



29th October 2026

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 October 2026, with the recommendations of the Audit Committee, has approved the Unaudited Financial Results for the quarter and half year ended 30th September 2026.

Accordingly, please find enclosed herewith the following:

- Limited Review Report of the Joint 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)

The window for trading in the securities of the Company which has been closed with effect from 01st October 2026 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 November 2026.

The meeting commenced at 09.30 AM and concluded at 2.55 PM.

We request you to kindly take the same on record.

Thanking You,
for Sundaram Home Finance Limited

SUBRAMANYAM

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SUBRAMANYAM
Date: 2026.10.29 15:04:13 +05'30'

P Subramanyam
Company Secretary and Compliance Officer

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

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

Varma & Varma,
Chartered Accountants
No.2, (Old No.20),
Second Canal Cross Road,
Gandhi Nagar, Adyar
Chennai - 600 020

M Srinivasan & Associates,
Chartered Accountants
No. 5, 9th Floor, B-Wing
Parsn Manere,
442, Anna salai
Chennai – 600 006

Independent Auditors Review Report on the unaudited standalone financial results of Sundaram Home Finance Limited for the quarter and half year ended September 30, 2026, 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 of 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, 2026 (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.

For Varma & Varma
Chartered Accountants
FRN. 004532S

Poonjar Rama
Prasanna Varma
P. R. Prasanna Varma
Partner
M.No. 025854
UDIN : 26025854UCZQOG6915
Place: Chennai
Date: 29-10-2026

Digitally signed by Poonjar
Rama Prasanna Varma
Date: 2026.10.29 14:04:03
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For M Srinivasan & Associates
Chartered Accountants
FRN. 004050S

M SRINIVASAN
M Srinivasan
Partner
M.No. 022959
UDIN : 26022959SLRIML2733
Place: Chennai
Date: 29-10-2026

Digitally signed by M
SRINIVASAN
Date: 2026.10.29 14:21:30
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Particulars	Quarter Ended		Half Year Ended		Year Ended	
	30-Sep-26	30-Jun-26	30-Sep-25	30-Sep-26	30-Sep-25	31-Mar-26
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Revenue from operations						
Interest Income	447.46	440.40	400.58	887.86	809.16	1,659.96
Fees and commission Income	9.30	6.97	7.51	16.27	12.70	30.73
Recovery of Bad debts	1.51	0.73	0.50	2.24	1.16	5.86
Net gain on fair value changes	2.17	0.89	4.00	3.06	4.88	9.76
Net gain on derecognition of Financial Assets (At Amortised Cost)	26.51	53.95	40.21	80.46	78.66	148.13
Total Revenue from operations	486.95	502.94	452.80	989.89	906.56	1,854.44
Other Income	9.52	0.52	9.79	10.04	11.27	13.13
Total Income	496.47	503.46	462.59	999.93	917.83	1,867.57
Expenses						
Finance Costs	280.40	274.59	274.44	554.99	543.30	1,075.39
Impairment on financial instruments	2.52	30.92	9.54	33.44	38.79	95.64
Employee Benefits Expenses	59.89	55.56	45.77	115.45	93.39	197.26
Depreciation and amortization	7.13	6.53	6.19	13.66	12.35	25.18
Administrative and other expenses	31.16	26.20	29.97	57.36	53.34	111.35
Total Expenses	381.10	393.80	365.91	774.90	741.17	1,504.82
Profit before tax	115.37	109.66	96.68	225.03	176.66	362.75
Tax Expense:						
Current Tax	24.08	22.92	14.24	47.00	30.62	73.69
Deferred Tax	1.68	1.60	7.76	3.28	9.04	7.18
Total Tax Expense	25.76	24.52	22.00	50.28	39.66	80.87
Profit For the Period	89.61	85.14	74.68	174.75	137.00	281.88
Other Comprehensive Income						
(A) (i) Items that will not be reclassified to profit or loss						
Remeasurement of the defined benefit plans	0.40	(0.25)	(0.54)	0.15	(0.79)	(5.65)
(ii) Income tax relating to items that will not be reclassified to profit or loss	(0.10)	0.06	0.14	(0.04)	0.20	1.42
Subtotal (A)	0.30	(0.19)	(0.40)	0.11	(0.59)	(4.23)
(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)	0.30	(0.19)	(0.40)	0.11	(0.59)	(4.23)
Total Comprehensive Income	89.91	84.95	74.28	174.86	136.41	277.65
Paid-up Equity Share Capital (Face Value of ₹ 10)	101.25	101.25	101.25	101.25	101.25	101.25
Reserves excluding Revaluation Reserve	-	-	-	-	-	2,206.21
Earnings per equity share on Face Value of ₹ 10 per share	Not Annualised	Not Annualised	Not Annualised	Not Annualised	Not Annualised	Annualised
Basic & Diluted (₹)	8.85	8.41	7.38	17.26	13.53	27.84

