

This disclosure document is not an invitation for the public to subscribe to any of the securities of Sundaram BNP Paribas Home Finance (SBHFL), and hence not a Prospectus.



Sundaram BNP Paribas Home Finance Limited

Registered Office: No. 21, Patullos Road, Chennai – 600 002

Telephone: 044 2852 1181

Fax: 044 28586641

Admn. Office : Fifth Floor, 'Sundaram Towers', No. 46, Whites Road, Chennai – 600 014

Telephone : 044 2851 5267, 044 2851 5269

Fax: 044 2858 2235

Website: www.sundarambnpparibashome.com

DISCLOSURES UNDER SCHEDULE I OF SEBI (ISSUE AND LISTING OF DEBT SECURITIES) (AMENDMENT) REGULATIONS, 2012 FOR AN AMOUNT NOT EXCEEDING RS. 500 CR. TO BE ISSUED IN ONE OR MORE TRANCHES FROM TIME TO TIME (THE ISSUE)

This schedule is prepared in conformity with SEBI guidelines on Issue & Listing of Debt Securities (Amendments) Regulations 2012 issued vide circular no. LAD-NRO/GN/2012-13/19/5392 dated October 12, 2012 (referred in this document "SEBI guidelines") for private placement is neither a prospectus nor a statement in lieu of prospectus and does not constitute an offer to the public generally to subscribe for or otherwise acquire the debentures to be issued by the Issuer

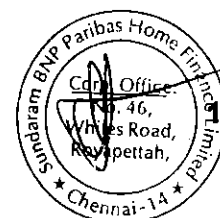
Private Placement of Rated Listed Unsecured Redeemable Non-Convertible Taxable Debentures of the face value of Rs.10,00,000/- each, aggregating to Rs.500 crore

Issue Highlights

Credit Rating	CRISIL AA+[Double A Plus] by CRISIL
Issue Size	Rs.500 Crore
Tenor	15 years from deemed date of allotment
Interest rate	8.93% Payable Annually on the outstanding principal amount
Maturity Date	07 th September 2033
Nature of Instrument	Unsecured Rated Listed Redeemable Non-Convertible Debentures
Bid/Issue Opens On	06 th September 2018
Bid/Issue Closes On	06 th September 2018

General Risk:

Investment in debt instruments involves a degree of risk and investors should invest any funds in the issue only after reading Information carefully. For taking investment decision, investors must rely on their own examination of the Issuer and the issue including the risk involved. The Securities have not been recommended or approved by Securities and Exchange Board of India (SEBI) nor does SEBI guarantee the accuracy or adequacy of this document.



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Credit Rating:

CRISIL ratings has assigned a rating of "CRISIL AA+ " (pronounced CRISIL Double A Plus) to the proposed Un Secured Redeemable Listed Non-Convertible Debentures Issue of Sundaram BNP Paribas Home Finance Limited for an amount aggregating to Rs. 500 crores.

The proposed issue is covered by CRISIL ratings.

The rating is not a recommendation to buy, sell or hold securities and investors should take their own decision. The rating may be subject to revision or withdrawal at any time by the assigning rating agency and each rating should be evaluated independently of any other rating. The ratings obtained are subject to revision at any point of time in the future. The Rating Agency has a right to suspend, withdraw the rating at any time on the basis of new information etc.

Listing

The UnSecured Redeemable Listed Non Convertible Debentures are proposed to be listed on the Wholesale Debt Market (WDM) segment of National Stock Exchange (NSE).

