



SUNDARAM HOME FINANCE LIMITED

(formerly known as Sundaram BNP Paribas Home Finance Limited)

Registered Office: 21, Patullos Road, Chennai – 600 002. Tel: 2852 0391 / 2888 1781 / 82 / 83 / 84 / 85

Corporate Office: Sundaram Towers, No. 46, Whites Road, Royapettah, Chennai - 600 014. Tel: 2851 5267

CIN: U65922TN1999PLC042759 Web site: www.sundaramhome.in E-mail: depositorcare@sundaramhome.in

RATED FAAA / STABLE BY CRISIL

APPLICATION FOR DEPOSIT - TRUSTS / INSTITUTIONS

INVESTMENT BY TRUST IN THE DEPOSIT SCHEME OF SUNDARAM HOME FINANCE LIMITED IS A SPECIFIED INVESTMENT UNDER SECTION 11(5)(IX) OF THE INCOME-TAX ACT, 1961

REVISED INTEREST RATES EFFECTIVE 01.09.2020

REGULAR INCOME SCHEME

TERM	RATE OF INTEREST	
	Monthly* (% p.a.)	Quarterly (% p.a.)
12 Months	-	5.75
24 Months	-	6.00
36 Months	6.71	6.75
48 Months	6.71	6.75
60 Months	6.71	6.75

CUMULATIVE DEPOSIT SCHEME

TERM	RATE OF INTEREST	
	Rate % p.a. (at Quarterly rests)	Effective Yield % p.a.
12 Months	5.75	5.90
24 Months	6.00	6.30
36 Months	6.75	7.40
48 Months	6.75	7.68
60 Months	6.75	7.94

• **Minimum deposit Rs.10,000/- per account, under both schemes (Additional Deposit in multiples of Rs. 1,000/-).**

* Monthly interest option available for 36/48/60 months deposits under Regular Income Scheme.

• Remittances for deposits will be accepted by crossed "Account Payee" Cheques / Drafts favouring "Sundaram Home Finance Limited". Remittance for deposit can be made through **RTGS: HDFC Bank Ltd, ITC Centre, Chennai**

A/c No: 00040350000905 IFSC Code: HDFC0000004.

• Outstation depositors (where there is no branch of Sundaram Home Finance Limited) can send deposits by way of DD after deducting bank charges favouring "Sundaram Home Finance Limited", payable at "Chennai".

• Interest rates are subject to change and the rate applicable will be the prevalent rate on the date of Deposit / Maturity.

• If PAN is not furnished, tax on interest will be deducted at the rate of 20%.

• No deduction at source on interest from deposits upto Rs. 5,000/- in a Financial Year.

BRANCHES & REPRESENTATIVE OFFICES:

TAMIL NADU: Attur, Chennai (Ambattur, Chromepet, Parrys, Porur, T Nagar, Thiruvannamiyur), Chengalpet, Coimbatore (P.N. Palayam, R.S. Puram), Dharmapuri, Dindigul, Erode, Gobichettipalayam, Hosur, Kancheepuram, Karaikudi, Karur, Kumbakonam, Madurai, Mettupalayam, Namakkal, Neyveli, Palani, Perambalur, Pollachi, Pudukottai, Ranipet, Salem, Sivakasi, Tanjore, Theni, Thiruvallur, Thiruvarur, Thiruvannamalai, Tiruchengode, Tirunelveli, Tiruppur, Trichy, Tuticorin, Vellore. **PUDUCHERRY:** Puducherry. **KARNATAKA:** Bengaluru (Seshadripuram, Jayanagar, Kengeri, Whitefield, Yelahanka), Belgaum, Bellary, Devanagere, Gulbarga, Hubli, Mangalore, Mysuru, Raichur, Shimoga. **KERALA:** Aluva, Kannur, Kayamkulam, Kochi, Kollam, Kottayam, Kozhikode, Manjeri, Muvattupuzha, Palakkad, Pathanamthitta, Thrissur, Thiruvalla, Thiruvananthapuram. **ANDHRA PRADESH:** Anantapur, Bhimavaram, Cuddapah, Eluru, Gajuwaka, Guduwada, Guntur, Kakinada, Kurnool, Nellore, Ongole, Rajahmundry, Srikakulam, Tanuku, Tirupati, Vijayawada, Visakhapatnam, Vizianagaram. **TELANGANA:** Hyderabad (Secunderabad, Kukatpally, L B Nagar), Karimnagar, Khammam, Mancheri, Nizamabad, Warangal. **REST OF INDIA:** Ahmedabad, Aurangabad, Bhopal, Bhubaneswar, Indore, Jaipur, Kolhapur, Kolkata (Kolkata, Lake Town), Nagpur, Nasik, Pune, Vadodara.