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**SUNDARAM HOME**

— Sundaram Finance Group —

*Sundaram Home Finance Limited**Statement of Assets and Liabilities as at 30 Sep 2026*

(₹ in crores)

Particulars	As at 30 Sep 2026 Unaudited	As at 30 Sep 2025 Unaudited	As at 31 Mar 2026 Audited
ASSETS			
Financial Assets			
Cash and cash equivalents	194.69	106.74	130.49
Bank Balances other than Cash and cash equivalents	37.32	37.36	36.23
Derivative Financial Instruments	6.65	0.08	-
Receivables			
- Trade Receivables	8.39	6.77	7.71
Loans	17,250.36	15,770.43	16,743.05
Investments	462.41	431.33	413.83
Other Financial assets	237.75	159.47	199.70
<i>Sub total</i>	18,197.57	16,512.18	17,531.01
Non-financial Assets			
Current tax assets (Net)	8.44	42.18	12.84
Deferred tax Assets (Net)	19.97	21.39	23.25
Property, Plant and Equipment	20.99	26.35	19.47
Non-Current Asset Held for Sale	-	-	8.32
Right Of Use Assets	34.50	31.53	31.60
Intangible assets under development	7.26	0.40	1.20
Other Intangible assets	6.32	7.25	6.11
Other Non-Financial assets	43.16	37.60	33.21
<i>Sub total</i>	140.64	166.70	136.00
Total Assets	18,338.21	16,678.88	17,667.01
LIABILITIES AND EQUITY			
LIABILITIES			
Financial Liabilities			
Derivative Financial Instruments	39.67	0.13	49.13
Payables			
(I) Trade Payables			
(i) Total outstanding dues of micro enterprises and small enterprises	0.29	0.35	0.15
(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises	38.47	29.31	38.11
(II) Other Payables			
(i) Total outstanding dues of micro enterprises and small enterprises	-	-	-
(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises	-	-	-
Debt Securities	7,032.77	6,656.84	6,268.14
Borrowings (Other than Debt Securities)	5,982.58	5,189.86	6,258.51
Deposits	2,426.56	2,381.96	2,401.04
Subordinated Liabilities	104.06	-	100.24
Other financial liabilities	228.08	198.04	205.30
<i>Sub total</i>	15,852.48	14,456.49	15,320.62
Non-Financial Liabilities			
Provisions	32.63	14.53	27.60
Other non-financial liabilities	6.44	7.73	11.33
<i>Sub total</i>	39.07	22.26	38.93
EQUITY			
Equity Share capital	101.25	101.25	101.25
Other Equity	2,345.41	2,098.88	2,206.21
<i>Sub total</i>	2,446.66	2,200.13	2,307.46
Total Liabilities and Equity	18,338.21	16,678.88	17,667.01

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**SUNDARAM HOME**

— Sundaram Finance Group —

Sundaram Home Finance Limited
Cash Flow Statement for the Half Year Ended 30 Sep 2026

(₹ in Crores)

