
Chartered Accountants
FRN :004283S

Sanjeev Digitally signed by
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Sanjeev Aditya M
Partner
M No: 229694

Place: Chennai
Date : 29.07.2024
UDIN: 24229694BKARYK5837



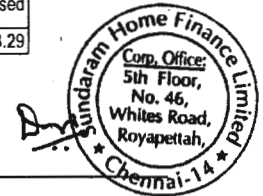
Sundaram Home Finance Limited
Statement of Financial Results for the Quarter ended 30th June, 2024

(₹ in crores)

Particulars	Quarter Ended			Year ended
	30/06/2024 Unaudited	31/03/2024 Audited	30/06/2023 Unaudited	31/03/2024 Audited
Revenue from operations				
Interest Income	348.62	339.20	315.72	1318.36
Fees and commission Income	3.99	3.99	3.05	14.42
Recovery of Bad debts	0.38	3.98	2.98	14.22
Net gain on fair value changes	1.56	4.10	8.63	24.73
Net gain on derecognition of Financial Assets(At Amortised Cost)	16.35	37.48	0.24	38.90
Total Revenue from operations	370.90	388.75	330.62	1410.63
Other Income	0.07	0.49	0.18	1.12
Total Income	370.97	389.24	330.80	1411.75
Expenses				
Finance Costs	226.31	220.80	191.62	830.30
Impairment on financial instruments	(7.44)	12.02	14.07	24.04
Employee Benefits Expenses	42.66	43.02	30.53	143.33
Depreciation and amortization	4.96	4.76	3.79	17.14
Administrative and other expenses	20.10	34.82	16.03	88.73
Total Expenses	286.59	315.42	256.04	1103.54
Profit / (Loss) before exceptional items and tax	84.38	73.82	74.76	308.21
Exceptional item	-	-	-	-
Profit before tax	84.38	73.82	74.76	308.21
Tax Expense:				
Current Tax	18.49	17.99	15.42	64.35
Deferred Tax	(0.49)	(0.97)	1.92	8.03
Total Tax Expense	18.00	17.02	17.34	72.38
Profit after tax	66.38	56.80	57.42	235.83
Other Comprehensive Income				
(A) (i) Items that will not be reclassified to profit or loss				
Remeasurement of the defined benefit plans	(0.55)	(2.29)	0.03	(2.20)
(ii) Income tax relating to items that will not be reclassified to profit or loss	0.14	0.57	(0.01)	0.55
Subtotal (A)	(0.41)	(1.72)	0.02	(1.65)
(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)	(0.41)	(1.72)	0.02	(1.65)
Total Comprehensive Income for the period comprising Profit and other comprehensive income for the period	65.97	55.08	57.44	234.18
Paid-up Equity Share Capital (Face Value of ₹ 10)	-	-	-	101.25
Reserves excluding Revaluation Reserve	-	-	-	1779.01
Earnings per equity share on Face Value of ₹ 10 per share	Not Annualised	Not Annualised	Not Annualised	Annualised
Basic & Diluted (₹)	6.56	5.61	5.67	23.29

Sundaram Home Finance Limited

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





Notes to Financial Results:

1. The Financial Results for the Quarter ended 30th June 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 ended 30th June 2024 have been subjected to Limited review 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. The same were reviewed by the Audit Committee and approved by the Board of Directors at their Meeting held on 29th July 2024.
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. Necessary disclosure has been made to the stock exchanges in this regard.
6. The Board of Directors had recommended a final dividend of Rs 0.058/- per share (0.58%) for the year ended 31st March 2024 which will be paid subsequently on approval in the ensuing Annual general meeting.
7. As on 30th June 2024, the Company's Redeemable Secured Non-Convertible Debentures are secured by specific charge over Loan receivables of the Company, as per the terms of issues.
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 ended 30th June 2024.

(₹ in crores)

Particulars	For the quarter ended 30 th June 2024
Amount of loan assigned (₹ In Cr) – 100% pool principal	488.91
Count of loan accounts assigned	824
No of transactions	3
Weighted average residual maturity (in months)	47.42
Weighted average holding period by originator (in months)	22.27
Retention of beneficial economic interest (MRR) (in %)	10%
Coverage of tangible security (in %) *	100%
Rating wise distribution of related loans	NA
Number of instances (transactions) where transferor has agreed to replace the transferred loans	NA
Number of transferred loans replaced	NA

* Sale of 'term loans to NBFC' – Secured by underlying properties to obligors

b) The company has not transferred any non-performing assets and any special mentioned account during the period.

c) The company has not acquired any loans through assignment, any stressed loans, or Special Mention account during the period.