APPLICATION FORMS CAN BE HANDED OVER TO ANY OF THE BRANCHES OF SUNDARAM HOME FINANCE LIMITED. APPLICATION FORMS CAN BE HANDED OVER TO THE BRANCHES OF SUNDARAM FINANCE LIMITED ALSO.

TERMS & CONDITIONS GOVERNING ACCEPTANCE OF DEPOSIT

1. MINIMUM DEPOSIT / ADDITIONAL DEPOSIT

All deposits (irrespective of the scheme) received in the same name or same order of names (in case of joint deposits) would be controlled in one deposit account. Deposits will be accepted in multiples of Rs. 1,000/- subject to a minimum amount of Rs. 10,000/- per account. For each deposit a separate application form and Cheque / DD (for value of deposit) should be submitted.

2. CUMULATIVE INCOME SCHEME

Deposits under this scheme are accepted for periods at the rates of interest as mentioned overleaf. Interest compounded at the respective rates will be credited to the Depositor's Account on 31st March every year and the accumulated interest is payable only on maturity.

3. REGULAR INCOME SCHEME

Deposits under this scheme are accepted for periods as mentioned overleaf.

- i) Monthly interest is payable on the last day of every month **(for 36/48/60 months deposit only)**
- ii) Quarterly interest is payable on the last day of March, June, September and December of every year.
- iii) Interest payment will be made through Electronic mode.

In all cases, interest will be calculated up to the last day of the month in which the interest is due.

4. The actual rates of return under both the schemes are mentioned overleaf.

5. IDENTIFICATION OF DEPOSITORS

To comply with "Know Your Customer" guidelines for HFC's prescribed by **The National Housing Bank**, Trusts should provide a copy of the following documents for identification and proof of address:

- (i) Certificate of Registration / Incorporation
- (ii) PAN Card in the name of Trust / Institution
- (iii) Telephone Bill in the name of Trust / Institution
- (iv) Latest Bank account in the name of Trust / Institution.

The proof of identity and address of the authorised signatory of the Trust / Institution signing the application should also be provided.

The above requirement will also be applicable for any existing Trusts / Institutions which have still not complied with the above requirement. In the absence of the above, the Company will not be able to process the application for deposit / renewal.

6. INCOME TAX

Income tax, in terms of provisions of Income-tax Act, 1961, will be deducted from the interest payable / credited in the Account.

7. Non-assesses are requested, if necessary, to furnish the prescribed form, as per Income-tax Act in force from time to time, for non-deduction of tax at source. The depositor is presumed to be aware of the penal provisions of the said Act in case of false declaration and the Company will in no way be responsible for such false declaration made by the depositor.

8. In case of Cumulative Income Scheme, interest will be credited on 31st March or maturity date whichever is earlier and tax deduction, if applicable, will be made. The maturity value will vary where tax is deducted at source. Interest will be compounded after deducting tax amount, if applicable. Sub-section 5A to Section 139A of the Income-tax Act, 1961, requires every person receiving any sum or income from which tax has been deducted to intimate his Permanent Account Number (PAN) to the person responsible for deducting such tax.

9. AUTO RENEWAL FACILITY

Depositors can avail the "Auto Renewal Facility" offered by the Company. If opted, the deposit will automatically be renewed for the same tenure as that of the immediately preceding tenure of the maturing deposit at the interest rate prevailing on the date of maturity. However, in the case of maturity for the second tenure (post first auto renewal), the maturity amount will be automatically remitted to the depositor's account.

- a) Cumulative Income Scheme deposits can be renewed for maturity value.
- b) A Deposit can be renewed as it is for a lower multiple of Rs. 1,000/- by giving suitable instructions for repayment of balance amount.
- c) A Deposit can also be renewed for a higher multiple of Rs. 1,000/- by giving the differential amount. Such consolidations can be done only on the date of maturity. Therefore, the necessary remittance should reach the Company at least one day prior to the date of maturity.

11. REPAYMENT

For repayment of deposit on maturity, the deposit receipt has to be surrendered duly discharged by the current authorised signatory of the Trust / Institution on one rupee revenue stamp with instructions for repayment.

12. The Company reserves the right to allow, at its absolute discretion, withdrawal of deposits before maturity. Where a deposit is so allowed to be prematurely withdrawn, the relative deposit receipt must be duly discharged by the current authorised signatory of the Trust / Institution.

