



SUNDARAM BNP PARIBAS HOME FINANCE LIMITED

Registered Office: 21, Patullus 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 - INDIVIDUALS / HUF / NRI

REVISED INTEREST RATES EFFECTIVE 16.12.2016

REGULAR INCOME SCHEME

TERM	SENIOR CITIZENS #		INDIVIDUALS OTHER THAN SENIOR CITIZENS	
	Monthly* (% p.a.)	Quarterly (% p.a.)	Monthly* (% p.a.)	Quarterly (% p.a.)
12 Months	-	7.25	-	6.75
18 Months	-	7.25	-	6.75
24 Months	-	7.75	-	7.25
36 Months	7.70	7.75	7.21	7.25
48 Months	7.21	7.25	6.71	6.75
60 Months	7.21	7.25	6.71	6.75

CUMULATIVE DEPOSIT SCHEME

TERM	SENIOR CITIZENS #		INDIVIDUALS OTHER THAN SENIOR CITIZENS	
	Rate % p.a. (at Quarterly rests)	Effective Yield % p.a.	Rate % p.a. (at Quarterly rests)	Effective Yield % p.a.
12 Months	7.25	7.40	6.75	6.90
18 Months	7.25	7.60	6.75	7.07
24 Months	7.75	8.30	7.25	7.75
36 Months	7.75	8.63	7.25	8.03
48 Months	7.25	8.33	6.75	7.68
60 Months	7.25	8.64	6.75	7.94

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

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

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 BNP Paribas Home Finance Limited”. Remittance for deposit can be made through RTGS: HDFC Bank Ltd, ITC Centre, Chennai
A/c No: 0004035000905 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”.

• No deduction at source on interest from deposits upto Rs. 5,000/- in a Financial Year. Interest rates are subject to change and the rate applicable will be the prevalent rate on the date of Deposit / Maturity.

BRANCHES & REPRESENTATIVE OFFICES:

TAMIL NADU: Attur, Chennai (Ambattur, Chromepet, Parrys, Porur, T Nagar, Thiruvanimiyur), 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, LBNagar), Karimnagar, Khammam, Mancherla, 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. SENIOR CITIZENS

- 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.

7. JOINT DEPOSITS

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.

8. NOMINATION FACILITY

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 this purpose, particulars of nomination may be filled in at the appropriate place in the Application for deposit.

9. INCOME TAX

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

- 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.

- 11. 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.

12. 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.

- 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) 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.

- 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.

- 15. **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.**

16. REPAYMENT

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.

PROVISIONAL RECEIPT

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

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

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

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

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

17. 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.

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	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

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

18. **In the event of death of a depositor, the deposit may be repaid prematurely, if required,** 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.

19. 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.

20. 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.

21. 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.

22. LOAN ON DEPOSITS

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.

23. DEPOSIT FROM NON RESIDENT INDIAN (NRI)

Acceptance of Deposits from NRIs will be governed by the NHB Act, Direction 2010 as amended from time to time read with the provision of Foreign Exchange Management Act (FEMA),1999 and rules made thereunder, for the time being in force.

24. GENERAL

- The Company reserves the right to reject any application for deposit or for renewal without assigning any reason thereof.
- 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.
- Deposit receipts are not transferable.
- The Company will not recognise any lien, charge or other encumbrances on the deposit.
- 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.
- 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 survivors/s. The Company shall be discharged from all liabilities by transferring the deposit absolutely in favour of the survivor/s.
- The Company has been assigned a rating of 'MAA+ / Positive' by ICRA.
- 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.
- 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.
- 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.
- 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.
- 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 are/ is holding substantial interest as on 31st March 2016.
- 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.
- 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.
- 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.
- Interest rates are subject to change and the rates applicable will be the prevalent rates on the date of Deposit / Maturity.
- The Public Deposits solicited by the Company are not insured.**

25. 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.

