

October 25, 2021

BSE Limited

Phiroze Jeejeebhoy Towers,
Dalai Street, Fort,
Mumbai 400 001

Dear Sir(s),

Sub.: Outcome of the Board Meeting

Pursuant to the provisions of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015 (the "Listing Regulations"), as amended, we wish to inform you that the Board of Directors at their Meeting held on today i.e. Monday, October 25, 2021 among other items have, *inter-alia*, considered and approved Un-audited Financial Results of the Company for the quarter and half-year ended September 30, 2021 along with Limited Review Report thereon.

Accordingly, we hereby submit the followings:

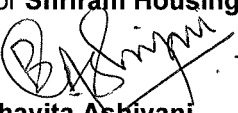
- Unaudited Financial Results of the Company for the quarter and half-year ended September 30, 2021 along with Limited Review Report thereon pursuant to the Regulation 51 and 52 read with Schedule III of the Listing Regulations;
- Disclosure of related party transactions for the half-year ended September 30, 2021 pursuant to the Regulation 23(9) of the Listing Regulations.

The above Un-audited Financial Results were approved by the Board of Directors of the Company at its Meeting held on October 25, 2021 commenced at 12:15 p.m. and concluded at 2:40 p.m.

Request you to kindly take the same on records.

Thanking you.

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

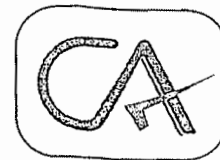

Bhavita Ashiyani
Company Secretary & Compliance Officer



T R Chadha & Co LLP

Chartered Accountants

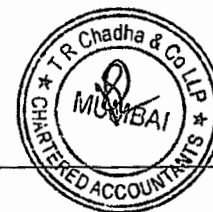
502, Marathon Icon,
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Lower Parel, Mumbai – 400 013
Tel.: 022-49669000
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Email: mumbai@trchadha.com



Independent Auditor's Review Report on the Quarterly and Year to Date Unaudited Financial Results of the Company pursuant to regulation 52 of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015, as amended.

To the Board of Directors of
Shriram Housing Finance Limited

1. We have reviewed the accompanying statement of unaudited financial results of Shriram Housing Finance Limited ("Company") for the quarter and half year ended September 30, 2021 ('the Statement') attached herewith, being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
2. This Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, (Ind AS 34) "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to issue a report on these financial statements 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 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.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 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 the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.



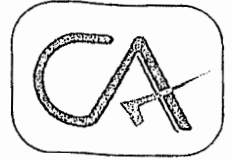
Corporate / Regd. Office : B-30, Connaught Place, Kuthiala Building, New Delhi – 11.0001
Phone : 43259900, Fax : 43259930, E-mail : delhi@trchadha.com

Branches at: ❖ AHMEDABAD ❖ BENGALURU ❖ CHENNAI ❖ GURGAON ❖ HYDERABAD ❖ PUNE ❖ TIRUPATI

T R Chadha & Co LLP

Chartered Accountants

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5. Emphasis of Matter

We draw attention to Note 11 to the financial results, which describes the extent to which the Covid-19 pandemic will impact the Company's financial result will depend on the future developments, which are highly uncertain.

Our conclusion is not modified in respect of this matter.

6. Other Matters

- a. The interim financial results of the Company for the quarter ended June 30, 2021, prepared solely for the purpose of inclusion in the consolidated financial results of Shriram City Union Finance Limited, was review by erstwhile auditor whose report dated July 26, 2021, expressed an unmodified conclusion on those interim financial results. We have relied upon the said report for the purpose of our report on this statement.
- b. The financial result for the half year ended September 30, 2020 were reviewed by the erstwhile auditor whose report dated October 28, 2020, expressed an unmodified conclusion on those interim financial results. We have relied upon the said report for the purpose of our report on this statement.
- c. Attention is drawn to the fact that the figures for the corresponding quarter ended September 30, 2020, and for the Statement of Cash Flows for the corresponding half year ended September 30, 2020, as reported in these financial results, have been incorporated based on management certified financials and duly approved by the Company's Board of Directors and have not been subjected to review since the requirement did not exist under the then applicable guidelines of the Regulation.