9. Information as required by Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 is attached as Annexure.

10. Figures for the previous period are regrouped/reclassified to conform to the current period's classification.

Chennai
29th July 2024

By the Order of the Board

Lakshminarayanan Duraiswamy
Managing Director



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Annexure	
Disclosure as required by Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 for the Period ended 30th June 2024.	
Debt Equity	6.16
Outstanding redeemable preference shares (quantity and value)	Nil
Net Worth (Rs.in Cr.)	1946.35
Total debts to Total assets	85.3%
Net Profit after Tax (Rs.in Cr.)	66.38
Earnings per share (Basic and Diluted) (Not Annualised)	6.56
Bad debts to Accounts receivable ratio	Not applicable
Operating margin (for the quarter ended)	39.0%
Net Profit margin (for the quarter ended)	17.9%
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	1.4%
Net Stage III Assets	0.7%
Capital Adequacy Ratio	19.7%
Formulas for computation of Ratios are as follows:	
1) Debt-equity ratio = (Debt securities + Borrowings (other than debt securities) + Subordinated liabilities + Deposits (including unrenewed deposits) / Networth	
2) 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	



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SUNDARAM HOME FINANCE LIMITED

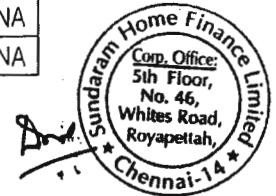
CIN : U65922TN1999PLC042759

Registered Office: 21, Patullos Road, Chennai - 600 002. Tel: 2852 1181
 Corporate Office: "Sundaram Towers", 46, Whites Road, Chennai – 600 014.
 Tel : 044-2851 5267 Fax : 044-2858 2235
 Website : www.sundaramhome.in
 Email: compsec@sundaramhome.in

Unaudited Financial Results for the Quarter ended 30th June 2024

(₹ in crores)

S.No	Particulars	Quarter ended 30/06/2024	Quarter ended 30/06/2023	Year ended 31/03/2024
		Unaudited	Unaudited	Audited
1	Total Income from Operations	370.97	330.80	1411.75
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	84.38	74.76	308.21
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	84.38	74.76	308.21
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	66.38	57.42	235.83
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	65.97	57.44	234.18
6	Paid up Equity Share Capital	101.25	101.25	101.25
7	Reserves (excluding Revaluation Reserve)	1640.35	1556.51	1574.26
8	Securities Premium Account	204.75	204.75	204.75
9	Net worth	1946.35	1862.51	1880.26
10	Paid up Debt Capital / Outstanding Debt	4329.05	3557.67	3888.94
11	Outstanding Redeemable Preference Shares	--	--	--
12	Debt Equity Ratio	6.16	5.75	6.07
13	Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations)	Not Annualised	Not Annualised	Annualised
	1. Basic:	6.56	5.67	23.29
	2. Diluted:	6.56	5.67	23.29
14	Capital Redemption Reserve	NA	NA	NA
15	Debenture Redemption Reserve	NA	NA	NA
16	Debt Service Coverage Ratio	NA	NA	NA
17	Interest Service Coverage Ratio	NA	NA	NA



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Notes:

1. The above is an extract of the detailed format of the Quarterly Financial Results filed with the Stock Exchanges under Regulation 52 read with Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results is available on the National Stock Exchange website (URL: www.nseindia.com) and on the Company's website (www.sundaramhome.in).
2. 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 ended 30th June 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 Quarter ended 30th June 2024 have been subjected to limited review by 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 29th July 2024.
5. Figures for the previous period are regrouped/reclassified to conform to the current period's classification.

By Order of the Board



Lakshminarayanan Duraiswamy
Managing Director

Chennai
29th July 2024

**Sundaram Home Finance Limited**

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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	INE667F071R1	Private Placement	NCD	15-Apr-24	400	400	No	NA	NA
Sundaram Home Finance Limited	INE667F071S9	Private Placement	NCD	12-Jun-24	200	200	No	NA	NA

B. Statement of Deviation/Variation in utilisation of funds raised

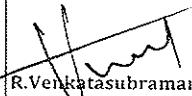
Name of Listed Entity	Sundaram Home Finance Limited	
Mode of Fund Raising	Private Placement	
Type of Instrument	Non Convertible Debentures	
Date Of Raising Funds (Financial Year)	2024-25	
Amount Raised	Rs. 600 Cr	
Report filed for the quarter ended	30/06/2024	
Is there a Deviation/Variation in use of 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		

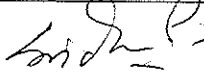
Original Object	Modified Object, if any	Original Allocation	Modified Allocation, if any	Funds Utilised	Amount of Deviation/Variation for the quarter according to applicable object (in Rs. crore and in %)	Remarks if any
-	-	-	-	-	-	-