A. ISSUER INFORMATION

a) Name and address of the following:

(i) Registered office of the Issuer:

Name: Sundaram BNP Paribas Home Finance Limited
Registered Office: No. 21, Patullos Road, Chennai – 600 002
Telephone : 044 2852 1181
Fax: 044 28586641

(ii) Corporate office of the Issuer:

Corporate Office: Fifth Floor, 'Sundaram Towers', No. 46, Whites Road, Chennai – 600 014
Telephone : 044 2851 5267, 044 2851 5269
Fax: 044 2858 2235

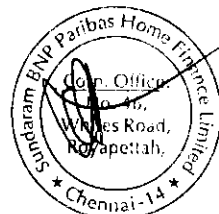
(iii) Chief Financial Officer

Mr.G.Sundararajan,
Fifth Floor, 'Sundaram Towers',
No. 46, Whites Road,
Chennai – 600 014
Telephone : 044 28583399
Email: gs@sundarambnpphome.in

(iv) Compliance Officer

Mr V.Swaminathan
Company Secretary
Fifth Floor, 'Sundaram Towers',
No. 46, Whites Road,
Chennai – 600 014
Telephone-044 2851 5267
Email: swaminathan@sundarambnpphome.in

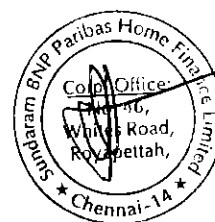
Website: www.sundarambnpphome.in



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Arrangers	Trustee	Registrar & Transfer Agent
Derivium Tradition Securities (India) pvt ltd Eucharistic Congress III, 9th Floor, 5th Convent Road, Colaba, Mumbai - 400 039	IDBI Trusteeship Services Ltd. Asian Building, Ground Floor, 17, R. Kamani Marg, Ballard Estate, Mumbai - 400 001	Cameo Corporate Services Ltd "Subramanian Buildings" No.1, Club House Road, Anna Salai, Chennai - 600 002

Listing Exchange	Credit Rating Agency	Auditors
National Stock Exchange of India Ltd. Exchange Plaza, Plot no. C/1, G Block, Bandra-Kurla Complex Bandra (E) Mumbai - 400 051.	CRISIL LTD CRISIL House Central Avenue, Hiranandini Business Park, Powai, Mumbai 400076	M/s. Sundaram & Srinivasan Chartered Accountants New No:4, (23), C.P Ramaswamy Road, Alwarpet, Chennai - 600 018



b) (i) Brief Summary of the Business / Activities:

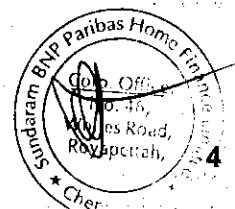
The Main Objects as per Memorandum of Association

(A) MAIN OBJECTS OF THE COMPANY TO BE PURSUED BY THE COMPANY ON ITS INCORPORATION:

1. To carry on the business of providing long-term finance to any person or persons, Company or corporation, society or association of persons with or without interest and with or without any security for the purpose of enabling such borrower to construct/purchase any house or any part or portions thereof in India for residential purposes on such terms and conditions as the Company may deem fit.

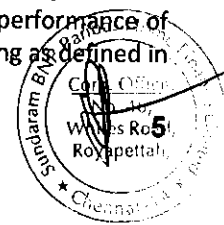
(B) THE OBJECTS INCIDENTAL OR ANCILLARY TO THE ATTAINMENT OF MAIN OBJECTS SPECIFIED IN (A) ABOVE:

1. To provide finance for extension or repairs of any houses, buildings and flats or any part or portions thereof on such terms and conditions as the Company may deem fit.
2. To finance or assist in financing the sale of houses, buildings, flats by way of hire purchase or on deferred payments or similar transactions and to institute, enter into, carry on, subsidise finance or financing the sale and maintenance of any such houses, buildings, flats, furnished or otherwise as aforesaid, upon any terms whatsoever.
3. To sell, lease, let, hire or otherwise, deal with or dispose of the lands, houses, buildings, flats and other property or any part or portions thereof belonging to the Company or in which the Company is in any way interested or concerned.
4. To negotiate loans of every description and to finance or assist in financing on long-term basis the sale or purchase of houses, buildings, flats either furnished or otherwise by way of hire purchase or deferred payment or similar transactions and to institute, enter into, carry on, subsidise, finance or assist in subsidising or financing the sale and maintenance of any such houses, buildings, flats, furnished or otherwise, upon any terms whatsoever.
5. To borrow or raise money or to receive money or deposit or loan at interest or otherwise in such manner as the Company may deem fit and, in particular, by the issue of loan stocks, debentures or debenture-stock, perpetual or otherwise and convertible into shares of this or any other Company and to secure the repayment of any such money so borrowed, raised or received or owing by mortgage, pledge, charge or lien upon all or any part of the property, assets, rights or revenue of the Company present or future, including its uncalled capital and to purchase, redeem or pay-off such securities but not to do banking business as defined by the Banking Regulation Act, 1949. The acceptance of deposit shall be subject to provisions of Section 73 of the Companies Act, 2013 (erstwhile Section 58A of the Companies Act, 1956) and the Rules framed there under and also subject to provision of Chapter V of the National Housing Bank Act, 1987 and the Directions issued thereunder.



