



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 28881780-83
Corporate Office : Sundaram Towers, 46, Whites Road, Chennai - 600 014. Phone : +91 44 2851 5267

CIN : U65922TN1999PLC042759

ENCLOSE ORIGINAL DEPOSIT RECEIPT

APPLICATION FOR RENEWAL OF DEPOSIT

Account No. : TDR No.: For ₹ Maturing on :
Maturity Value as per TDR Rs.: \*\*Maturity Value (See working below) ₹ :

\* Cheque/DD No. ....dated ..... For ₹.....Drawn on .....branch .....is enclosed.

Please renew the deposit fr ₹

\* Please refer to clause 13 of Terms and Conditions

(Please Where applicable)

Table with 2 main columns: Details of EXISTING DEPOSIT and Changes required at the time of Renewal. Includes fields for Name, Category, Scheme, Period, Interest frequency, Interest Mode, Bank Details, Address, Telephone, E-Mail, Residential Status, Tax Status, Form - 15G/H, PAN, and various checkboxes for renewal options.

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 aftercareful 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)

Table for signatures of the First, Second, and Third Depositors, each with a circled 'X' in the signature box.

Table for financial summary including Principal Amount, Add: Interest Accrued, Less: Tax deducted, Less: Loan principal, Less Loan Interest, and Net Amount available. Includes an IMPORTANT section for Form 15G/H and BROKER'S NAME.



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Sundaram Towers, 46, Whites Road, Chennai - 600 014. Phone : +91 44 2851 5267  
Toll Free Number : 1800-572-1840 CIN : U65922TN1999PLC042759

To

**Interest Rates Effective August 08, 2021**

REGULAR SCHEME				
Terms in Months	Rate (% p.a at Quarterly rests for	MATURITY VALUE For (Per ₹ 1000)	CUMULATIVE DEPOSITS	Monthly % p.a
			Effective Yield % p.a	
12	5.50	₹ 1056	5.60	-
24	5.65	₹ 1119	5.95	-
36	5.80	₹ 1189	6.30	5.77
48	5.80	₹ 1259	6.48	5.77
60	5.80	₹ 1334	6.68	5.77
SENIOR CITIZENS SCHEME				
Terms in Months	Rate (% p.a at Quarterly rests for	MATURITY VALUE For	CUMULATIVE DEPOSITS	Monthly % p.a
			Effective Yield % p.a	
12	6.00	1061	6.10	-
24	6.15	1130	6.50	-
36	6.30	1206	6.87	6.27
48	6.30	1284	7.10	6.27
60	6.30	1367	7.34	6.27
TRUST DEPOSITS				
Terms in Months	Rate (% p.a at Quarterly rests for	MATURITY VALUE For (Per ₹ 1000)	CUMULATIVE DEPOSITS	Monthly % p.a
			Effective Yield % p.a	
12	5.50	₹ 1056	5.60	-
24	5.65	₹ 1119	5.95	-
36	5.80	₹ 1189	6.30	5.77
48	6.30	₹ 1284	7.10	6.27
60	6.30	₹ 1367	7.34	6.27

**\*\*TAX APPLICABILITY IS COMPUTED ONLY FOR THE CURRENT FINANCIAL YEAR AND NOT FOR THE FUTURE FINANCIAL YEARS.**

MINIMUM DEPOSIT Rs. 10,000/- per account.

ADDITIONS IN MULTIPLES OF Rs. 1,000/-

INTEREST RATES ARE SUBJECT TO CHANGE AND THE RATE APPLICABLE WILL BE THE PREVALENT RATE ON THE DATE OF MATURITY / DEPOSIT