IDENTIFICATION OF CUSTOMERS / DEPOSITORS

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 (Provide Any Two)
<ul style="list-style-type: none"> INDIVIDUAL HINDU UNDIVIDED FAMILY (HUF) NON RESIDENT INDIAN (NRI) 	<p>Certified true copy of the following documents containing the Photo of the First Depositor:</p> <p>(i) Passport (ii) PAN Card (iii) Voter ID Card (iv) Driving License (v) Aadhaar Card</p> <p>In case the address mentioned in the above documents differ from the present address a copy of any one of the following to be furnished:</p> <p>(i) Telephone Bill (ii) Bank Account Statement (iii) Electricity Card (iv) Ration Card (v) Letter from any Recognised Public Authority</p>

The above requirement will also be applicable for any existing first named depositor who has 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.



SUNDARAM BNP PARIBAS
— HOME FINANCE —

Regd. Office: 21, Patullos Road, Chennai – 600 002. Tel: 2852 0391/2888 1781/82
Corporate Office: Sundaram Tower, 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+/STABLE BY ICRA

APPLICATION FOR FRESH / RENEWAL OF DEPOSITS (INDIVIDUALS / HUF / NRI)

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 First Depositor
(do not staple)
ignore if already
submitted**

FIRST DEPOSITOR NAME: *Mr./Ms./Miss _____

*Father's / Spouse's / Guardian's Name: _____

*Address: _____

*Pincode: _____ *Tel No.: _____ *Mobile No.: _____

*E-mail: _____ *Occupation: _____

*Date of Birth: _____ Age: _____ *PAN: _____

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

*** Marked Fields are Mandatory**

SECOND DEPOSITOR NAME:	THIRD DEPOSITOR NAME:
Mr/ Ms/ Miss _____	Mr/ Ms/ Miss _____
Father's / Spouse's / Guardian's Name: _____	Father's / Spouse's / Guardian's Name: _____
Date of Birth: _____ PAN: _____	Date of Birth: _____ PAN: _____

In case of deposit being a minor (below 18 years of age) only the Father or Mother of the minor should sign this form

STATUS:	CATEGORY:	TAX TO BE DEDUCTED: <input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Resident Individual	<input type="checkbox"/> Member of Public	IF NO: <input type="checkbox"/> Form 15G <input type="checkbox"/> Form 15H
<input type="checkbox"/> Non - Resident Individual	<input type="checkbox"/> Shareholder	DEPOSIT REPAYABLE TO:
<input type="checkbox"/> Hindu Undivided Family	<input type="checkbox"/> Director / Relative of a Director	<input type="checkbox"/> Either or Survivor <input type="checkbox"/> Former or Survivor
	<input type="checkbox"/> Promoter	<input type="checkbox"/> Any one or Survivor/s <input type="checkbox"/> First Depositor or Survivor/s
	<input type="checkbox"/> Employee	

KYC Compliance

First Depositor		Second Depositor	
ID Proof : (Please Provide any one of the following duly self attested)	Address Proof : (Please Provide any one of the following duly self attested)	ID Proof : (Please Provide any one of the following duly self attested)	Address Proof: (Please Provide any one of the following duly self attested)
<input type="checkbox"/> Passport	<input type="checkbox"/> Ration Card	<input type="checkbox"/> Passport	<input type="checkbox"/> Ration Card
<input type="checkbox"/> Aadhaar Card	<input type="checkbox"/> Aadhaar Card	<input type="checkbox"/> Aadhaar Card	<input type="checkbox"/> Aadhaar Card
<input type="checkbox"/> PAN Card	<input type="checkbox"/> Telephone Bill	<input type="checkbox"/> PAN Card	<input type="checkbox"/> Telephone Bill
<input type="checkbox"/> Voter ID Card	<input type="checkbox"/> EB Card	<input type="checkbox"/> Voter ID Card	<input type="checkbox"/> EB Card
<input type="checkbox"/> Driving Licence	<input type="checkbox"/> Passport	<input type="checkbox"/> Driving Licence	<input type="checkbox"/> Passport
<input type="checkbox"/> Ration Card	<input type="checkbox"/> Latest Bank A/c Statement	<input type="checkbox"/> Ration Card	<input type="checkbox"/> Latest Bank A/c Statement
<input type="checkbox"/> Any other Photo ID (subject to the satisfaction of SBNPPHFL)	<input type="checkbox"/> Any other Proof (subject to the satisfaction of SBNPPHFL)	<input type="checkbox"/> Any other Photo ID (subject to the satisfaction of SBNPPHFL)	<input type="checkbox"/> Any other Proof (subject to the satisfaction of SBNPPHFL)

DETAILS OF BANK ACCOUNT (FIRST DEPOSITOR)

(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 NRO A/c



MODE OF INTEREST PAYMENT

Interest Direct to My Bank (ECS)

Interest Warrants to my Residential Address

DEPOSIT SCHEME DETAILS SENIOR CITIZENS (INTEREST RATE % P.A.)

