



Account No. : _____ TDR No. : _____ for Rs. _____ Maturing on : _____
Maturity Value as per TDR Rs.: _____ ****Maturity Value (See working below) Rs.:** _____
 *Cheque No. _____ dated _____ for Rs. _____ Drawn on _____ branch _____ is enclosed.

Please renew the deposit for Rs.

* Please refer to clause 13 of Terms and Conditions

(Please ✓ where applicable)

Details of OLD DEPOSIT		Changes required in Renewed Deposit (Please Mention the Date of Birth, if not given already)	
Name			
First Depositor			
By		Date of Birth : / /	
Second Depositor			
By		Date of Birth : / /	
Third Depositor			
By		Date of Birth : / /	
Repayable on Maturity to		<input type="checkbox"/> Any one or Survivor <input type="checkbox"/> Number one or Survivor <input type="checkbox"/> Sole Depositor	
Category		<input type="checkbox"/> SPare Holder <input type="checkbox"/> Director / Relative of Director <input type="checkbox"/> Promoter <input type="checkbox"/> Member of Public	
Scheme		<input type="checkbox"/> Cumulative Income Scheme <input type="checkbox"/> Regular Income Scheme	
Period		<input type="checkbox"/> 12 Months <input type="checkbox"/> 24 Months <input type="checkbox"/> 36 Months	
Interest frequency		<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Yearly	
Interest Mode		<input type="checkbox"/> To my Bank <input type="checkbox"/> Direct to my Address #	
Bank Details # (if given will be incorporated in the warrants as a safety against wrongful encashment)			
Address			
Telephone	Fax :		
E-mail	Mobile :		
Residential Status			
Tax Status			
Form - 15G/H			
PAN			

Account number of any other deposit/s with SUNDARAM BNP PARIBAS HOME FINANCE LIMITED :

DECLARATION : I / We have read the terms and conditions of the company governing the deposit scheme and accept that they are binding on me / us. We declare that the first named depositor is the beneficial owner of this joint deposit and is to be treated as payee for the purpose of Section 194A of the Income Tax Act, 1961.

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

I / We understand that 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 only prospectively. I/We give my/our consent for prospective renewal subject to the terms and conditions prevailing on the actual date of receipt of instructions for renewal.

RENEWAL WITH LOAN NOT POSSIBLE. PLEASE TICK ONE OF THE FOLLOWING :

RATED MAA+ / STABLE BY ICRA

- Adjust loan and repay the balance if any or
 Renew the deposit after adjusting the loan (Subject to minimum balance)

Signature of the First Depositor	Signature of the Second Depositor	Signature of the Third Depositor
(X)	(X)	(X)

Principal Amount	Rs.	IMPORTANT : Form 15G/H wherever applicable / enclosed should be completed and sent along with the renewal application form for renewal without Tax deduction. # Interest payable at Bangalore, Chennai will be made only through ECS mode. BROKER'S NAME : CODE No. :
Add: Interest Accured so far (for CIS)	Rs.	
Add: Interest Payable (for CIS)	Rs.	
Less: Tax deducted so far (for CIS)	Rs.	
Less: Tax deductible (for CIS)	Rs.	
Less: Loan principal	Rs.	
Less: Loan Interest	Rs.	
Net Amount available**	Rs.	

Particulars as required under The Housing Finance Companies (NHB) Directions, 2001 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 Home) (Effective 28th November 2007)
 (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 subsidiaries.

Branches & Representative Offices : **TAMIL NADU :** Chennai, Coimbatore, Dindigul, Erode, Hosur, Jothipuram, Kancheepuram, Karaikudi, Kumbakonam, Madurai, Namakkal, Salem, Tanjore, Tirunelveli, Tirupur, Trichy, Tuticorin, Vadavalli, Vellore, Villupuram. **PONDICHERRY :** Pondicherry. **KARNATAKA :** Bangalore, Mangalore, Mysore, Udipi. **KERALA :** Cannanore, Cochin, Kottayam, Kozhikode, Palakkad, Thrissur, Trivandrum. **ANDHRA PRADESH :** Guntur, Kakinada, Nellore, Rajahmundry, Secunderabad, Vijayawada, Vishakapatnam, Warangal.

(d) Brief particulars of the Management of the Company

The Company is managed by its Managing Director under the supervision of the Board.

(e) Names, addresses and occupation 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. SRINIVAS ACHARYA	'Srinivas' III Floor, 7, Rukmani Road, Kalakshetra Colony, Besant Nagar, Chennai - 600 090.	Company Director
Mr. FREDERIC BERNARD ROBERT AMOUDRU	Madhu Kunj, Flat 'A', 1st Floor, Narayan Dabholkar Marg, Napean Sea Road, Mumbai - 400 006.	Company Director
Mr. BERNARD MICHEL	61, Avenue Saint Louis, Saint Maur les Fosses, France - 94210.	Company Director
Mr. JOHN CHRISTOPHER WOODHOUSE	Le Mas des Escalans, Route de Tourtour, Aups, France - 83630	Company Director
Mr. N. GANGA RAM	703, Golden Castle, Sundar Nagar, Road No. 2, Kalina, Santacruz (East), Mumbai - 400 098.	Company Director
Mr. M.S. PARTHASARATHY	Flat B 2, Ashok Svasti, 33, Balakrishna Road, Velmiki Nagar, Thiruvananthapuram, Chennai - 600 041.	Company Director
Mr. NITIN PALANY Managing Director	New No. 49, Old No. 22, Gin Road, T. Nagar, Chennai - 600 017.	Company Director

(f) Profits of the company before and after making provision for tax for the three financial years immediately preceding the date of advertisement.

