



**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 - (INDIVIDUALS / HUF / FIRMS / COMPANIES)**

Rated  
CRISIL AAA /  
Stable  
by CRISIL

**REVISED INTEREST RATES EFFECTIVE 16.03.2023**

**REGULAR INCOME SCHEME**

TERM	REGULAR			SENIOR CITIZENS #		
	Rate (% p.a. at Annual Rests)	Monthly Interest Rate* (% p.a.)	Quarterly Interest Rate (% p.a.)	Rate (% p.a. at Annual Rests)	Monthly Interest Rate* (% p.a.)	Quarterly Interest Rate (% p.a.)
12 Months	7.45	-	7.25	7.95	-	7.72
24 Months	7.75	-	7.53	8.25	-	8.01
36 Months	7.75	7.49	7.53	8.25	7.95	8.01
48 Months	7.90	7.63	7.68	8.25	7.95	8.01
60 Months	7.90	7.63	7.68	8.25	7.95	8.01

**CUMULATIVE DEPOSIT SCHEME**

TERM	REGULAR			SENIOR CITIZENS #		
	Rate % p.a. (at Annual rests)	Maturity Value for ₹ 1,000	Effective Yield % p.a.	Rate % p.a. (at Annual rests)	Maturity Value for ₹ 1,000	Effective Yield % p.a.
12 Months	7.45	₹ 1,075	7.45	7.95	₹ 1,080	7.95
24 Months	7.75	₹ 1,161	8.05	8.25	₹ 1,172	8.60
36 Months	7.75	₹ 1,251	8.37	8.25	₹ 1,268	8.93
48 Months	7.90	₹ 1,355	8.88	8.25	₹ 1,373	9.33
60 Months	7.90	₹ 1,463	9.26	8.25	₹ 1,486	9.72

• 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".

• 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 / Renewal.

• **Cheques for the deposit should be issued by first depositor only.**

**BRANCHES & REPRESENTATIVE OFFICES:**

**TAMIL NADU:** Attur, Chennai (Ambattur, Chromepet, Nanganallur, Parris, 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, L B Nagar), Karimnagar, Khammam, Mancherla, 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. 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.

### 6. 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.

### 7. 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.

### 8. INCOME TAX

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

9. 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.

10. 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.

### 11. 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.

12. 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.

13. 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.

14. **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.

For depositors opting auto renewal facility, the deposits will be renewed based on the point 13 above. In any other case, deposits can be renewed from the date of maturity. In case, the Company does not receive such instruction before the date of maturity, the maturity amount will automatically be remitted to the designated bank account furnished by the depositor. Interest ceases on date of the maturity.

## PROVISIONAL RECEIPT

Received from \_\_\_\_\_ Cheque\* / DD\* / SHFL 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 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



**FIRST DEPOSITOR (KYC Form)**

\*PAN No.:

\*Mr.  Ms.  Miss  Minor  \*Natural Guardian's Name ( Father  Mother)

\*(Copy Mandatory)

**Name:**

Father's  Spouse's  Guardian's Name:

Mother's Name:

\*Gender:  Male  Female  Others Marital Status:  Single  Married \*Date of Birth:

Age:  Place of Birth

Country of Birth

\*Flat No. & Bldg. Name:

Location

City / District  \*Pincode:

State  \*Country:

\*Telephone No.  \*Mobile No.:

\*E-mail:

\*Annual Income:  Below Rs.2 lakhs;  Rs. 2 lakhs to Rs.5 lakhs;  Rs.5 lakhs to Rs.10 lakhs;  Rs.10 lakhs to Rs.25 lakhs;  
 Rs.25 lakhs to Rs.50 lakhs;  Rs.50 lakhs to Rs.1 crore;  Above Rs.1 crore

\*Occupation:  Retired  Housewife  Self Employed  Student  Doctor  Advocate  Employee - Other Companies  Others

Service: ( Private Sector;  Public Sector;  Govt. Sector);  Business. Status:  Resident Individual  Hindu Undivided Family

\* Qualification: \_\_\_\_\_; Nature of Business: \_\_\_\_\_.