Premature Payment (PMP) / withdrawal will not be allowed before completion of three months from the date of deposit.

In case of request for premature withdrawal after the expiry of three months, the rates given in the below table shall apply.

Up to 3 months from the date of deposit / renewal (Lock-in-period)	No repayment
After 3 months but before 6 months	No Interest
After 6 months but before the date of maturity	The interest payable shall be 2 percent lower than the interest rate applicable to deposit for the period for which the deposit has run or if no rate has been specified for that period, then 3 percent lower than the minimum rate at which deposits are accepted by the Company

The interest rate as decided by the Company on the date of repayment will be paid subject to NHB Directions in force.

13. All repayments of deposit amounts will be made by a local Cheque at places where Company maintains an account with any of its bankers and for all other places by means of a Demand Draft issued by one of the Company's bankers at Chennai at Company's cost. In all cases payments will only be made by an 'Account Payee' crossed instrument / NECS / NEFT / ECS / RTGS.
14. Payment of interest / repayment of deposit falling due on a Sunday or a bank holiday or any day when the Company's head office is not working due to holiday or otherwise will be made on the next working day.
15. Interest will cease on the maturity date of deposit, if the deposit is not renewed on or before date of maturity, or if the deposit is withdrawn after the maturity date.

PROVISIONAL RECEIPT

Received from _____ Cheque* / DD* / SHFL Deposit Receipt No. _____

for Rs. _____ dated _____ drawn on _____ Bank _____ Branch _____

towards FRESH DEPOSITS / RENEWAL OF DEPOSITS under Regular Income / Cumulative Deposit Scheme for a period of _____

Months @ _____ % per annum. (*Subject to realisation)

For Sundaram Home Finance Ltd.

Authorised Signatory

In case the Fresh / Renewed Deposit Receipt is not delivered within 14 Days from the Date of Deposit / Maturity Date please contact Mr. V. Swaminathan, Company Secretary Ph. 2851 5267 / 2858 2234 or send an email to depositorcare@sundaramhome.in



SUNDARAM HOME

(formerly known as Sundaram BNP Paribas Home Finance Limited)
 Regd. Office: 21, Patullos Road, Chennai – 600 002. Tel: 2852 0391/2888 1781/82/83/84/85
 Corporate Office: Sundaram Towers, No. 46, Whites Road, Royapettah, Chennai - 600 014.
 Tel: 2851 5267 Fax: 2858 2235 Web site: www.sundaramhome.in
 E-mail: depositorcare@sundaramhome.in

Broker Name
 Broker Code
 Deposit A/C No.
 Customer ID

RATED FAAA / STABLE BY CRISIL

APPLICATION FOR FRESH / RENEWAL OF DEPOSITS - TRUSTS / INSTITUTIONS

AUTHORISED SIGNATORY 1

Affix a Latest
 Passport Size Photo
 of the Authorized
 Signatory (do not
 staple)
 ignore if already
 submitted

AUTHORISED SIGNATORY 2

Affix a Latest Passport
 Size Photo of the
 Authorized Signatory
 (do not staple)
 ignore if already
 submitted

AUTHORISED SIGNATORY 3

Affix a Latest Passport
 Size Photo of the
 Authorized Signatory
 (do not staple)
 ignore if already
 submitted

We wish to place a deposit as mentioned below for ₹ (Rupees in words)

and enclose a Cheque/Draft/UTR No. /TDR No. Dated

drawn on Bank Branch

*Name of the Trust/Institution

Represented by:
 Designation:

*Address:

 *Pincode:

*Telephone No. *Mobile No.:

*E-mail:

*Date of Incorporation / Registration:

Details of any other deposits with SHFL A/c No(s) Amount (Attach a Separate Sheet, if necessary)

*Marked Fields are Mandatory

STATUS: CHARITABLE TRUST RELIGIOUS TRUST SOCIETY EDUCATIONAL INSTITUTION
 SECTION 8 COMPANY COMPANY PARTNERSHIP FIRM OTHER (Specify)

TAX STATUS OF THE TRUST/INSTITUTION

EXEMPT NON-EXEMPT Permanent Account Number (PAN*)
 IF EXEMPT: FORM 15G ORDER u/s 197 of IT ACT ORDER u/s 10 of IT ACT

MODE OF INTEREST PAYMENT

Interest Direct to our Bank (ECS) Interest Warrants to the Registered Address

DETAILS OF BANK ACCOUNT (For Payment of Interest and Repayment of Principal)

