



*Home Loans from
your trusted friend.*

- **Speedy Sanctions**
- **Transparent Process**
- **Personalized Services**



SUNDARAM BNP PARIBAS
— HOME FINANCE —



Sundaram BNP Paribas Home Finance Limited

Sundaram BNP Paribas Home Finance Limited (Company) is a JV between Sundaram Finance Limited, Chennai and BNP Paribas Personal Finance, part of French bank, BNP Paribas, Paris. It has 39 offices in four Southern States of India and its main objective is providing long-term housing finance to individuals for home ownership.

Spectrum of products

Housing loans

- Home loan to purchase / construct a dwelling unit.
- Home improvement loan to carry out internal / external repair works in the existing house.
- Home extension loan for horizontal / vertical expansion of the existing house.
- Plot loan for purchase of a residential plot.

Non-housing loans

- Loan Against Mortgage of Property (LAMP)
Loan against mortgage of existing property to meet immediate financial requirements.
- Non Residential Property Loan (NRPro)
Loan for acquiring non-residential properties such as office / business space and commercial property.

Applicant(s)

• An applicant is a salaried / self-employed individual with adequate financial strength / repayment capacity to service the loan as assessed by the Company. Relatives as agreed by the Company can join as co-applicant(s). However, co-owner(s) of the property proposed to be financed are mandatorily required to join as co-applicant(s).

• Non Resident Indian (NRI) and Person of Indian Origin (PIO).

Loan to NRI / PIO will be governed by the regulations of FEMA Act and the RBI Guidelines.

Fee

A fee depending on the type and the amount of loan is payable in two parts. The first part of the fee as prescribed by the Company is payable along with the application form and is non-refundable.

Documents required


The following, *inter alia*, basic documents of the applicant(s) are required to be submitted along with the loan application :

Salaried

- Latest salary slip.
- Form 16 / Latest Income-Tax Return.
- Bank statement for the last six months.
- Proof of age, identity and residence address.

Self-employed

- Profit & Loss Account for the last three years.
- Income-Tax Returns for the last three years.
- Bank statement for the last six months.
- Proof of age, identity and residence address.



A detailed list of documents required to be submitted can be collected from any of the offices of the Company.

Loan quantum

Maximum loan amount, subject to market value of the property as assessed by the Company is as follows:

- Home loan : 85% of property value.
- LAMP : 60% of property value
- NRPro : 70% of property value.

However, actual loan amount will be determined based on the repayment capacity of the applicant(s) as assessed by the Company.

Tenure

Maximum repayment period will not exceed retirement age for salaried / 65 years for self-employed applicant(s) or any one of the following limits (as the case may be) whichever is earlier:

- Housing Loans : 15 years.
- Non-housing loans : 10 years.
- Non Resident Indian (for all loans) : 10 years.

Security

Security for the loan is mortgage of the property and / or any other additional security as may be required by the Company.

Mode of repayment

• Repayment is by way of Equated Monthly Instalment (EMI) calculated on a monthly rest basis and comprising principal and interest. It would commence in the month following the month in which final disbursement is made.

• Pre-EMI interest on partly disbursed loans is payable every month till the loan is fully disbursed.

• EMI could be deducted from salary if the Company has an arrangement with the applicant(s)' employer (OR) by way of Post Dated Cheque / Electronic Clearing System.

Prepayment

Loan can be prepaid either in part or full ahead of schedule, subject to a levy of prepayment charge as per the prevailing rules of the Company.

Income-Tax benefits

Benefits as prescribed under the Income-Tax Act, 1961 can be availed on housing loans taken from the Company.

General

• For any other queries relating to availing a loan, nearest office of the Company can be contacted.

• Processing of loan application and approval are subject to applicant(s) meeting with the polices and criteria as laid down by the Company from time to time.