\* Please tick  if applicable to you  Politically Exposed Person (PEP);  Relative of PEP;  Not applicable

Category:  Member of Public  Shareholder  Director / Relative of a Director  Promoter  Employee

Nationality:  Indian  Others

**Proof of Identity & Current / Permanent Address\*** (Please attach self-attested copy of any one of the following Officially Valid Documents (OVD) and carry original document for verification.)

Proof of Identity	Proof of Address	
<input type="checkbox"/>	<input type="checkbox"/>	Aadhaar No. (Please redact/blackout first 8 digits of Aadhaar No.)
<input type="checkbox"/>	<input type="checkbox"/>	Passport No.
<input type="checkbox"/>	<input type="checkbox"/>	Driving Licence No.
<input type="checkbox"/>	<input type="checkbox"/>	Voter ID card No.
<input type="checkbox"/>	<input type="checkbox"/>	NREGA Job card
<input type="checkbox"/>	<input type="checkbox"/>	NPR Card No.

Expiry Date          
 Expiry Date

First Depositor Signature

CKYC No.

**SECOND DEPOSITOR (KYC Form)**

\*PAN No.:

\*Mr.  Ms.  Miss  Minor  \*Natural Guardian's Name ( Father  Mother)

\*(Copy Mandatory)

**Name:**

Father's  Spouse's  Guardian's Name:

Mother's Name:

\*Gender:  Male  Female  Others Marital Status:  Single  Married \*Date of Birth:

Age:  Place of Birth

Country of Birth

\*Flat No. & Bldg. Name:

Location

City / District  \*Pincode:

State  \*Country:

\*Telephone No.  \*Mobile No.:

\*E-mail:

\*Annual Income:  Below Rs.2 lakhs;  Rs. 2 lakhs to Rs.5 lakhs;  Rs.5 lakhs to Rs.10 lakhs;  Rs.10 lakhs to Rs.25 lakhs;  
 Rs.25 lakhs to Rs.50 lakhs;  Rs.50 lakhs to Rs.1 crore;  Above Rs.1 crore

\*Occupation:  Retired  Housewife  Self Employed  Student  Doctor  Advocate  Employee - Other Companies  Others

Service: ( Private Sector;  Public Sector;  Govt. Sector);  Business. Status:  Resident Individual  Hindu Undivided Family

\* Qualification: \_\_\_\_\_; Nature of Business: \_\_\_\_\_.

\* Please tick  if applicable to you  Politically Exposed Person (PEP);  Relative of PEP;  Not applicable

Category:  Member of Public  Shareholder  Director / Relative of a Director  Promoter  Employee

Nationality:  Indian  Others

**Proof of Identity & Current / Permanent Address\*** (Please attach self-attested copy of any one of the following Officially Valid Documents (OVD) and carry original document for verification.)

Proof of Identity	Proof of Address	
<input type="checkbox"/>	<input type="checkbox"/>	Aadhaar No. (Please redact/blackout first 8 digits of Aadhaar No.)
<input type="checkbox"/>	<input type="checkbox"/>	Passport No.
<input type="checkbox"/>	<input type="checkbox"/>	Driving Licence No.
<input type="checkbox"/>	<input type="checkbox"/>	Voter ID card No.
<input type="checkbox"/>	<input type="checkbox"/>	NREGA Job card
<input type="checkbox"/>	<input type="checkbox"/>	NPR Card No.

Expiry Date          
 Expiry Date

Second Depositor Signature

CKYC No.

**THIRD DEPOSITOR (KYC Form)**

\*PAN No.:

\*Mr.  Ms.  Miss  Minor  \*Natural Guardian's Name ( Father  Mother)

\*(Copy Mandatory)

**Name:**

Father's  Spouse's  Guardian's Name:

Mother's Name:

\*Gender:  Male  Female  Others Marital Status:  Single  Married \*Date of Birth:

Age:  Place of Birth

Country of Birth

\*Flat No. & Bldg. Name:

Location

City / District  \*Pincode:

State  \*Country:

\*Telephone No.  \*Mobile No.:

\*E-mail:

\*Annual Income:  Below Rs.2 lakhs;  Rs. 2 lakhs to Rs.5 lakhs;  Rs.5 lakhs to Rs.10 lakhs;  Rs.10 lakhs to Rs.25 lakhs;  
 Rs.25 lakhs to Rs.50 lakhs;  Rs.50 lakhs to Rs.1 crore;  Above Rs.1 crore

\*Occupation:  Retired  Housewife  Self Employed  Student  Doctor  Advocate  Employee - Other Companies  Others

Service: ( Private Sector;  Public Sector;  Govt. Sector);  Business. Status:  Resident Individual  Hindu Undivided Family

\* Qualification: \_\_\_\_\_; Nature of Business: \_\_\_\_\_.