REGULAR INCOME SCHEME (% p.a @ Quarterly Rests)

- 12 Months 7.25% 18 Months 7.25% 24 Months 7.75%
 36 Months 7.75% 48 Months 7.25% 60 Months 7.25%

INTEREST FREQUENCY

- Monthly (7.70% for 36 Months)
 Monthly (7.21% for 48/60 Months)
 Quarterly

CUMULATIVE DEPOSIT SCHEME (% p.a @ Quarterly Rests)

- 12 Months 7.25% (Effective Yield % p.a 7.40%)
 18 Months 7.25% (Effective Yield % p.a 7.60%)
 24 Months 7.75% (Effective Yield % p.a 8.30%)
 36 Months 7.75% (Effective Yield % p.a 8.63%)
 48 Months 7.25% (Effective Yield % p.a 8.33%)
 60 Months 7.25% (Effective Yield % p.a 8.64%)

(Interest rates are subject to change)

DEPOSIT SCHEME DETAILS OTHER THAN SENIOR CITIZENS (INTEREST RATE % P.A.)

Regular income Scheme (% p.a @ Quarterly Rests)

- 12 Months 6.75% 18 Months 6.75% 24 Months 7.25%
 36 Months 7.25% 48 Months 6.75% 60 Months 6.75%

INTEREST FREQUENCY

- Monthly (7.21% for 36 Months)
 Monthly (6.71% for 48/60 Months)
 Quarterly

CUMULATIVE DEPOSIT SCHEME(% p.a @ Quarterly Rests)

- 12 Months 6.75% (Effective Yield % p.a 6.90%)
 18 Months 6.75% (Effective Yield % p.a 7.07%)
 24 Months 7.25% (Effective Yield % p.a 7.75%)
 36 Months 7.25% (Effective Yield % p.a 8.03%)
 48 Months 6.75% (Effective Yield % p.a 7.68%)
 60 Months 6.75% (Effective Yield % p.a 7.94%)

(Interest rates are subject to change)

DECLARATION AND VERIFICATION:

I/We hereby declare that the first named depositor in my/our application is the only beneficial owner of this deposit and as such he/she is 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.

SIGNATURE OF DEPOSITOR(S)

FIRST / SOLE / GUARDIAN _____ PLACE: _____

SECOND _____

THIRD _____ DATE: _____

NOMINATION UNDER SECTION 36B OF THE NATIONAL HOUSING BANK ACT, 1987 AND RULE 2(1) OF THE BANKING COMPANIES (NOMINATION) RULE, 1985 IN RESPECT OF DESPOSITS.

I / We hereby nominate the following person to whom in the event of my / our / minor's death, the amount of this deposit may be returned by Sundaram BNP Paribas Home Finance Ltd. and the nominee's name shall / shall not be printed on the deposit receipt.

Name of the Nominee	Relationship with First Depositor
Mr / Ms / Miss	
Address: _____	DOB of Nominee (If Minor)
State: _____ Pincode: _____	Age of Nominee *
Mobile No.: _____ PAN No.: _____	

* As the nominee is minor on this date I / We appoint Mr / Ms / Miss _____ to receive the amount of the deposit on behalf of the nominee in the event of my / our / minor's death during the minority of the nominee.

SIGNATURE OF DEPOSITOR(S) FOR NOMINATION

FIRST / SOLE / GUARDIAN _____ PLACE: _____

SECOND _____

THIRD _____ 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, 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, 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
Total	807905.66	750428.57	Total	807905.66	750428.57

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.