



URGENT

DECLARATION IN DUPLICATE
FOR NON DEDUCTION OF
TAX AT SOURCE

Dear Depositor,

The total interest payable / to be credited in your favour during the financial year ending 31.03.2009 would exceed Rs. 5,000/-.

In case (1) the tax on your estimated income for the financial year ending 31.03.2009 is NIL

AND

(2) the aggregate of estimated incomes under the following heads to be earned by you during the financial year ending 31.3.2009 is below the maximum amount not chargeable to Income Tax (i.e. Rs. 1,80,000/- in the case of women below the age of Sixty Five years at any time during the financial year and Rs.1,50,000/- in the case of all other individuals, HUF or AOP or BOI. (Resident only)

(a) Interest on Securities (b) Interest other than interest on Securities

(c) Dividend (Other than dividend under section 115 (O) of the I.T. Act.) (d) Payment / Interest on National Saving Scheme. The Form 15G on the reverse may please be sent to us duly signed in the 4 places marked

(X) for non-deduction of income-tax at source (Please refer instructions printed alongside in Sl. No. 2).

The Form 15G appearing on the reverse of this letter is a self-declaratory form. In case the depositor has affixed his / her thumb impression, the Form 15G should be attested by a Bank Official or by a Gazetted Officer.

If you have more than one deposit account with us, please mention all your deposit account numbers and deposit receipt particulars in one form.

In case you are liable to pay income-tax, please ignore this Form, in which case, we shall deduct income-tax at the appropriate rate and send you the Tax Deduction Certificate/s to enable you to claim credit for the same when you file your Return of Income. We would, however, request you, in such a case, to inform us of your **Permanent Account Number** to enable us to mention the same in the Tax Deduction Certificate/s, as it is mandatory.

Assuring you of our best services and attention always,

Yours truly,

for SUNDARAM BNP PARIBAS HOME FINANCE LIMITED

V SRIRAMAN
Company Secretary

NOTES (For Filling Form 15G)

1. @ Give complete postal address.
2. The declaration should be furnished in duplicate.
3. *Delete whichever is not applicable.
4. Declaration in respect of these payments can be furnished by a person (not being a company or a firm).
5. **Indicate the capacity in which the declaration is furnished on behalf of a Hindu Undivided Family, Association of Persons, etc.
6. Before signing the verification, the declarant should satisfy himself that the information furnished in the declaration is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income-tax Act, 1961, and on conviction be punishable :-
 - (i) in a case where the tax amount of which would have been evaded exceeds one lakh rupees with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine.
 - (ii) in any other case, with rigorous imprisonment which shall not be less than three months but which may extend to three years and with fine.

ACKNOWLEDGEMENT

RECEIVED declaration in Form 15G under Section 197A (1) and (1A) of the Income Tax Act, 1961 for the financial year 2008-2009.

For SUNDARAM BNP PARIBAS HOME FINANCE LIMITED

A/c No. :

Date :

Accounts Officer

FOR THE KIND ATTENTION OF DEPOSITORS

Incomplete forms are not accepted by the Income Tax authorities and therefore, could result in deduction of tax at source. Please therefore, submit the form completed in all respects.

1. Income Tax, where applicable, will be deducted at source in accordance with the Income Tax Act, 1961, as amended to date. Deduction of income tax at source for the current financial year will be made where the annual interest paid / credited will exceed Rs. 5,000/-. Under the existing tax provisions the rate of deduction is 10% plus surcharge, if applicable and Cess (Education, Secondary Higher Education) @ 3% on tax plus surcharge.
2. Tax will not be deducted if necessary declaration in the prescribed form (Form 15G) is furnished to the Company. In this regard, kindly note that :
 - (a) As per the provisions of the Sec. 197A (1) and (1A) of the Income Tax Act 1961, Form 15G could be submitted only by such of those persons other than a company or firm, whose aggregate of incomes under the following heads is not likely to exceed the maximum amount which is not chargeable to income tax. Please refer to Point No.(2) alongside on page 1.