Particulars	Half Year Ended 30 Sep 2026 (Unaudited)	Half Year Ended 30 Sep 2025 (Unaudited)	Year Ended 31 March 2026 (Audited)
CASH FLOW FROM OPERATING ACTIVITIES :			
Profit before Tax	225.03	176.66	362.75
Add: Finance Cost	554.99	543.30	1,075.39
Depreciation & Amortization	13.66	12.35	25.18
Impairment on Financial Instruments	33.44	38.79	95.64
Share Based Payments to employees	0.56	0.31	0.66
Less: Profit on sale of Property Plant & Equipment (Net)	(6.55)	(9.61)	(9.56)
(Profit) / Loss on sale of Investments	(3.06)	(4.88)	(9.76)
Gain on Preclosure of Lease	(0.28)	(0.02)	(0.05)
Interest Income from Investments	(15.51)	(12.65)	(26.80)
IND AS interest income on Rent	(0.31)	(0.29)	(0.57)
OPERATING PROFIT BEFORE WORKING CAPITAL CHANGES	801.97	743.96	1,512.88
(Increase) Decrease in Trade Receivables	(0.68)	(1.10)	(2.04)
(Increase) Decrease in Loans	(539.60)	(517.39)	(1,543.93)
(Increase) Decrease in Bank Balances other than Cash and cash equivalents	(1.09)	(25.96)	(24.81)
(Increase) Decrease in Other Financial Assets	(39.20)	(53.60)	(93.80)
(Increase) Decrease in Other Non Financial Assets	(9.94)	(6.06)	(2.51)
Increase (Decrease) in Trade Payables	0.50	(5.71)	2.89
Increase (Decrease) in Other Financial Liabilities	17.69	29.92	32.39
Increase (Decrease) in Other Non Financial Liabilities	(4.89)	(3.14)	0.46
Increase (Decrease) in Provisions	5.18	(3.21)	3.86
Cash Generated From Operations	229.94	157.71	(114.61)
Finance Cost	(511.52)	(481.08)	(982.48)
Direct Taxes Paid	(42.64)	(34.19)	(46.30)
NET CASH FROM OPERATING ACTIVITIES (A)	(324.22)	(357.56)	(1,143.39)
CASH FLOW FROM INVESTING ACTIVITIES :			
Purchase of PPE & Other Intangible assets	(13.60)	(5.17)	(12.19)
Sale of PPE & Other Intangible assets	14.94	18.82	18.84
Sale of Investments	1,892.43	2,464.88	5,385.69
(Purchase) of Investments	(1,933.05)	(2,510.43)	(5,407.98)
Interest Received	10.59	12.69	25.93
NET CASH FROM INVESTING ACTIVITIES (B)	(28.69)	(19.21)	10.29
CASH FLOW FROM FINANCING ACTIVITIES :			
Increase (Decrease) in Debt Securities			
Availment	1,846.97	1,520.40	2,269.59
Repayment	(1,100.00)	(1,600.00)	(2,705.00)
Increase (Decrease) in Borrowings other than debt securities			
Availment	1,200.00	2,019.86	4,269.27
Repayment	(1,494.46)	(1,568.35)	(2,751.20)

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Sundaram Home Finance Limited
Cash Flow Statement for the Half Year Ended 30 Sep 2026

(₹ in Crores)

Particulars	Half Year Ended 30 Sep 2026 (Unaudited)	Half Year Ended 30 Sep 2025 (Unaudited)	Year Ended 31 March 2026 (Audited)
Increase (Decrease) in Public Deposits			
Availment	128.97	156.36	265.50
Repayment	(119.62)	(96.93)	(193.31)
Increase (Decrease) in Subordinated Liabilities			
Availment	-	-	100.00
Repayment	-	-	-
Repayment of lease liabilities	(8.53)	(5.83)	(15.01)
Dividend paid	(36.22)	(33.54)	(67.79)
NET CASH FROM FINANCING ACTIVITIES	(C) 417.11	391.97	1,172.05
NET INCREASE / (DECREASE) IN CASH AND CASH EQUIVALENTS	(A)+(B)+(C) 64.20	15.20	38.95
Cash and cash equivalents at the Beginning of the Year	130.49	91.54	91.54
Cash and cash equivalents at the End of the Year	194.69	106.74	130.49
AT THE END OF THE YEAR			
Current Account with Banks	177.65	96.98	121.83
Cheques Drafts on Hand	17.00	9.69	8.60
Cash on hand	0.04	0.07	0.06
Cash & Cash equivalents	194.69	106.74	130.49