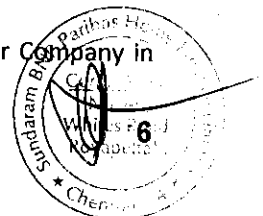
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6. To receive grants, loans, advances or other monies or deposit or otherwise from a State or Central Government, Banks, Financial Institutions, Companies, Trusts or individuals with or without allowance or interest thereon.
7. To borrow in foreign currency from any bank or financial institution or any foreign authority in India or in any foreign country subject to Foreign Exchange Regulations and such other Regulations as may be applicable.
8. To purchase or otherwise acquire and undertake all or any part of the business, property, liabilities and transactions of any person, firm or Company carrying on any business which this Company is carrying on, or the carrying on which is calculated to benefit this Company or to advance its interests suitable for the purposes of the Company.
Clause B-9 deleted pursuant to the resolution passed by the Members of the Company in the Second Annual General Meeting held on 24th August 2001.
10. To open accounts with any bank or banks and pay into and to withdraw monies from such account or accounts.
11. Subject to the provisions of the Banking Regulation Act, 1949 to make draw, accept, endorse, execute and issue cheques, promissory notes, bills of lading, debentures and other negotiable or transferable instruments.
12. Subject to the guidelines and directions of National Housing Bank and other statutory Authority, if any, to invest, lend, deposit and deal with the moneys of the Company in immovable properties, shares, stock, bonds, debentures, units, commercial papers, obligations or other securities of any Company, banks, insurance Company, public sector undertakings, mutual funds, Unit Trust of India, Financial Institutions or association or in Government Securities or in current or deposit account with banks or on the mortgage of immovable properties of any tenure or on the pledge of immovable property in financing purchase of plant, equipment and other capital assets on leasing basis or in any other manner as may from time to time be determined by the Directors of the Company for the time being and from time to time, sell, or vary all such investments and execute all assignments, transfer, receipts and other documents that may be necessary in that behalf.
13. To invest the monies not immediately required for the business in securities, and to hold, sell the stocks, shares, bonds, debentures, debenture stocks, obligations, notes and securities of any Government, States, Company, Corporation Municipal or Local or other Body or Authority or in such manner as may be decided by the Company from time to time.
14. To issue and deposit any securities which the Company has power to issue by way of mortgage to secure any sum less than the nominal amount of such securities and also by way of security for the performance of any contracts or obligations of the Company or of its customers or other persons or corporations having dealings with the Company, or in whose business or undertakings the Company is interested, whether directly or indirectly.
15. To lend or deposit money on the mortgage of immovable property or on the hypothecation or pledge of movable property or without security to such persons and on such terms as may seem expedient, and, in particular, to persons having dealings with the Company upon such terms as may be thought proper and guarantee the performance of contracts by such persons or Company but not to do the business of banking as defined in the Banking Regulation Act, 1949.

