

Date: 30th October 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 30th October 2024, with the recommendations of the Audit Committee, has approved the Unaudited Financial Results for the quarter and half year ended 30th September 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)
- Related party Transactions under Regulation 23(9)
- 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 October 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 02nd November 2024.

The meeting commenced at 2.00 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

SBICAP Trustee Company Limited
4th Floor, Mistry Bhavan, 122 Dinshaw Vaccha Road,
Churchgate,
Mumbai – 400 020

Sundaram Home Finance Limited

(Formerly known as Sundaram BNP Paribas Home Finance Limited)

Independent Auditors Review Report on the unaudited standalone financial results of Sundaram Home Finance Limited for the quarter and half year ended September 30, 2024, pursuant to Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

**To
The Board of Directors,
Sundaram Home Finance Limited**

1. We have reviewed the accompanying Statement of Unaudited Standalone Financial Results of Sundaram Home Finance Limited (the “Company”), for the quarter and half year ended September 30, 2024 (the “Statement”), being submitted by the Company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (“the Listing Regulations”), read with relevant circulars issued by SEBI.
2. This Statement, which is the responsibility of the Company’s Management and has been approved by the Company’s Board of Directors has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 “Interim Financial Reporting” (“Ind AS 34”), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with the Listing Regulations read with the relevant circulars issued by SEBI. Our responsibility is to issue a report on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (‘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 statement is free of material misstatement. 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. We have not performed an audit and accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the applicable Indian Accounting Standards and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 52 of the Listing Regulations, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

Chartered Accountants

5. Other Matters

- (a) The annual financial statements of the Company for the year ended March 31, 2024, were audited by the predecessor auditor whose audit report dated May 17, 2024, expressed an unmodified opinion on those annual financial statements.
- (b) The interim financial results for the quarter ended June 30, 2024 and the quarter and half year ended September 30, 2023, were reviewed by the predecessor auditor whose review reports dated July 29, 2024 and October 26, 2023 respectively, expressed unmodified conclusions on those interim financial results.

Our conclusion is not modified in respect of the above matters.

For Varma & Varma
Chartered Accountants
FRN. 004532S

POONJAR RAMA
PRASANNA
VARMA

Digitally signed by
POONJAR RAMA
PRASANNA VARMA
Date: 2024.10.30
16:58:11 +05'30'

P. R. Prasanna Varma
Partner

M.No. 025854

UDIN: 24025854BKGPZX7266

Place: Chennai
Date: October 30, 2024



SUNDARAM HOME

Sundaram Home Finance Limited

CIN : U65922TN1999PLC042759

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

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

Statement of Unaudited Financial Results for the Quarter & Half-Year ended 30th September, 2024

(₹ in crores)

Particulars	Quarter Ended			Half year ended		Year ended
	30/09/2024	30/06/2024	30/09/2023	30/09/2024	30/09/2023	31/03/2024
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Revenue from operations						
Interest Income	357.49	348.62	327.54	706.11	643.26	1318.36
Fees and commission Income	4.24	3.99	3.68	8.23	6.73	14.42
Recovery of Bad debts	0.33	0.38	4.78	0.71	7.76	14.22
Net gain on fair value changes	1.79	1.56	6.62	3.35	15.25	24.73
Net gain on derecognition of Financial Assets (At Amortised Cost)	13.38	16.35	1.18	29.73	1.42	38.90
Total Revenue from operations	377.23	370.90	343.80	748.13	674.42	1410.63
Other Income	0.48	0.07	0.10	0.55	0.28	1.12
Total Income	377.71	370.97	343.90	748.68	674.70	1411.75
Expenses						
Finance Costs	237.69	226.31	204.90	464.00	396.52	830.30
Impairment on financial instruments	11.95	(7.44)	2.43	4.51	16.50	24.04
Employee Benefits Expenses	44.45	42.66	33.47	87.11	64.00	143.33
Depreciation and amortization	5.31	4.96	4.19	10.27	7.98	17.14
Administrative and other expenses	20.93	20.10	20.23	41.03	36.26	88.73
Total Expenses	320.33	286.59	265.22	606.92	521.26	1103.54
Profit before tax	57.38	84.38	78.68	141.76	153.44	308.21
Tax Expense:						
Current Tax	14.14	18.49	16.29	32.63	31.71	64.35
Deferred Tax	(0.91)	(0.49)	3.06	(1.40)	4.98	8.03
Total Tax Expense	13.23	18.00	19.35	31.23	36.69	72.38
Profit For the Period	44.15	66.38	59.33	110.53	116.75	235.83
Other Comprehensive Income						
(A) (i) Items that will not be reclassified to profit or loss						
Remeasurement of the defined benefit plans	(0.61)	(0.55)	0.03	(1.16)	0.06	(2.20)
(ii) Income tax relating to items that will not be reclassified to profit or loss	0.15	0.14	(0.01)	0.29	(0.02)	0.55
Subtotal (A)	(0.46)	(0.41)	0.02	(0.87)	0.04	(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)	(0.46)	(0.41)	0.02	(0.87)	0.04	(1.65)
Total Comprehensive Income for the period comprising Profit and other comprehensive income for the period	43.69	65.97	59.35	109.66	116.79	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	Not Annualised	Not Annualised	Annualised
Basic & Diluted (₹)	4.36	6.56	5.86	10.92	11.53	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