Notes to Financial Results:

- 1 The unaudited Financial Results for the Half Year & Quarter ended 30th September 2026 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 Half Year & Quarter ended 30th September 2026 have been subjected to limited review by the Joint Statutory Auditors of the Company in compliance of Regulations 52 of the Listing Regulations, as amended. The same were reviewed by the Audit Committee at their meeting held on 27th Oct 2026 and approved by the Board of Directors at their meeting held on 29th Oct 2026.
- 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 2026, 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 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 stock exchange in this regard.
- 6 Disclosure pursuant to RBI Circular - RBI Master Direction - RBI/DOR/2025-26/359 DOR.ACC.REC.No.278/21.04.018/2025-26 Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28,2025 are as under:

- a) Details of loans transferred through assignment in respect of loans not in default during the period ended 30th September 2026.

Particulars	Half Year Ended		Year Ended
	30-Sep-26	30-Sep-25	31-Mar-26
Amount of loan assigned (₹ In Cr) 100% pool principal	1,426.07	1,140.64	2,048.50
Count of loan accounts assigned	5,708	3,470	5,547
No of transactions	11	10	18
Weighted average residual maturity (in months)	80.32	76.37	78.39
Weighted average holding period by originator (in months)	25.77	26.60	24.10
Retention of beneficial economic interest (MRR) (in %)	10%	10%	10%
Coverage of tangible security (in %)*	100%	100%	100%
Rating wise distribution of related loans	NA	NA	NA
Number of instances (transactions) where transferor has agreed to replace the transferred loans	NA	NA	NA
Number of transferred loans replaced	NA	NA	NA

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

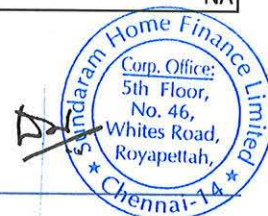
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- b) The company has not transferred any non-performing assets and any special mentioned account during the period.
- c) The company has not acquired any loans through assignment, any stressed loans, or Special Mention account during the period.

7 Disclosure related to Project Finance for the Half Year ended 30th September 2026 as per Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025 is given below :

Sl.No	Particulars	Number of Accounts	Total Outstanding (Rs crore)
1	Projects under implementation accounts at the beginning of the quarter	24	355.05
2	Projects under implementation accounts sanctioned during the quarter	2	64.84
3	Projects under implementation accounts where DCCO has been achieved during the quarter	2	32.78
4	Projects under implementation accounts at the end of the quarter*	21	314.74
5	Out of '4' – accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked	3	19.48
5.1	Out of '5' – accounts in respect of which resolution plan has been implemented	2	15.38
5.2	Out of '5' – accounts in respect of which resolution plan is under implementation	1	4.10
5.3	Out of '5' – accounts in respect of which resolution plan has failed	-	-
6	Out of '5', accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked due to change in scope and size of the project	-	-
7	Out of '5', account in respect of which cost overrun associated with extension in original / extended DCCO, as the case may be, was funded	-	-
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuous	-	-
8	Out of '4' – accounts in respect of which resolution process not involving extension in original / extended DCCO, as the case may be, has been invoked	-	-
8.1	Out of '8' – accounts in respect of which resolution plan has been implemented	-	-
8.2	Out of '8' – accounts in respect of which resolution plan is under implementation	-	-
8.3	Out of '8' – accounts in respect of which resolution plan has failed	-	-

*excludes accounts closed during the quarter

8 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.



Sundaram Home Finance Limited



SUNDARAM HOME

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- 9 Disclosure pertaining to Resolution Framework for COVID-19-related Stress and resolution Framework - 2.0: Resolution of Covid-19 related stress of Individuals and Small Businesses to be read with Reserve Bank of India (Non Banking Financial Companies Resolution of Stressed Assets) Directions, 2025, RBI/DOR/2025-26/357, DOR.STR.REC.276/21 .04.048/2025-26, dated November 28, 2025 as at September 30, 2026 are given below.

