



**SUNDARAM BNP PARIBAS HOME FINANCE LIMITED**

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

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

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

**RATED MAA+/POSITIVE BY ICRA**

**APPLICATION FOR DEPOSIT - TRUSTS**

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

**REVISED INTEREST RATES EFFECTIVE 16.12.2016**

**REGULAR INCOME SCHEME**

TERM	RATE OF INTEREST	
	Monthly* (% p.a.)	Quarterly (% p.a.)
12 Months	-	6.75
18 Months	-	6.75
24 Months	-	7.25
36 Months	7.70	7.75
48 Months	7.21	7.25
60 Months	7.21	7.25

**CUMULATIVE DEPOSIT SCHEME**

TERM	RATE OF INTEREST	
	Rate % p.a. (at Quarterly rests)	Effective Yield % p.a.
12 Months	6.75	6.90
18 Months	6.75	7.07
24 Months	7.25	7.75
36 Months	7.75	8.63
48 Months	7.25	8.33
60 Months	7.25	8.64

• **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 BNP Paribas 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 BNP Paribas Home Finance Limited) can send deposits by way of DD after deducting bank charges favouring "Sundaram BNP Paribas 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), Chengleput, Coimbatore (P.N.Palayam, R.S. Puram), Dharmapuri, Dindigul, Erode, Gobichettypalayam, Hosur, Kancheepuram, Karaikudi, Karur, Kumbakonam, Madurai, Mettupalayam, Namakkal, Neyveli, Perambalur, Pollachi, Pudukottai, Ranipet, Salem, Sivakasi, Tanjore, Theni, Thiruvallur, Thiruvarur, Thiruvannamalai, Tiruchengode, Tirunelveli, Tiruppur, Trichy, Tuticorin, Vellore. **PUDUCHERRY:** Puducherry. **KARNATAKA:** Bengaluru(Seshadripuram, Jayanagar, Whitefield), Belgaum, Bellary, Gulbarga, Hubli, Mangalore, Mysuru, Raichur, Shimoga, Yelahanka. **KERALA:** Kanhangad, Kannur, Kayamkulam, Kochi, Kollam, Kottayam, Kozhikode, Manjeri, Muvattupuzha, Palakkad, Pathanamthitta, Tirur, Thrissur, Thiruvananthapuram. **ANDHRA PRADESH:** Anantapur, Bhimavaram, Cuddapah, Eluru, Gajuwaka, Guduwada, Guntur, Kakinada, Kurnool, Madanapalle, Nellore, Ongole, Rajahmundry, Srikakulam, Tanuku, Tirupati, Vijayawada, Visakhapatnam, Vizianagaram. **TELANGANA:** Hyderabad (Secunderabad, Kukatpally, L B Nagar), Karimnagar, Khammam, Mancheri, Nizamabad, Tolichowki, Warangal. **REST OF INDIA:** Ahmedabad, Aurangabad, Berhampur, Bhopal, Bhubaneswar, Indore, Jaipur, Kolhapur, Kolkata, Nagpur, Nasik, Pune, Vadodara.

APPLICATION FORMS CAN BE HANDED OVER TO ANY OF THE BRANCHES OF SUNDARAM BNP PARIBAS 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) Where the interest warrant amount exceeds Rs. 2,00,000/- the same will be sent through A/c payee crossed Cheque / DD / NEFT / ECS / RTGS / NECS.

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

4. i) Interest payable at Ahmedabad, Bengaluru, Coimbatore, Chennai, Delhi, Hyderabad, Kolkata, Madurai, Mumbai, Nagpur and Trivandrum will be made only through Electronic Clearing Service (ECS) mode.
- ii) Interest payments will be sent through cheques drawn on your bankers / 'At Par' interest warrants / NEFT / ECS / RTGS / NECS for depositors in other places.

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

### 6. 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
- (iii) Telephone Bill in the name of Trust
- (iv) Latest Bank account in the name of Trust.

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

**The above requirement will also be applicable for any existing Trusts 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.**

### 7. INCOME TAX

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

8. 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.

9. 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.

### 10. RENEWALS

Deposits can be renewed by submitting on or before the date of maturity the Deposit Receipts discharged on reverse (without revenue stamp) along with renewal application form duly filled in and signed by sole/joint depositor(s). Any renewal of deposit, in advance of its maturity date, as of its maturity date, is subject to the rate of interest and other terms and conditions prevailing on the date of said maturity date.

11. 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.

12. **Deposit can be renewed from the date of maturity only if renewal instructions along with TDR are received within 2 months from the date of maturity. Otherwise the same will be renewed prospectively. In such case, interest ceases on maturity.**

### 13. REPAYMENT

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

14. 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.