Our conclusion is not modified in respect of these matter.

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

Pramod tilwani
Partner
Membership No. 076650
UDIN.: 21076650AAAAFI7602



Place: Mumbai
Date: October, 25 2021

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

Statement of Un-audited Financial Results for the quarter and half year ended September 30, 2021

Statement of Profit & Loss Account

		(₹ in Lakh)					
Particulars		For the quarter ended 30-Sep-2021	For the quarter ended 30-Jun-2021	For the quarter ended 30-Sept-2020	For the half-year ended 30-Sept-2021	For the half-year ended 30-Sept-2020	For the Year ended 31-Mar-2021 (Audited)
	Revenue from operations						
(i)	Interest Income	11,705.82	10,333.00	8,270.61	22,038.80	15,191.73	32,933.23
(ii)	Fees and commission Income	10.22	8.76	8.28	18.97	13.14	28.94
(iii)	Net gain on fair value changes	204.49	215.44	214.96	419.93	333.38	775.29
(iv)	Net gain on derecognition of financial instruments under amortised cost category	658.24	801.69	2,416.28	1,459.93	2,416.28	7,390.05
(v)	Others	274.32	180.84	203.08	455.15	265.23	1,062.98
(I)	Total Revenue from operations	12,853.09	11,539.73	11,113.21	24,392.78	18,219.76	42,190.48
(II)	Other income	105.74	125.24	186.06	230.98	263.09	642.11
(III)	Total income (I+II)	12,958.83	11,664.97	11,299.27	24,623.76	18,482.86	42,832.59
	Expenses						
(i)	Finance Costs	7,013.48	6,985.31	5,013.47	13,998.80	9,399.51	20,799.95
(ii)	Impairment on financial instruments	(176.52)	133.63	491.65	(42.87)	432.40	2,013.27
(iii)	Employee Benefits Expenses	1,932.13	1,914.82	1,653.55	3,846.96	3,054.74	6,646.66
(iv)	Depreciation, amortization and impairment	201.67	191.13	183.32	392.80	371.22	728.32
(v)	Others expenses	1,442.64	947.55	1,122.45	2,390.17	1,572.38	4,220.78
(IV)	Total Expenses (IV)	10,413.40	10,172.44	8,464.44	20,585.86	14,830.25	34,408.98
(V)	Profit / (loss) before exceptional items and tax (III-IV)	2,545.43	1,492.53	2,834.83	4,037.90	3,652.60	8,423.61
(VI)	Exceptional items	-	-	-	-	-	-
(VII)	Profit/(loss) before tax (V-VI)	2,545.43	1,492.53	2,834.83	4,037.90	3,652.60	8,423.61



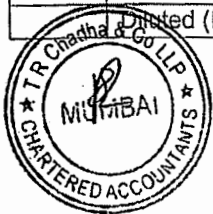
SHRIRAM HOUSING FINANCE

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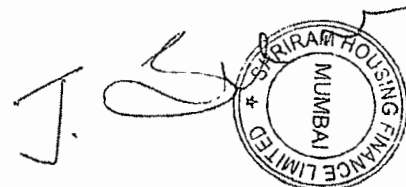
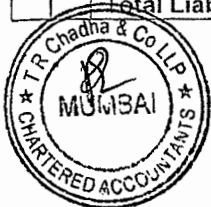
shriramhousing.in