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. 31th Mar 2026 (A)	Of (A), Aggregate debt that slipped in to NPA during the Half-year ended 30th Sep 2026	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 ended 30th Sep 2026
Personal Loans	80.75	1.98	-	4.13	74.64
Corporate Persons*	-	-	-	-	-
Of which, MSMEs	-	-	-	-	-
Others	37.84	2.35	-	2.14	33.35
Total	118.59	4.33	-	6.27	107.99

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

- 10 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
29th October 2026



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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 Quarter and Half Year ended 30 Sep 2026

Particulars	Quarter Ended			Half Year Ended		Year Ended
	30-Sep-26	30-Jun-26	30-Sep-25	30-Sep-26	30-Sep-25	31-Mar-26
Debt Equity	6.37	6.32	6.48	6.37	6.48	6.53
Outstanding redeemable preference shares (quantity and value)	Nil	Nil	Nil	Nil	Nil	Nil
Net Worth (Rs.in Cr.)	2,446.66	2,392.66	2,200.13	2,446.66	2,200.13	2,307.46
Total debts to Total assets	84.95%	85.08%	85.47%	84.95%	85.47%	85.24%
Net Profit after Tax (Rs.in Cr.)	89.61	85.14	74.68	174.75	137.00	281.88
Earnings per share (Basic and Diluted)	8.85	8.41	7.38	17.26	13.53	27.84
Bad debts to Accounts receivable ratio	NA	NA	NA	NA	NA	NA
Operating margin	42.42%	45.40%	39.39%	43.93%	40.07%	42.01%
Net Profit margin	18.40%	16.93%	16.49%	17.65%	15.11%	15.20%
Debt service coverage ratio	NA	NA	NA	NA	NA	NA
Interest service coverage ratio	NA	NA	NA	NA	NA	NA
Capital redemption reserve/debenture redemption reserve	NA	NA	NA	NA	NA	NA
Current ratio	NA	NA	NA	NA	NA	NA
Long Term Debt to Working Capital ratio	NA	NA	NA	NA	NA	NA
Current Liability ratio	NA	NA	NA	NA	NA	NA
Debtors Turnover ratio	NA	NA	NA	NA	NA	NA
Inventory turnover ratio	NA	NA	NA	NA	NA	NA
Sector specific ratios						
Gross Stage III Assets	1.39%	1.42%	1.24%	1.39%	1.24%	1.11%
Net Stage III Assets	0.73%	0.69%	0.62%	0.73%	0.62%	0.51%
Capital Adequacy Ratio	18.0%	19.0%	18.4%	18.0%	18.4%	18.7%

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 after Tax / 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)
- 7) Net Worth = Equity Share Capital + Other Equity



Sundaram Home Finance Limited



SUNDARAM HOME
— Sundaram Finance Group —

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.in

Email: compsec@sundaramhome.in

Unaudited Financial Results for the Quarter Ended 30 Sep 2026

S.No	Particulars	Quarter ended 30 Sep 2026	Quarter ended 30 Sep 2025	Year ended 31 Mar 2026
		Unaudited	Unaudited	Audited
1	Total Income from Operations	496.47	462.59	1,867.57
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	115.37	96.68	362.75
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	115.37	96.68	362.75
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	89.61	74.68	281.88
	Total Comprehensive Income for the period			
5	[Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	89.91	74.28	277.65
6	Paid up Equity Share Capital	101.25	101.25	101.25
7	Other Equity	2,140.66	1,894.13	2,001.46
8	Securities Premium Account	204.75	204.75	204.75
9	Net worth	2,446.66	2,200.13	2,307.46
10	Paid up Debt Capital / Outstanding Debt	15,578.92	14,254.92	15,058.84
11	Outstanding Redeemable Preference Shares	NIL	NIL	NIL
12	Debt Equity Ratio	6.37	6.48	6.53
13	Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations)	Not Annualised	Not Annualised	Annualised
	1. Basic:	8.85	7.38	27.84
	2. Diluted:	8.85	7.38	27.84
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 Financial results for the Quarter ended 30th Sep 2026 filed with the Stock Exchanges under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the 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 Sep 2026 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 Period ended 30th Sep 2026 have been subjected to limited review by the Statutory Auditor of the Company in compliance of 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended. These results were reviewed and recommended by the audit committee held on 27th Oct 2026 and approved by the Board of Directors at its Meeting held on 29th Oct 2026.
5. Figures for the previous period/year are regrouped/reclassified to conform to the current period's classification.