Section Ref.	Description
193	Interest on Securities
194	Dividend (Other than Dividend under section 115 (O) of the Income Tax Act.)
194A	Interest other than Interest on Securities (including interest on your deposits with us)
194EE	Payment / Interest on National Saving Scheme

- (b) However, as per the provisions of Sec. 197A (1C) of the I.T. Act., Individuals resident in India, who are of the age of 65 years or more at any time during the financial year ending 31.03.2009, can file a self-declaration in Form 15H even if the aggregate of their incomes referred to in the table above is likely to exceed (maximum amount which is not chargeable to income tax). i.e. Rs. 2,25,000/-. If you are coming under this category, please intimate the same to us, so that we can send Form 15H for necessary compliance by you on this matter.
3. It may be noted that exemption from tax deduction will be granted only from the date of receipt of Form 15G and any tax deducted and remitted to the government before that date cannot be refunded under any circumstances.
4. The Form 15G is to be furnished to the company for each financial year separately. Form 15G / 15H filed in the earlier year was valid upto 31.3.2008 and hence cannot be carried forward for the financial year 2008-2009.
5. Form 15G is a self declaratory form and does not require attestation by a Govt./Bank Official. However in case of thumb impression, the Form 15G should be attested by a Bank Official or by a Gazetted Officer. For the deposit held in the name of a Minor, the declaration should be signed by the Guardian.
6. Form 15G should be furnished 'in duplicate'.
7. Before returning the forms, depositors are requested to ensure that all the columns are duly filled up and that the signatures have been affixed in the 4 places marked (X).
8. In case you have more than one account with us, all the account Nos. should be quoted in one form.
9. The amount of income Tax deducted at source is remitted to the credit of Central Government before the 7th day of the following month. Any claim for refund, will have to be made by the depositor to the Income-tax authorities by filing a Return.

DECLARATION UNDER SUB-SECTIONS (1) AND (1A) OF SECTION 197A OF THE INCOME-TAX ACT, 1961, TO BE MADE BY AN INDIVIDUAL OR A PERSON (NOT BEING A COMPANY OR A FIRM) CLAIMING CERTAIN RECEIPTS WITHOUT DEDUCTION OF TAX.

PART I

I/We*	A/C NUMBER/S
*Son/Daughter/Wife of _____ resident of _____ do hereby declare	

1. that I am a shareholder in _____, (name and address of the company) and the shares in the said company, particulars of which are given in Schedule I below, stand in my name and are beneficially owned by me and the dividends there from are not includable in the total income of any other person under sections 60 to 64 of the Income-tax Act, 1961; OR that the securities or sums, particulars of which are given in Schedule II or Schedule III or Schedule IV below, stand in my/our name and beneficially belong to me/us, and the interest in respect of such securities or sums and/or income in respect of units is/are not includable in the total income of any other person under sections 60 to 64 of the Income-tax Act, 1961; OR that the particulars of my account under the National Savings Scheme and the amount of withdrawal are as per the Schedule V below;
2. That my/our present occupation is _____
3. that the tax on my/our estimated total income, including i) the dividends from shares referred to in Schedule I below; and/or ii) interest on securities; interest other than 'interest on securities' and/or income in respect of units, referred to in Schedule II, Schedule III and/or Schedule IV below; and/or iii) the amount referred to in clause (a) of sub-section (2) of section 80CCA, mentioned in Schedule V below, computed in accordance with the provisions of the Income-tax Act, 1961, for the previous year ending on 31.3.2009 relevant to the assessment year 2009-2010 will be nil.
4. that my/our income from dividend/interest on securities/interest other than 'interest on securities'/units/amounts referred to in clause (a) of sub-section (2) of section 80CCA or the aggregate of such incomes, computed in accordance with the provisions of the Income-tax Act, 1961, for the previous year ending on 31.3.2009 relevant to the assessment year 2009-2010 will not exceed the maximum amount which is not chargeable to income-tax.
5. that I/we have not been assessed to income-tax at any time in the past but I fail with the jurisdiction of the Chief Commissioner or Commissioner of Income-tax OR that I was/we were last assessed to income-tax for the assessment year _____ By the Assessing Officer _____
 Circle/Ward/District and the permanent account number allotted to me is _____
6. That I remain not resident in India within the meaning of section 6 of the Income-tax Act, 1961;
7. Particulars of the shares of the Company/securities/sums/account under the National Saving Scheme and the amount of withdrawal referred to in paragraph 1 above, in respect of which the declaration is being made, are as under:

