

January 25, 2023

To,  
**BSE Limited**  
Phiroze Jeejeebhoy Towers,  
Dalai Street, Fort,  
Mumbai 400 001

Dear Sir / Madam,

**Sub.: Outcome of Board Meeting**

Pursuant to the Regulation 51 and 52 read with Part B Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby inform that meeting of the Board of Directors at their Meeting held today, i.e.; January 25, 2023 which commenced at 12.30 p.m. and concluded at 03.35 p.m. have inter-alia approved the Unaudited Financial Results for the quarter ended December 31, 2022, duly reviewed by Audit Committee.

Further, please note that the Statutory Auditors of the Company, M/s T R Chadha & Co. LLP has submitted Limited Review Report for quarter ended December 31, 2022 with unmodified opinion.

We request you to take the same on records.

Thanking you.

Yours Faithfully,  
For **Shriram Housing Finance Limited**

  
**Puja Shah**  
Company Secretary & Compliance Officer



Place: Mumbai



January 25, 2023

To,  
**BSE Limited**  
Phiroze Jeejeebhoy Towers,  
Dalal Street, Fort,  
Mumbai, 400 001

Dear Sir/Ma'am,

**Sub.: Statement of Un-audited Financial Results along with Limited Review Report for the quarter and nine month ended December 31, 2022 & Security Cover Certificate.**

Pursuant to the provisions of Regulation 51(2) read with Part B of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended from time to time, please note that, the Board of Directors at its meeting held on January 25, 2023, have inter alia approved the Standalone Unaudited Financial Results for the quarter ended December 31, 2022, duly reviewed by the Audit Committee.

Further, please note that the Statutory Auditors of the Company, M/s TR Chadha & Co. LLP have submitted Limited Review Report for the quarter ended December 31, 2022 with unmodified opinion.

In terms of Regulation 52 of Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015 and Chapter VI of SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021 and amendments thereof, we hereby enclose herewith a statement of Un-audited Financial Results along with Limited Review Report thereon for the quarter ended December 31, 2022 along with Auditor's Report.

The disclosure in compliance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please note that the disclosure of the extent and nature security created and maintained for secured non-convertible securities of the Company and the security cover certificate is made in the unaudited Financial Results for the quarter ended December 31, 2022.

  




**Shriram Housing Finance Ltd.**

Level 3, Wockhardt Towers, East Wing, C-2, G Block, Bandra Kurla Complex, Mumbai - 400051.

Regd Office: No. 123, Angappa Naicken Street, Chennai - 600 001.

CIN : U65929TN2010PLC078004

The above Un-audited Financial Results were approved by the Board of Directors of the Company at its Meeting held on January 25, 2023.

Request you to kindly take the same on records.

Thanking you.

Yours Faithfully,

For **Shriram Housing Finance Limited**

  
**Subramanian Jambunathan**  
**Managing Director & CEO**  
**DIN: 00969478**





# T R Chadha & Co LLP

## Chartered Accountants

502, Marathon Icon,  
Off. Ganpatrao Kadam Marg  
Opp. Peninsula Corporate Park  
Lower Parel, Mumbai - 400 013  
Tel.: 022-49669000  
Fax.: 022-49669023  
Email: mumbai@trchadha.com



Independent Auditor's Review Report for the quarter and nine months ended December 31, 2022, on the Unaudited Financial Results of Shriram Housing Finance Limited ('Company') pursuant to Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended).

To  
The Board of Directors  
Shriram Housing Finance Limited

### Introduction

1. We have reviewed the accompanying statement of unaudited financial results of Shriram Housing Finance Limited ('Company') for the quarter and nine months ended December 31, 2022 ('the Statement'), being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('Listing Regulations').
2. This Statement, which is the responsibility of the Company's Management and approved by the Board of Directors of the Company, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard ('Ind AS') 34 'Interim Financial Reporting' specified in section 133 of the Companies Act, 2013, the circulars, guidelines and directions issued by Reserve Bank of India ('RBI') from time to time ('RBI guidelines') and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.