Chennai

29th October 2026



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	INE667F07JH0	Private Placement	Non Convertable Debentures	14-Aug-26	300	300	No	NA	NA
Sundaram Home Finance Limited	INE667F07JI8	Private Placement	Non Convertable Debentures	11-Sep-26	510	510	No	NA	NA
Sundaram Home Finance Limited	INE667F07JJ6	Private Placement	Non Convertable Debentures	30-Sep-26	150	150	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 Convertable Debentures
Date Of Raising Funds(Financial Year)	2026-27
Amount Raised	Rs. 960 Cr
Report filed for the quarter ended	30/09/2026
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	

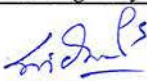
Original Object	Modified Object,if any	Original Allocation	Modified Allocation,if any	Funds Utilised	Amount of Deviation/Variation for the quarter according to applicable object (in Rs. crore and in %)	Remarks if any
-	-	-	-	-	-	-

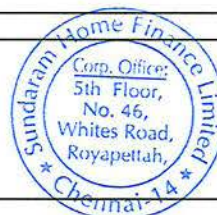
Deviation or variation could mean:

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


P.Subramanyam
Company Secretary and Compliance Officer
Date:29/10/2026


P.S.Sridhar
Chief Financial Officer



Annexure A - Statement of Security Coverage Ratio

i. The financial information as on 30-09-2026 has been extracted from the books of accounts for the period ended 30-09-2026 and other relevant records of the listed entity;

ii. The security provided by the listed entity provide coverage of 1.04 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
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				
										(C to J)					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)		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		-					20.99			20.99	-				-
Capital WIP															
Right of Use Assets							34.50			34.50					
Goodwill															
Intangible Assets							6.32			6.32					
Intangible Assets under Development							7.26			7.26					
Investments #							462.41			462.41					
Loans	✓	6183.09	6933.43	No			4133.84			17250.36		6183.09			6183.09
Inventories															
Trade Receivables							8.39			8.39					
Cash and Cash Equivalents							194.69			194.69					
Bank Balance other than Cash and Cash Equivalents @							37.32			37.32					
Others							315.97			315.97					
TOTAL		6183.09	6933.43	-	-	-	5221.69	-	-	18338.21	-	6183.09		-	6183.09



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				
										(C to J)					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)		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		5936.63					-40.12			5896.51					
Other Debt sharing pari-passu charge with above debt										-					
Other Debt										-					
Subordinated Debt									104.06	104.06					
Borrowings			842.91							842.91					
Bank			5139.67							5139.67					
Debt Securities									1136.26	1136.26					
Others-Deposits									2459.51	2459.51					
Trade Payables									38.76	38.76					
Lease Liabilities									35.99	35.99					
Provisions									32.63	32.63					
Others									205.25	205.25					
TOTAL		5936.63	5982.58	-	-	-	-40.12	-	4012.46	15891.55					
Cover on Book Value		1.04													
Cover on Market Value															
	Exclusive security Cover ratio	1.04													

Notes:

Includes ₹ 372.79 Crores investment in Government Securities for which the company has created a floating charge in favour of Trustees representing the Public Depositors.

@ Includes ₹ 9.73 Crores provided as collateral for asset securitized and Rs.25 Crores deposit maintained for SLR purpose.

As required under para 61 of Reserve Bank of India (Non-Banking Financial Companies - Acceptance of Public Deposits) Directions, 2025, the company has sufficient unencumbered assets covering outstanding public deposits.

The above financial information as on 30.09.2026 has been extracted from the standalone books of accounts for the period ended 30.09.2026 and other relevant records of the listed entity.





SUNDARAM HOME

— Sundaram Finance Group —

Disclosure pursuant to reg 23(9) of SEBI (listing Obligations and Disclosure Requirements) Regulations 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

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.

Sundaram Finance employee Welfare trust

Sundaram Fund Services Ltd.

LGF Services Ltd.