\* Please tick  if applicable to you  Politically Exposed Person (PEP);  Relative of PEP;  Not applicable

Category:  Member of Public  Shareholder  Director / Relative of a Director  Promoter  Employee

Nationality:  Indian  Others

**Proof of Identity & Current / Permanent Address\*** (Please attach self-attested copy of any one of the following Officially Valid Documents (OVD) and carry original document for verification.)

Proof of Identity	Proof of Address	
<input type="checkbox"/>	<input type="checkbox"/>	Aadhaar No. (Please redact/blackout first 8 digits of Aadhaar No.) <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Passport No. <input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Driving Licence No. <input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	Voter ID card No. <input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	NREGA Job card <input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	NPR Card No. <input type="checkbox"/>

Expiry Date

Expiry Date

Third Depositor Signature

CKYC No.

**KYC Verification Carried out by**

Emp Name : \_\_\_\_\_ Emp Branch : \_\_\_\_\_  
 Emp Code : \_\_\_\_\_ Date : \_\_\_\_\_  
 Designation : \_\_\_\_\_

**(FORM DA-1) 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 DEPOSITS.**

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 Home Finance Ltd. and the nominee's name shall / shall not be printed on the deposit receipt.

**Name of the Nominee Mr./Ms./Miss**

\*Address:

Location

State.:  \*Pincode:

\*Mobile No.  Residential Status:  Resident Individuals  Non-Resident Individuals

Aadhaar No.:             \*PAN:  \*(Copy Mandatory)

Father's / Husband's Name:

**Relationship with First Depositor**

**DOB of Nominee (If Minor)**  **Age of Nominee \***

\* 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)**

First Depositor

Second Depositor

Third Depositor

PLACE: \_\_\_\_\_ DATE:

Account No:

FATCA-CRS Details - for individuals & HUF (Mandatory)						
Part I - Please fill up the following information (by all applicant(s) Guardian/POA holder)						
Category	First Depositor		Second Depositor		Third Depositor	
	Yes	No	Yes	No	Yes	No
1. Are you a Tax Resident of a Country other than India?*	<input type="checkbox"/>					
2. Is your Country of Birth / Citizenship other than India?*	<input type="checkbox"/>					
3. Is your Residential address / Mailing address other than in India ?*	<input type="checkbox"/>					
4. Is your Telephone / Mobile No. other than in India ?*	<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"/>					
6. Is any Hold mail / In Care of address given having indication of any country other than India?*	<input type="checkbox"/>					
7. Is there any Standing instruction given having indication of any country other than India?*	<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	First Depositor	Second Depositor	Third Depositor
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  UDAI  Letter NREGA Job Card  any other Govt. Issued ID Card

**Part III - Depositors Declaration (Applicable for all Depositors)**

I/We certify that :

- I/We have read and understood the FATCA-CRS Terms and Conditions and here by accept the same
- All the particulars (including Taxpayer identification Number) giving herein or true, correct and complete the best of My/Our knowledge and belief.
- 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.
- 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.
- 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.
- 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.
- 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 DEPOSITOR(S)**

First Depositor	Second Depositor	Third Depositor
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PLACE: \_\_\_\_\_ DATE:

**FOR OFFICE USE**

Processed by	Checked by	Released by	TDR No.

