



SUNDARAM HOME FINANCE LIMITED

Registered Office: 21, Patullos Road, Chennai 600 002

Tel: (044) 2852 0391 / 2888 1781 / 82 / 83 / 84 / 85 Toll Free Number: 1800 572 1840

Corporate Office: Sundaram Towers, No. 46, Whites Road, Royapettah, Chennai - 600 014. Tel: (044) 2851 5267

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

Rated
[ICRA]
AAA (Stable)
by ICRA

APPLICATION FOR DEPOSIT - TRUSTS / INSTITUTIONS

Rated
CRISIL AAA /
Stable
by CRISIL

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 16.03.2023

REGULAR INCOME SCHEME

TERM	RATE OF INTEREST		
	Rate % p.a. (at Annual rests)	Monthly Interest Rate * (% p.a.)	Quarterly Interest Rate (% p.a.)
12 Months	7.45	-	7.25
24 Months	7.75	-	7.53
36 Months	8.00	7.72	7.77
48 Months	8.00	7.72	7.77
60 Months	8.00	7.72	7.77

CUMULATIVE DEPOSIT SCHEME

TERM	Rate % p.a. (at Annual rests)	Maturity Value ₹ 1,000	Effective Yield % p.a.
12 Months	7.45	₹1,075	7.45
24 Months	7.75	₹ 1,161	8.05
36 Months	8.00	₹ 1,260	8.67
48 Months	8.00	₹ 1,360	9.00
60 Months	8.00	₹ 1,469	9.38

• Interest Compounded Annually.

• Minimum Deposit ₹10,000/- Per Account, under both schemes (Additional Deposit in multiples of ₹1,000/-).

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

Senior Citizens – Those who have completed 60 years of age on date of deposit / renewal.

• 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/NEFT: HDFC Bank Ltd., R.K Salai, Chennai 600004; Account Number 57500000623711; IFSC Code: HDFC0001097.

• 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, Nanganallur, Parrys, Porur, T Nagar, Thiruvanniyur), Chengalpeta, 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, Thiruvannamalai, Tiruchengode, Tirunelveli, Tiruppur, Trichy, Tuticorin, Vellore. **PUDUCHERRY:** Puducherry. **KARNATAKA:** Bengaluru (Seshadripuram, Jayanagar, Indiranagar, 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, Manjeri, Nizamabad, Warangal. **REST OF INDIA:** Ahmedabad, Aurangabad, Bhopal, Bhubaneswar, Indore, Jaipur, Kolhapur, Kolkata, Nagpur, Nasik, Pune, Thane, Vadodara.

STLAP (Small Ticket Loan Against Property) branches: Madurai, Tenkasi, Theni, Salem, Rasipuram, Tirunelveli, Sivakasi, Coimbatore, Aruppukottai, Krishangiri, Ellampillai, Vellore, Dindigul, Rajapalayam, Tuticorin.

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.

10. 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 1% 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% 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 RBI / 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 Deposit Department, Ph. (044) 2851 5267 / 2858 2234 or send an email to depositorcare@sundaramhome.in



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

RATED [ICRA]AAA (STABLE) BY ICRA AND CRISIL AAA/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 Rs. (Rupees in words)

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

drawn on Bank Branch

[illegible][illegible]

*Address:

*Pincode:

*Telephone No.		*Mobile No.:	
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[illegible][illegible]

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

[illegible]

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

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

[illegible]

Branch:

Bank A/c No.: ☐ Savings ☐ Current

IFSC Code : MICR Code:



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 NRGa 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

<div>Authorised Signatory 1</div>	<div>Authorised Signatory 2</div>	<div>Authorised Signatory 3</div>
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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 rest 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.

17. 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, in accordance with Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021, as applicable, from time to time.
- (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 entitles or business ventures, in which, the Directors and / or the Company is/are holding substantial interest as on 31st March 2023.
- (xi)

The housing finance company is within the regulatory framework of the Reserve Bank of India. It must however, be distinctly understood that the Reserve Bank of India and/or 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 / Renewal.
- (xv)

The Public Deposits solicited by the Company are not insured.
- (xvi)

The Company has been assigned a rating of "[ICRA]AAA (Stable)" by ICRA and "CRISIL AAA/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 addressed 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) Certificated 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 addressed 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 Master Direction – Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021 (as amended from time to time) 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)
- (b) **Date of Incorporation:** 2nd July 1999
- (c) **Business carried on by the Company and its subsidiaries with 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, Thiruvanniyur), 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, Tiruchengode, Tirunelveli, Tiruppur, Trichy, Tuticorin, Vellore.

