



SUNDARAM HOME

ISSUE OF COMMERCIAL PAPER (CP) - LETTER OF OFFER

PART I

PROPOSED DATE OF ISSUE	TENOR (in days)	DUE DATE	
05/12/2025	180.00	03/06/2026	
ISSUE REFERENCE	ISIN CODE : INE667F14GR1		
ISSUE SIZE (Maturity Value) (Rs in Crs)	200.00		
CREDIT RATING - 1	"ICRA A1+" Issued BY ICRA		
DATE OF RATING	18 November 2025		
VALIDITY FOR ISSUANCE	3 Months		
VALIDITY PERIOD FOR RATING	03 June 2026		
FOR AMOUNT	Rs.1500 crore		
CREDIT RATING - 2	"CRISIL A1+" Issued BY CRISIL		
DATE OF RATING	02 December 2025		
VALIDITY FOR ISSUANCE	60 days		
VALIDITY PERIOD FOR RATING	03 June 2026		
FOR AMOUNT	Rs.1500 crore		
CONDITIONS (if any)	Nil		
LONG TERM CREDIT RATING, IF ANY, OBTAINED BY THE ISSUER.	AAA By ICRA & CRISIL		
UNACCEPTED CREDIT RATINGS, IF ANY, ASSIGNED TO THE ISSUER	Not Applicable		
SHAREHOLDING OF THE ISSUER'S PROMOTERS AND THE DETAILS OF THE SHARES PLEDGED BY THE PROMOTERS, IF ANY.	Please refer to Annexure A of Annexures to Letter of Offer		
EXACT PURPOSE OF ISSUE OF CP	The proceeds of the issuance would be utilized for a) working capital purposes b) repayment of existing debt c) financing lending requirements of the company d) to park temporary surplus short term investments e) any other business purposes We certify that the amount of Rs.200 Crs would be utilized only for the purpose allowed by RBI under the master circular "Bank Finance to Non-Banking Finance Companies".		
CREDIT SUPPORT (if any)	Nil		
DESCRIPTION OF INSTRUMENT	COMMERCIAL PAPER		
AMOUNT (In Crs)	200.00		
ISSUED BY	SUNDARAM HOME FINANCE LIMITED		
IN FAVOUR OF	To the Investors of CP		
CONDITIONS IF ANY	Standalone		
NETWORTH OF THE GUARANTOR COMPANY	Not Applicable		
NAME OF COMPANIES TO WHICH GUARANTOR HAS ISSUED SIMILAR GUARANTEE	Not Applicable		
EXTANT OF THE GUARANTEE OFFERED BY THE GUARANTOR COMPANY	Not Applicable		
CONDITIONS UNDER WHICH THE GUARANTEE WILL BE INVOKED	Not Applicable		
DETAILS OF CURRENT TRANCHE			
ISIN	AMOUNT (in Crs)	MATURITY DATE	CRA
ISIN CODE : INE667F14GR1	200.00	03/06/2026	ICRA CRISIL
ISSUING AND PAYING AGENT	HDFC Bank Ltd No.115 RK Salai 9th Floor Chennai – 600004		
NAME AND ADDRESS OF THE TRUSTEE	Not Applicable		
Listing :	Proposed to be Listed at NSE		
Proposed to be Listed/Unlisted:	Proposed to be Listed at NSE		
MARKET CONVENTIONS	FIMMDA CONVENTIONS		
CP BORROWING LIMIT	CP Outstanding not to exceed Rs 1500 Crs at any point of time.		
SUPPORTING BOARD RESOLUTION FOR CP BORROWING	24th April and 27th October 2025		

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



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TOTAL CP OUTSTANDING (face value) (as on date) (Rs in Crs)	-
DETAILS OF CP ISSUED DURING THE LAST 15 MONTHS	Refer Annexure 1
DETAILS OF OTHER DEBT INSTRUMENTS OUTSTANDING	Refer Annexure 1
BANK FUND BASED FACILITIES FROM BANKS / FINANCIAL INSTITUTIONS (if any)	Refer Annexure 1
Any material event/ development having implications for the financials/ credit quality resulting in material liabilities, corporate restructuring event which may affect the issue or the investor's decision to invest in the CP/NCD	Not Applicable

Issuer's liability under the C P will continue beyond due date, in case the C P is not paid on due date, even if the C P in D-MAT form is extinguished on due date.

PART II

NAME AND ADDRESS OF ISSUER	Sundaram Home Finance Ltd
LINE OF BUSINESS	Housing Finance and allied activities
CHIEF EXECUTIVE	Shri. Lakshminarayanan Duraiswamy
(MANAGING. DIRECTOR / PRESIDENT)	Managing Director
GROUP AFFILIATION (if any)	Sundaram Finance Group

Particulars	FINANCIAL SUMMARY (Rs in Crs)			
	Current Year 31/03/2025	Previous years 31/03/2024	31/03/2023	31/03/2022
EQUITY	101.25	101.25	101.25	101.25
NET WORTH	2096.95	1880.26	1805.03	1654.98
INVESTMENT IN SUBSIDIARIES	--	--	--	--
TOTAL DEBT OUTSTANDING	13763.38	11405.45	9873.14	8549.21
Short Term Debt (< 1year)	1551.57	670.04	413.97	833.77
Other Debt	12211.81	10735.41	9459.17	7715.44
GROSS INCOME	1596.55	1411.75	1140.19	956.99
GROSS PROFIT (PBT D)	334.03	325.35	294.97	224.28
OPERATING PROFIT (PBIT D)	1300.58	1155.65	915.13	756.70
NET PROFIT (POST TAX)	244.66	235.83	215.41	167.70
AUDIT QUALIFICATIONS (IF ANY)	Nil	Nil	Nil	Nil
MATERIAL LITIGATIONS (IF ANY)	Nil	Nil	Nil	Nil
REGULATORY STRUCTURES (IF ANY)	Nil	Nil	Nil	Nil

Details of default of CP, NCD or any other debt instrument and other financial indebtedness including corporate guarantee issued in the past five financial years including in the current financial year	Not Applicable
Details of Default of CPs, Including Technical Delay in Redemption During Past Three Years	Nil
Details of Default and Delay in Redemption of Any Other Borrowings During Past Three Years	Nil
Details of statutory auditor and changes thereof in the last three financial years	Please refer to Annexure B of Annexures to Letter of Offer
An issuer which is either an NBFC or an HFC shall disclose the residual maturity profile of its assets and liabilities in the following format:	Please refer to Annexure C of Annexures to Letter of Offer

For Sundaram Home Finance Limited

Authorized Signatory
04/12/2025

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