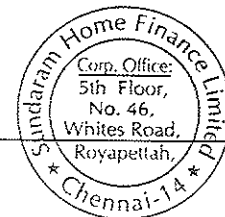
Deviation or variation could mean:

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


R. Venkatasubramanian
Chief Compliance officer and Company Secretary
Date: 29/07/2024


P.S. Sridhar
Chief Financial Officer



BSC

CERTIFICATE

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

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

1. We Suri and Co Chartered Accountants, are the Statutory Auditors of Sundaram Home Finance Limited ("the Company") and have been requested by the Company to certify the accompanying Statement showing 'Security Cover' for the listed non-convertible debt securities as at 30th June, 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 30th June, 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.



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 30th June, 2024.
6. We have reviewed the Financial Results for the quarter ended 30th June, 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 29th July, 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 30th June, 2024, to the unaudited books of account maintained by the Company as at 30th June, 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 30th June, 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 unaudited books of accounts and other relevant records and documents maintained by the Company.
- (b) Security cover available for debenture holders is not 100% or more than the cover required as per Offer Document/ Information Memorandum in respect of listed debt securities.

Restriction on Use

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

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

Sanjeev Digitally signed by
Sanjeev Aditya M
Date: 2024.07.29
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**Place: Chennai
Date: 29-07-2024
UDIN: 24229694BKARYI2586**

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

Annexure A - Statement of Security Coverage Ratio

- i. The financial information as on 30-06-2024 has been extracted from the books of accounts for the quarter ended 30-06-2024 and other relevant records of the listed entity;
 ii. The security provided by the listed entity pro-coverage of 1.06 times of the interest and principal amount, which is in accordance with the terms of issue/debenture trust deed

Rs.in Crores

A	B	C	D	E	F	G	H	I	J	K	L	M			O	P
												Related to only those items covered by this certificate				
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari Passu Charge	Pari Passu Charge	Pari Passu Charge	Assets not offered as security	Elimination (Amount in Negative)	Debt not backed by any assets offered as security (Applicable only for Liability Side)	TOTAL (C to J)	Market Value for Assets charged on Exclusive basis	Carrying/Book Value for exclusive charge assets where market value is not ascertainable or applicable (For eg. Bank Balance, DSRM market value is not applicable)	Market Value for pari passu charge Assets	Carrying/Book Value for pari passu charge where market value is not ascertainable or applicable (For eg. Bank Balance, DSRM market value is not applicable)	Total Value (L+M+N+O)	
		Debt for which certificate is being issued	Other Secured Debt	Debt for which certificate is being issued	Assets shared by pari passu debt holder (includes debts for which this certificate is issued & other debt with Pari Passu Charge)	Other Assets on which there is Pari - Passu charge (excluding items covered in Column F)	Yes/No	Book Value	Book Value	Book Value	Book Value	Market Value	Market Value	Market Value		
		Book Value	Book Value	Yes/No	Book Value	Book Value	Relating to Column F									
ASSETS																
Property, Plant and Equipment																
Capital WIP																
Right of Use Assets																
Goodwill																
Intangible Assets																
Intangible Assets under Development																
Investments #																
Loans																
Inventories																
Trade Receivables																
Cash and Cash Equivalents																
Bank Balance other than Cash and Cash Equivalents @																
Others																
TOTAL																
LIABILITIES																
Debt Securities to which this certificate pertains																
Other Debt sharing pari-passu charge with above																
Other Debt																
Subordinated Debt																
Borrowings																
Bank																
Debt Securities																
Others-Deposits																
Trade Payables																
Lease Liabilities																
Provisions																
Others																
TOTAL																
Cover on Book Value																
Cover on Market Value																
Exclusive security Cover ratio																

Notes:
 # Includes ₹ 308.43 Crores Investment in Government Securities for which the company has created a floating charge in favour of Trustees representing the Public Depositors.
 @ Includes ₹ 15.63 Crores provided as collateral asset securitized.
 The above financial information as on 30.06.2024 been extracted from the standalone books of accounts for the period ended 30.06.2024 and other relevant records of the listed entity.





29th July 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

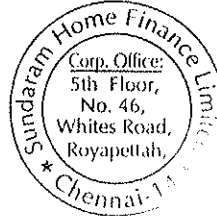
Pursuant to SEBI circular No SEBI/HO/DDHS/P/CIR/2021/613 updated as on 13th April 2022, the Company hereby confirms that proceeds from issue of Commercial papers during the quarter ended 30th June 2024 have been utilized for the purposes mentioned in the offer documents and have been fully utilized for 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

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: AADC54826J CIN: U65922TN1999PLC042759

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

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