Saran Computer Forms Ph : 2664 5944 Mobile : 98400 80953 08-2018

**TERMS AND CONDITIONS GOVERNING ACCEPTANCE OF DEPOSITS**

<p><b>1. MINIMUM DEPOSIT / ADDITIONAL DEPOSIT</b> 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. <b>For each deposit a separate application form and Cheque / DD (for value of deposit) should be submitted.</b></p> <p><b>2. CUMULATIVE INCOME SCHEME</b> 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.</p> <p><b>3. REGULAR INCOME SCHEME</b> Deposits under this scheme are accepted for periods as mentioned overleaf, i Monthly interest is payable on the last day of every month <b>(for 36/48/60 months-, deposit only)</b> 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 / RTGS7 NECS.</p> <p>In all cases, interest will be calculated up to the last day of the month in which the interest is due.</p> <p>4. i) Interest payable at Ahmedabad, Bengaluru, Coimbatore, Chennai, Delhi, Hyderabad, Kolkata, Madurai, Mumbai, Nagpur and Trivandrum <b>will be made only through Electronic Clearing Service (ECS) mode,</b> 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.</p> <p>5. The actual rates of return under both the schemes are mentioned overleaf.</p> <p><b>6. SENIOR CITIZENS</b> i) Senior citizens will be eligible for additional rates of interest as mentioned in the interest rate structure overleaf. To avail the benefit, the first depositor should have completed 60 years of age as on the date of deposit / renewal. Senior citizens are required to furnish proof of age clearly indicating the date of birth. Any one of the following documents to be submitted as proof of age: (i) Passport (ii) Aadhaar Card (iii) Voter ID (iv) PAN Card (v) Birth Certificate (vi) LIC Policy (vii) Secondary School Leaving Certificate ii) Where a depositor completes 60 years of age during the currency of the deposit, such depositor shall not be entitled to higher rate of interest applicable to senior citizens for the remaining period.</p> <p><b>7. JOINT DEPOSITS</b> Deposits may be in the joint names of two/three persons, under Any one or Survivor/s ('A' or 'S/s') or Number one or Survivor/s ('N' or 'S/s') basis only. All correspondences will be addressed to the first depositor only. All cheques / warrants for interest payment and repayment of deposit will be drawn only in favour of the first depositor. The first depositor is the only beneficial owner.</p> <p><b>8. NOMINATION FACILITY</b> Nomination facility is available under both the schemes for individuals holding deposits Singly or Jointly. He/She may nominate any adult individual competent to contract, to whom proceeds of the deposit would be payable in the event of death of the depositor. For the purpose, particulars of nomination may be filled in at the appropriate place in the Application for deposit.</p> <p><b>9. INCOME TAX</b> Income tax, in terms of provisions of Income-tax Act, 1961, will be deducted from the interest payable / credited in the Account.</p> <p>10. 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.</p> <p>11. In case of Cumulative Income Scheme, interest will be credited on 31 st 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.</p> <p><b>12. AUTO RENEWAL FACILITY</b> 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.</p> <p>13. 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) <b>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.</b></p> <p>14. In the case of Any one or Survivor/s ('A' or 'S/s') deposit, renewals retaining one of the depositor(s) as the first depositor is possible. However, transfer to persons other than the second / third depositors in Any one or Survivor/s ('A' or 'S/s') deposit is not possible, in case the aggregate deposits held either single or jointly by the depositors is Rs. 20,000/- or more. Transfer of deposits by a change in the first named depositor is not possible in the case of Number one or Survivor/s ('N' or 'S/s') deposit.</p> <p>15. <b>REPAYMENT</b> : For repayment of deposit on maturity, the deposit receipt has to be surrendered duly discharged on one rupee revenue stamp with instructions for repayment. In case of Number one or Survivor/s ('N' or 'S/s') deposit, the discharge has to be made by the first named depositor only. However in the case of Any one or Survivor/s ('A' or 'S/s') deposit, any one of the joint depositor can give the discharge. For depositors opting auto renewal facility, the deposits will be renewed based on the point 13 above. In any other case, deposits can be renewed from the date of maturity. In case, the Company does not receive such instruction before the date of maturity, the maturity amount will automatically be remitted to the designated bank account furnished by the depositor. Interest ceases on date of the maturity.</p> <p>16. 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 discharged by both / all the depositors in the case of A or S/s deposit and by the first named depositor in the case of F or S/s deposit. <b>Premature Payment (PMP) / withdrawal will not be allowed before completion of three months from the date of deposit.</b> In case of request for premature withdrawal after the expiry of three months, the rates given in the following table shall apply.</p>	<table border="1" style="width: 100%;"> <tr> <td style="width: 50%;">Up to 3 months from the date of deposit / renewal (Lock-in-period)</td> <td style="width: 50%;">No repayment (Not applicable in case of premature repayment in the event of death of the depositor)</td> </tr> </table> <p>However, in order to meet certain expenses of emergent nature, subject to satisfaction of the Company:</p> <ol style="list-style-type: none"> <li>Tiny deposit will be repaid without interest, at the request of the depositor. (Tiny deposit means the aggregate amount of public deposits not exceeding Rs. 10,000/- standing in the name of the sole or the first named depositor in the same capacity in all the branches of the housing finance company.)</li> <li>In case of deposits other than tiny deposit, not more than fifty per cent of the amount of the principal sum of deposit or 5 lakh, whichever is lower, may be prematurely paid to individual depositors; at the request of the depositors, before the expiry of three months from the date of acceptance of such deposits, without interest, the remaining amount with interest at the contracted rate shall be governed by the provisions of the extant Directions as applicable for public deposits</li> <li>In cases of critical illness, hundred percent of the amount of the principal sum of deposit, may be prematurely paid to individual depositors, at the request of the depositors, before the expiry of three months from the date of acceptance of such deposits, without interest</li> </ol> <p>For the above purpose, expenses of an emergent nature includes medical emergency or expenses due to natural calamities/disaster as notified by the concerned Government/authority. 'Critical illness' shall be guided by the IRDAI (Health Insurance) Regulations, 2016 and the guidelines issued thereunder, as amended from time to time.</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 50%;">After 3 months but before 6 months</td> <td style="width: 50%;">3%</td> </tr> <tr> <td style="width: 50%;">After 6 months but before the date of maturity</td> <td style="width: 50%;">The interest payable shall be 1 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 2 percent lower than the minimum rate at which deposits are accepted by the Company</td> </tr> </table> <ul style="list-style-type: none"> <li>Cheque / DD for Premature Payment will be drawn only in favour of the first depositor.</li> <li>The interest rate as decided by the Company on the date of repayment will be paid subject to NHB Directions in force.</li> </ul> <p><b>17. In the event of death of a depositor, the deposit may be repaid prematurely, if required,</b> to the surviving depositor/s in the case the deposit is jointly held with survivor clause or to the legal heir/s nominee with interest at the contracted rate of interest upto the date of repayment. The receiving person/nominee will hold the money "In Trust" on behalf of all legal heirs of the deceased.</p> <p>18. 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.</p> <p>19. 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.</p> <p>20. 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.</p> <p><b>21. LOAN ON DEPOSITS</b> The company may grant, at its sole discretion, loan against deposit, 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 both/all the depositors in case of Any one or Survivor/s ('A' or 'S') deposit. 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. Cheque / DD / NECS / NEFT / ECS / RTGS for loans will be made only in favour of the first, depositor.</p> <p><b>22. GENERAL</b> (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 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, at least 15 days before the next interest payment is due. (vi) In the event of demise of the first / joint depositor, on production of death certificate, the survivor/s will be recognized as the sole/joint depositor/s for all purposes and all correspondence, payment of interest and repayment of deposit will be made to the survivor/s. The Company shall be discharged from all liabilities by transferring the deposit absolutely in favour of the survivor/s. (vii) The Company has been assigned a rating of <b>FAAA / STABLE BY CRISIL</b> (viii) 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 as amended from time to time. (ix) 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. (x) 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. (xi) 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. (xii) There are no aggregate dues and exposures (both fund based and nonfund based facilities) to Companies in the same group or other entities or business ventures, in which, the Directors and / or the Company are/ is holding substantial interest as on 31st March 2016. (xiii) 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. (xiv) <b>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.</b> (xv) The acceptance, renewal and repayment of deposits and interest payment are subject to directorate of NHB issued from time to time and are subject to jurisdiction of Chennai only. (xvi) Interest rates are subject to change and the rates applicable will be the prevalent rates on the date of Deposit / Maturity. (xvii) <b>The Public Deposits solicited by the Company are not insured.</b></p> <p><b>23. FAIR PRACTICE CODE (FPC)</b> 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 <a href="http://www.sundarambnpfhome.in">www.sundarambnpfhome.in</a></p>	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	3%	After 6 months but before the date of maturity	The interest payable shall be 1 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 2 percent lower than the minimum rate at which deposits are accepted by the Company
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	3%						
After 6 months but before the date of maturity	The interest payable shall be 1 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 2 percent lower than the minimum rate at which deposits are accepted by the Company						