TDR Dispatch Mode:  PC  POST  COURIER  BRANCH

15. 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)
However, in order to meet certain expenses of emergent nature, subject to satisfaction of the Company: 1. Tiny deposit will be repaid without interest, at the request of the depositor. ('Tiny deposit' means the aggregate amount of public deposits not exceeding Rs. 10,000/- standing in the name of the sole or the first named depositor in the same capacity in all the branches of the housing finance company.) 2. In case of deposits other than tiny deposit, not more than 50% of the amount of the principal sum of deposit or Rs. 5 lakh, whichever is lower, may be prematurely paid to individual depositors, at the request of the depositors, before the expiry of three months from the date of acceptance of such deposits, without interest. The remaining amount with interest at the contracted rate shall be governed by the provisions of the extant Directions as applicable for public deposits. 3. In cases of critical illness, 100% of the amount of the principal sum of deposit, may be prematurely paid to individual depositors, at the request of the depositors, before the expiry of three months from the date of acceptance of such deposits, without interest. For the above purpose, expenses of an emergent nature includes medical emergency or expenses due to natural calamities / disaster as notified by the concerned Government / Authority. 'Critical illness' shall be guided by the IRDAI (Health Insurance) Regulations, 2016 and the guidelines issued thereunder, as amended from time to time.	
After 3 months but before 6 months	3% p.a.
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.

16. 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.
17. 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.
18. 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.
19. Interest will cease on the maturity date of deposit, if the deposit is withdrawn after the maturity date.

**20. 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 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.

**21. 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 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) In the event of demise of the first / joint depositor, on production of death certificate, the survivor/s will be recognized as the sole/joint depositor/s for all purposes and all correspondence, payment of interest and repayment of deposit will be made to the survivor/s. The Company shall be discharged from all liabilities by transferring the deposit absolutely in favour of the survivor/s.
- (vii) The Company has been assigned a rating of "[ICRA]AAA (Stable)" by ICRA and "CRISIL AAA/Stable" by CRISIL.
- (viii) 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.
- (ix) In case of any deficiency of the Company in servicing its deposits, the depositor may approach, The National Consumer Disputes Redressal Forum, The State Level Consumer Disputes Redressal Forum or The District Level Consumer Disputes Redressal Forum for relief.
- (x) In case of non-repayment of the deposit or part thereof in accordance with the terms and conditions of the deposit, the depositor may make an application to authorised officer of the National Housing Bank.
- (xi) The financial position of the Company as disclosed and the representations made in the application form are true and correct and that the Company and its Board of Directors are responsible for the correctness and veracity thereof.
- (xii) There are no aggregate dues and exposures (both fund based and 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 2023.
- (xiii) 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.
- (xiv) 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.
- (xv) 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.
- (xvi) Interest rates are subject to change and the rates applicable will be the prevalent rates on the date of Deposit / Maturity.
- (xvii) **The Public Deposits solicited by the Company are not insured.**

**22. 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](http://www.sundaramhome.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**

To comply with KYC (Know Your Customer) guidelines for NBFCs prescribed by the RBI (Reserve Bank of India), new depositors should provide a copy of any one of the following Officially Valid Documents (OVD) duly Self-Attested (which contains the photograph of the concerned depositor/s) for identification and proof of residential address.

- i) **Passport** ii) **Voters Identity Card** iii) **Driving Licence** iv) **Aadhaar Card (Optional)** v) **NREGA Job Card duly signed by the Officer of the State/Central Government** vi) **Letter issued by the National Population Register containing Name and address.** If copy of Aadhaar is provided, kindly furnish after redacting the first eight digits.

In case the address of the OVD furnished differs from the address furnished in the application form, the following utility bills which are not more than 2 months old to be provided

- i) **Electricity/Telephone/Post-paid Mobile/Piped Gas/Water tax/Municipal or Properly Tax** ii) **Pension Order Issued to the retired Employees by the Government** iii) **Letter of allotment of house issued by the Government.**

**The above requirement will also be applicable for any existing depositor/s who has/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.**

**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, Parris, 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, L B Nagar), Karimnagar, Khammam, Mancherial, 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:**

Liabilities	(Rs. in Lakh)		Assets	(Rs. in Lakh)	
	As at 31.03.2023	As at 31.03.2022		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			
<b>Total</b>	<b>1173545.42</b>	<b>1024913.16</b>	<b>Total</b>	<b>1173545.42</b>	<b>1024913.16</b>

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

Contingent Liabilities shall be classified as:	(₹ in lakhs)		Commitments shall be classified as:	(₹ in lakhs)	
	22-23	21-22		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