### Scope of 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 to making inquiries of financial information, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

### Conclusion

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 Ind AS and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 52 of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

For T R Chadha & Co LLP  
Chartered Accountants  
FRN: 006711N/N500028

Pramod Tiwari  
Partner  
Membership No. 076650

UDIN.: 23076650 BGuWH19465

Place: Mumbai  
Date: January 25, 2023



Corporate / Regd. Office: B-30, Connaught Place, Kuthiala Building, New Delhi - 110001  
Phone : 43259900, Fax : 43259930, E-mail : delhi@trchadha.com

Branches at: ♦ Ahmedabad ♦ Bengaluru ♦ Chennai ♦ Gurgaon ♦ Hyderabad ♦ Pune ♦ Tirupati ♦ Vadodara ♦ Noida



**SHRIRAM HOUSING FINANCE LIMITED**  
**CIN: U65929TN2010PLC078004**

**Statement of Un-audited Financial Results for the quarter and nine month ended**  
**December 31, 2022**  
**Statement of Profit & Loss Account**

Particulars	For the Quarter Ended			For the Nine months ended		(₹ in Lakhs)
	December 31, 2022	September 30, 2022	December 31, 2021	December 31, 2022	December 31, 2021	For the year ended March 31, 2022 (Audited)
<b>Revenue from operations</b>						
(i) Interest income	18,264.35	15,968.89	11,305.16	47,861.60	32,535.02	44,677.08
(ii) Fees and commission income	188.35	125.01	226.84	471.24	426.67	560.92
(iii) Net gain on fair value changes	389.84	676.58	203.48	1,222.36	623.41	815.36
(iv) Net gain on derecognition of financial instruments under amortised cost category	2,065.37	1,853.08	2,771.01	5,389.27	4,230.94	5,508.35
(v) Others	497.27	491.75	491.03	1,565.01	946.19	1,511.40
<b>(I) Total Revenue from operations</b>	<b>21,405.18</b>	<b>19,115.31</b>	<b>14,997.52</b>	<b>56,509.48</b>	<b>38,762.23</b>	<b>53,073.11</b>
(II) Other income	9.55	22.77	20.93	53.55	71.03	90.33
<b>(III) Total Income (I+II)</b>	<b>21,414.73</b>	<b>19,138.08</b>	<b>15,018.45</b>	<b>56,563.03</b>	<b>38,833.26</b>	<b>53,163.44</b>
<b>Expenses</b>						
(i) Finance costs	10,303.36	9,515.97	7,030.91	27,311.04	21,029.71	28,060.05
(ii) Impairment on financial instruments	143.05	452.44	611.59	916.56	568.73	1,079.80
(iii) Net loss on derecognition of financial instruments under amortised cost category	960.87	-	-	960.87	-	-
(iv) Employee benefits expenses	3,447.39	2,497.92	2,225.97	8,452.52	6,072.93	8,523.77
(v) Depreciation, amortization and impairment	240.93	251.47	198.48	727.35	591.28	787.02
(vi) Others expenses	1,416.80	1,843.59	1,113.65	4,680.28	2,694.88	3,798.38
<b>(IV) Total Expenses (IV)</b>	<b>16,512.40</b>	<b>14,561.39</b>	<b>11,180.60</b>	<b>43,048.62</b>	<b>30,957.53</b>	<b>42,249.02</b>
<b>(V) Profit / (loss) before exceptional items and tax (III-IV)</b>	<b>4,902.33</b>	<b>4,576.69</b>	<b>3,837.85</b>	<b>13,514.41</b>	<b>7,875.73</b>	<b>10,914.42</b>
(VI) Exceptional items	-	-	-	-	-	-
<b>(VII) Profit/(loss) before tax (V-VI)</b>	<b>4,902.33</b>	<b>4,576.69</b>	<b>3,837.85</b>	<b>13,514.41</b>	<b>7,875.73</b>	<b>10,914.42</b>
<b>(VIII) Tax expense:</b>						
(1) Current Tax	843.74	905.82	549.11	2,632.23	1,463.14	2,092.65
(2) Deferred Tax	396.82	268.23	428.19	797.04	586.52	644.48
(3) Tax adjustment for earlier years	23.42	-	-	23.42	-	143.16
<b>(IX) Profit for the year from continuing operations (VII-VIII)</b>	<b>3,638.35</b>	<b>3,402.64</b>	<b>2,860.55</b>	<b>10,061.72</b>	<b>5,826.07</b>	<b>8,034.13</b>
<b>(X) Other comprehensive income</b>						
(i) Items that will not be reclassified to profit or loss						
Remeasurement gain/(loss) on defined benefit plan	(37.40)	8.55	6.00	(40.22)	(1.00)	19.25
(ii) Income tax relating to items that will not be reclassified to profit or loss	9.41	(2.15)	(1.51)	10.12	0.25	(4.84)
	<b>(27.99)</b>	<b>6.40</b>	<b>4.49</b>	<b>(30.10)</b>	<b>(0.75)</b>	<b>14.41</b>
(i) Items that will be reclassified to profit or loss						
Cash flow hedge Reserve						
Gain / (Loss) on Effective portion of hedging instruments in a cash flow hedge	(9.22)	(31.31)	-	(40.53)	-	-
(ii) Income tax relating to items that will be reclassified to profit or loss	2.32	7.88	-	10.20	-	-
	<b>(6.90)</b>	<b>(23.43)</b>	<b>-</b>	<b>(30.33)</b>	<b>-</b>	<b>-</b>
<b>Other comprehensive income (i + ii)</b>	<b>(34.89)</b>	<b>(17.03)</b>	<b>4.49</b>	<b>(60.43)</b>	<b>(0.75)</b>	<b>14.41</b>
<b>(XI) Total Comprehensive Income for the year</b>	<b>3,603.46</b>	<b>3,385.61</b>	<b>2,865.04</b>	<b>10,001.29</b>	<b>5,825.32</b>	<b>8,048.54</b>
<b>(XII) Earnings per equity share (Face Value of Rs.10/-)</b>						
Basic (Rs.)	1.12	1.05	1.10	3.09	2.24	2.82
Diluted (Rs.)	1.11	1.04	1.09	3.08	2.23	2.81