PUDUCHERRY: Puducherry. **KARNATAKA:** Bengaluru (Seshadripuram, Jayanagar, Indiranagar, 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, Mancheria, Nizamabad, Warangal. **REST OF INDIA:** Ahmedabad, Aurangabad, Bhopal, Bhubaneswar, Indore, Jaipur, Kolhapur, Kolkata, Nagpur, Nasik, Pune, Thane, Vadodara.

STLAP (SMALL TICKET LOAN AGAINST PROPERTY) BRANCHES:

Madurai, Tenkasi, Theni, Salem, Rasipuram, Tirunelveli, Sivakasi, Coimbatore, Aruppukottai, Krishangiri, Ellampillai, Vellore, Dindigul, Rajapalayam, Tuticorin.

- (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 (Non-Executive Director)	No.27G, Ranjit Road, Kotturpuram, Chennai 600 085	Company Director
Mr. A.N. Raju (Non-Executive Director)	Flat 1A, Block I, Magnolia Park, 2, Five Furlong Road, Guindy, Chennai 600 032	Company Director
Mrs. Bhavani Balasubramanian (Independent Director)	B 302, Bhaggyam Sahridaya, 78, Ranga Road, Mylapore, Chennai 600004	Company Director
Mr. Mahesh Parasuraman (Independent Director)	Villa 51, Prestige Ozone, Hagadur Main Road, Whitefield, Bangalore 560066	Company Director
Mr. S. Mahalingam (Independent Director)	6, Subbaraya Iyer Avenue, Abhiramapuram, Chennai 600018	Company Director
Ms. C. Sruthi (Independent Director)	No.28, Adyar Club Gate Road Boat Club, Raja Annamalaipuram, Chennai 600 028	Company Director
Mr. Lakshminarayanan Duraiswamy (Managing Director)	87/4, "Padma Apartments", 1st Main Road, Damodarapuram, Adyar, Chennai-600020	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)
31.03.2023	28169.98	21540.79	100%	10125.44
31.03.2022	21271.74	16769.65	80%	8100.36
31.03.2021	25130.09	19164.34	70%	7087.81

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

(Rs. in Lakh)			(Rs. in Lakh)		
Liabilities	As at 31.03.2023	As at 31.03.2022	Assets	As at 31.03.2023	As at 31.03.2022
Paid-up Capital	10125.44	10125.44	Loans	1088785.51	918376.18
Reserves and Surplus	170377.30	155372.19	Fixed Assets	3210.49	2808.73
Secured Loans	686543.64	518027.82	Investments	64888.10	87628.05
Deferred Tax liability (Net)	-	-	Current Assets, Loans and Advances	10996.24	10699.96
Unsecured Loans	302028.01	337703.72	Deferred Tax Asset (Net)	5665.08	5400.24
Current Liabilities and Provisions	4471.03	3683.99			
Total	1173545.42	1024913.16	Total	1173545.42	1024913.16

Contingent Liabilities and Commitments (to the extent not provided for)

(₹ in lakhs) 2)			(₹ in lakhs)		
Contingent Liabilities shall be classified as:	22-23	21-22	Commitments shall be classified as:	22-23	21-22
a) Claims against the company not acknowledged as debt	-	-	a) Estimated amount of contracts remaining to be executed on capital account and not provided for (net of advance)	183.82	20.36
b) Guarantees excluding financial guarantees and	-	-	b) Uncalled liability on shares and other investments partly paid	-	-
c) Other money for which the company is contingently liable	-	-	c) Commitments remaining uncalled in Alternatives Investment Fund Schemes	1000.00	3750.00
			d) Sanctioned and Undisbursed loans	37547.61	22676.53
			e) Sanctioned and Partly Disbursed loans	34361.85	19820.57