SCHEDULE I

No. of shares	Class of shares and face value of each share	Total face value of shares	Distinctive numbers of the shares	Date(s) on which the shares were acquired by the declarant
- NIL -	- NIL -	- NIL -	- NIL -	- NIL -

SCHEDULE II

Description of securities	Number of securities	Date(s) of Securities	Amount of Securities	Date(s) on which the securities were acquired by the declarant
- NIL -	- NIL -	- NIL -	- NIL -	- NIL -

SCHEDULE III

Name & address of the person in whom the sums are given on interest	TDR No.	Amount of such sums	Date on which such sums were given on interest	Period for which such sums were given on interest	Rate of interest
SUNDARAM BNP PARIBAS HOME FINANCE LIMITED 21, PATULLOS ROAD, CHENNAI - 600 002.					

SCHEDULE IV

Name & address of the Mutual Fund	Number of units	Class of units and face value of each unit	Distinctive number of units	Income in respect of units
- NIL -	- NIL -	- NIL -	- NIL -	- NIL -

SCHEDULE V

Particulars of the Post Office where the account under the National Savings Scheme is maintained and the account No.	Date on which the account was opened	The amount of withdrawal from the account
- NIL -	- NIL -	- NIL -

X _____
**Signature of the declarant

I/We _____ do hereby declare that to the best of my/our knowledge and belief what is stated above is correct, complete and is truly stated. Verified today, the _____ day of _____, 20____.	do hereby _____ Signature of the declarant
Place _____	

PART II

(FOR USE BY THE PERSON TO WHOM THE DECLARATION IS FURNISHED)

1. Name and address of the person responsible for paying the income, mentioned in paragraph I of the declaration.
 2. Date on which the declaration was furnished by the declarant.
 3. Date of declaration, distribution or payment of dividend/withdrawal from account number _____ under the National Savings Scheme. } **NIL**
 4. Period in respect of which dividend has been declared/interest is being credited or paid/ income in respect of units is being credited or paid } Financial year ending 31.3.2009
- SUNDARAM BNP PARIBAS HOME FINANCE LTD**
 21, PATULLOS ROAD, CHENNAI - 600 002.
 For **SUNDARAM BNP PARIBAS HOME FINANCE LTD**
5. Amount of dividend/interest or income in respect of units/withdrawal from National Savings Scheme Account.
6. Rate at which interest or income in respect of units, as the case may be, is credited/paid. At the contracted rate.
- Forwarded to the Chief Commissioner or Commissioner of Income-tax _____
 121, Nungambakam High Road, Chennai - 600 034.
- Place Chennai _____
 Date _____
- Authorised Signatory

 Signature of the person responsible for paying the income referred to in Paragraph I.

PLEASE ENSURE TO FILL UP A) Occupation B) Father's / Husband's Name C) Verification Column

DECLARATION UNDER SUB-SECTIONS (1) AND (1A) OF SECTION 197A OF THE INCOME-TAX ACT, 1961, TO BE MADE BY AN INDIVIDUAL OR A PERSON (NOT BEING A COMPANY OR A FIRM) CLAIMING CERTAIN RECEIPTS WITHOUT DEDUCTION OF TAX.