Name of the Bank:
 Branch:
 Bank A/c No.: Savings Current
 IFSC Code: MICR Code:





LIST OF DOCUMENTS SUBMITTED IN SUPPORT OF PLACEMENT OF DEPOSIT, ID AND ADDRESS PROOF

<input type="checkbox"/> Bye-laws / Trust Deed / Partnership Deed / Memorandum & Articles of Association <input type="checkbox"/> Certificate of Registration / Incorporation issued by Competent Authority <input type="checkbox"/> Power of Attorney / Resolution of Board of Directors / Authority issued to a Partner / Person / Employee to transact business on its behalf <input type="checkbox"/> Resolution for placing the Deposit with SHFL <input type="checkbox"/> Names and Addresses of the Founder / Directors / Managers / Partners / Trustees of the Trust	<input type="checkbox"/> PAN Card <input type="checkbox"/> Telephone Bill in the Name of Trust / Institution <input type="checkbox"/> Latest Bank A/c Statement <input type="checkbox"/> Proof of Identity and Address of Trustee(s) / Authorised Signatory(ies) / Partners <p style="text-align: right;"><i>Please Provide the Latest List of Authorised Signatories of the Trust/Institution</i></p>
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DEPOSIT SCHEME DETAILS (INTEREST RATE % P.A.)

REGULAR INCOME SCHEME (% p.a @ Quarterly Rests)	CUMULATIVE DEPOSIT SCHEME (% p.a @ Quarterly Rests)
<input type="checkbox"/> 12 Months 5.75% <input type="checkbox"/> 24 Months 6.00% <input type="checkbox"/> 36 Months 6.75% <input type="checkbox"/> 48 Months 6.75% <input type="checkbox"/> 60 Months 6.75%	<input type="checkbox"/> 12 Months 5.75% (Effective Yield % p.a 5.90%) <input type="checkbox"/> 24 Months 6.00% (Effective Yield % p.a 6.30%) <input type="checkbox"/> 36 Months 6.75% (Effective Yield % p.a 7.40%) <input type="checkbox"/> 48 Months 6.75% (Effective Yield % p.a 7.68%) <input type="checkbox"/> 60 Months 6.75% (Effective Yield % p.a 7.94%) <p style="text-align: right;"><i>(Interest rates are subject to change)</i></p>
INTEREST FREQUENCY	
<input type="checkbox"/> Monthly (6.71% for <input type="checkbox"/> 36 <input type="checkbox"/> 48 <input type="checkbox"/> 60 Months) <input type="checkbox"/> Quarterly	

DECLARATION AND VERIFICATION

DECLARATION AND VERIFICATION:

I/We hereby declare that the name of the Trust/Institution mentioned in our application is the beneficial owner of this deposit and as such the Trust / Institution should be treated as the payee for the purpose of tax deduction under Section 194A of the Income-tax Act, 1961. I/We hereby agree to abide by the attached terms and conditions governing the deposit. I/We further understand and agree that, notwithstanding anything mentioned herein, interest rates on the deposit will be as applicable on the effective date of this deposit / renewal.

I/We further declare that I/We am/are authorized to make this deposit in the above mentioned scheme and that the amount kept in the deposit is through legitimate source(s) and does not involve directly/indirectly any proceeds of schedule of offences and/or is not designated for the purpose of any contravention or evasion of the provisions of the Prevention of Money Laundering Act, 2002 and any Rules, Regulations, Notifications, Guidelines or Directions thereunder as amended from time to time. I/We shall provide any further information and fully co-operate in any investigation as and when required by the Company in accordance with the applicable laws. I/We further affirm that the information/details provided by me/us is/are true and correct in all respects and nothing has been concealed.

I/We have gone through the financial and other statements/particulars/representations furnished/made by the Company and only after careful consideration, I/We am/are making the deposit with the Company at my/our own risk and volition. I/We also hereby declare that the amount being deposited is not out of any funds acquired by me/us by borrowing or accepting from any other person.

AUTO RENEWAL OPTION

I/We hereby give our explicit consent to Sundaram Home Finance Limited to duly renew PRINCIPAL / renew PRINCIPAL & INTEREST / Repay, in entirety, the Principal & Interest to our designated Bank Account Number mentioned herein on maturity of the deposit.