Sundaram Home Finance Limited
Statement of Assets and Liabilities as at September 30, 2024

(₹ in crores)

Particulars	As at 30th September 2024	As at 31st March 2024
	Unaudited	Audited
ASSETS		
Financial Assets		
Cash and cash equivalents	133.07	12.68
Bank Balances other than Cash and cash equivalents	18.28	21.75
Receivables		
- Trade Receivables	4.14	1.82
Loans	13917.76	12811.85
Investments	361.41	331.22
Other Financial assets	63.09	42.14
Non-financial Assets		
Current tax assets (Net)	29.87	44.96
Deferred tax Assets (Net)	50.17	48.77
Property, Plant and Equipment	34.67	34.20
Right Of Use Assets	26.74	21.85
Intangible assets under development	0.19	3.73
Other Intangible assets	6.19	1.68
Other Non-Financial assets	37.22	29.36
Total Assets	14682.80	13406.01
LIABILITIES AND EQUITY		
LIABILITIES		
Financial Liabilities		
Payables		
(I) Trade Payables		
(i) Total outstanding dues of micro enterprises and small enterprises	-	0.57
(ii) Total outstanding dues of creditors other than micro enterprises and small	23.60	22.94
(II) Other Payables		
(i) Total outstanding dues of micro enterprises and small enterprises		
(ii) Total outstanding dues of creditors other than micro enterprises and small		
Debt Securities	5303.63	4114.20
Borrowings (Other than Debt Securities)	4875.02	4956.31
Deposits	2267.34	2235.53
Subordinated Liabilities	68.90	65.85
Other financial liabilities	135.17	106.41
Non-Financial Liabilities		
Provisions	14.63	15.08
Other non-financial liabilities	4.72	8.86
EQUITY		
Equity Share capital	101.25	101.25
Other Equity	1888.54	1779.01
Total Liabilities and Equity	14682.80	13406.01

Sundaram Home Finance Limited





Sundaram Home Finance Limited
Cash Flow Statement for the period ended 30th September 2024

(₹ in Crores)

Particulars	Half Year Ended 30.09.2024 (Unaudited)	Half Year Ended 30.09.2023 (Unaudited)
CASH FLOW FROM OPERATING ACTIVITIES:		
Profit before Tax	141.76	153.44
Add: Finance Cost	464.00	396.52
Depreciation	10.27	7.98
Impairment on Financial Instruments	4.51	16.50
Share Based Payments to employees	0.44	0.09
Less: Profit on sale of Property Plant & Equipment (Net)	(0.06)	0.03
Gain on Preclosure of Lease	-	(0.02)
(Profit) / Loss on sale of Investments	(3.35)	(15.25)
Interest Income from Investments	(11.41)	(18.74)
IND AS interest income net of prepaid rent amortisation	0.29	-
OPERATING PROFIT BEFORE WORKING CAPITAL CHANGES	606.45	540.55
(Increase)Decrease in Trade Receivables	(2.32)	(0.34)
(Increase) Decrease in Loans	(1110.11)	(1219.24)
(Increase) Decrease in Bank Balances other than Cash and cash equivalents	3.29	(29.86)
(Increase) Decrease in Other Financial Assets	(21.24)	(0.36)
(Increase) Decrease in Other Non Financial Assets	(8.13)	(5.70)
Increase (Decrease) in Trade Payables	0.09	6.48
Increase (Decrease) in Other Financial Liabilities	23.46	7.52
Increase (Decrease) in Other Non Financial Liabilities	(4.14)	0.73
Increase (Decrease) in Provisions	(1.61)	(0.99)
Cash Generated From Operations	(514.27)	(701.21)
Finance Cost	(430.34)	(382.82)
Direct Taxes Paid	(17.25)	(34.13)
NET CASH FROM OPERATING ACTIVITIES (A)	(961.86)	(1118.16)
CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of PPE & Other Intangible assets	(6.26)	(7.15)
Sale of PPE & Other Intangible assets	0.11	0.04
Sale of Investments	2605.26	4047.16
(Purchase)of Investments	(2632.15)	(3924.06)
Interest Received	11.63	22.83
NET CASH FROM INVESTING ACTIVITIES (B)	(21.41)	138.82
CASH FLOW FROM FINANCING ACTIVITIES		
Increase (Decrease) in Debt Securities		
<i>Availment</i>	2167.15	1293.14
<i>Repayment</i>	(965.00)	(675.00)
Increase (Decrease) in Borrowings other than debt securities		
<i>Availment</i>	999.28	945.39
<i>Repayment</i>	(1119.85)	(605.69)
Increase (Decrease) in Public Deposits		
<i>Availment</i>	158.02	256.96
<i>Repayment</i>	(129.28)	(130.91)
Repayment of lease liabilities	(6.07)	(4.56)
Dividend paid	(0.59)	(101.25)
NET CASH FROM FINANCING ACTIVITIES (C)	1103.66	978.08
NET INCREASE / (DECREASE) IN CASH AND CASH EQUIVALENTS (A)+(B)+(C)	120.39	(1.26)
Cash and cash equivalents at the Beginning of the Period	12.68	11.73
Cash and cash equivalents at the End of the Period	133.07	10.47
COMPONENTS OF CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD		
Current Account with Banks	124.82	2.76
Cheques Drafts on Hand	7.70	7.05
Cash and Stamps	0.55	0.66
Cash & Cash equivalents	133.07	10.47