- 3) (i) The maximum amount of Public Deposits which the Company can raise under the Master Direction - Non-Banking Financial Company - Housing Finance Company (Reserve Bank) Directions, 2021 (as amended from time to time), equivalent to three times the Net Owned Funds : Rs. 5048.35 Crore
Aggregate deposits as on 31.03.2023 : Rs. 2026.78 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 11th May, 2023 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**
Lakshminarayanan Duraiswamy
Managing Director

DECLARATION OF BENEFICIAL OWNERSHIP

(Applicable to Pvt Ltd Company/ Public Ltd Company (Unlisted)/ Partnership/ LLP/ AOP/ HUF/ Society/ Trust/ Club/ University/ Institution)

1. Name of the Depositor: _____

2. Customer ID/ Deposit A/c No. : _____

3. Legal Constitution/ Type of Entity (Please tick): ☐ Pub/Pvt Co. ☐ LLP ☐ Partnership ☐ Trust ☐ Association ☐ Society ☐ Club ☐ HUF ☐ University ☐ Institution ☐ Bank ☐ Insurance ☐ NGO ☐ Mutual Fund ☐ Government.

4. CIN or Identification Number: _____

5. We, as stated above, hereby confirm and declare that on the below date: (Please tick the correct box)

☐ The following natural person(s) are the Beneficial Owners.

Or

☐ There are no natural person(s), who are Beneficial Owners; therefore details of Senior Managing Officials, who are natural person(s) are stated hereunder.

(Please attach self-attested proof of KYC documents of each Beneficial Owner/ Senior Managing Official)

1. Please fill-in only (i) details of Beneficial Owner holding more than 25% controlling interest (companies) or more than 15% (for other entities); if Beneficial Owner is not identifiable, please fill-in details of Senior Managing Official.

Full Name of Beneficial owner/ Senior Managing Official:	Mr. / Ms. / Mrs. / Dr.	Affix Photo Here
Controlling ownership Interest (%):		
Gender:	<input type="checkbox"/> Male; <input type="checkbox"/> Female	
Date of Birth:		
Address:		
PIN Code:		
PAN:		
KYC Documents: Identity Proof:	<input type="checkbox"/> Voter ID; <input type="checkbox"/> Passport; <input type="checkbox"/> Driving License; <input type="checkbox"/> UID; <input type="checkbox"/> NPR Letter	
KYC Documents: Address Proof:	<input type="checkbox"/> Voter ID; <input type="checkbox"/> Passport; <input type="checkbox"/> Driving License; <input type="checkbox"/> UID; <input type="checkbox"/> NPR Letter	
Director Identification Number (if applicable):		
Mobile Number(s):		
Related Type:	<input type="checkbox"/> Resident Indian Individual; <input type="checkbox"/> Foreign/Non-Resident Indian Individual	
Relationship:	<input type="checkbox"/> Shareholder; <input type="checkbox"/> Proprietor; <input type="checkbox"/> Partner; <input type="checkbox"/> Trustee; <input type="checkbox"/> Promoter Director; <input type="checkbox"/> Nominee Director; <input type="checkbox"/> Independent Director; <input type="checkbox"/> Director - Since Resigned; <input type="checkbox"/> Other Director; <input type="checkbox"/> Karta; <input type="checkbox"/> Chairman/ Member (Society); <input type="checkbox"/> Member (AoP); <input type="checkbox"/> Others.	

2. Please fill-in only (i) details of Beneficial Owner holding more than 25% controlling interest (companies) or more than 15% (for other entities); if Beneficial Owner is not identifiable, please fill-in details of Senior Managing Official.