AUTO RENEWAL OPTION: Accepted Yes No

SIGNATURES OF AUTHORISED SIGNATORIES

(i) Name:	<input type="text"/>	<div style="border: 1px solid black; height: 100px; display: flex; align-items: center; justify-content: center;">Signature</div>
*PAN:	<input type="text"/>	
Mobile No.:	<input type="text"/>	
(ii) Name:	<input type="text"/>	<div style="border: 1px solid black; height: 100px; display: flex; align-items: center; justify-content: center;">Signature</div>
*PAN:	<input type="text"/>	
Mobile No.:	<input type="text"/>	
(iii) Name:	<input type="text"/>	<div style="border: 1px solid black; height: 100px; display: flex; align-items: center; justify-content: center;">Signature</div>
*PAN:	<input type="text"/>	
Mobile No.:	<input type="text"/>	

*Marked Fields are Mandatory



Account No:

Date:

FATCA-CRS Details - of Authorised Signatories of Trust / Institution

Part I - Please fill up the following information (by all Authorised Signatories)

Category	Authorised Signatory 1		Authorised Signatory 2		Authorised Signatory 3	
	Yes	No	Yes	No	Yes	No
1. Are you a Tax Resident of a Country other than India?*	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Is your Country of Birth / Citizenship other than India?*	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Is your Residential address / Mailing address other than in India ?*	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Is your Telephone / Mobile No. other than in India ?*	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Is the PoA holder / person to whom signatory authority is given covered under any of the categories 1,2,3 or 4 above?*	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Is any Hold mail / In Care of address given having indication of any country other than India?*	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Is there any Standing instruction given having indication of any country other than India?*	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

* If "YES" please provide the Country Name

PART II

Please Note:

- a. In case, for all the parameters in Part I above, the option marked is "NO" (i.e., country mentioned by you is India), please proceed to Part III for signature.
- b. In case, for any of the Parameters in Part I above the option marked is "YES" (i.e., the country mentioned by you is not india) please provide the Tax Payer Identification Number (TIN) of functional equivalent as issued in the specific country in the table below:

Particulars	Authorised Signatory 1	Authorised Signatory 1	Authorised Signatory 1
Tax Payer Identification Number (TIN) or Functional equivalent ##			
Identification Type			
Country of Issue			

Mandatory with documentary proof.

- c. In case, for any of the parameters in Part I above the option marked is "YES" (i.e., the country mentioned by you is not India) and you do not have Taxpayer Identification Numbers / functional equivalent, please provide documentary proof in support of you residency or Citizenship in India.

Document proof submitted (please tick document being submitted)

Passport Election ID PAN Card Driving License UIDAI Letter NREGA Job Card any other Govt. Issued ID Card

Part III - Declaration by Authorised Signatories

I/We certify that :

- i. I/We have read and understood the FATCA-CRS Terms and Conditions and here by accept the same
- ii. All the particulars (including Taxpayer identification Number) giving herein or true, correct and complete the best of My/Our knowledge and belief.
- iii. I/We shall submit a new form to Sundaram Home Finance Limited within 30 days if any information or certification in this form becomes incorrect/changed.
- iv. I/We agree that as may be required by regulators Sundaram Home Finance Limited may be required to report, My/Our details to such regulators or close or suspend my/Our account with out any obligation of advising me/us of the same.
- v. I/We understand that Sundaram Home Finance Limited is relying on this information for the compliance of FATCA/CRS and agree not to hold Sundaram Home Finance Limited, their employees, authorised agents, service providers, liable for any consequences/losses/costs/damaged in case of any of the above particulars being false, incorrect of incomplete or in case of my/our not intimating /delay in intimating any changes to the above particulars.
- vi. I/We agree to indemnify Sundaram Home Finance Limited in respect of any false, misleading, inaccurate and incomplete information regarding my/our "U.S. person" status / or other Country Residential status or in respect of any other information as may be required under applicable tax laws.
- vii. I/We certify that : a. I/We is (i) an applicant taxable as a US Person under the laws of the United States of America ("U.S.") or any state or political subdivision thereof or therein, including the District of Columbia of any other states of the U.S., (ii) an estate the income of which is subject to U.S. federal income tax regardless of the source thereof. (This clause is applicable only if the depositors is a US Person/Citizen) b. I/We is an applicant taxable as a tax resident under the laws of country outside india. (This clause is applicable only if the depositors is a Tax resident outside India.)

SIGNATURE OF AUTHORISED SIGNATORIES

Authorised Signatory 1

Authorised Signatory 2

Authorised Signatory 3



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16. LOAN ON DEPOSITS

The Company may grant, at its sole discretion, loan against deposits, provided the deposit had run for a minimum period of 3 months upto 75% of the deposit amount, carrying interest @ 2% above the contracted rate (compounded at the same rate as of the TDR) payable on such deposits. The relative term deposit receipt(s) and other documents have to be signed by all the authorised signatories. Renewal with loan is not possible. Maturity payment after adjustment of loan principal and loan interest will be made if renewal instructions are not received 15 days before maturity.