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 Unaudited Financial Results for the quarter and half year ended 30th September 2024 have been drawn up in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 - Interim Financial Reporting as prescribed under Section 133 of the Companies Act, 2013 (the "Act") read with Companies (Indian Accounting Standards), Rules 2015, amended from time to time, and other accounting principles generally accepted in India and in compliance with Regulation 52 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 (the "Listing Regulations"), as amended and also the relevant circulars, guidelines and directions issued by the Reserve Bank of India (RBI)/ National Housing Bank (NHB) to the extent applicable.
2. The Financial Results for the quarter and half year ended 30th September 2024 have been subjected to Limited review by the Statutory Auditors of the Company in compliance of Regulations 52 of the Listing Regulations, as amended. The same were reviewed by the Audit Committee and approved by the Board of Directors at their Meetings held on 29th October 2024 and 30th October 2024, respectively.
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 act.
4. As on 30th September 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 and the security cover is adequate. The details for security cover as prescribed under Regulation 54 of the Listing Regulations is attached in Annexure A.
5. 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:

Sundaram Home Finance Limited





a) Details of loans transferred through assignment in respect of loans not in default during the period ended 30th September 2024.

Particulars	Period Ended Sep 2024
Amount of loan assigned (₹ In Cr) 100% pool principal	826.35
Count of loan accounts assigned	1562
No of transactions	6
Weighted average residual maturity. (in months)	58.60
Weighted average holding period by originator (in months)	17.75
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 Banks/Financial Institutions' – 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.

Sundaram Home Finance Limited





6. 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 B.
7. Information as required by Reserve Bank of India's Circular on Resolution Framework for COVID-19 related stress dated 6th August 2020 (Resolution Framework 1.0) and May 05, 2021 (Resolution Framework 2.0) 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., March 31, 2024. (A)	Of (A), Aggregate debt that slipped into NPA during the half-year ended September 30, 2024	Of (A), Amount written off during the half-year	Of (A), Amount paid by the borrower during the half-year	Exposure to account classified as Standard consequent to implementation of resolution plan - Position as at the end of this half-year i.e., September 30, 2024.
Personal Loans	140.19	3.97	0.05	10.05	126.12
Corporate Persons*					
- Of which, MSMEs					
Others	93.62	3.73	0.03	21.21	68.65
Total	233.81	7.70	0.08	31.26	194.77

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



Sundaram Home Finance Limited



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

By the Order of the Board

Lakshminarayanan Duraiswamy

Managing Director

Chennai

30th October 2024



Sundaram Home Finance Limited

Annexure A - Statement of Security Coverage Ratio

i. The financial information as on 30-09-2024 has been extracted from the books of accounts for the quarter ended 30-09-2024 and other relevant records of the listed entity;

ii. The security provided by the listed entity provide coverage of 1.07 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	N	O	P	
		Exclusive Charge	Exclusive Charge	Pari Passu Charge	Pari Passu Charge	Pari Passu Charge	Assets not offered as security	Elimination (Amount in Negative)	Debt Amount considered more than once (due to exclusive plus pari - passu charge)	Debt not backed by any assets offered as security (Applicable only for Liability Side)	TOTAL	Related to only those items covered by this certificate				Total Value
											(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, DSRA 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, DSRA market value is not applicable)	(L+M+N+O)
	Particulars	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)										
		Book Value	Book Value	Yes/No	Book Value	Book Value									Relating to Column F	
	ASSETS															
	Property, Plant and Equipment						34.67			34.67						
	Capital WIP															
	Right of Use Assets						26.74			26.74						
	Goodwill															
	Intangible Assets						6.19			6.19						
	Intangible Assets under Development						0.19			0.19						
	Investments #						361.41			361.41						
	Loans ✓	4322.65	5807.22	No			3787.88			13917.76		4322.65			4322.65	
	Inventories															
	Trade Receivables						4.14			4.14						
	Cash and Cash Equivalents						133.07			133.07						
	Bank Balance other than Cash and Cash Equivalents @						18.28			18.28						
	Others						180.35			180.35						
	TOTAL	4322.65	5807.22	-	-	-	4552.92	-	-	14682.80	-	4322.65	-	-	4322.65	