Key Management Personnel:

Mr.TT Srinivasaraghavan - Chairman

Mr. Harsha Viji - Director

Mr. A.N.Raju - Director

Mr. Lakshminarayanan Duraiswamy- Managing-Director

Mr. PS Sridhar- Chief Financial Officer

Mr. P.Subramanyam - Company Secretary

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

Ms. Suguna, Sister of Mr. Lakshminarayanan Duraiswamy

Mrs. RN.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	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (end-usage)	
	<u>Income</u>						₹ in Crores												
1	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Rental Income	0.07	0.02											
2	Sundaram Home Finance Ltd	AADCS4826J	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	Rental Income	0.06	0.02											
3	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Service Income	2.50	0.30											
4	Sundaram Home Finance Ltd	AADCS4826J	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	Insurance Premium Received	0.40	0.23											
5	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Car Loan Referral income	0.01	-											
6	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Asset Management Company	AAICS4257J	Other Related Parties	Rental Income	0.02	0.01											
							3.06	0.58											
	<u>Expenses</u>																		
1	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Rent Paid	4.58	1.84											
2	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Brokerage	17.50	6.74											
3	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Deposit Processing , Telecalling Services and Training Expenses,etc	1.16	0.41											
4	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Software AMC, Connectivity , Training Exp and Printing Exp,etc	16.38	5.45											
5	Sundaram Home Finance Ltd	AADCS4826J	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	Interest On NCDs	12.00	3.78											
6	Sundaram Home Finance Ltd	AADCS4826J	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	Insurance Premium Paid	3.74	1.02											
7	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Dividend-Final	36.22	36.22											
8	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Alternate Assets Limited	AAZCS7814G	Other Related Parties	Portfolio Management Fees	5.00	1.41											
							96.58	56.87											
	<u>Assets</u>																		
1	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Purchase of Asset - Software	1.98	1.98											
2	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Transfer of Loans (Direct Assignment)	1,000.00	725.89											
3	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Other Deposits		1.43	1.43										
4	Sundaram Home Finance Ltd	AADCS4826J	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	Other Deposits		0.52	0.33	0.52									
5	Sundaram Home Finance Ltd	AADCS4826J	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	Prepaid Insurance Premium		1.22	1.95	1.22									
6	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Income Receivable		-	0.08	-									
7	Sundaram Home Finance Ltd	AADCS4826J	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	Income Receivable		0.05	0.06	0.05									
8	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Asset Management Company Limited	AAICS4257J	Other Related Parties	Income Receivable	-	-	0.01	-									
9	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Prepaid Expenses		0.90	-	0.90									
							1,001.98	731.99	3.86	4.12									



										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)
1	<u>Liabilities</u>																	
2	Sundaram Home Finance Ltd	AADCS4826J	Royal Sundaram General Insurance Co Ltd.	AABCR7106G	Other Related Parties	NCD		119.52	92.78	119.52								
3	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Deposit Processing, Telecalling Services, Brokerage, Connectivity and Other Charges ,etc		1.59	1.78	1.59								
4	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Software charges		-	0.08	-								
5	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Alternate Assets Limited	AAZCS7814G	Other Related Parties	Portfolio Management Fees		0.68	0.77	0.68								
6	Sundaram Home Finance Ltd	AADCS4826J	Sundaram Finance Ltd.	AAACS4944A	Promoter	Transfer of Loans (Direct Assignment)		44.22	26.74	44.22								
7							-	166.01	122.07	166.01								
8	<u>Compensation paid to Key Managerial Personnel /Director</u>																	
9	Sundaram Home Finance Ltd	AADCS4826J	Mr. Lakshminarayanan Duraiswamy	AAFPD5438E	KMP	Commission paid to Managing Director		2.16										
10	Sundaram Home Finance Ltd	AADCS4826J	Mr. T T SRINIVASARAGHAVAN	AAGPS0089M	KMP	Commission payable		0.24	0.23	0.24								
11							-	2.40	0.23	0.24								
12	<u>Remuneration</u>																	
13	Sundaram Home Finance Ltd	AADCS4826J	MD/CFO/CS	AAFPD5438E/AC MPS1337G/ CRGPS6298P/AA GPS0089M	KMP	KMP		4.18										
14							-	4.18	-	-								
15	<u>Transaction with Key Managerial Personnel & their relatives</u>																	
16	Sundaram Home Finance Ltd	AADCS4826J	Mr. Lakshminarayanan Duraiswamy	AAFPD5438E	KMP	Housing Loan - at the end of the year		(0.17)	5.59	5.42								
17	Sundaram Home Finance Ltd	AADCS4826J	MR Lakshminarayanan Duraiswamy	AAFPD5438E	KMP	Interest on Housing Loan		0.08										
18	Sundaram Home Finance Ltd	AADCS4826J	Mr.P.S.Sridhar	ACMPS1337G	KMP	Housing Loan - at the end of the year		(0.02)	0.10	0.08								
19	Sundaram Home Finance Ltd	AADCS4826J	Mr.P.S.Sridhar	ACMPS1337G	KMP	Interest on Housing Loan		0.00										
20								(0.11)	5.69	5.50								