Particulars		(₹ in Lakh)					
		For the quarter ended 30-Sep-2021	For the quarter ended 30-Jun-2021	For the quarter ended 30-Sept-2020	For the half-year ended 30-Sept-2021	For the half-year ended 30-Sept-2020	For the Year ended 31-Mar-2021 (Audited)
(VIII)	Tax Expense:						
	(1) Current Tax	550.18	363.85	779.44	914.03	1,012.96	935.98
	(2) Deferred Tax	116.92	41.41	(448.62)	158.33	(463.02)	1,439.66
	(3) Income tax of earlier years	-	-	713.14	-	713.14	(190.33)
(IX)	Profit / (loss) for the period (VII-VIII)	1,878.33	1,087.27	1,790.88	2,965.54	2,389.52	6,238.30
(X)	Other Comprehensive Income						
	(i) Items that will not be reclassified to profit or loss						
	Remeasurement gain/(loss) on defined benefit plan	3.52	(10.52)	(19.14)	(7.00)	1.33	3.12
	(ii) Income tax relating to items that will not be reclassified to profit or loss	(0.89)	2.65	5.63	1.76	(0.34)	(0.78)
	Other Comprehensive Income	2.63	(7.87)	(13.51)	(5.24)	0.99	2.34
(XI)	Total Comprehensive Income for the period	1,880.96	1,079.40	1,777.36	2,960.30	2,390.52	6,240.64
(XII)	Earnings per equity share						
	Basic (Rs.)	0.76	0.46	0.84	1.20	1.12	2.91
	Diluted (Rs.)	0.75	0.46	0.83	1.19	1.11	2.90



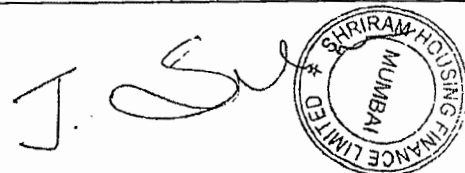
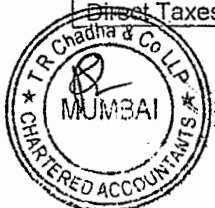
Statement of Un-audited Assets and Liabilities as at September 30, 2021

		(₹ in Lakh)	
Particulars		As at 30-Sept-2021	As at 31 March 2021 (Audited)
I	1 ASSETS		
	Financial assets		
	Cash and cash equivalents	9,357.98	10,113.47
	Bank Balance other than above	1,810.42	4,401.04
	Loans	3,67,212.17	3,37,768.23
	Investments	20,379.29	7,402.57
	Other Financial assets	13,459.85	12,898.72
	2 Non-financial Assets		
	Tax asset	524.96	418.95
	Investment Property	0.28	0.28
	Property, plant and equipment	436.31	403.77
	Other Intangible assets	378.55	438.98
	Right of Use Assets	808.93	920.48
	Other non-financial assets	9,245.91	8,509.26
	Total Assets	4,23,614.65	3,83,275.75
II	1 LIABILITIES AND EQUITY		
	Financial Liabilities		
	Payables		
	(I) Trade Payables		
	(i) total outstanding dues of micro enterprises and small enterprises	-	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	984.14	1,604.32
	Debt Securities	51,210.32	57,889.82
	Borrowings (other than debt security)	2,84,981.08	2,60,193.82
	Other Financial liabilities	2,650.24	2,920.31
	2 Non-financial Liabilities		
	Provisions	267.50	217.46
	Deferred tax liabilities (net)	2,693.51	2,536.95
	Other non-financial liabilities	215.86	266.02
	3 Equity		
	Equity share capital	25,860.44	21,416.00
	Other equity	54,751.56	36,231.05
	Total Liabilities and Equity	4,23,614.65	3,83,275.75