A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	
		Exclusive Charge	Exclusive Charge	Pari Passu Charge	Pari Passu Charge	Pari Passu Charge	Assets not offered as security	Elimination (Amount in Negative)	Debt Amount considered more than once (due to exclusive plus pari-passu charge)	Debt not backed by any assets offered as security (Applicable only for Liability Side)	TOTAL	Related to only those items covered by this certificate				Total Value
											(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, DSRA 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, DSRA market value is not applicable)	
Particulars	Description of asset for which this certificate relate	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)										
		Book Value	Book Value	Yes/No	Book Value	Book Value								Relating to Column F		
LIABILITIES																
	Debt Securities to which this certificate pertains	4040.32								4040.32						
	Other Debt sharing pari-passu charge with above debt															
	Other Debt															
	Subordinated Debt								68.90	68.90						
	Borrowings		2068.58							2068.58						
	Bank		2806.44							2806.44						
	Debt Securities								1263.31	1263.31						
	Others-Deposits								2296.22	2296.22						
	Trade Payables								23.60	23.60						
	Lease Liabilities								28.27	28.27						
	Provisions								14.63	14.63						
	Others								82.74	82.74						
	TOTAL	4040.32	4875.02	-	-	-	-	-	3777.67	12693.01						
	Cover on Book Value	1.07														
	Cover on Market Value															
	Exclusive security Cover ratio	1.07														

Notes:

Includes ₹ 333.04 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 for asset securitized.

The above financial information as on 30.09.2024 has been extracted from the standalone books of accounts for the period ended 30.09.2024 and other relevant records of the listed entity.





SUNDARAM HOME

Annexure B

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 September 2024.

Debt Equity	6.30
Outstanding redeemable preference shares (quantity and value)	Nil
Net Worth (Rs.in Cr.)	1989.79
Total debts to Total assets	85.4%
Net Profit after Tax (Rs.in Cr.)	110.53
Earnings per share (Basic and Diluted)) (Not Annualised)	10.92
Bad debts to Accounts receivable ratio	Not applicable
Operating margin (for the quarter ended)	37.0%
Net Profit margin (for the quarter ended)	11.7%
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	0.59%
Capital Adequacy Ratio	19.5%

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
- 5) Gross Stage III Assets = Gross Stage III Assets/ Loan receivable
- 6) Net Stage III Assets = (Gross Stage III - Stage III ECL)/ (Loan receivable - Stage III ECL

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



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

Website : www.sundaramhome.inEmail: compsec@sundaramhome.in**Unaudited Financial Results for the Quarter ended 30th September 2024**

S.No	Particulars	Rs.in Cr.		
		Quarter ended 30/09/2024	Quarter ended 30/09/2023	Year ended 31/03/2024
		Unaudited	Unaudited	Audited
1	Total Income from Operations	377.71	343.90	1411.75
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	57.38	78.68	308.21
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	57.38	78.68	308.21
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	44.15	59.33	235.83
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	43.69	59.35	234.18
6	Paid up Equity Share Capital	101.25	101.25	101.25
7	Other Equity	1683.79	1514.65	1574.26
8	Securities Premium Account	204.75	204.75	204.75
9	Net worth	1989.79	1820.65	1880.26
10	Paid up Debt Capital / Outstanding Debt	4611.18	3638.67	3888.94
11	Outstanding Redeemable Preference Shares	--	--	--
12	Debt Equity Ratio	6.30	6.03	6.07
13	Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations)	Not Annualised	Not Annualised	Annualised
	1. Basic:	4.36	5.86	23.29
	2. Diluted:	4.36	5.86	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

**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

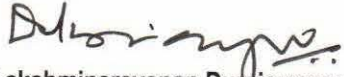


Notes:

1. The above is an extract of the detailed format of the Quarterly Financial Results filed with the Stock Exchanges under Regulation 52 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 September 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 September 2024 have been Subject to limited review by the Statutory Auditor of the Company in compliance of Regulations 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 30th October 2024.
5. Figures for the previous period/year are regrouped/reclassified to conform to the current period's classification.

Chennai
30th October 2024

By Order of the Board


Lakshminarayanan Duraiswamy
Managing Director






Sundaram Home Finance Limited

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	INE667F071T7	Private Placement	NCD	5-Aug-24	300	300	No	NA	NA
Sundaram Home Finance Limited	INE667F071U5	Private Placement	NCD	28-Aug-24	245	245	No	NA	NA
Sundaram Home Finance Limited	INE667F071V3	Private Placement	NCD	26-Sep-24	350	350	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. 895 Cr				
Report filed for the quarter ended		30/09/2024				
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:30/10/2024		 P.S. Sridhar Chief Financial Officer				

Chartered Accountants

Independent Auditor's Certificate with respect to maintenance of security cover pursuant to Regulation 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India (listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended).