Financial year ended	Profit Before Tax (Rs. in lakh)	Profit After Tax (Rs. in lakh)
31.03.2008	31,44.05	22,10.04
31.03.2007	18,30.80	14,60.19
31.03.2006	7,71.81	5,86.19

(g) Dividends declared by the company in respect of the three financial years immediately preceding the date of advertisement.

Financial Year Ended	Equity Dividend Per Share
31.03.2008	Nil
31.03.2007	Nil
31.03.2006	Nil

(h) Summarised financial position of the Company as appearing in the two Audited Balance Sheets immediately preceding the date of advertisement :

Liabilities	As at (Rs. in lakh)		Assets	As at (Rs. in lakh)	
	31.03.2008	31.03.2007		31.03.2008	31.03.2007
Paid-Up Share Capital	80,15.23	70,00.00	Loans	1432,51.28	1169,19.88
Reserves and Surplus	105,86.40	43,91.59	Fixed Assets	1,56.78	1,76.83
Secured Loans	1070,80.12	1038,25.95	Investments	73,15.70	20,29.65
			Deferred Tax Asset (Net)	2,44.75	2,13.76
Unsecured Loans	295,38.88	106,26.78	Current Assets, Loans & Advances	86,35.93	97,29.80
Current Liabilities and Provisions	43,87.77	32,45.39	Miscellaneous Expenses not written off :	3.96	19.79
Total	1596,08.40	1290,89.71	Total	1596,08.40	1290,89.71

NOTE :

Brief Particulars of Contingent Liabilities :

NIL

(i) The amount of Public Deposits which the Company can raise under the Housing Finance Companies (NHB) Directions, 2001 is equivalent to Five times of the Net Owned Funds

Rs. 9,17.64 Crore

Aggregate of Deposits as on 31.03.2008

Rs. 1,65.49 Crore

(j) The Company has no overdue deposits other than unclaimed deposits.

We declare that :

- The Company has complied with the provisions of the 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 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 dated 24th July 2008 and is being issued on the authority and in the name of the Board of Directors of the Company

By Order of the Board
For Sundaram BNP Paribas Home Finance Ltd.,
Nitin Palany
Managing Director



To

Interest Rates effective

Term in Months	Rate % p.a.	CUMULATIVE INCOME SCHEME			REGULAR INCOME SCHEME			
		Maturity Value for		Annual Yield %	Term in Months	The rates of interest p.a. for different frequencies are given below		
		Rs.10,000	Rs.1,000			Monthly	Quarterly	Yearly

****TAX APPLICABILITY IF RENEWED AS CUMULATIVE INCOME SCHEME**

Term in Months	Renewal Amount Rs.		Renewal Amount Rs.	
	Taxable	Maturity Value	Taxable	Maturity Value

****TAX APPLICABILITY IF RENEWED AS REGULAR INCOME SCHEME**

Term in Months	If renewed for Rs.			If renewed for Rs.		
	Interest frequency			Interest frequency		
	Monthly	Quarterly	Yearly	Monthly	Quarterly	Yearly

****TAX APPLICABILITY IS COMPUTED ONLY FOR THE CURRENT FINANCIAL YEAR AND NOT FOR THE FUTURE FINANCIAL YEARS**



- 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 Depositors' 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.
 - Monthly interest is payable on 10th of every month, (for 36 months deposit only)
 - Quarterly interest is payable on 10th of March, June, September and December every year.
 - Yearly interest would be sent by warrants dated 10th commencing from the month occurring immediately after completion of the first yearly period. In all cases, interest will be calculated upto 9th of the month in which interest is due.
 - Interest will be paid by way of Crossed a/c payee interest warrants, cheques or Demand Drafts.
 - Where the interest amount exceeds Rs. 10,000 the same will be sent through A/c Payee crossed Cheque / Demand Draft.
- Electronic Clearing Services (ECS) - This Facility is provided to depositors in Chennai & Bangalore under the Regular Income Scheme whereby the periodical interest will be credited directly to the depositor's bank account.
- Deposits can be made by Cheques / Demand Drafts. Please ensure that all cheques and drafts are drawn in favour of "Sundaram BNP Paribas Home Finance Limited". Cheques and demand drafts should be crossed "Account Payee Only" and be payable at all places where Sundaram BNP Paribas Home has branches.
- 8. 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.
 - 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 any one of the following documents should be furnished for proof of residential address.
 - 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.
- 9. JOINT DEPOSITS**
Deposits may be in the joint names of two/three persons, under Number one or Survivors (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 in favour of the first depositor.
- 10. NOMINATION FACILITY**
Nomination facility is available. The nominee shall have the right to receive the amount due in respect of deposit on death of all the depositors. Power of Attorney holder or a guardian applying on behalf of a minor cannot nominate.
- 11. INCOME - TAX**
Income-Tax, in terms of provisions of Income Tax Act 1961, will be deducted from the interest payable / credited in the Account.
- 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.
- 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.
 - Cumulative Income Scheme deposits can be renewed for maturity value.
 - 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.
 - 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.
- 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 two / three 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.
- 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.
- 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 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 depositors 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.**
- 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.
- 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.
- 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 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. 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 survivors will be recognised as the sole/joint depositors for all purposes and all correspondence, payment of interest and repayment of deposit will be made to the survivors. The Company shall be discharged from all liabilities by transferring the deposit absolutely in favour of the survivors.
 - The Company has been assigned a rating of MAA+ / Stable by ICRA.
 - Sundaram BNP Paribas Home has a right to 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, Park 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.
 - 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