Un-audited Statement of Cash Flow for the half-year ended September 30, 2021

Particulars	(₹ in Lakh)	
	For the Half Year Ended 30-Sept-2021	For the Half Year Ended 30-Sept-2020
A) Cash flow from Operating activities		
Net Profit before taxation	4,037.90	3,652.60
Adjustment for :		
Depreciation, amortization and impairment on PPE & ROU Assets	392.80	371.22
(Profit)/Loss on sale of fixed assets (net)	2.05	48.14
NCD issue expenses	76.28	81.76
Bad debts written off	61.74	46.56
EIR Impact of Fixed Rate Bank Term Loan Borrowings	4.64	-
Impairment of financial instruments	(104.52)	385.94
Impairment on lease receivables	(0.09)	(0.11)
Dividend Received	(0.41)	-
(Gain)/Loss on sale of investments	(294.88)	(323.45)
Provision for lease rental	(8.13)	1.38
Interest received	(315.53)	(395.12)
Finance Cost	18.44	-
Actuarial (Gain)/loss on Remeasurement of Gratuity expense	(7.00)	1.33
Net (Gain)/Loss on fair value changes on investments	(125.05)	(9.93)
Fair valuation of ESOP	58.15	53.09
Net (gain)/Loss of derecognition of financial instruments under amortised cost category	(1,459.93)	(2,416.28)
EIR Impact of Fixed Rate Institutional Term Loan Borrowings	6.97	-
Finance Cost related to SCUF Guarantee	-	117.13
Interest income on fair valuation of security deposit	(14.37)	(14.84)
Recognition of Interest on NPA	(181.14)	(198.20)
Amortisation of Processing Fees on Loans & Advances	(343.27)	51.54
Amortisation of Investments on PTCs	1.22	0.91
Mortgage guarantee fee written off	3.42	9.74
Interest on Lease liability	46.87	50.04
Gain on Remeasurement of Leases	(1.03)	(3.39)
Lease Rent Waiver	(45.48)	(44.80)
Interest income of Lease Receivable	(0.51)	(0.66)
Operating profit before working capital changes	1,809.14	1,464.60
Movement in working capital:		
(Increase) / decrease in loans and advances	(29,775.20)	(41,076.55)
(Increase) / decrease in other Non-Financial Assets	(727.21)	(7.86)
(Increase) / decrease in other Financial Assets	830.32	8.02
Increase / (decrease) in other Non-Financial Liabilities	(50.13)	29.81
Increase / (decrease) in other Financial Liabilities	(339.98)	13,317.50
Increase / (decrease) in Other Payables	29.75	(4.90)
Cash generated from operation	(28,223.31)	(26,269.38)
Direct Taxes Net of refund / (Direct Taxes Paid)	(1,020.03)	363.33



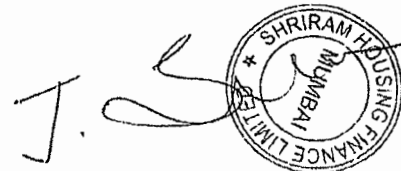
Particulars	(₹ in Lakh)	
	For the Half Year Ended 30-Sept-2021	For the Half Year Ended 30-Sept-2020
Net Cash flow from/ (used in) operating activities (A)	(29,243.34)	(25,906.05)
B) Cash flow from investing activities		
Purchase of fixed and intangible assets	(132.04)	(11.50)
Proceeds from sale of fixed assets	0.00	14.34
Proceeds from sale of Security Receipts	103.12	117.77
Purchase of Investments	(1,73,400.00)	(83,400.00)
Proceeds from sale of investments	1,63,252.22	79,208.23
Investment in Commercial Paper	(20,119.68)	-
Proceeds on Maturity of Commercial Paper	17,189.22	-
Investment in Fixed deposit	(55,161.88)	(31,227.21)
Proceeds on Maturity of Fixed Deposits	58,238.61	17,680.44
Interest received (others)	315.53	395.12
Net Cash flow from/(used in) investing activities (B)	(9,714.90)	(17,222.81)
C) Cash flow from financing activities		
Increase/(Decrease) of debt securities	(7,000.00)	14,000.00
Issue of Equity Shares (including Share Premium)	19,946.50	-
Lease liabilities paid	(369.35)	(157.14)
Interest Paid on lease liabilities	(46.87)	(50.04)
Increase/(Decrease) of Borrowings	25,682.21	21,006.62
NCD issue expenses	(9.74)	(85.58)
Net Cash flow from/(used in) financing activities (C)	38,202.75	34,713.86
Net increase / (decrease) in cash and cash equivalents (A+B+C)	(755.49)	(8,415.01)
Cash and cash equivalents at the beginning of the year	10,113.47	14,871.01
Cash and cash equivalents at the end of the period	9,357.98	6,456.00
Component of cash and cash equivalents	For the Half Year Ended 30-Sep-2021	For the Half Year Ended 30-Sep-2020
Cash on hand	0.05	5.05
Balances with banks:		
- Current Account /Cash Credit Account	6,857.67	947.15
- in deposit accounts having original maturity less than three months	2,500.26	5,503.80
Total Cash and cash equivalents	9,357.98	6,456.00