To
The Board of Directors
Sundaram Home Finance Limited
Fifth Floor 'Sundaram Towers',
No. 46, Whites Road,
Chennai - 600 014

Dear Sirs,

1. We, the Statutory Auditors, have been requested by Sundaram Home Finance Limited (hereinafter referred to as 'the Company'), having its Corporate office at the above mentioned address, to certify the accompanying statement showing security cover for the listed non-convertible debt securities as at 30th September 2024, as required under Regulation 54 read with regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (hereinafter referred to as 'the SEBI Regulation').
2. The Company has prepared the details of security cover available for debt securities in accordance with the unaudited financial statements as at 30th September, 2024 and other relevant records/documents maintained by the Company as per attached the Annexure A (herein after referred to as 'the Statement') which has been initialed by us for identification purposes only.
3. We understand that this certificate is required by the Company for the purpose of submission with National Stock Exchange of India Limited, IDBI Trusteeship Services Limited and SBI CAP Trustee Company Limited ("Debt Security Trustees") with respect to maintenance of security cover in respect of listed non-convertible debt securities of the Company as per Regulation 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligation & Disclosure Requirements) Regulation, 2015 ("Regulations") in the format notified by SEBI vide SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P /2022/67 dated May 19, 2022.

Chartered Accountants

Management Responsibility

4. The preparation of the Statement is the responsibility of the management of the Company including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes the design, implementation and maintenance of internal control relevant to the compliance with the SEBI Regulation, and applying appropriate basis of preparation, and making estimates that are reasonable in the circumstances.
5. The management is also responsible for ensuring that the company complies with all the relevant requirements of the SEBI Regulations, Companies Act, 2013 and other applicable laws and regulations, as applicable.

Auditor's Responsibility

6. Pursuant to the requirement given in para 1 above, it is our responsibility to provide limited assurance with respect to security cover maintained by the Company with respect to listed non-convertible debt securities as on 30th September, 2024.
7. We have reviewed the Financial Results for the Half year ended 30th September 2024, prepared by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, and issued an unmodified conclusion dated 30th October, 2024.
8. We have performed procedures in accordance with the requirements of the Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) 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.
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. Obtain the list of listed debt securities outstanding as at September 30, 2024.

Chartered Accountants

- b. Obtained and read the Debenture Trust Deed and the Information Memorandum/Key Information Document 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 the Statement.
 - c. Traced and agreed the principal amount of the Debentures outstanding as on 30th September, 2024, to the unaudited books of account maintained by the Company as at 30th September, 2024.
 - d. 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/Key Information Document.
 - e. Traced the value of assets indicated in the Statement to the reviewed financial statements of the Company and unaudited books of account maintained by the Company as on 30th September, 2024.
 - f. Obtained the list of security cover maintained by the company. Traced the value of charge created against the assets of the company.
 - g. Examined and verified the arithmetical accuracy of the computation of asset cover indicated in the Statement.
10. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information and Other Assurance and Related Services Engagements.

Conclusion

11. 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 Statement is not in agreement with the unaudited books of accounts and other relevant records and documents maintained by the Company.
 - b. Security cover has not been maintained as per the Debenture Trustee Deed / Information Memorandum/Key Information Document in respect of listed debt securities.

Chartered Accountants

Restriction on Use

12. This Certificate is intended solely for the use of the management of the Company and is not intended to be used or distributed for any other purpose. This Certificate relates only to the items specified above and does not extend to any financial statements of the Company taken as a whole.

**For Varma & Varma
Chartered Accountants**

ICAI FRN: 004532S

POONJAR RAMA
PRASANNA
VARMA

Digitally signed by
POONJAR RAMA
PRASANNA VARMA
Date: 2024.10.30
16:59:33 +05'30'

P R Prasanna Varma

Partner

ICAI Membership No. 025854

UDIN: 24025854BKG PZY2421

Place: Chennai

Date: 30-10-2024

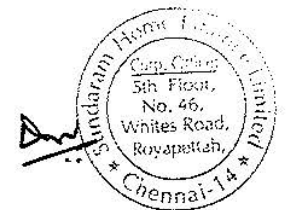
Annexure A - Statement of Security Coverage Ratio

i. The financial information as on 30-09-2024 has been extracted from the books of accounts for the quarter ended 30-09-2024 and other relevant records of the listed entity;

ii. The security provided by the listed entity provide coverage of 1.07 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	N	O	P							
																TOTAL	Related to only those items covered by this certificate					Total Value
																(C to J)						
Particulars	Description of asset for which this certificate relate	Exclusive Charge Debt for which certificate is being issued	Exclusive Charge Other Secured Debt	Pari Passu Charge Debt for which certificate is being issued	Pari Passu Charge Assets shared by pari passu debt holder (includes debts for which this certificate is issued & other debt with Pari Passu Charge)	Pari Passu Charge Other Assets on which there is Pari - Passu charge (excluding items covered in Column F)	Assets not offered as security	Elimination (Amount in Negative) Debt Amount considered more than once (due to exclusive plus pari - passu charge)	Debt not backed by any assets offered as security (Applicable only for Liability Side)	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, DSRA 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, DSRA market value is not applicable)	(L+M+N+O)								
		Book Value	Book Value	Yes/No	Book Value	Book Value								Relating to Column F								
ASSETS																						
Property, Plant and Equipment							34.67			34.67												
Capital WIP																						
Right of Use Assets							26.74			26.74												
Goodwill																						
Intangible Assets							6.19			6.19												
Intangible Assets under Development							0.19			0.19												
Investments							361.41			361.41												
Loans	✓	4322.65	5807.22	No			3787.88			13917.76		4322.65			4322.65							
Inventories																						
Trade Receivables							4.14			4.14												
Cash and Cash Equivalents							133.07			133.07												
Bank Balance other than Cash and Cash Equivalents	@						18.28			18.28												
Others							180.35			180.35												
TOTAL		4322.65	5807.22	-	-	-	4552.92	-	-	14682.80	-	4322.65	-	-	4322.65							