\*not annualized for quarter and nine month ended December 31, 2022, December 31, 2021 and for quarter ended September 30, 2022.



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CIN : U65929TN2010PLC078004



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SHRIRAM HOUSING FINANCE LTD.  
MUMBAI



**Notes:**

1. Shriram Housing Finance Limited ('The Company') is a Housing Finance Company Registered with National Housing Bank (NHB).
2. The above results have been reviewed by the Audit Committee and have been approved and taken on record by the Board of Directors at their respective meetings held on January 25, 2023. The financial results for the quarter and nine month ended December 31, 2022 have been subjected to a limited review by the statutory auditors (T R Chadha & Co LLP, Chartered Accountants) of the Company. The report thereon is unmodified.
3. These financial results together with the results for the comparative reporting periods have been prepared 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, as amended.
4. The Company is mainly engaged in the housing finance business and all other activities are incidental to the main business activities of the Company. Further, all activities are conducted within India and as such there is no separate reportable segment, as per the Ind AS 108 - "Operating Segments" specified under Section 133 of the Act.
5. Pursuant to the approval of the Composite scheme of Arrangement and Amalgamation by the Hon'ble National Company Tribunal, Chennai vide Common Order dated November 14, 2022 together with Corrigendum Order dated November 17, 2022, Shriram City Union Finance Limited was merged with Shriram Transport Finance Limited. Also, as part of the Scheme, the name of Shriram Transport Finance Limited has changed to "Shriram Finance Limited" w.e.f. 30.11.2022.

Since Shriram City Union Finance Limited was the Promoter of the Company before the merger and in view of the above Order, Shriram Finance Limited is now the Promoter of Shriram Housing finance Limited.

6. Net worth includes equity share capital plus other equity less deferred revenue expenditure.
7. 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 A**.
8. Disclosure pursuant to RBI Notification dated September 24, 2021 on "Transfer of Loan Exposures" is attached as **Annexure B**.
9. The Rated, Listed, Secured, Redeemable, Non-Convertible Debentures ("NCDs") amounting to Rs. 86,839.27 Lakhs are secured by way of first and exclusive charge on specified pool of



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receivables on respective NCDs and *pari-passu* subservient charge on undivided share of Company's immovable property is maintained with the minimum asset coverage of hundred percent for the NCDs. The Asset Cover available as on December 31, 2022 in case of the Non-Convertible Debentures ("NCDs") issued by the company is 1.06. The security cover certificate as per regulation 54(3) of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 is attached as **Annexure C**.

10. The Company confirms that there have been no material deviations in the use of proceeds of issue of Non-Convertible Debentures ("NCDs") from the objects stated in the offer document in pursuant to Regulation 52(7) and 52(7A) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 is attached as **Annexure D**.
11. Previous period figures have been regrouped / reclassified wherever necessary in order to make them comparable.