J. S.

Notes:

1. Shriram Housing Finance Limited ("The Company") is a housing finance company Registered with National Housing Bank (NHB).
2. In compliance with Regulations 52 of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015, a 'Limited Review' of the above-mentioned financial results have been carried out by the statutory Auditor of the company.
3. Disclosure under Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015, as certified by the Management, is given in **Annexure A**.
4. The Company has prepared financial results for the quarter and half year ended September 30, 2021 in accordance with Indian Accounting Standards ('Ind AS') notified under Section 133 of the Companies Act, 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time, and other accounting principles generally accepted in India.
5. The Rated, Listed, Secured, Redeemable, Non-Convertible Debentures ("NCDs") amounting to Rs.46,232.35 Lakhs are secured by way of first and exclusive charge on specified pool of 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 30th September 2021 in case of the Non-Convertible Debentures ("NCDs") issued by the Company is 1.09.
6. Pursuant to Regulation 52(7A), the Company confirms that there have been no material deviations in the use of proceeds of issue of Non-Convertible Debentures from the objects stated in the offer document.
7. 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.
8. Information as required by Reserve Bank of India Circular on Resolution framework for Covid-19 related stress dated 6 August 2020 is attached as **Annexure B**.
9. Information as required by Reserve Bank of India Circular on Resolution framework-2.0 for Covid-19: Related to stress of individuals and small businesses dated 5 May 2021 is attached as **Annexure C**.
10. In terms of SEBI Circular CIR/GFD/CMD/56/2016 dated May 27, 2016, the Company hereby declares that the auditors have issued audit report with unqualified opinion on Reviewed financial results for the quarter and half year ended September 30, 2021.



11. Estimation of uncertainties relating to the global health pandemic from COVID-19:

Consequent to the outbreak of the COVID-19 pandemic, the Indian government announced a lockdown in March 2020. Subsequently, the national lockdown was lifted by the government, but regional lockdowns continue to be implemented in areas with significant number of COVID-19 cases. During the start of the FY21-22, India experienced the "second wave" of COVID -19 and had resulted in re-imposition of localised lockdowns in various parts of the Country. But, at the same time, the Government has constantly build up capacity and has been administering vaccine to all ages above 18 years which has helped in controlling the Covid-19 cases to a great extent.

The impact on the Company's operations and financial position, including the credit quality and requirement for provisioning, is uncertain and will depend on the pace of economic activities returning to Normalcy. The Company will continue to closely monitor any material changes to the future economic/regulatory conditions. However, operating substantially in asset mortgage business, which is relatively stable asset class, no major impact is anticipated at this juncture.

12. Previous period figures have been regrouped / reclassified wherever necessary in order to make them comparable.
13. The figure for the quarter ended 30 September 2021 and 30 September 2020 are balancing figures between reviewed figures in respect of the half year ended 30 September 2021 and 30 September 2020 and the reviewed figure for the quarter ended 30 June 2021 and 30 June 2020 respectively.
14. The above results were reviewed and recommended to the Board by the Audit and Risk Management Committee. The Board of Directors at its Meeting held on October 25, 2021 approved the above results.