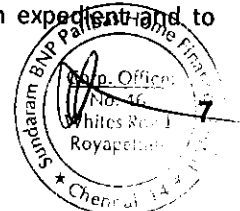


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16. To advance and/or lend money, either with or without security and generally to any person or persons, firms, associations, trusts, corporation, companies etc., engage in the business of construction of residential houses or flats, including the acquisition and development of land for construction of such houses or flats upon such terms and conditions as the Company may think fit.
17. To advance money to agencies engaged in the manufacture of building materials.
18. To guarantee the payment of money unsecured or secured, to guarantee or to become sureties for the performance of any contracts or obligations.
19. To classify the members of the public on scientific basis and to charge interests on loans on a differential basis from different identified class of borrowers.
20. To create any Depreciation Fund, Reserve Fund, Sinking Fund, Insurance Fund, Development Fund or any other special fund, whether for depreciation or for repairing, improving, extending or maintaining any of the property of the Company or for any other purposes conducive to the interests of the Company.
21. To enter into any arrangement with any person, association of persons, firm, Company, corporation, Central or State Government, Municipal or any Local or Public Authority, that may be conducive to the Company's objects or any of them and to obtain from any such person or association of persons, firms, Company, corporation, government, municipal or local or public authority, any rights, privileges or concessions which the Company may think it desirable to obtain and carry out, exercise and comply with any such arrangement, rights, privileges or concessions.
22. To enter into any contract, or arrangement for the more efficient conduct of the business of the Company or any part thereof and to sub-contract any such contract or arrangement.
23. To enter into agreements and contracts with Indian or foreign individuals, companies or other organisations for technical, financial or any other assistance for carrying out all or any of the objects of the Company subject to any regulations in force in this regard.
24. To enter into any arrangement for sharing or pooling profits, amalgamation, union of interests, cooperation, joint venture or reciprocal concession or otherwise or amalgamate with any Company carrying on or engaged in or about to carry on or engage in any business or transactions which this Company is authorised to carry on or engage in any business undertaking or transactions which may seem capable of being carried on or conducted so as directly or indirectly to benefit the Company.
25. To promote or assist in promoting or contract with any person or Company for the promotion of any other Company for conducting any business connected with materials required for construction of houses but not engaged in construction activity.
26. To appoint Directors or managers of any subsidiary Company or any other Company in which this Company is or may be interested.



27. To pay all costs, charges and expenses of and incidental to the formation, promotion, registration and establishment of the Company, and issue of its capital including any underwriting or other commission, broker's fee and charges in connection therewith.
28. To pay for any property or rights acquired by the Company for its own use either in cash or fully or partly paid-up shares, with or without preferred or deferred rights in respect of dividend or repayment of capital or otherwise, or by any securities which the Company has power to issue, or partly in one mode and partly in another and generally on such terms as the Company may determine.
29. To improve, manage, work, develop, alter, exchange, lease mortgage, turn to account, abandon or otherwise deal with all or any part of the properties, rights and concessions of the Company.
30. To effect and maintain insurance against loss or injury to any property of or any persons employed by the Company or against any other loss to the Company.
31. To sell, improve, manage, develop, turn to account, exchange, let on rent, royalty, share of profits or otherwise grant licenses, easements and other rights in or over, and in any other manner deal with or dispose of the undertaking and all or any of the property and assets for the time being of the Company for such consideration as the Company may think fit.
32. To accept payment for any property or rights sold or otherwise disposed of or dealt with by the Company, either in cash, by instalments or otherwise, or in fully or partly paid-up shares of any Company or corporation, with or without preferred or deferred rights in respect of dividend or repayment of capital or otherwise, or in debentures, or mortgage debentures, mortgage or other securities of any Company or corporation, or partly in one mode and partly in another, and generally on such terms as the Company may determine, and to hold, dispose of or otherwise deal with any shares, stocks or securities so required.
33. To establish and maintain local registers, agencies and branch places of business and procure the Company to be registered or recognized and carry on business in the Union of India.
34. To prosecute and execute directly, or by contribution or other assistance, any such or any other works, undertakings, projects, enterprises in which, or in the prosecution whereof, or on the security whereof or of any profits or emoluments derivable there from, the Company shall have invested money, embarked capital or engaged its credits.
35. To refer any dispute, claim or demand by or against the Company to arbitration and observe and perform the awards.
36. To apply for, promote and obtain any Act, charter, privilege, concession, licence, authorisation, from any Government or State or Municipality, provisional order or licence of any authority for enabling the Company to carry any of its objects into effect, or for extending any of the powers of the Company any, or for effecting any modification of the Company's constitution, or for any other purpose which may seem expedient and to