Full Name of Beneficial owner/ Senior Managing Official:	Mr. / Ms. / Mrs. / Dr.	Affix Photo Here
Controlling owner-ship Interest (%):		
Gender:	<input type="checkbox"/> Male; <input type="checkbox"/> Female	
Date of Birth:		
Address:		
PIN Code:		
PAN:		
KYC Documents: Identity Proof:	<input type="checkbox"/> Voter ID; <input type="checkbox"/> Passport; <input type="checkbox"/> Driving License; <input type="checkbox"/> UID; <input type="checkbox"/> NPR Letter	
KYC Documents: Address Proof:	<input type="checkbox"/> Voter ID; <input type="checkbox"/> Passport; <input type="checkbox"/> Driving License; <input type="checkbox"/> UID; <input type="checkbox"/> NPR Letter	
Director Identification Number (if applicable):		
Mobile Number(s):		
Related Type:	<input type="checkbox"/> Resident Indian Individual; <input type="checkbox"/> Foreign/Non-Resident Indian Individual	
Relationship:	<input type="checkbox"/> Shareholder; <input type="checkbox"/> Proprietor; <input type="checkbox"/> Partner; <input type="checkbox"/> Trustee; <input type="checkbox"/> Promoter Director; <input type="checkbox"/> Nominee Director; <input type="checkbox"/> Independent Director; <input type="checkbox"/> Director - Since Resigned; <input type="checkbox"/> Other Director; <input type="checkbox"/> Karta; <input type="checkbox"/> Chairman/ Member (Society); <input type="checkbox"/> Member (AoP); <input type="checkbox"/> Others.	

3. Please fill-in only (i) details of Beneficial Owner holding more than 25% controlling interest (companies) or more than 15% (for other entities); if Beneficial Owner is not identifiable, please fill-in details of Senior Managing Official.

Full Name of Beneficial owner/ Senior Managing Official:	Mr. / Ms. / Mrs. / Dr.	Affix Photo Here
Controlling owner-ship Interest (%):		
Gender:	<input type="checkbox"/> Male; <input type="checkbox"/> Female	
Date of Birth:		
Address:		
PIN Code:		
PAN:		
KYC Documents: Identity Proof:	<input type="checkbox"/> Voter ID; <input type="checkbox"/> Passport; <input type="checkbox"/> Driving License; <input type="checkbox"/> UID; <input type="checkbox"/> NPR Letter	
KYC Documents: Address Proof:	<input type="checkbox"/> Voter ID; <input type="checkbox"/> Passport; <input type="checkbox"/> Driving License; <input type="checkbox"/> UID; <input type="checkbox"/> NPR Letter	
Director Identification Number (if applicable):		
Mobile Number(s):		
Related Type:	<input type="checkbox"/> Resident Indian Individual; <input type="checkbox"/> Foreign/Non-Resident Indian Individual	
Relationship:	<input type="checkbox"/> Shareholder; <input type="checkbox"/> Proprietor; <input type="checkbox"/> Partner; <input type="checkbox"/> Trustee; <input type="checkbox"/> Promoter Director; <input type="checkbox"/> Nominee Director; <input type="checkbox"/> Independent Director; <input type="checkbox"/> Director - Since Resigned; <input type="checkbox"/> Other Director; <input type="checkbox"/> Karta; <input type="checkbox"/> Chairman/ Member (Society); <input type="checkbox"/> Member (AoP); <input type="checkbox"/> Others.	

4. Please fill-in only (i) details of Beneficial Owner holding more than 25% controlling interest (companies) or more than 15% (for other entities); if Beneficial Owner is not identifiable, please fill-in details of Senior Managing Official.		
Full Name of Beneficial owner/ Senior Managing Official:	Mr. / Ms. / Mrs. / Dr.	Affix Photo Here
Controlling owner-ship Interest (%):		
Gender:	<input type="checkbox"/> Male; <input type="checkbox"/> Female	
Date of Birth:		
Address:		
PIN Code:		
PAN:		
KYC Documents: Identity Proof:	<input type="checkbox"/> Voter ID; <input type="checkbox"/> Passport; <input type="checkbox"/> Driving License; <input type="checkbox"/> UID; <input type="checkbox"/> NPR Letter	
KYC Documents: Address Proof:	<input type="checkbox"/> Voter ID; <input type="checkbox"/> Passport; <input type="checkbox"/> Driving License; <input type="checkbox"/> UID; <input type="checkbox"/> NPR Letter	
Director Identification Number (if applicable):		
Mobile Number(s):		
Related Type:	<input type="checkbox"/> Resident Indian Individual; <input type="checkbox"/> Foreign/Non-Resident Indian Individual	
Relationship:	<input type="checkbox"/> Shareholder; <input type="checkbox"/> Proprietor; <input type="checkbox"/> Partner; <input type="checkbox"/> Trustee; <input type="checkbox"/> Promoter Director; <input type="checkbox"/> Nominee Director; <input type="checkbox"/> Independent Director; <input type="checkbox"/> Director - Since Resigned; <input type="checkbox"/> Other Director; <input type="checkbox"/> Karta; <input type="checkbox"/> Chairman/ Member (Society); <input type="checkbox"/> Member (AoP); <input type="checkbox"/> Others.	

