

PROPOSED DATE OF ISSUE	TENOR ( in days)	DUE DATE	
23/12/2025	174.00	15/06/2026	
ISSUE REFERENCE	ISIN CODE : INE667F14GT7		
ISSUE SIZE (Maturity Value) (Rs in Crs)	200.00		
CREDIT RATING - 1	"ICRA A1+" Issued BY ICRA		
DATE OF RATING	10 December 2025		
VALIDITY FOR ISSUANCE	3 Months		
VALIDITY PERIOD FOR RATING	15 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	15 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	<p>The proceeds of the issuance would be utilized for</p> <p>a) working capital purposes</p> <p>b) repayment of existing debt</p> <p>c) financing lending requirements of the company</p> <p>d) to park temporary surplus short term investments</p> <p>e) any other business purposes</p> <p>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".</p>		
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		
<b>DETAILS OF CURRENT TRANCHE</b>			
<b>ISIN</b>	<b>AMOUNT (in Crs)</b>	<b>MATURITY DATE</b>	<b>CRA</b>
ISIN CODE : INE667F14GT7	200.00	15/06/2026	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		
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