



SUNDARAM HOME

RATED FAAA / STABLE BY CRISIL

Sundaram Home Finance Limited

(Formerly known as Sundaram BNP Paribas Home Finance Limited)

Regd. Office : 21, PATULLOS ROAD, CHENNAI - 600 002. Phone : +91 44 28520391

Corporate Office : Sundaram Towers, 46, Whites Road, Chennai - 600 014. Phone : +91 44 2851 5267-69

CIN : U65922TN1999PLC042759

APPLICATION FOR RENEWAL OF DEPOSIT

ENCLOSE ORIGINAL DEPOSIT RECEIPT

Account No. : TDR No.: For ₹ Maturing on :
Maturity Value as per TDR Rs.: **Maturity Value (See working below) ₹ :
* Cheque/DD No.dated For ₹ Drawn onbranchis enclosed.
Please renew the deposit fr ₹

* Please refer to clause 13 of Terms and Conditions

(Please Where applicable)

Details of EXISTING DEPOSIT		Changes required at the time of Renewal
Name		(Please Mention the Date of Birth, if not given already)
First Depositor		
By		Date of Birth : / /
Second Depositor		
By		Date of Birth : / /
Third Depositor		
By		Date of Birth : / /
Repayable on Maturity to		<input type="checkbox"/> Any one or Survivor <input type="checkbox"/> Number one or Survivor <input type="checkbox"/> Sole Depositor
Category		<input type="checkbox"/> Share Holder <input type="checkbox"/> Director / Relative of Director <input type="checkbox"/> Promoter <input type="checkbox"/> Member of Public
Scheme		<input type="checkbox"/> Cumulative Income Scheme <input type="checkbox"/> Regular Income Scheme
Period		<input type="checkbox"/> Months <input type="checkbox"/> 12 <input type="checkbox"/> 24 <input type="checkbox"/> 36 <input type="checkbox"/> 48 <input type="checkbox"/> 60
Interest frequency		<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly
Interest Mode		<input type="checkbox"/> To my Bank <input type="checkbox"/> Direct to my Address #
Bank Details #		
Address		
Telephone	Fax :	
E-Mail	Mobile :	
Residential Status		
Tax Status		
Form - 15G/H		
PAN		

Account number of any other deposit/s with SUNDARAM HOME FINANCE LIMITED (Formerly known as Sundaram BNP Paribas Home Finance Limited)

DECLARATION : I / We have read and understood the terms and conditions of the company governing the deposit scheme as also the prevailing interest rates for deposits and accept that they are binding on me / us. We declare that the first named depositor is the beneficial owner of this joint deposit and is to be treated as payee for the purpose of Section, 194A of the Income Tax Act, 1961.

VERIFICATION : I / We have gone through the financials and other statements / particulars / representations furnished / made by the company and after careful consideration I / We am / are making the deposit with the company at my / our own risk and volition.

I/We understand that 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 only prospectively. I/We give my/our consent for prospective renewal subject to the terms and conditions prevailing on the actual date of receipt of instructions for renewal.

RENEWAL WITH LOAN NOT POSSIBLE, PLEASE TICK ONE OF THE FOLLOWING :

- ☐ Adjust loan and repay the balance if any or
☐ Renew the deposit after adjusting the loan (Subject to minimum balance as mentioned overleaf)

Signature of the First Depositor	Signature of the Second Depositor	Signature of the Third Depositor
(X)	(X)	(X)
Principal Amount	₹	IMPORTANT : Form 15G/H Wherever applicable / enclosed should be completed and sent along with the renewal application form for renewal without Tax deduction. # Interest payable at Bangalore, Chennai will be made ONLY through ECS mode. BROKER'S NAME : CODE No.
Add: Interest Accrued so far (for CIS)	₹	
Add: Interest Payable (for CIS)	₹	
Less: Tax deducted so far (for CIS)	₹	
Less: Tax Deductible (for CIS)	₹	
Less: Loan principal	₹	
Less Loan Interest	₹	
Net Amount available **	₹	

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 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), Chengalpatt, 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, 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, Kanhangad, Kannur, Kayamkulam, Kochi, Kollam, Kottayam, Kozhikode, Manjeri, Muvattupuzha, Palakkad, Pathanamthitta, Thrissur, Thiruvalla, Thiruvananthapuram. **ANDHRA PRADESH:** Anantapur, Bhimavaram, Cuddapah, Eluru, Gajuwaka, Gudiwada, 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.

(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:**

Name	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, 27 G, Ranjith Road, Kottur Puram, Chennai - 600 085.	Company Director
Mr.P.N. Venkatachalam	Flat No.3C, Settur Manor, No.2, Sivaswamy Street, (Behind UTI Bank) Off. Radhakrishna Salai, Mylapore, Chennai 600 004.	Company Director
Ms. Radha Unni	River View, 21/6, 4th Main Road, Gandhi Nagar, Chennai - 600 020.	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 Lakhs)	Profit After Provision for tax (Rs.in Lakhs)	Dividend Declared	
			Rate	Amount (Rs.in Lakhs)
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:**

(Rs. in Lakhs)			(Rs. in Lakhs)		
Liabilities	As at 31.03.2020	As at 31.03.2019	Assets	As at 31.03.2020	As at 31.03.2019
Paid-up Capital	10,125.44	10,125.44	Loans	9,17,984.63	8,77,138.85
Reserves and Surplus	1,31,981.31	1,15,083.63	Fixed Assets	3,958.85	3,657.69
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

Previous year figures have been regrouped / reclassified / restated where ever necessary, to confirm to the current year's presentation.

Note: Brief particulars of Contingent Liabilities:

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- Contingent Liabilities in respect of:
 - Sanctioned and Undisbursed loans as at March 31, 2020: ₹ 30598.49 lakhs.
(March 31, 2019 - Rs.34710.37lakhs).
 - Partly undisbursed amounts of loans sanctioned as at March 31, 2020: ₹ 19687.81 lakhs.
(March 31,2019 - Rs.21726.44lakhs).
 - Disputed Income-tax liability contested in appeal before appellate authorities - ₹NIL lakhs
- Estimated amount of contracts remaining to be executed on capital account as at 31.3.2020 - ₹2543.69 lakhs(31.3.2019 - ₹ 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 31.3.2020

: Rs. 1605.75 Crore

(ii) 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 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 LTD.**

Place : Chennai
Date : 20th May 2020

Lakshminarayanan Duraiswamy
Managing Director