



Regd. Office : 21, Patullos Road, Chennai - 600 002.

Phone : 2859 9900, 2852 0391 (Deposits)

Corporate Office : I Floor, Sundaram Towers, 46, Whites Road, Chennai - 600 014.

Phone : 2851 5267 / 2851 5269

Investment by Trust in the deposit schemes of Sundaram BNP Paribas Home Finance Limited is a specified investment under Section 11(5)(ix) of the Income Tax Act, 1961.

No tax deduction at source on interest from deposits upto Rs. 5000/- in a Financial Year.

APPLICATION FOR DEPOSIT (TRUSTS)

REVISED INTEREST RATES EFFECTIVE 08.08.2011

CUMULATIVE DEPOSIT SCHEME

Term (in Months)	Rate (% p.a. at Quarterly rests)	Maturity Value for		Effective Yield % p.a.
		₹10,000	₹1,000	
12	9.25	₹ 10,960	₹ 1,096	9.60
18	10.25	₹ 11,640	₹ 1,164	10.93
24	9.50	₹ 12,070	₹ 1,207	10.35
36	10.00	₹ 13,450	₹ 1,345	11.50
48	10.00	₹ 14,850	₹ 1,485	12.13
60	10.00	₹ 16,390	₹ 1,639	12.78

Minimum Deposit ₹ 10,000/- per account.

REGULAR INCOME SCHEME

The rates of interest p.a. for different periods / frequencies are given below :

Term (in Months)	Monthly (% p.a.)	Quarterly (% p.a.)
12	—	9.25
18	—	10.25
24	—	9.50
36	9.92	10.00
48	9.92	10.00
60	9.92	10.00

* Monthly interest option for 36/48/60 months Fixed Deposits @ 9.92% p.a.

Rated MAA+ / Stable by ICRA

Remittances for deposit will be accepted only by crossed "Account Payee" Cheques / Drafts. Outstation depositors (where there is no Sundaram BNP Paribas Home Finance Limited branch) can send deposits by way of Demand Draft after deducting bank charges favouring.

"SUNDARAM BNP PARIBAS HOME FINANCE LIMITED"

payable at Chennai.

Branches & Representative Offices : **TAMIL NADU :** Attur, Chennai (Ambattur, Chromepet, T.Nagar, Thiruvannamiyur), Chengelpet, Coimbatore, Dharmapuri, Dindigul, Erode, Gobichettipalayam, Hosur, Kancheepuram, Karaikudi, Karur, Kumbakonam, Madurai, Mettupalayam, Namakkal, Perambalur, Pollachi, Salem, Tanjore, Thiruvarur, Tiruchengode, Tirunelveli, Tirupur, Trichy, Tuticorin, Vellore. **PUDUCHERRY :** Puducherry. **KARNATAKA :** Bengaluru (Malleswaram, Jayanagar), Hubli, Mangalore, Mysuru, Shimoga, Udupi. **KERALA :** Kannur, Kayamkulam, Kochi, Kollam, Kottayam, Kozhikode, Manjeri, Muvattupuzha, Palakkad, Pathanamthitta, Tirur, Thrissur, Thiruvananthapuram. **ANDHRA PRADESH :** Anantapur, Bhimavaram, Cuddappah, Eluru, Guntur, Kakinada, Karimnagar, Khammam, Kukkatpally, Kurnool, Nellore, Nizamabad, Ongole, Rajahmundry, Secunderabad, Srikkakulam, Tanuku, Tirupati, Vijayawada, Visakhapatnam, Warangal. **BEYOND SOUTHERN INDIA :** Bhopal, Bhubaneswar, Kolhapur, Kolkata, Nasik.

APPLICATION FORMS CAN BE HANDED OVER WITH LOCAL CHEQUES TO ANY OF THE BRANCHES OF SUNDARAM BNP PARIBAS HOME FINANCE LIMITED.

APPLICATION FORMS CAN ALSO BE OBTAINED FROM THE BRANCHES OF SUNDARAM FINANCE LIMITED.