For Shriram Housing Finance Limited



Subramanian Jambunathan
Managing Director & CEO
DIN: 00969478

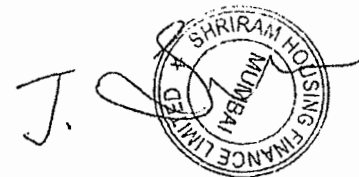
Place : Mumbai
Date : October 25, 2021



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 September 30, 2021

Sr. No.	Particulars	Details
1.	Debt Equity Ratio	4.17
2.	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.
3.	Net worth (Amount in Lakh)	Rs.80,612.00 Lakh
4.	Net Profit after Tax (Amount in Lakh)	Rs.1,878.33 Lakh
5.	Earnings per share	0.76
6.	Current Ratio	0.54
7.	Long term debt to working capital	38.08
8.	Bad debts to Account receivables ratio	0.000085
9.	Current liability ratio	33.74%
10.	Total debts to total assets	79.36%
11.	Debtors turnover	Not Applicable
12.	Inventory turnover	Not Applicable
13.	Operating margin (%)	19.64%
14.	Net profit Margin (%)	14.49%
15.	Sector specific equivalent ratio, as applicable:	
	i) Provision coverage Ratio	22.67%
	ii) Gross Non Performing Asset (GNPA%)	1.91%
	iii) Net Non Performing Asset (NNPA%)	1.48%



Annexure B

Information as required by Reserve Bank of India Circular on Resolution Framework for COVID-19 related stress dated 6th August 2020

Format - A : For the quarter ended September 30, 2021

Type of borrower	(A) Number of accounts where resolution plan has been implemented under this window	(B) exposure to accounts mentioned at (A) before implementation of the plan	(C) Of (B), aggregate amount of debt that was converted into other securities	(D) Additional funding sanctioned, if any, including invocation of the plan and implementation	(E) Increase in provisions on account of the implementation of the resolution plan
Personal Loans	19	449.16	-	-	-
Corporate persons*	-	-	-	-	-
Of which, MSMEs	-	-	-	-	-
Others	17	544.21	-	-	-
Total	36	993.37	-	-	-

Format - B: For the quarter ended 30th September 2021

Type of borrower	(A) Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position as at the end of the previous half year (A)	(B) Of (A), aggregate debt that slipped into NPA during the half year	(C) Of (A) amount written off during the half year	(D) Of (A) amount paid by the borrowers during the half year	(E) Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position as at the end of this half year
Personal Loans	-	-	-	-	-
Corporate persons*	-	-	-	-	-
Of which, MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	-	-	-	-	-

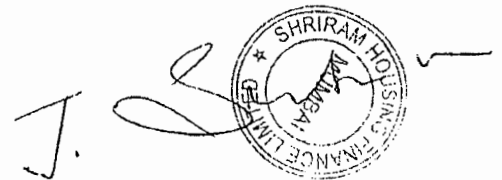


Annexure C

Information as required by Reserve Bank of India Circular on Resolution Framework 2.0 Resolution of Covid-19 related stress of Individuals and Small Businesses dated 5th May 2021

Sr. No.	Description	Individual Borrowers		Corporate
		Housing	Non Housing	
(A)	Number of request received for invoking resolution process	342	286	16
(B)	Number of accounts where resolution plan has been implemented under the window	292	241	11
(C)	Exposure to accounts at (B) before implementation of the plan (Rupees in lakh)	6,203.33	5,491.18	1,758.32
(D)	Of (C), aggregate amount of debt that was converted into other securities	-	-	-
(E)	Additional funding sanctioned, if any, including between invocation of the plan & implementation (Rupees in lakh)	-	-	-
(F)	Increase in the provisions on account of the implementation of resolution plan (rupees in lakh)	-	-	-

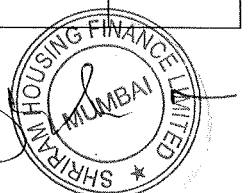
Note: Additional IRAC provision in accordance with RBI circular DOR.No.BP.BC.63/21.04.048/2019-20 dated April 17, 2020 has been made for the accounts where resolution plan has been implemented and Expected Credit Loss provided is more than the IRAC provisions.