7. GENERAL

- (i) The company reserves the right to reject any application for deposit or for renewal without assigning any reason thereof.
- (ii) Application for Regular Income Scheme / Cumulative Income Scheme deposit should be made only on the form supplied by the Company or downloaded from the Company's website.
- (iii) Deposit receipts are not transferable.
- (iv) The Company will not recognise any lien, charge or other encumbrances on the deposit.
- (v) Depositors are requested to intimate any change of address/bank instructions regarding interest remittance to reach the Company, atleast 15 days before the next interest payment is due.
- (vi) The Company has a right to change, amend, add or delete the terms and conditions without any notice, subject to the Housing Finance Companies (NHB) Directions, 2010.
- (vii) In case of any deficiency of the Company in servicing its deposits, the depositor may approach, The National Consumer Disputes Redressal Forum, The State Level Consumer Disputes Redressal Forum or The District Level Consumer Disputes Redressal Forum for relief.
- (viii) In case of non-repayment of the deposit or part thereof in accordance with the terms and conditions of the deposit, the depositor may make an application to authorised officer of the National Housing Bank.

- (ix) The financial position of the Company as disclosed and the representations made in the application form are true and correct and that the Company and its Board of Directors are responsible for the correctness and veracity thereof.
- (x) There are no aggregate dues and exposures (both fund based and non-fund based facilities) to Companies in the same group or other entities or business ventures, in which, the Directors and / or the Company is/are holding substantial interest as on 31st March 2019.
- (xi) The deposit acceptance activities of the Company are regulated by the National Housing Bank. It must however, be distinctly understood that the National Housing Bank does not undertake any responsibility for the financial soundness of the Company or for the correctness of any of the statements or the representations made or opinion expressed by the Company, and for repayment of deposit / discharge of liabilities by the Company.
- (xii) All correspondences with regard to deposits should be addressed to **Sundaram Finance Holdings Limited**, Service Provider of Sundaram Home Finance Limited, No. 19, Patullos Road, Chennai - 600 002.
- (xiii) The acceptance, renewal and repayment of deposits and interest payment are subject to directions of NHB issued from time to time and are subject to jurisdiction of Chennai only.
- (xiv) Interest rates are subject to change and the rate applicable will be the prevalent rate on the date of Deposit / Maturity.
- (xv) **The Public Deposits solicited by the Company are not insured.**
- (xvi) The Company has been assigned a rating of "FAAA / STABLE" by CRISIL.

18. FAIR PRACTICE CODE (FPC)

Under the National Housing Bank's directives, the FPC has been implemented by the Company and a copy of the FPC is available at all SHFL's branches. Depositors desirous of knowing more on SHFL's FPC can visit the Company's website www.sundaramhome.in.