PART I

I/We* Son/Daughter/Wife of resident of * do hereby declare	A/c NUMBER/S
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1. That I am a shareholder in _____ (name and address of the company) and the shares in the said company, particulars of which are given in Schedule I below, stand in my name and are beneficially owned by me and the dividends therefrom are not includible in the total income of any other person under sections 60 to 64 of the Income-tax Act, 1961; OR that the securities or sums, particulars of which are given in Schedule II or Schedule III or Schedule IV below, stand in my/our name and beneficially belong to me/us, and the interest in respect of such securities or sums and/or income in respect of units is/are not includible in the total income of any other person under sections 60 to 64 of the Income-tax Act, 1961; OR that the particulars of my account under the National Savings Scheme and the amount of withdrawal are as per the Schedule V below;
2. That my/our present occupation is _____
3. that the tax on my/our estimated total income, including - the dividends from shares referred to in Schedule I below; and/or interest on securities, interest other than interest on securities and/or income in respect of units, referred to in Schedule II, Schedule III and/or Schedule IV below; and/or the amount referred to in clause (a) of sub-section (2) of section 60CCA, mentioned in Schedule V below, computed in accordance with the provisions of the Income-tax Act, 1961, for the previous year ending on 31.3.2009 relevant to the assessment year 2009-2010 will be nil.
4. that my/our income from dividends/interest on securities/interest other than interest on securities/units/amounts referred to in clause (a) of sub-section (2) of section 60CCA or the aggregate of such incomes, computed in accordance with the provisions of the Income-tax Act, 1961, for the previous year ending on 31.3.2009 relevant to the assessment year 2009-2010 will not exceed the maximum amount which is not chargeable to income-tax.
5. that I/we have not been assessed to income-tax at any time in the past but I fall within the jurisdiction of the Chief Commissioner or Commissioner of Income-tax OR that I was/were last assessed to income-tax for the assessment year _____ By the Assessing Officer _____ Circle/Ward/District and the permanent account number allotted to me is _____
6. That I am/am not resident in India within the meaning of section 6 of the Income-tax Act, 1961;
7. Particulars of the shares of the Company/securities/sums/account under the National Saving Scheme and the amount of withdrawal referred to in paragraph 1 above, in respect of which the declaration is being made, are as under :

SCHEDULE I

No. of shares	Class of shares and face value of each share	Total face value of shares	Distinctive numbers of the shares	Date(s) on which the shares were acquired by the declarant
- NIL -	- NIL -	- NIL -	- NIL -	- NIL -

SCHEDULE II

Description of securities	Number of securities	Date(s) of Securities	Amount of Securities	Date(s) on which the securities were acquired by the declarant
- NIL -	- NIL -	- NIL -	- NIL -	- NIL -

SCHEDULE III

Name & address of the person to whom the sums are given on interest	TDR No.	Amount of such sums	Date on which such sums were given on interest	Period for which such sums were given on interest	Rate of interest
SUNDARAM BNP PARIBAS HOME FINANCE LIMITED 21, PATULLOS ROAD, CHENNAI - 600 002					

SCHEDULE IV

Name & address of the Mutual Fund	Number of units	Class of units and face value of each unit	Distinct number of units	Income in respect of units
- NIL -	- NIL -	- NIL -	- NIL -	- NIL -

SCHEDULE V

Particulars of the Post Office where the account under the National Savings Scheme is maintained and the account No.	Date on which the account was opened	The amount of withdrawal from the account
- NIL -	- NIL -	- NIL -

 ** Signature of the declarant

Verification	
I/We _____ do hereby declare that to the best of my/our knowledge and belief what is stated above is correct, complete and is truly stated. Verified today, the _____ day of _____ 20____.	<input checked="" type="checkbox"/> _____ Signature of the declarant
Place _____	

PART II
(FOR USE BY THE PERSON TO WHOM THE DECLARATION IS FURNISHED)

1. Name and address of the person responsible for paying the income, mentioned in paragraph 1 of the declaration.
 2. Date on which the declaration was furnished by the declarant.
 3. Date of declaration, distribution or payment of dividends/withdrawal from account number _____ under the National Savings Scheme.
 4. Period in respect of which dividend has been declared/interest is being credited or paid/ income in respect of units is being credited or paid. } **NIL**
 Fiscal year ending 31.3.2009
 5. Amount of dividend/interest or income in respect of units/withdrawal from National Savings Scheme Account.
 6. Rate at which interest or income in respect of units, as the case may be, is credited/paid. } **NIL**
 At the contracted rate
 121, Nungambakam High Road,
 Chennai - 600 034.
- SUNDARAM BNP PARIBAS HOME FINANCE LTD.
 21, PATULLOS ROAD, CHENNAI - 600 002.
 For SUNDARAM BNP PARIBAS HOME FINANCE LTD.

 Authorised Signatory
 Signature of the person responsible for paying the income referred to in Paragraph 1.
- Forwarded to the Chief Commissioner or Commissioner of Income-tax
 Place : Chennai
 Date :

PLEASE ENSURE TO FILL UP A) Occupation B) Father's / Husband's Name C) Verification Column