For **Shriram Housing Finance Limited**



**Subramanian Jambunathan**  
Managing Director & CEO  
DIN: 00969478

**Place** : Mumbai  
**Date** : January 25, 2023



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### Annexure A

Disclosure pursuant to Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended December 31, 2022, as applicable;

Sr. No.	Particulars	Details
1.	Debt Equity Ratio	4.25
2.	Debt Service Coverage Ratio	0.21
3.	Interest Service Coverage Ratio	1.48
4.	Debenture Redemption Reserve (DRR)	No DRR is required in respect of privately placed debentures in terms of Rule 18(7) (ii) of the Companies (Share Capital and Debentures) Rules, 2014.
5.	Outstanding redeemable preference shares (quantity and value)	Not applicable
6.	Net worth (Amount in Lakh) (Note 8)	Rs. 1,25,957.79
7.	Net Profit after Tax (Amount in Lakh)	Rs. 3,638.35
8.	Earnings per share (Not Annualized)	1.12
9.	Current Ratio	Not applicable***
10.	Long term debt to working capital	Not applicable***
11.	Bad debts to Account receivables ratio	Not Applicable***
12.	Current liability ratio	Not Applicable***
13.	Total debts to total assets	79.21%
14.	Debtors turnover	Not Applicable***
15.	Inventory turnover	Not Applicable***
16.	Operating margin (%)	Not Applicable***
17.	Net profit Margin (%)	16.99%
18.	Sector specific equivalent ratio, as applicable	
	i. NPA Provision coverage Ratio	24.38%
	ii. Capital Adequacy Ratio (CAR %)	25.44%
	iii. Gross Non-Performing Asset (GNPA%) before RBI Circular impact **	0.67%
	iv. Gross Non-Performing Asset (GNPA%) after RBI Circular impact**	1.15%
	v. Net Non-Performing Asset (NNPA %) after RBI Circular impact**	0.87%

\*\*Pursuant to the RBI circular dated November 12, 2021 "Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances - Clarifications"

\*\*\* The company prepares financial statements as per Division III, Schedule III of the Companies Act, 2013, hence these ratios not applicable.



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**Annexure B**

**Disclosures pursuant to RBI Notification - RBI/DOR/2021-22/86  
DOR.STR.REC.51/21.04.048/2021-22 dated 24<sup>th</sup> September 2021.**

- (a) (i) Details of transfer through assignment in respect of loans not in default for the quarter ended December 31, 2022:

Entity	Bank's
Count of Loan accounts Assigned	982.00
Amount of Loan account Assigned (INR Cr)	251.55
Retention of beneficial economic interest (MRR) (INR Cr.)	27.95
Weighted Average Maturity (Residual Maturity) (Months)	140.00
Weighted Average Holding Period (Months)	12.95
Coverage of tangible security coverage (LTV)	50.14
Rating-wise distribution of rated loans	Unrated

Details of transfer through PTC in respect of loans not in default for the quarter ended December 31, 2022:

Entity	Bank
Count of Loan accounts Assigned	335
Amount of Loan account Assigned (INR Cr)	116.51
Retention of beneficial economic interest (MRR) (INR Cr.)	-
Weighted Average Maturity (Residual Maturity) (Months)	200.85
Weighted Average Holding Period (Months)	10.09
Coverage of tangible security coverage (LTV) (%)	65.59
Rating-wise distribution of rated loans	IND AAA(SO)

- (a) (ii) Details of acquired through assignment in respect of loans not in default for quarter ended December 31, 2022:

Entity	HFC
Count of Loan accounts Acquired	40
Amount of Loan account Acquired (INR Cr)	6.02
Retention of beneficial economic interest (MRR) (INR Cr.)	0.67



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Weighted Average Maturity (Residual Maturity) (Months)	136.82
Weighted Average Holding Period (Months)	51.68
Coverage of tangible security coverage (LTV)	47.72
Rating-wise distribution of rated loans	Unrated

(b) i) Details of stressed loans transferred during the quarter ended December 31, 2022.

Particulars	To Asset Reconstruction Companies (ARCs)	To permitted transferees
	NPA	NPA
Number of accounts	142.00	-
Aggregate principal outstanding of loans transferred (Rs In Crs)	19.12	-
Weighted average residual tenor of the loans transferred (in years)	11.84	-
Net book value of loans transferred (at the time of transfer) (Rs In Crs)	16.83	-
Aggregate consideration (Rs In Crs)	13.75	-
Additional Consideration Realised in respect of account transferred in earlier years	-	-

ii) The Company has not acquired any stressed loan during the quarter ended December 31, 2022



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Annexure C - Security cover certificate as per regulation 54(3) of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 as on December 31, 2022.