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 rate of interest as mentioned overleaf. Interest compounded at the respective rates will be credited to the Depositor's account on 31st March every year. In all cases, 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 10th of every month. **(for 36 months deposit only)**
 - ii) Quarterly interest is payable on 10th of March, June, September and December every year.
 - iii) Where the interest warrant amount exceeds Rs. 2,00,000/- the same will be sent through A/c payee crossed Cheque/Demand Draft.
In all cases, interest will be calculated upto 9th of the month in which the interest is due.
4. i) Interest payable at Ahmedabad, Bangalore, Coimbatore, Chennai, Delhi, Hyderabad, Kolkata, Madurai, Nagpur and Trivandrum **will be made only through Electronic Clearing Service (ECS) mode.**
ii) Interest payments will be sent through cheques drawn on our bankers / 'At par' interest warrants, for depositors in other places.
5. The actual rate of return under both the scheme are mentioned overleaf.
6. **IDENTIFICATION OF DEPOSITORS**
To comply with "Know your customer" guidelines for HFC's prescribed by The National Housing Bank, new depositors should provide a copy of any one of the following documents (which contains the photograph of the concerned first depositor) for identification and proof of residential address.
(1) Passport (2) PAN card with address proof (3) Voters Identity card (4) Driving Licence. In case the address mentioned in the above documents differs from the present address a copy of anyone of the following documents should be furnished for proof of residential address.
(1) Telephone bill (2) Bank a/c statement (3) Letter from any recognized public authority (4) Electricity card (5) Letter from employer (6) Ration card.
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.
7. **JOINT DEPOSITS**
Deposits may be in the joint names of two/three persons, under Number one or Survivor/s ('N' or 'S/s') basis or Any one or Survivor/s ('A' or 'S/s') only. All correspondence will be addressed to the first depositor. All cheques/warrant for interest payment and repayment of deposit will be drawn only in favour of the first depositor.
8. **NOMINATION FACILITY**
Nomination facility is available under the Scheme to a sole depositor who 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.
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 the 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. 1000/- 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 before the date of maturity.**
14. In the case of 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 A or S/s deposit is not possible, in case the aggregate deposits held either singly 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 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 N or S/s deposit the discharge has to be made by the first named depositor only. However in the case of A or S/s deposit, any one of the joint depositor can give the discharge.

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 N 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 table shall apply.

Up to 3 months from the date of deposit / renewal (Lock-in-period)	No repayment (Not applicable in case of premature repayment in the event of death of the depositor)
After 3 months but before 6 months	No Interest*
After 6 months but before the date of maturity	The Interest payable shall be 2 per cent lower than the interest rate applicable to a deposit for the period for which the deposit has run or if no rate has been specified for that period, then 3 per cent lower than the minimum rate at which deposits are accepted by the Company*

* Cheque/DD for PMP 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 of joint holding with survivor clause or to the legal heir/s nominee with interest at the contracted rate upto the date of repayment.
- 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.
- 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 rest 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 A or S/s deposit and by the first depositor in case of N or S/s deposit. Renewal with loan 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 for loans will be drawn only in favour of the first depositor.
- 23. **GENERAL**
 - The Company reserves the right to reject any application for deposit or for renewal without assigning any reason therefor.
 - Application for Regular Income Scheme/Cumulative Income Scheme deposit should be made only on the form supplied by the Company.
 - 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 recognised 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.
 - The Company has been assigned a rating of 'AAA+ / Stable by ICRA.
 - The Company change, amend, add or delete the terms and conditions without any notice, subject to the Housing Finance Companies (NHB) Directions, 2001.
 - In case of any deficiency of the Company in servicing its deposits, the depositor may approach, the National Consumers Disputes Redressal Forum, The State Level Consumers Disputes Redressal Forum or The District Level Consumers Dispute 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.
 - 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 correspondence with regard to deposits should be addressed to Sundaram BNP Paribas Home Finance Limited, 21, Patullus 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 rate applicable will be the prevalent rate on the date of Maturity / Deposit.
 - There are no aggregate dues (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 holding substantial interest as on 31st March 2012.
 - **The Public Deposits solicited by the Company are not insured.**