A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
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)		TOTAL	Related to only those items covered by this certificate				Total Value
		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)		Debt Amount considered more than once (due to exclusive plus pari - passu charge)	Debt not backed by any assets offered as security (Applicable only for Liability Side)	(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, DSRA 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, DSRA market value is not applicable)	(L+M+N+O)
		Book Value	Book Value	Yes/No	Book Value	Book Value									Relating to Column F
LIABILITIES															
Debt Securities to which this certificate pertains		4040.32								4040.32					
Other Debt sharing pari-passu charge with above debt															
Other Debt															
Subordinated Debt									68.90	68.90					
Borrowings			2068.58							2068.58					
Bank			2806.44							2806.44					
Debt Securities									1263.31	1263.31					
Others-Deposits									2296.22	2296.22					
Trade Payables									23.60	23.60					
Lease Liabilities									28.27	28.27					
Provisions									14.63	14.63					
Others									82.74	82.74					
TOTAL		4040.32	4875.02						3777.67	12693.01					
Cover on Book Value		1.07													
Cover on Market Value															
	Exclusive security Cover ratio	1.07													

Notes:

* Includes ₹ 333.04 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 for asset securitized.

The above financial information as on 30.09.2024 has been extracted from the standalone books of accounts for the period ended 30.09.2024 and other relevant records of the listed entity.



Chartered Accountants

Independent Auditor's Certificate in respect of Covenant compliance pertaining to listed, secured, redeemable non-convertible debentures issued by Sundaram Home Finance Limited pursuant to Regulation 56(1)(d) of the Securities and Exchange Board of India (listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended).

To
The Board of Directors
Sundaram Home Finance Limited,
Fifth Floor 'Sundaram Towers',
No. 46, Whites Road,
Chennai - 600 014

Dear Madam/ Sirs,

1. We, the Statutory Auditors, have been requested by Sundaram Home Finance Limited (hereinafter referred to as 'the Company'), having its corporate office at the above mentioned address, to issue a certificate on compliance with covenants in respect of listed, secured, redeemable non-convertible debentures outstanding as at 30th September 2024 pertaining to the below mentioned list:

ISIN	ISSUE SIZE IN CR	DTD EXECUTED DATE
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
INE667F07IR1	500.00	21-Mar-24
INE667F07IS9	200.00	10-Jun-24
INE667F07IT7	300.00	31-Jul-24
INE667F07IU5	245.00	27-Aug-24
INE667F07IV3	350.00	23-Sep-24

Chartered Accountants

Management's Responsibility

2. The compliance with the covenants is the responsibility of the Company's management. The Company's management is also responsible for the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes the design, implementation and maintenance of internal control relevant to the compliance with the covenants, and applying appropriate basis of preparation, and making estimates that are reasonable in the circumstances.

Auditors' Responsibility

3. Pursuant to the requirement given in para 1 above, it is our responsibility to express limited assurance in the form of a conclusion (refer paragraph 5 below) as to whether anything has come to our attention that causes us to believe that the Company has not complied with the covenants in respect of listed, secured, redeemable non-convertible debentures outstanding as at 30th September 2024.
4. We have performed procedures in accordance with the requirements of the Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) 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.
5. The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement; and consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. The procedures selected depend on the auditor's judgement, including the assessment of the areas where a material misstatement of the subject matter information is likely to arise.
6. For the purpose of this certificate, we have performed the following procedures,
 - i. We have read the covenants referred to above and verified the compliance with the covenants.
7. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information and Other Assurance and Related Services Engagements.

Chartered Accountants

Conclusion

8. Based on procedures performed by us as stated in para 6 above, evidence obtained, and the information and explanations given to us, along with the representations provided by the management, nothing has come to our attention that cause us believe that the Company has not complied with the covenants in respect of listed, secured, redeemable non-convertible debentures outstanding as at 30th September 2024.

Restriction on Use

9. This Certificate is issued as prescribed by Regulation 56(1)(d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and is intended solely for the use of the management of the Company and is not intended to be used or distributed for any other purpose. This Certificate relates only to the items specified above and does not extend to any financial statements of the Company taken as a whole.