											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)
	<u>Transaction with Key Managerial Personnel & their relatives</u>																	
1	Sundaram Home Finance Ltd	AADCS4826J	MR A N RAJU	AACPR9536L	KMP	Fixed Deposits		0.25	2.62	2.87								
2	Sundaram Home Finance Ltd	AADCS4826J	MRS VIMALA RANGASWAMY	AABPR2371N	Relative of KMP	Fixed Deposits		0.01	1.37	1.38								
3	Sundaram Home Finance Ltd	AADCS4826J	MRS CHITRA VIJI	AACPC0420E	Relative of KMP	Fixed Deposits		0.10	0.94	1.04								
4	Sundaram Home Finance Ltd	AADCS4826J	MR S VIJI	AAFPV2927C	Relative of KMP	Fixed Deposits		0.21	2.04	2.25								
5	Sundaram Home Finance Ltd	AADCS4826J	MRS R N MALA	ADDPN3769P	Relative of KMP	Fixed Deposits		0.00	0.20	0.20								
6	Sundaram Home Finance Ltd	AADCS4826J	MRS SHEELA LAKSHMINARAYANAN	APIPS0956A	Relative of KMP	Fixed Deposits		0.01	0.10	0.11								
7	Sundaram Home Finance Ltd	AADCS4826J	MS D SUGUNA	FFCPS4923G	Relative of KMP	Fixed Deposits		0.00	0.25	0.25								
8	Sundaram Home Finance Ltd	AADCS4826J	MR R N PRADYUMNA	CAGPR0716Q	Relative of KMP	Fixed Deposits		0.00	0.07	0.07								
9	Sundaram Home Finance Ltd	AADCS4826J	MRS VIMALA RANGASWAMY	AABPR2371N	Relative of KMP	Interest on Fixed Deposits		0.05										
10	Sundaram Home Finance Ltd	AADCS4826J	MRS CHITRA VIJI	AACPC0420E	Relative of KMP	Interest on Fixed Deposits		0.04										
11	Sundaram Home Finance Ltd	AADCS4826J	MR A N RAJU	AACPR9536L	KMP	Interest on Fixed Deposits		0.11										
12	Sundaram Home Finance Ltd	AADCS4826J	MR S VIJI	AAFPV2927C	Relative of KMP	Interest on Fixed Deposits		0.09										
13	Sundaram Home Finance Ltd	AADCS4826J	MRS R N MALA	ADDPN3769P	Relative of KMP	Interest on Fixed Deposits		0.01										
14	Sundaram Home Finance Ltd	AADCS4826J	MRS SHEELA LAKSHMINARAYANAN	APIPS0956A	Relative of KMP	Interest on Fixed Deposits		0.00										
15	Sundaram Home Finance Ltd	AADCS4826J	MS D SUGUNA	FFCPS4923G	Relative of KMP	Interest on Fixed Deposits		0.01										
16	Sundaram Home Finance Ltd	AADCS4826J	MR R N PRADYUMNA	CAGPR0716Q	Relative of KMP	Interest on Fixed Deposits		0.00										
								0.89	7.60	8.17								





29th Oct 2026

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 2026 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