LIST OF DOCUMENTS TO BE SUBMITTED	
CATEGORIES	DOCUMENTS
<p><u>Trust & Foundations</u></p> <p>Detailed information about the following should be submitted:</p> <ul style="list-style-type: none"> - Name and address of the Trustees, Settlers, Beneficiaries and signatories - Names and addresses of the founder, directors / managers / beneficiaries of the trust - Telephone/fax numbers 	<p>Certificated true copy of the following documents:</p> <ul style="list-style-type: none"> (i) Certificate of Registration issued by Charity Commissioner (ii) PAN Card (iii) Trust Deed (iv) Power of Attorney granted to transact business on its behalf (v) Resolution of the managing body of the Trust (vi) Telephone bill in the name of Trust (vii) Proof of Identity & Residence of Partners / Trustees / Settlers / Beneficiaries / Signatories.
<p><u>Partnership Firms</u></p> <p>Detailed information about the following should be submitted:</p> <ul style="list-style-type: none"> - Legal Name used - Complete Address of firm - Names of all partners and their addresses - Telephone numbers of the firm and partners 	<p>Certified true copy of the following documents:</p> <ul style="list-style-type: none"> (i) Certificate of Registration issued by Registrar of Firms (ii) Partnership Deed (iii) PAN Card (iv) Power of Attorney granted to a partners and persons holding the power of Attorney and their addresses. (vi) Telephone bill in the name of firm/partners
<p><u>Association of Persons</u></p> <p>Detailed information about the following should be submitted:</p> <ul style="list-style-type: none"> - Legal Name used - complete Address of Association - Names and addresses of the founder, the directors/managers of the association - Telephone numbers 	<p>Certificated true copy of the following documents:</p> <ul style="list-style-type: none"> (i) Certificate of Registration if registered (ii) PAN Card (iii) Power of Attorney granted to transact business on its behalf (iv) Any officially Valid document identifying the persons holding the Power of Attorney and their addresses. (v) Resolution of the managing body of the association (vi) Telephone bill in the name of association.
<p><u>Co-operative Societies</u></p> <p>Detailed information about the following should be submitted:</p> <ul style="list-style-type: none"> - Legal Name used - Complete Address / Telephone Numbers of the Society - Name and address of the Chairman, Secretary, Treasurer and the members of the managing committee 	<p>Certificated true copy of the following documents:</p> <ul style="list-style-type: none"> (i) Certificate of Registration issued by Registrar of Co-operative Society (ii) PAN Card (iii) Resolution passed by the managing committee (iv) Telephone bill in the name of the society (v) Rules & Regulations/Bye Laws
<p><u>Companies</u></p> <p>Detailed information about the following should be submitted:</p> <ul style="list-style-type: none"> - Name of the Company - Principal places of business - Mailing address of the company - Telephone/Fax numbers 	<p>Certificated true copy of the following documents:</p> <ul style="list-style-type: none"> (i) Certificate of Registration/Incorporation issued by the Association (ii) Memorandum & Articles of Association (iii) PAN allotment letter/card (iv) Resolution of the Board of Directors to open an account and identification of those who have authority to operate the account (v) Power of Attorney granted to its managers, officers or employees to transact business on its behalf (vi) Telephone Bill

Any change in the name of Trustees / Directors / Partners / Authorised Signatory of the Trust should be intimated immediately to the Company along with the necessary copy of the resolutions passed by the Trust to give the effect of change.

Particulars as required under The Housing Finance Companies (NHB) Directions, 2010 and The Non-Banking Financial Companies and Miscellaneous Non-Banking Companies (Advertisement) Rules, 1977

(a) **Name of the Company** : Sundaram Home Finance Limited (Sundaram Home)
(Previously known as Sundaram BNP Paribas Home Finance Limited)

(b) **Date of Incorporation** : 2nd July 1999

(c) **Business carried on by the Company and its subsidiaries with details of branches:**

Sundaram is a public limited company, primarily engaged in the business of providing housing finance to meet the long term needs of individuals and others for construction/purchase of dwelling units in India.

The Company does not have any subsidiary.

Branches & Representative Offices:

TAMIL NADU: Attur, Chennai (Ambattur, Chromepet, Parys, Porur, T Nagar, Thiruvannamipur), Chengalpet, Coimbatore (P.N. Palayam, R.S. Puram), Dharmapuri, Dindigul, Erode, Gobichettypalayam, Hosur, Kancheepuram, Karaikudi, Karur, Kumbakonam, Madurai, Mettupalayam, Namakkal, Neyveli, Palani, Perambalur, Pollachi, Pudukottai, Ranipet, Salem, Sivakasi, Tanjore, Theni, Thiruvallur, Thiruvannamalai, Thiruchengode, Tirunelveli, Tiruppur, Trichy, Tuticorin, Vellore. **PUDUCHERRY:** Puducherry. **KARNATAKA:** Bengaluru (Seshadripuram, Jayanagar, Kengeri, Whitefield, Yelahanka), Belgaum, Bellary, Devanagere, Gulbarga, Hubli, Mangalore, Mysuru, Raichur, Shimoga. **KERALA:** Aluva, Chalakudy, Kannur, Kayamkulam, Kochi, Kollam, Kottayam, Kozhikode, Manjeri, Muvattupuzha, Palakkad, Pathanamthitta, Payyannur, Perinthalmanna, Thirupunithura, Thrissur, Thiruvalla, Thiruvananthapuram. **ANDHRA PRADESH:** Anantapur, Bhimavaram, Cuddapah, Eluru, Gajuwaka, Guntur, Kakinada, Kurnool, Mangalagiri, Nellore, Ongole, Rajahmundry, Srikakulam, Tanuku, Tirupati, Vijayawada, Visakhapatnam, Vizianagaram. **TELANGANA:** Hyderabad (Secunderabad, Kukatpally, L B Nagar), Karimnagar, Khammam, Mancherial, Nizamabad, Warangal. **REST OF INDIA:** Ahmedabad, Aurangabad, Bhopal, Bhubaneswar, Durgapur, Indore, Jaipur, Kolhapur, Kolkata (Kolkata, Lake Town), Nagpur, Nasik, Pune, Thane, Vadodara.