For Varma & Varma
Chartered Accountants
ICAI FRN: 004532S

POONJAR RAMA
PRASANNA
VARMA

Digitally signed by
POONJAR RAMA
PRASANNA VARMA
Date: 2024.10.30 17:00:16
+05'30'

P R Prasanna Varma
Partner
ICAI Membership No. 025854
UDIN: 24025854BKGPZZ7897

Place: Chennai
Date: 30-10-2024



Disclosure pursuant to Reg 23(9) of SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015

Promoters:

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

Other Related parties:

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

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. (Till 26-03-2024)

Sundaram Business Services Ltd. (Till 26-03-2024)

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

Relatives of Key Management Personnel:

Mr. Viji, Father of Mr. Harsha Viji

Mrs Chitra Viji, Mother of Mr. Harsha Viji

Mr 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

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. A.N.Sreeram, Brother of Mr. A.N.Raju

Mr.Pradyumna Raju Natarajan Son of Mr.A.N.Raju



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

											Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.					
S NO	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments				Details of the loans, inter-corporate deposits, advances or investments	
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance	Nature (loan/ advance/ inter-corporate deposit/ investment)	Cost	Tenure	Nature (loan/ advance/ inter-corporate deposit/ investment)	Interest Rate (%)	Tenure
							₹ in Crores									
	Income															
1	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Rental Income	0.03	0.01								
2	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Brokerage	-	-								
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	0.01	-								
5	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Holdings Ltd.	AAACS3116J	Other Related Parties	Service Income	0.01	-								
6	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Service Income	0.13	0.11								
							0.19	0.13								
	Expenses															
1	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Rent Paid	3.05	1.34								
2	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Brokerage	15.00	6.65								
3	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Holdings Ltd.	AAACS3116J	Other Related Parties	Deposit Processing , Telecalling Services and Intranet/ Web Maintenance Charges	0.46	0.17								
4	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Deposit Processing , Telecalling Services and Training Expenses,etc	0.02	0.01								
5	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Connectivity and Other Charges	0.54	0.16								
6	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Interest On NCDs	7.31	3.34								
7	Sundaram Home Finance Ltd	AADCS4826J	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	Insurance Premium Paid	15.00	7.20								
8	Sundaram Home Finance Ltd	AADCS4826J	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	Dividend-Final	0.62	0.18								
9	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Dividend-Interim	0.59	0.59								
10	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Portfolio Management Fees	0.00	0.00								
11	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Alternate Assets Limited	AAZCS7814G	Other Related Parties		3.00	0.83								
							45.59	20.47								



										Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.										
S NO	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments				Details of the loans, inter-corporate deposits, advances or investments					
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance	Nature (loan/ advance/ inter-corporate deposit/ investment)	Cost	Tenure	Nature (loan/ advance/ inter-corporate deposit/ investment)	Interest Rate (%)	Tenure	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (end-usage)		
	Assets																			
1	Sundaram Home Finance Ltd	AADCS4826	Sundaram Finance Ltd.	AAACS4944A	Promoter	Purchase of Asset-Software	0.11	0.11	0.74	0.85										
2	Sundaram Home Finance Ltd	AADCS4826	Sundaram Finance Ltd.	AAACS4944A	Promoter	Sale of AIF	-	-	-	-										
3	Sundaram Home Finance Ltd	AADCS4826	Sundaram Finance Ltd.	AAACS4944A	Promoter	Transfer of Loans (Direct Assignment)	275.00	186.35	-	186.35										
4	Sundaram Home Finance Ltd	AADCS4826	Sundaram Finance Ltd.	AAACS4944A	Promoter	Other Deposits	-	-	1.43	1.43										
5	Sundaram Home Finance Ltd	AADCS4826	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	Other Deposits	-	-	0.15	0.15										
6	Sundaram Home Finance Ltd	AADCS4826	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	Prepaid Insurance Premium	0.26	0.26	0.18	0.26										
7	Sundaram Home Finance Ltd	AADCS4826	Sundaram Finance Ltd.	AAACS4944A	Promoter	Income Receivable	0.02	0.02	0.01	0.02										
8	Sundaram Home Finance Ltd	AADCS4826	Sundaram Alternate Assets Limited	AAZCS7814G	Other Related Parties	Docket Fees	-	-	-	-										
9	Sundaram Home Finance Ltd	AADCS4826	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	Income Receivable	-	-	-	-										
10	Sundaram Home Finance Ltd	AADCS4826	Sundaram Finance Ltd.	AAACS4944A	Promoter	Prepaid Expenses	0.96	0.96	-	0.96										
							276.35	187.70	2.51	190.02										
	Liabilities																			
1	Sundaram Home Finance Ltd	AADCS4826	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	NCD	2.26	2.26	184.92	187.18										
2	Sundaram Home Finance Ltd	AADCS4826	Sundaram Finance Ltd.	AAACS4944A	Promoter	Brokerage	1.41	1.41	-	1.41										
3	Sundaram Home Finance Ltd	AADCS4826	Sundaram Alternate Assets Limited	AAZCS7814G	Other Related Parties	Portfolio Management Fees	0.51	0.51	-	0.51										
4	Sundaram Home Finance Ltd	AADCS4826	Sundaram Finance Ltd.	AAACS4944A	Promoter	Transfer of Loans (Direct Assignment)	20.07	20.07	29.41	20.07										
							24.25	24.25	214.33	209.17										



										Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.							
S NO	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments		Details of the loans, inter-corporate deposits, advances or investments				
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance	Nature (loan/ advance/ inter-corporate deposit/ investment)	Cost	Tenure	Nature (loan/ advance/ inter-corporate deposit/ investment)	Interest Rate (%)	Tenure	Secured/ unsecured
Compensation paid to Key Managerial Personnel /Director																	
1	Sundaram Home Finance Ltd	AADCS4826]	Mr. Lakshminarayanan Duraiswamy	AAFDP5438E	KMP	Commission payable to Managing Director	1.60	1.10									
2	Sundaram Home Finance Ltd	AADCS4826]	Mr. T T SRINIVASARAGHAVAN	AAGPS0089M	KMP	Commission payable	0.18	0.18									
							1.78	1.28	0.00	0.00							
Remuneration																	
1	Sundaram Home Finance Ltd	AADCS4826]	MD/CFO/CS/CFO(New)	AAFDP5438E/AAMP55561Q/AJGPV8188H/ACMPS1337G	KMP	KMP	0.70	0.70	-	-							
							0.70	0.70	-	-							
Transaction with Key Managerial Personnel & their relatives																	
1	Sundaram Home Finance Ltd	AADCS4826]	Mr. Lakshminarayanan Duraiswamy	AAFDP5438E	KMP	Housing Loan - at the end of the year		-0.07	2.52	2.45							
2	Sundaram Home Finance Ltd	AADCS4826]	MR Lakshminarayanan Duraiswamy	AAFDP5438E	KMP	Interest on Housing Loan		0.04									
3	Sundaram Home Finance Ltd	AADCS4826]	Mr.P.S.Sridhar	ACMPS1337G	KMP	Housing Loan - at the end of the year		-0.03	0.22	0.19							
4	Sundaram Home Finance Ltd	AADCS4826]	Mr.P.S.Sridhar	ACMPS1337G	KMP	Interest on Housing Loan		0.00									
5	Sundaram Home Finance Ltd	AADCS4826]	R.Venkatasubramaniam	AJGPV8188H	KMP	Housing Loan - at the end of the year		0.02	0.76	0.74							
6	Sundaram Home Finance Ltd	AADCS4826]	R.Venkatasubramaniam	AJGPV8188H	KMP	Interest on Housing Loan		0.01									
							-0.03	3.49	3.38								
Transaction with Key Managerial Personnel & their relatives																	
1	Sundaram Home Finance Ltd	AADCS4826]	MRS VIMALA RANGASWAMY	AABPR2371N	Relative of KMP	Fixed Deposits		-0.01	1.22	1.21							
2	Sundaram Home Finance Ltd	AADCS4826]	MRS CHITRA VIJI	AACPC0420E	Relative of KMP	Fixed Deposits		-0.02	0.90	0.88							
3	Sundaram Home Finance Ltd	AADCS4826]	MR A N RAJU	AACPR9536L	KMP	Fixed Deposits		0.75	0.87	1.62							



											Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.							
S NO	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments				Details of the loans, inter-corporate deposits, advances or investments			
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance	Nature (loan/ advance/ inter-corporate deposit/ investment)	Cost	Tenure	Nature (loan/ advance/ inter-corporate deposit/ investment)	Interest Rate (%)	Tenure	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (end-usage)
4	Sundaram Home Finance Ltd	AADCS4826J	MR S VIJI	AAFPV2927C	Relative of KMP	Fixed Deposits	-0.05	1.95	1.90									
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	0.00	0.20	0.20									
7	Sundaram Home Finance Ltd	AADCS4826J	MRS SHEELA LAKSHMINARAYANAN	APIPS0956A	Relative of KMP	Fixed Deposits	0.02	0.08	0.10									
8	Sundaram Home Finance Ltd	AADCS4826J	MS D SUGUNA	FFCPS4923G	Relative of KMP	Fixed Deposits	0.01	0.14	0.15									
9	Sundaram Home Finance Ltd	AADCS4826J	MR R N PRADYUMNA	CAGPR0716Q	Relative of KMP	Fixed Deposits	0.00	0.07	0.07									
10	Sundaram Home Finance Ltd	AADCS4826J	MRS VIMALA RANGASWAMY	AABPR2371N	Relative of KMP	Interest on Fixed Deposits	0.05											
11	Sundaram Home Finance Ltd	AADCS4826J	MRS CHITRA VIJI	AACPC0420E	Relative of KMP	Interest on Fixed Deposits	0.04											
12	Sundaram Home Finance Ltd	AADCS4826J	MR A N RAJU	AACPR9536L	Relative of KMP	Interest on Fixed Deposits	0.05											
13	Sundaram Home Finance Ltd	AADCS4826J	MR S VIJI	AAFPV2927C	Relative of KMP	Interest on Fixed Deposits	0.08											
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	0.00											
17	Sundaram Home Finance Ltd	AADCS4826J	MS D SUGUNA	FFCPS4923G	Relative of KMP	Interest on Fixed Deposits	0.00											
18	Sundaram Home Finance Ltd	AADCS4826J	MR R N PRADYUMNA	CAGPR0716Q	Relative of KMP	Interest on Fixed Deposits	0.00											
							0.93	5.43	6.13									





30th October 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 September 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