

**30<sup>th</sup> 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: Disclosure under Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

Pursuant to Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed the financial information for the quarter ended 30<sup>th</sup> September 2024.

You are kindly requested to take the same on record.

Thanking You,

**For SUNDARAM HOME FINANCE LIMITED**

**R. VENKATASUBRAMANIAN**  
**CHIEF COMPLIANCE OFFICER & COMPANY SECRETARY**

**Sundaram Home Finance Limited**

(Formerly known as Sundaram BNP Paribas Home Finance Limited)



## SUNDARAM HOME

### Annexure B

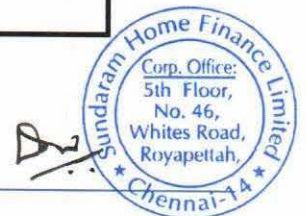
Disclosure as required by Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 for the Period ended 30th September 2024.

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
<b>Sector specific ratios</b>	
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) / Networkth
- 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