**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 (Not applicable in case of premature repayment in the event of death of the depositor)
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

- Cheque / DD will be drawn only in favour of the Trust.
- The interest rate as decided by the Company on the date of repayment will be paid subject to NHB Directions in force.

## PROVISIONAL RECEIPT

Received from \_\_\_\_\_ Cheque\* / DD\* / SBNPPHFL 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 BNP Paribas 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@sundarambnpphome.in

15. 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.
16. 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.
17. 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.

#### 18. 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.

#### 19. 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 2015.
- (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 BPO India Limited**, Service Provider of Sundaram BNP Paribas 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 'MAA+ / Positive' by ICRA.

#### 20. 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 SBNPPHFL's branches. Depositors desirous of knowing more on SBNPPHFL's FPC can visit the Company's website [www.sundarambnpphone.in](http://www.sundarambnpphone.in).

### LIST OF DOCUMENTS TO BE SUBMITTED BY VARIOUS CATEGORIES OF CUSTOMERS / DEPOSITORS FOR COMPLIANCE WITH "KNOW YOUR CUSTOMER" (KYC) GUIDELINES

Categories	Documents to be submitted
<b>TRUSTS &amp; FOUNDATIONS</b> <b>Detailed information about the following should be submitted :</b> <ul style="list-style-type: none"> <li>Names and addresses of the Trustees, Settlers, Beneficiaries and Signatories</li> <li>Names and addresses of the founder / directors/ managers / beneficiaries of the trust</li> <li>Telephone / Fax numbers</li> </ul>	<b>Certified true copy of the following documents:</b> <ul style="list-style-type: none"> <li>Certificate of Registration issued by the Charity Commissioner</li> <li>PAN allotment letter / card</li> <li>Trust Deed</li> <li>Resolution of the managing body of the Trust</li> <li>Telephone bill in the name of Trust</li> <li>Proof of Identity &amp; Residence of Trustees / Settlers / Beneficiaries / Signatories</li> </ul>
<b>PARTNERSHIP FIRMS</b> <b>Detailed information about the following should be submitted:</b> <ul style="list-style-type: none"> <li>Legal Name used</li> <li>Complete Address of firm</li> <li>Name of all partners and their addresses</li> <li>Telephone numbers of the firm and partners</li> </ul>	<b>Certified true copy of the following documents:</b> <ul style="list-style-type: none"> <li>Certificate of Registration issued by Registrar of Firms</li> <li>Partnership Deed</li> <li>PAN allotment letter / card</li> <li>Power of Attorney granted to a partner or an employee of the firm to transact business on its behalf</li> <li>Telephone bill in the name of firm / partners</li> <li>Any officially valid document identifying the partners and persons holding the Power of Attorney and their addresses</li> </ul>
<b>CO-OPERATIVE SOCIETIES</b> <b>Detailed information about the following should be submitted:</b> <ul style="list-style-type: none"> <li>Legal Name used</li> <li>Complete Address / Telephone Numbers of the Society</li> <li>Name and addresses of the Chairman, Secretary, Treasurer and the members of the managing committee</li> </ul>	<b>Certified true copy of the following documents:</b> <ul style="list-style-type: none"> <li>Certificate of Registration issued by Registrar of Co-operative Societies</li> <li>PAN allotment letter / card</li> <li>Resolution passed by the managing committee</li> <li>Telephone bill in the name of the Society</li> <li>Rules &amp; Regulations / Bye Laws</li> </ul>
<b>COMPANIES</b> <b>Detailed information about the following should be submitted:</b> <ul style="list-style-type: none"> <li>Name of the Company</li> <li>Principal place of business</li> <li>Mailing address of the company</li> <li>Telephone / Fax numbers</li> </ul>	<b>Certified true copy of the following documents:</b> <ul style="list-style-type: none"> <li>Certificate of Registration / Incorporation issued by the Registrar of Companies</li> <li>Memorandum &amp; Articles of Association</li> <li>PAN allotment letter / card</li> <li>Telephone Bill</li> <li>Resolution of the Board of Directors to open an account and identification of those who have authority to operate the account</li> <li>Power of Attorney granted to its managers, officers or employees to transact business on its behalf</li> </ul>

**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.**



Regd. Office: 21, Patullos Road, Chennai-600 002. Tel: 28520391/28881781/82  
Corporate Office: Sundaram Towers, No. 46, Whites Road, Royapettah,  
Chennai - 600 014. Tel: 2851 5267 Fax: 2858 2235  
Web site: www.sundarambnpphome.in E-mail: depositorcare@sundarambnpphome.in

Broker Name	
Broker Code	

**RATED MAA+/POSITIVE BY ICRA**

**APPLICATION FOR FRESH / RENEWAL OF DEPOSITS (TRUSTS)**

I/We wish to place a deposit as mentioned below for Rs. \_\_\_\_\_  
(Rupees in words) \_\_\_\_\_ and enclose a  
Cheque/Draft/UTR No./TDR No. \_\_\_\_\_ Dated \_\_\_\_\_ drawn on  
\_\_\_\_\_ Bank \_\_\_\_\_ Branch