Related Party Transactions for the half-year ended September 30, 2021

Particulars	(Amount in Lakh)							
	Holding Company		Associates / Enterprises having significant influence over the Company		Key Management Personnel		Total	
	As at 30-09-21	As at 31-03-21	As at 30-09-21	As at 31-03-21	As at 30-09-21	As at 31-03-21	As at 30-09-21	As at 31-03-21
Remuneration to Directors (Sitting Fees)								
Mr. V Murali	-	-	-	-	4.09	5.45	4.09	5.45
Ms Lakshminaryanan Priyadarshini	-	-	-	-	4.63	6.81	4.63	6.81
Equity Contribution –SCUF	20,000.00	-	-	-	-	-	20,000.00	-
Remuneration to other KMPs								
Employee Benefits - Mr. Subramanian Jambunathan - Short Term Benefit	-	-	-	-	111.58	185.69	111.58	185.69
Employee Benefits - Mr. Subramanian Jambunathan - Share Based Payment	-	-	-	-	43.81	53.73	43.81	53.73
Employee Benefits - Mr. Gauri Shankar Agarwal	-	-	-	-	41.79	96.17	41.79	96.17
Employee Benefits- Mr. Gauri Shankar Agarwal - Share Based Payment	-	-	-	-	1.85	6.63	1.85	6.63
Employee Benefits – Ms. Bhavita Ashiyani	-	-	-	-	8.30	11.56	8.30	11.56
Reimbursement of Rent & Expenses								
Rent – SCUF	23.01	44.06	-	-	-	-	23.01	44.06
Rent - SFPS	-	-	0.65	-	-	-	0.65	-
Expenses reimbursements - SCUF	6.59	13.47	-	-	-	-	6.59	13.47
Expenses reimbursements - SFPS	-	-	104.71	-	-	-	104.71	-
Expenses reimbursements - SCL	-	-	-	1.48	-	-	-	1.48
Expenses reimbursements - SISBL	-	-	0.55	1.32	-	-	0.55	1.32
Expenses reimbursements - SLIC	-	-	26.74	23.90	-	-	26.74	23.90
Expenses reimbursements - NOVAC	-	-	271.28	373.60	-	-	271.28	373.60
Royalty Fees - SVS	-	-	214.65	461.16	-	-	214.65	461.16
Other Payments								
Transfer of liability for Gratuity/Leave – SCUF	1.00	-	-	-	-	-	1.00	-

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Particulars	(Amount in Lakh)							
	Holding Company		Associates / Enterprises having significant influence over the Company		Key Management Personnel		Total	
	As at 30-09-21	As at 31-03-21	As at 30-09-21	As at 31-03-21	As at 30-09-21	As at 31-03-21	As at 30-09-21	As at 31-03-21
Transfer of liability for Gratuity/Leave - SCUF	1.46	-	-	-	-	-	1.46	-
Rent Received								
Rent – SCUF	2.80	68.38	-	-	-	-	2.80	68.38
Rent – SFSL	-	-	-	0.80	-	-	-	0.80
Electricity, telephone and printing charges Received								
Expenses reimbursement - SCUF	3.50	10.16	-	-	-	-	3.50	10.16
Expenses reimbursement - SLIC	-	-	3.62	2.27	-	-	3.62	2.27
Received on assignment deal -SCUF	2,188.36	2,550.74	-	-	-	-	2,188.36	2,550.74
Loans given and repayments								
Loan disbursement - Mr. Gauri Shankar Agarwal	-	-	-	-	-	130.00	-	130.00
Loan EMI received - Mr. Gauri Shankar Agarwal	-	-	-	-	8.36	8.45	8.36	8.45
Balance outstanding as at September 30, 2021								
Share Capital - SCUF	20,988.44	16,544.00	-	-	-	-	20,988.44	16,544.00
Share Capital - VMPL	-	-	4,872.00	4,872.00	-	-	4,872.00	4,872.00
Expenses Payable to SCUF	21.54	21.20	-	-	-	-	21.54	21.20
Expenses Receivable from SCUF	48.15	46.69	-	-	-	-	48.15	46.69
Expenses Payable to SFPS	-	-	21.36	-	-	-	21.36	-
Expenses Payable to SVS Royalty	-	-	127.83	119.45	-	-	127.83	119.45
Expenses Payable to SISBL	-	-	0.03	0.38	-	-	0.03	-0.38
Expenses Payable to NOVAC	-	-	50.65	9.23	-	-	50.65	9.23
Loan Receivable from Mr. Gauri Shankar Agarwal	-	-	-	-	121.83	126.45	121.83	126.45

For Shriram Housing Finance Limited


Subramanian Jambunathan
 Managing Director & CEO