5. Please fill-in only (i) details of Beneficial Owner holding more than 25% controlling interest (companies) or more than 15% (for other entities); if Beneficial Owner is not identifiable, please fill-in details of Senior Managing Official.		
Full Name of Beneficial owner/ Senior Managing Official:	Mr. / Ms. / Mrs. / Dr.	Affix Photo Here
Controlling owner-ship Interest (%):		
Gender:	<input type="checkbox"/> Male; <input type="checkbox"/> Female	
Date of Birth:		
Address:		
PIN Code:		
PAN:		
KYC Documents: Identity Proof:	<input type="checkbox"/> Voter ID; <input type="checkbox"/> Passport; <input type="checkbox"/> Driving License; <input type="checkbox"/> UID; <input type="checkbox"/> NPR Letter	
KYC Documents: Address Proof:	<input type="checkbox"/> Voter ID; <input type="checkbox"/> Passport; <input type="checkbox"/> Driving License; <input type="checkbox"/> UID; <input type="checkbox"/> NPR Letter	
Director Identification Number (if applicable):		
Mobile Number(s):		
Related Type:	<input type="checkbox"/> Resident Indian Individual; <input type="checkbox"/> Foreign/Non-Resident Indian Individual	
Relationship:	<input type="checkbox"/> Shareholder; <input type="checkbox"/> Proprietor; <input type="checkbox"/> Partner; <input type="checkbox"/> Trustee; <input type="checkbox"/> Promoter Director; <input type="checkbox"/> Nominee Director; <input type="checkbox"/> Independent Director; <input type="checkbox"/> Director - Since Resigned; <input type="checkbox"/> Other Director; <input type="checkbox"/> Karta; <input type="checkbox"/> Chairman/ Member (Society); <input type="checkbox"/> Member (AoP); <input type="checkbox"/> Others.	

We undertake that the facts stated above are true and correct. We also undertake and agree that we will notify **Sundaram Home Finance Limited** without delay of any changes in the Beneficial Owners/ Senior Managing Officials as declared.

For and on behalf of [name of Depositor]:	
Signature & Seal of the Authorised Official*:	
Full Name of the Authorised official:	
Designation/ Position:	

Date: _____ Place: _____

(* The declaration should be signed by an active/ designated partner in case of Partnership Firm/ LLP, a trustee in case of Trust, a senior member in case of AOP, Society, Club and member of the Managing Committee in case of University and Institution, Karta in case of HUF)

Beneficial Owner Definition:	
Legal Constitution	Beneficial Owner Identification
Company	Beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical persons, has/ have a controlling ownership interest or who exercises control through other means. “Controlling ownership interest” means ownership of/ entitlement to more than 25 per cent of the shares or capital or profits of the company. “Control” shall include the right to appoint majority of the directors or to control the management or policy decisions including by virtue of their shareholding or management rights or shareholders agreements or voting agreements.
Partnership	Beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has/ have ownership of/ entitlement to more than 15 per cent of capital or profits of the partnership.
Unincorporated association or body of individuals(includes societies and HUF)	Beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has/ have ownership of/entitlement to more than 15 per cent of the property or capital or profits of the unincorporated association or body of individuals.
Company/ Partnership / Unincorporated association or body of individuals (includes societies)	Where no natural person is identified, the beneficial owner is the relevant natural person who holds the position of Senior Managing Official.
Trust	Beneficial owner(s) shall include identification of: the author of the trust, the trustee, the beneficiaries with 15% or more interest in the trust, and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

For Office Use

We certify that the Beneficial Owners of the said Depositor has/ have been recorded on the basis of declaration made by the Depositor.

Signature of the Official: _____	Date: _____
Name: _____	Place _____
Employee No.: _____	