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

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



BROKER'S NAME :
CODE No. :

Rated "MAA+ / Stable" by ICRA

APPLICATION FOR DEPOSIT (TRUSTS)

We wish to place a deposit as mentioned below for Rs. _____ (in figures)
 Rupees (in words) _____
 and enclosed a Cheque/Draft No. _____ Dated _____ Drawn on _____
 Bank _____ Branch _____

NAME OF THE TRUST : _____

STATUS CHARITABLE TRUST EDUCATIONAL INSTITUTION OTHERS
 RELIGIOUS TRUST SECTION 25 COMPANY

TAX STATUS OF THE TRUST/INSTITUTION

i) NON-EXEMPT ii) EXEMPT FORM 15G ORDER U/S 197 ORDER U/S 10
 Income tax Permanent Account / GIR No. _____

DOCUMENTS TO BE FURNISHED

PAN CARD CERTIFICATE OF REGISTRATION TRUST DEED ADDRESS PROOF
 RESOLUTION - AUTHORISING PLACEMENT OF DEPOSIT LIST OF AUTHORISED SIGNATORIES

ADDRESS OF THE TRUST

Pincode : _____ Telephone : _____ Mobile No.: _____ Fax : _____ E-Mail : _____

DEPOSIT DETAILS

<input type="checkbox"/> REGULAR INCOME SCHEME	<input type="checkbox"/> CUMULATIVE DEPOSIT SCHEME
<input type="checkbox"/> 12 Months <input type="checkbox"/> 18 Months <input type="checkbox"/> 24 Months	<input type="checkbox"/> 12 Months <input type="checkbox"/> 18 Months <input type="checkbox"/> 24 Months
<input type="checkbox"/> 36 Months <input type="checkbox"/> 48 Months <input type="checkbox"/> 60 Months	<input type="checkbox"/> 36 Months <input type="checkbox"/> 48 Months <input type="checkbox"/> 60 Months

Account No of any other deposit with
 Sundaram BNP Paribas Home Finance Ltd. _____

BANK DETAILS FOR INTEREST PAYMENT

Bank Name _____
 Branch & Address _____

 A/c No. _____

INTEREST PAYMENT OPTION (For Regular Income Scheme only)

FREQUENCY OF INTEREST PAYMENT

Monthly Quarterly

MODE OF INTEREST PAYMENT

Interest direct to our bank (as per details given)
 Warrants periodically to our address
 (Bank details if given will be incorporated in the warrant as a safety against wrongful encashment)

DECLARATION : We have read the terms and conditions of the company governing this deposit scheme and accept that they are binding on us. We hereby declare that the name of trust/institution mentioned in our application is the beneficial owner of this and as such the trust/institution shall be treated as the payee for the purpose of tax deduction under section 194 A of the income tax act 1961.

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

Name of the Trustee(s) / Authorised Signatory(ies)	Specimen Signature / Authorised Signatory(ies)
i) _____	i) _____
ii) _____	ii) _____
iii) _____	iii) _____

Place : _____ Date : _____



Particulars as required under The Housing Finance Companies (NHB) Directions, 2010 and The Non-Banking Financial Companies and Miscellaneous Non-Banking Companies (Advertisement) Rules, 1977.

- (a) Name of the Company : Sundaram BNP Paribas Home Finance Limited (Sundaram BNP Paribas)
(b) Date of incorporation : 2nd July 1999.
(c) Business carried on by the Company and its subsidiaries with details of branches :
Sundaram BNP Paribas is a Public Limited Company, primarily engaged in the business of providing housing finance to meet the long term needs of individuals and others for construction / purchase of dwelling units in India.

The Company does not have any subsidiary.