**Depositors are strongly advised to have their accounts in joint names or use nomination**

**Particulars as required under The Housing Finance Companies (NHB) Directions, 2020 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 the details of branches :

Sundaram Home 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, Nanganallur, Parrys, Porur, T.Nagar, Thiruvannamipur), Chengalpet, Coimbatore (P.N. Palayam, R.S. Puram), Dindigul, Erode, Hosur, Kancheepuram, Karaikudi, Karur, Kumbakonam, Madurai, Mettupalayam, Namakkal, Neyveli, Perambalur, Pollachi, Pudukottai, Ranipet, Salem, Sivakasi, Tanjore, Theni, Thiruvallur, Thiruvarur, Thiruvannamalai, Thiruchengode, Thirunelveli, Tiruppur, Tiruchy, Tuticorin, Vellore. **PUDUCHERRY:** Puducherry. **KARNATAKA:** Bengaluru (Seshadripuram, Jayanagar, Whitefield, Yelahanka), Belgaum, Bellary, Devanagere, Gulbarga, Hubli, Mangalore, Mysuru, Raichur, Shimoga, Vijayapura. **KERALA:** Aluva, Kannur, Kayamkulam, Kochi, Kollam, Kottayam, Kozhikode, Muvattupuzha, Palakkad, Pathanamthitta, Thirupunithura, Thrissur, Thiruvananthapuram. **ANDHRA PRADESH:** Bhimavaram, Cuddapah, Eluru, Gajuwaka, Guntur, Kakinada, Kurnool, Nellore, Ongole, Rajahmundry, Srikakulam, Tanuku, Tirupati, Vijayawada, Visakhapatnam, Vizianagaram. **TELANGANA:** Hyderabad (HITECH City, Secunderabad, Kukatpally, LB Nagar), Karimnagar, Khammam, Mancherla, Nizamabad, Warangal.