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

\*NAME OF THE TRUST

Represented by:

\*Address: \_\_\_\_\_

\*Pincode: \_\_\_\_\_ \*Tel No.: \_\_\_\_\_ \*Mobile No.: \_\_\_\_\_

\*E-mail: \_\_\_\_\_ \*Fax: \_\_\_\_\_

\*Date of Incorporation / Registration : \_\_\_\_\_

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

**\* Marked Fields are Mandatory**

STATUS:  CHARITABLE TRUST  RELIGIOUS TRUST  SECTION 8 COMPANY  COMPANY  
 PARTNERSHIP FIRM  CO-OPERATIVE SOCIETY  EDUCATIONAL INSTITUTION

**TAX STATUS OF THE TRUST**

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

**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<br><input type="checkbox"/> Certificate of Registration / Incorporation issued by Competent Authority<br><input type="checkbox"/> Power of Attorney / Resolution of Board of Directors / Authority issued to a Partner / Person / Employee to transact business on its behalf<br><input type="checkbox"/> Resolution for placing the Deposit with SBNPPHFL<br><input type="checkbox"/> Names and Addresses of the Founder / Directors / Managers / Partners / Trustees of the Trust | <input type="checkbox"/> PAN Card<br><input type="checkbox"/> Telephone Bill in the Name of Trust / Institution<br><input type="checkbox"/> Latest Bank A/c Statement<br><input type="checkbox"/> Proof of Identity and Address of Trustee(s) / Authorised Signatory(ies) / Partners |
|--|--|

Please Provide the Latest List of Authorised Signatories of the Trust

**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. : \_\_\_\_\_ MICR Code : \_\_\_\_\_  
 IFSC Code : \_\_\_\_\_ Account Type  Savings A/c  Current A/c

**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 6.75% <input type="checkbox"/> 18 Months 6.75%	<input type="checkbox"/> 12 Months 6.75% (Effective Yield % p.a 6.90%)
<input type="checkbox"/> 24 Months 6.75% <input type="checkbox"/> 36 Months 7.75%	<input type="checkbox"/> 18 Months 6.75% (Effective Yield % p.a 7.07%)
<input type="checkbox"/> 48 Months 7.25% <input type="checkbox"/> 60 Months 7.25%	<input type="checkbox"/> 24 Months 7.25% (Effective Yield % p.a 7.75%)
<b>INTEREST FREQUENCY</b>	<input type="checkbox"/> 36 Months 7.75% (Effective Yield % p.a 8.63%)
<input type="checkbox"/> Monthly (7.70% for 36 Months)	<input type="checkbox"/> 48 Months 7.25% (Effective Yield % p.a 8.33%)
<input type="checkbox"/> Monthly (7.21% for 48/60 Months)	<input type="checkbox"/> 60 Months 7.25% (Effective Yield % p.a 8.64%)
<input type="checkbox"/> Quarterly	<i>(Interest rates are subject to change)</i>

