



SUNDARAM HOME

— Sundaram Finance Group —

ISSUE OF COMMERCIAL PAPER (CP) - LETTER OF OFFER

PART I

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|--|--|---------------|----------------|
| PROPOSED DATE OF ISSUE | TENOR (in days) | DUE DATE | |
| 18/12/2025 | 90.00 | 18/03/2026 | |
| ISSUE REFERENCE | ISIN CODE : INE667F14GS9 | | |
| ISSUE SIZE (Maturity Value) (Rs in Crs) | 150.00 | | |
| CREDIT RATING - 1 | "ICRA A1+" Issued BY ICRA | | |
| DATE OF RATING | 10 December 2025 | | |
| VALIDITY FOR ISSUANCE | 3 Months | | |
| VALIDITY PERIOD FOR RATING | 18 March 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 | 18 March 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.150 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) | 150.00 | | |
| 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 : INE667F14GS9 | 150.00 | 18/03/2026 | 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 | | |
| 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) | 200.00 |
| 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

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|----------------------------------|---------------------------------------|
| 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 | Current Year | Previous years | | |
|--------------------------------|--------------|----------------|------------|------------|
| | 31/03/2025 | 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 (PBTD) | 334.03 | 325.35 | 294.97 | 224.28 |
| OPERATING PROFIT (PBITD) | 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 |

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| 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
17/12/2025

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