**REST OF INDIA:** Ahmedabad, Aurangabad, Bhopal, Bhubaneswar, 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 Directors under the overall supervision and guidance of the Board.

(e) Names, addresses, and occupation of the Directors.

Name	Address	Occupation
<b>Mr. T.T. Srinivasaraghavan</b> (Chairman)	New No.9, Old No.5, Kasturi Estates, Third Street, Chennai - 600 086.	Company Director
<b>Mr. Harsha Viji</b>	No.27G, Ranjit Road, Kotturpuram, Chennai - 600 085.	Company Director
<b>Mr. A.N. Raju</b>	Flat 1A, Block I, Magnolia Park, 2, Five Furlong Road, Guindy, Chennai - 600 032.	Company Director
<b>Mr. P.N. Venkatachalam</b>	Flat No.3C, Settlor Manor, No.2, Sivaswamy Street, (Behind UTI Bank) Off. Radhakrishnan Salai, Mylapore, Chennai - 600 004.	Company Director
<b>Ms. Radha Unni</b>	River View, 21/6, 4th Main Road, Gandhi Nagar, Chennai - 600 020.	Company Director
<b>Mr. Lakshminarayanan Duraiswamy</b> (Managing Director)	87/4, "Padma Apartments", 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)
31.03.2021	25130.09	19164.34	70%	7087.81
31.03.2020	21807.93	15790.33*	42%	4252.69
31.03.2019	22417.16	14547.84	35%	3543.91

\* Excludes exceptional item of Rs.6024.86 Lakhs relating to reversal of Deferred tax liability created on special reserve u/s 36(1) (viii) of Income-tax Act, 1961 relating to past years. Considering the same, Profit after tax after exceptional item would be Rs.21815.19 Lakhs for FY 20.

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

Liabilities	(Rs. in Lakhs)		Assets	(Rs. in Lakhs)	
	As at 31.03.2021	As at 31.03.2020		As at 31.03.2021	As at 31.03.2020
Paid-up Capital	10,125.44	10,125.44	Loans	8,75,205.76	9,17,983.14
Reserves and Surplus	1,45,744.96	1,31,981.31	Fixed Assets	3,494.41	3,958.85
Secured Loans	5,47,096.96	5,89,658.41	Investments	78,292.93	58,766.83
Deferred Tax liability (Net)	-	-	Current Assets, Loans and Advances	21,345.62	20,957.49
Unsecured Loans	2,76,313.42	2,70,464.56	Deferred Tax Asset (Net)	4,492.93	4,262.20
Current Liabilities and Provisions	3,550.87	3,698.79	<b>Total</b>	<b>9,82,831.65</b>	<b>10,05,928.51</b>
<b>Total</b>	<b>9,82,831.65</b>	<b>10,05,928.51</b>			

NOTE : Brief Particulars of Contingent Liabilities:

- Contingent Liabilities in respect of
  - Sanctioned and Undisbursed loans as at March 31, 2021:Rs.25,458.09 lakhs.  
(March 31, 2020-Rs.30598.49 lakhs).
  - Partly undisbursed amounts of loans sanctioned as at March 31, 2021: Rs.18,082.68 lakhs.  
(March 31, 2020-Rs.19,687.81 lakhs)
- Estimated amount of contracts remaining to be executed on capital account as at 31.03.2021 - Rs.2.07 lakhs (31.03.2020-Rs.43.69 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.4392.51 Crore  
Aggregate deposits as on 31.03.2021 : Rs.1810.03 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 1<sup>st</sup> September 2021 and is being issued on the authority and in the name of the Board of Directors of the Company.

Place : Chennai  
Date : 1<sup>st</sup> September 2021

By order of the Board of Directors  
For **SUNDARAM HOME FINANCE LTD.,**  
**Lakshminarayanan Duraiswamy**  
Managing Director