

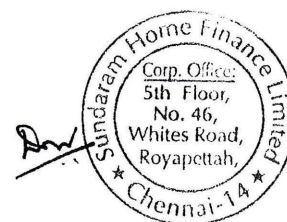
**Annexure**

Disclosure as required by Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 for the quarter ended 30th June 2022.

Debt Equity	5.37
Outstanding redeemable preference shares (quantity and value)	Nil
Net Worth as on 30th June 2022 (Rs.in lakhs)	170211.72
Total debts to Total assets	84.0%
Net Profit after Tax for the quarter ended 30th June 22 (Rs.in lakhs)	4726.00
Earnings per share (Basic and Diluted) (annualised)	18.67
Bad debts to Receivable ratio for the quarter ended 30th June 22	0.1%
Operating margin (for the quarter ended)	46.5%
Net Profit margin (for the quarter ended)	18.6%
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	3.28%
Net Stage III Assets	1.90%
Stage III - Provision Coverage	42.8%
Capital Adequacy Ratio	24.0%

Formulas for computation of Ratios are as follows:

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

**Sundaram Home Finance Limited**