Our network at your doorstep

TAMIL NADU

T.NAGAR: 044 - 28155151 / 28156041
SMS **HOME TNG** TO **57007**

CHROMPET: 044 - 32982611 / 22210244
SMS **HOME CHR** TO **57007**

VELLORE: 0416 - 2224884
SMS **HOME VLLR** TO **57007**

KANCHIPURAM: 044 - 37200077
SMS **HOME KAN** TO **57007**

PUDUCHCHERI: 0413 - 3200235
SMS **HOME PON** TO **57007**

VILLUPURAM: 04146 - 226624
SMS **HOME VILL** TO **57007**

COIMBATORE: 0422 - 2246655 / 3208730
SMS **HOME CBE** TO **57007**

VADAVALLI: 0422 - 3251748
SMS **HOME VAD** TO **57007**

JOTHIPURAM: 0422 - 3202102
SMS **HOME JOI** TO **57007**

TIRUPPUR: 0421 - 3255744
SMS **HOME TIR** TO **57007**

SALEM: 0427 - 2334554 / 3253396
SMS **HOME SLM** TO **57007**

ERODE: 0424 - 2262999 / 3298868
SMS **HOME ERD** TO **57007**

NAMAKKAL: 04286 - 325711
SMS **HOME NAM** TO **57007**

DHARMAPURI: 04342 - 320880
SMS **HOME DHAR** TO **57007**

TIRUCHENGODE: 04288 - 252762
SMS **HOME TRU** TO **57007**

SANKAGIRI: 04283 - 244649
SMS **HOME SAN** TO **57007**

KRISHNANAGIRI: 04343 - 235661
SMS **HOME KRIS** TO **57007**

TIRUCHCHIRAPPALLI: 0431 - 3297410
SMS **HOME TRY** TO **57007**

THANJAVUR: 04362 - 233216
SMS **HOME TAN** TO **57007**

KUMBakonNAM: 0435 - 3296166
SMS **HOME KUM** TO **57007**

KARAIKUDI: 04565 - 233202
SMS **HOME KKD** TO **57007**

PATTUKOTTAI: 04373 - 222291
SMS **HOME PATTU** TO **57007**

THIRUVARUR: 04366 - 221793
SMS **HOME THIR** TO **57007**

PUDUKKOTTAI: 04322 - 230511
SMS **HOME PUDU** TO **57007**

PERAMBALUR: 04328 - 225923
SMS **HOME PERA** TO **57007**

KARUR: 04324 - 231594
SMS **HOME KARU** TO **57007**

MADURAI: 0452 - 2539543 / 4380202
SMS **HOME MDU** TO **57007**

TUTICORIN: 0461 - 2328827
SMS **HOME TUT** TO **57007**

TIRUNELVELI: 0462 - 2500274
SMS **HOME TIR** TO **57007**

DINDIGUL: 0451 - 2422001
SMS **HOME DIN** TO **57007**

ANDHRA PRADESH

HYDERABAD: 040 - 27805833 / 27802344
SMS **HOME HYD** TO **57007**

WARANGAL: 0870 - 2433494
SMS **HOME WAR** TO **57007**

KURNOOL: 08518 - 221546
SMS **HOME KUR** TO **57007**

KARIMNAGAR: 0878 - 2276617
SMS **HOME KARIM** TO **57007**

VISHAKAPATNAM: 0891 - 3255704
SMS **HOME VIZ** TO **57007**

RAJAMUNDHRY: 0883 - 3256600
SMS **HOME RAJA** TO **57007**

KAKINADA: 0884 - 2373608
SMS **HOME KAKI** TO **57007**

VIJAYAWADA: 0866 - 3298753
SMS **HOME VIJ** TO **57007**

GUNTUR: 0863 - 3251002
SMS **HOME GUNT** TO **57007**

ONGOLE: 08592 - 231549
SMS **HOME ONG** TO **57007**

KHAMMAM: 08742 - 242250
SMS **HOME KHM** TO **57007**

NELLORE: 0861 - 2328481
SMS **HOME NLLR** TO **57007**

KERALA

KOCHI: 0484 - 2350341
SMS **HOME KOC** TO **57007**

THIRUVANANTHAPURAM: 0471 - 2326086
SMS **HOME TRVN** TO **57007**

KOLLAM: 0474 - 274223
SMS **HOME KOLL** TO **57007**

PATHANAMTHITTA: 0468 - 2270294
SMS **HOME PATH** TO **57007**

THRISSUR: 0487 - 2322979
SMS **HOME THR** TO **57007**

KOTTAYAM: 0481 - 2564605
SMS **HOME KOT** TO **57007**

KOZHICODE: 0495 - 3241497 / 2766022
SMS **HOME CAL** TO **57007**

PALGHAT: 0491 - 3254663 / 2505610
SMS **HOME PLGT** TO **57007**

KANNUR: 0497 - 2768731 / 2768660
SMS **HOME KAN** TO **57007**

MANGALORE: 0824 - 2459609
SMS **HOME MAN** TO **57007**

UDIPI: 0820 - 2536552
SMS **HOME UDI** TO **57007**

KARNATAKA

BANGALORE: 080 - 23567911 / 12 / 13
SMS **HOME BLR** TO **57007**

HOSUR: 04344 - 324940
SMS **HOME HSR** TO **57007**

MYSORE: 0821 - 2425007
SMS **HOME MYS** TO **57007**

Office Timings: Monday to Saturday 9:30 am to 6:00 pm **Weekly Holiday:** Sunday
Office will remain closed on II & III Saturdays

Application forms can be downloaded from www.sundarambnpapparibashome.com