**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.

**NAME OF THE TRUSTEE(S) /  
AUTHORISED SIGNATORY(IES)**

I) \_\_\_\_\_  
 II) \_\_\_\_\_  
 III) \_\_\_\_\_

**SIGNATURES OF TRUSTEE(S) / AUTHORISED  
SIGNATORY(IES) ALONGWITH SEAL / RUBBER  
STAMP OF THE TRUST**

I) \_\_\_\_\_  
 II) \_\_\_\_\_  
 III) \_\_\_\_\_

**PLACE :** \_\_\_\_\_

**DATE:** \_\_\_\_\_



**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 BNP Paribas Home Finance Limited (Sundaram BNP Paribas)

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

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

Sundaram BNP Paribas 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, Parrys, Porur, T Nagar, Thiruvanniyur), Chengleput, Coimbatore (P.N.Palayam, R.S. Puram), Dharmapuri, Dindigul, Erode, Gobichettipalayam, Hosur, Kancheepuram, Karaikudi, Karur, Kumbakonam, Madurai, Mettupalayam, Namakkal, Neyveli, Perambalur, Pollachi, Pudukottai, Ranipet, Salem, Sivakasi, Tanjore, Theni, Thiruvallur, Thiruvannamalai, Tiruchengode, Tirunelveli, Tiruppur, Trichy, Tuticorin, Vellore. **PUDUCHERRY:** Puducherry. **KARNATAKA:** Bengaluru(Seshadripuram, Jayanagar, Whitefield), Belgaum, Bellary, Gulbarga, Hubli, Mangalore, Mysuru, Raichur, Shimoga, Yelahanka. **KERALA:** Kanhangad, Kannur, Kayamkulam, Kochi, Kollam, Kottayam, Kozhikode, Manjeri, Muvattupuzha, Palakkad, Pathanamthitta, Tirur, Thrissur, Thiruvananthapuram. **ANDHRA PRADESH:** Anantapur, Bhimavaram, Cuddapah, Eluru, Gajuwaka, Guduwada, Guntur, Kakinada, Kurnool, Madanapalle, Nellore, Ongole, Rajahmundry, Srikakulam, Tanuku, Tirupati, Vijayawada, Visakhapatnam, Vizianagaram. **TELANGANA:** Hyderabad (Secunderabad, Kukatpally, L B Nagar), Karimnagar, Khammam, Mancherla, Nizamabad, Tolichowki, Warangal. **REST OF INDIA:** Ahmedabad, Aurangabad, Berhampur, Bhopal, Bhubaneswar, Indore, Jaipur, Kolhapur, Kolkata, Nagpur, Nasik, Pune, 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) **Name, address and occupation of the Directors:**

Director	Address	Occupation
Mr. S. Viji (Chairman)	New No.71 Old No.33, Poes Garden, Chennai-600 086	Company Director
Mr. T.T. Srinivasaraghavan	New No.9, Old No.5, Kasturi Estates, Third Street, Chennai-600 086	Company Director
Mr. P.N. Venkatachalam	Flat No. 3C, Settler Manor, No. 2, Sivaswamy Street (Behind UTI Bank), Off. Radhakrishnan Salai, Mylapore, Chennai-600 004	Company Director
Mr. John Christopher Woodhouse	Le Mas des Escalans, Route de Tourtour, Aups, France 83630	Bank Executive
Mr. Anthony Colwyn-Thomas	De Hoge Heren 555, Gedempte Zalmhaven, 3011 BT, Rotterdam, Netherlands	Bank Executive
Mr. Alexandre Adam	91, Rue Nollet, Paris – 75017, France	Bank Executive
Mr. N. Ganga Ram	703, Golden Castle, Sundar Nagar, Road No.2, Kalina, Santacruz (East), Mumbai-400 098	Company Director
Ms. Radha Unni	River View, 21/6, Fourth Main Road, Gandhi Nagar, Chennai-600020	Company Director
Mr. P.C. Mathew	102 Langford House, 8 Langford Gardens, Bangalore-560 025	Company Director
Mr. Srinivas Acharya, Managing Director	'Srinivas' III Floor, 7, Rukmani Road, Kalakshetra Colony, Besant Nagar, Chennai-600 090	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)
31.03.2016	23329.72	15272.22	35%	3543.91
31.03.2015	21926.14	14642.32	35%	3543.91
31.03.2014	21512.70	15073.67	40%	4050.17

(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 31.03.2016	As at 31.03.2015		As at 31.03.2016	As at 31.03.2015
Paid-up Capital	10125.44	10125.44	Loans	701659.58	682344.74
Reserves and Surplus	77353.63	66346.78	Fixed Assets	1978.99	752.40
Secured Loans	443676.37	467404.50	Investments	27001.49	22104.28
Unsecured Loans	183315.06	160763.80	Current Assets, Loans and Advances	77164.28	44698.33
Current Liabilities and Provisions	93435.16	45788.05	Deferred Tax Asset (Net)	101.32	528.82
<b>Total</b>	<b>807905.66</b>	<b>750428.57</b>	<b>Total</b>	<b>807905.66</b>	<b>750428.57</b>

Note: Brief particulars of Contingent Liabilities:

Contingent Liabilities in respect of:	As at 31.03.2016	As at 31.03.2015
• Sanctioned and Undisbursed loans	Rs. 20729.14 lakhs	Rs. 18596.59 lakhs
• Partly undisbursed amounts of loans sanctioned	Rs. 11378.82 lakhs	Rs. 12710.37 lakhs
• Others	Rs. 20 lakhs	Rs. 20 lakhs
Estimated amount of contracts remaining to be executed on capital account	Rs. 48.00 lakhs	Rs. 262.00 lakhs
Maximum amount of Public Deposits which the Company can raise under the Housing Finance Companies (NHB) Directions, 2010, equivalent to Five times of the Net Owned Funds.	Rs. 4337.71 Crore	
Aggregate deposits as on 31.03.2016	Rs. 1022.21 Crore	

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

We declare that :

- The Company has complied with the provisions of the NHB Directions applicable to it.
- 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.
- The deposits accepted by the Company are unsecured and rank *paripassu* with other unsecured liabilities.

The above text has been approved by the Board of Directors of the Company by a resolution passed at its meeting held on 30th April 2016 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 BNP Paribas Home Finance Ltd.