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate is valid	Debit for which this certificate is being issued	Other Secured Debt	Debt for which this certificate is being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is charge (including issued & other debt with pari passu charge)	Other assets on which there is pari passu charge (including items covered in column F)	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	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, DDA market value is not applicable)	Market Value for Pari passu charge Assets (if applicable)	Carrying /Book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg Bank Balance, DDA market value is not applicable)	Total Value (A to M)
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
<b>ASSETS</b>														
Property, Plant and Equipment	Investment property			0.28			1,169.34		1,169.34					-
Capital Work in Progress							3,688.42		3,688.42					-
Right of Use Assets														-
Goodwill							252.83		252.83					-
Intangible Assets under Development														-
Investments							29,211.03		29,211.03					-
Loans	Receivables under financing activities	87,221.11	4,59,294.37				11,609.02		5,96,174.49		87,221.11			87,221.11
Investment Securities														-
Trade Receivables							88.50		88.50					-
Cash and Cash Equivalents							9,358.83		9,358.83					-
Bank Balances other than Cash and Cash Equivalents							4,579.58		4,579.58					-
Others	Assets Held for Sale	5,039.48					24,100.32		29,139.81		5,039.48			5,039.48
<b>Total</b>		<b>92,260.59</b>	<b>4,59,294.37</b>	<b>0</b>			<b>84,000.26</b>		<b>67,563.50</b>		<b>92,260.59</b>			<b>92,260.59</b>
<b>LIABILITIES</b>														
Debt securities to which this certificate pertains														
Other debt sharing pari passu charge with above debt														
Other Debt														
Subordinated debt														
Borrowings														
Bank							64,700.79		64,700.79					
Debt Securities							3,76,723.79		3,76,723.79					
Others							5,472.23		5,472.23					
Trade payables							984.55		984.55					
Lease liabilities							1,528.06		1,528.06					
Provisions							3,742.29		3,742.29					
Others							391.04		391.04					
<b>Total</b>		<b>87,255.28</b>					<b>8,807.69</b>		<b>5,60,685.71</b>		<b>87,255.28</b>			<b>87,255.28</b>
Cover on Book Value														
Cover on Market Value														



## Annexure D

### A. Statement of utilization of issue proceeds:

									In Lakhs
Name of the issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised	Funds utilized	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
Shriram Housing Finance Limited	INE432R07331	Private Placement	Non-Convertible Debentures	13-Dec-22	8,000	8,000	No	Not Applicable	Not Applicable
	INE432R07349	Private Placement	Non-Convertible Debentures	28-Dec-22	5,000	5,000	No	Not Applicable	Not Applicable
Total					13,000	13,000			

### Note:

The funds raised through the issue of Non-Convertible Debt Securities, after meeting the expenditures of and related to the issue, have been used for our various activities, including lending and investments, to repay the existing loans, business operations including capital expenditure and working capital requirements. Also the funds have been invested as per investment policy of the Company, approved by the Board of Directors of the Company, pending utilisation of the proceeds for the purpose described in debenture trustee deeds.

### B. Statement of deviation/ variation in use of Issue proceeds:

Particulars	Remarks					
Name of listed entity	Shriram Housing Finance Limited					
Mode of fund raising	Private placement					
Type of instrument	Non-convertible Securities					
Date of raising funds	As per Annexure 2(A)					
Amount raised	As per Annexure 2(A) totalling to Rs. 13,000 Lakhs					
Report filed for quarter ended	December 31, 2022					
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?	No					
If yes, details of the approval so required?	Not Applicable					
Date of approval	Not Applicable					
Explanation for the deviation/ variation	Not Applicable					
Comments of the audit committee after review	Not Applicable					
Comments of the auditors, if any	Not Applicable					
Objects for which funds have been raised and where there has been a deviation/ variation, 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. lacs and in %)	Remarks, if any
Not Applicable						
Deviation 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						



Shriram Housing Finance Limited

Level 3, Wockhardt Towers, East Wing, C-2, G Block, Bandra Kurla Complex, Mumbai - 400051.

Regd Office: No. 123, Angappa Naicken Street, Chennai - 600 001.

CIN : U65929TN2010PLC078004