(d) **Brief particulars of the Management of the Company:**

The Company is managed by its Managing Director under the overall supervision and guidance of the Board.

(e) **Names, addresses and occupation of the Directors:**

Director	Address	Occupation
Mr. T.T. Srinivasaraghavan (Chairman)	New No.9, Old No.5, Kasturi Estates, Third Street, Chennai-600 086	Company Director
Mr. Harsha Viji	No. 27G, Ranjith Road, Kottupuram, Chennai - 600 085	Company Director
Mr. P.N. Venkatachalam	Flat No.3C, Settlor Manor, No.2, Sivaswamy Street (Behind UTI Bank), Off. Radhakrishnan Salai, Mylapore, Chennai 600 004	Company Director
Ms. Radha Unni	River View, 21/6, Fourth Main Road, Gandhi Nagar, Chennai 600020	Company Director
Mr. Lakshminarayanan Duraiswamy (Managing Director)	87/4, "Padma Apartment", 1st Main Road, Damodarapuram, Adyar, Chennai - 600 020	Company Director

(f) **Profits of the Company before and after making provision for tax, and dividend declared by the Company for the three financial years immediately preceding the date of advertisement**

Financial Year ended	Profit Before Provision for tax (Rs. in Lakh)	Profit After Provision for tax (Rs. in Lakh)	Dividend Declared	
			Rate	Amount (Rs. in Lakh)
31.03.2020	21807.93	15790.33	42%	4252.69
31.03.2019	22417.16	14547.84	35%	3543.91
31.03.2018	21182.76	14442.11	35%	3543.91

(g) **Summarised financial position of the Company as appearing in the two Audited Balance Sheets immediately preceding the date of advertisement:**

Liabilities	(Rs. in Lakh)		Assets	(Rs. in Lakh)	
	As at 31.03.2020	As at 31.03.2019		As at 31.03.2020	As at 31.03.2019
Paid-up Capital	10,125.44	10,125.44	Loans	9,17,984.63	8,77,138.18
Reserves and Surplus	1,31,981.31	1,15,083.63	Fixed Assets	3,958.85	3,657.68
Secured Loans	5,89,658.42	5,50,622.02	Investments	58,766.83	36,169.92
Deferred Tax liability (Net)	-	1,831.77	Current Assets, Loans and Advances	20,957.49	16,630.04
Unsecured Loans	2,70,464.56	2,53,117.22	Deferred Tax Asset (Net)	4,262.20	-
Current Liabilities and Provisions	3,700.27	2,816.42			
Total	10,05,930.00	9,33,596.50	Total	10,05,930.00	9,33,596.50

Note: Brief Particulars of Contingent Liabilities:

1. Contingent Liabilities in respect of:

- Sanctioned and Undisbursed loans as at March 31, 2020: Rs.30598.49 lakhs. (March 31, 2019 - Rs.34710.37 lakhs).
- Partly undisbursed amounts of loans sanctioned as at March 31, 2020: Rs. 19687.81 lakhs. (March 31, 2019 - Rs. 21726.44 lakhs).
- Disputed Income-tax liability contested in appeal before appellate authorities - Rs. Nil lakhs.

2. Estimated amount of contracts remaining to be executed on capital account as at 31.03.2020 - Rs. 2543.69 lakhs (31.03.2019 - Rs. 2.06 lakhs)

- (i) The maximum amount of Public Deposits which the Company can raise under the Housing Finance Companies (NHB) Directions, 2010, equivalent to three times the Net Owned Funds : Rs. 3931.38 Crore
Aggregate deposits as on 31.03.2020 : Rs. 1605.75 Crore

(ii) The Company has no overdue deposits other than unclaimed deposits.

We declare that:

- i. The Company has complied with the provisions of the NHB Directions applicable to it.
- ii. The compliance with the Directions does not imply that repayment of deposits is guaranteed by the Reserve Bank of India and/or the National Housing Bank.
- iii. The deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities, save and except the floating charge created on the statutory liquid assets in terms of Section 29B of the National Housing Bank Act, 1987, as may be prescribed from time-to-time.

The above text has been approved by the Board of Directors of the Company by a resolution passed at its meeting held on 20th May 2020 and is being issued on the authority and in the name of the Board of Directors of the Company.

By Order of the Board of Directors
For Sundaram Home Finance Limited.

Place : Chennai
Date : 20th May 2020

Lakshminarayanan Duraiswamy
Managing Director