TAMIL NADU : Attur, Chennai (Ambattur, Chromepet, T.Nagar, Thiruvanniyur), Chengelpet, Coimbatore, Dharmapuri, Dindigul, Erode, Gobichettipalayam, Hosur, Kancheepuram, Karaikudi, Karur, Kumbakonam, Madurai, Mettupalayam, Namakkal, Perambalur, Pollachi, Salem, Tanjore, Thiruvavur, Tiruchengode, Tirunelveli, Tirupur, Trichy, Tuticorin, Vellore. **PUDUCHERRY** : Puducherry. **KARNATAKA** : Bengaluru (Malleswaram, Jayanagar), Hubli, Mangalore, Mysuru, Shimoga, Udupi. **KERALA** : Kannur, Kayamkulam, Kochi, Kollam, Kottayam, Kozhikode, Manjeri, Muvattupuzha, Palakkad, Pathanamthitta, Tirur, Thrissur, Thiruvananthapuram. **ANDHRA PRADESH** : Anantapur, Bhimavaram, Cuddappah, Eluru, Guntur, Kakinada, Karimnagar, Khammam, Kukatpally, Kurnool, Nellore, Nizamabad, Ongole, Rajahmundry, Secunderabad, Srikakulam, Tanuku, Tirupati, Vijayawada, Visakhapatnam, Warangal. **BEYOND SOUTHERN INDIA** : Bhopal, Bhubaneswar, Kolhapur, Kolkata, Nasik.

- (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 occupations of the Directors :

Name	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. A.N. RAJU	Flat 1A, Block I, Magnolia Park, 2, Five Furlong Road, Guindy, Chennai - 600 032.	Company Director
Mr. JOHN CHRISTOPHER WOODHOUSE	Le Mas des Escalans, Route de Tourtour, Aups, France - 83630.	Bank Executive
Mr. ANTHONY COLWYN-THOMAS	Willemskade 16-L, 3016 DL Rotterdam - Netherlands	Bank Executive
Mr. N. GANGA RAM	703, Golden Castle, Sundar Nagar, Road No. 2, Kalina, Santacruz (East), Mumbai - 400 098.	Company Director
Mr. M.S. PARTHASARATHY	2, Newry Smruti, 20, Balakrishna Road, Valmiki Nagar, Thiruvanniyur, Chennai - 600 041.	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)
31.03.2012	13050.01	9373.11	25%	2003.81
31.03.2011	6837.76	4768.09	15%	1202.29
31.03.2010	4148.60	2771.58	10%	801.52

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

Liabilities	As at		Assets	As at	
	31.03.2012	31.03.2011		31.03.2012	31.03.2011
Equity and Liabilities			Non-Current Assets		
Paid-up Share Capital	8015.23	8015.23	Long-term Loans & Advances	352120.11	248679.34
Reserves and Surplus	24578.69	17534.46	Fixed Assets	616.41	277.72
Non-Current Liabilities			Non-current Investments	3590.31	3447.68
Long-term Borrowings	268683.84	153724.75	Deferred Tax Asset (Net)	1028.05	638.95
Other Long-term Liabilities	2893.52	993.32	Other Non-current Assets	93.00	37.35
Long-term Provision	2612.94	1397.62	Current Assets		
Current Liabilities			Short-term Loans and Advances	24043.37	17918.03
Short-term Borrowings	35333.46	29444.26	Current Investments	258.21	625.60
Trade Payables	2159.70	1809.72	Cash and Bank Balances	42260.10	19179.28
Other Current Liabilities	78182.42	76829.24	Other Current Assets	1295.55	824.52
Short-term Provisions	2845.31	1879.87			
Total	425305.11	291628.47	Total	425305.11	291628.47

NOTE :

- Brief Particulars of Contingent Liabilities : (Rs. in Lakh)
Estimated amount of contracts remaining to be executed on Capital Account : Rs. 6.50 Lakh
(i) The 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. 1570.71 Crore
Aggregate deposits as on 31.03.2012 : Rs. 531.96 Crore
(j) The Company has no overdue deposits other than unclaimed deposits.

We declare that :

- i. The Company has complied with the provisions of the 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.

The above text has been approved by the Board of Directors of the Company by a resolution passed at its meeting held on **25th April 2012** 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.**,
Srinivas Acharya
Managing Director