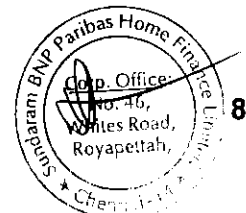
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oppose any proceedings or applications which may seem calculated directly to prejudice the Company's interest.

37. To advertise and adopt means of making known the business activities of the Company in any way as may be expedient including the posting of bills in relation thereto and the issue of circulars, books, pamphlets and the conducting of competitions, exhibitions and the giving of prizes, rewards and donations.
38. To apply for, purchase or otherwise acquire and protect and renew trademarks, trade names, designs, licenses, protections and concessions which may appear likely to be advantageous or useful to the Company.
39. To employ experts to investigate and examine, into the conditions, prospectus, value, character and circumstances of any assets, property or rights.
40. To train and pay for the training in India or abroad of any of the Company's employees or any candidates or to recruit and employ foreign experts in the interest or furtherance of the Company's objects.
41. To provide for the welfare of the employees and ex-employees of the Company and the wives, widows and the children or the dependents of such persons in such manner as the Company deems fit and proper.
42. To distribute any of the properties of the Company amongst the members in specie or kind consequent upon the winding up of the Company.
43. To exercise all or any of its corporate power, rights and privileges and to conduct its business in all or any of its branches in the Union of India and in any or all States, Union Territories and dependencies thereof and in any or all foreign countries, and for those purposes to have, maintain and to discontinue such number of offices and agencies therein as may be convenient.
44. To do all and everything necessary suitable or proper for the accomplishment of any of the purposes or the attainment of any of the objects or the furtherance of any of the powers herein before set forth either alone or in association with other corporate bodies, firms or individuals and to do every other act or acts, thing or things incidental or appurtenant to or growing out of, connected with the aforesaid business or powers or any part or parts thereof, provided the same be not inconsistent with the laws of the Union of India.

(ii) Brief history of the Company since incorporation and changes in capital structure:

Sundaram Home Finance Limited was incorporated on 2nd July 1999 and was promoted by Sundaram Finance Limited in 1999 with equity participation from Sundaram Finance Limited, IFC Washington and FMO Netherlands. In FY 2007, pursuant to an agreement, Sundaram Finance Limited had bought back all the shares subscribed by IFC and FMO, and the Company became a wholly owned subsidiary of Sundaram Finance Limited. Later in FY 2008, Sundaram Finance Limited entered into a strategic alliance with Union de Credit pour le Batiment SA (UCB) since renamed as BNP Paribas Personal Finance, a wholly owned subsidiary of BNP Paribas, France under which UCB acquired 49.90% of the share capital of the Company. The Company continues to be a subsidiary of Sundaram Finance Limited which holds 50.10% of the share capital of the Company.



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Subsequent to this alliance, the name of the Company was changed to Sundaram BNP Paribas Home Finance Limited with effect from 28th November 2007.

(iii) Key Operational and Financial Parameters for the last 3 audited years

In lakh

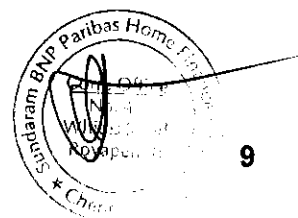
	2017-18 (Audited)	2016-17 (Audited)	2015-16 (Audited)
Net Worth	112216.00	102844.00	87479.07
Total Debt	709076.00	647075.00	629120.03
Of which –			
- Non Current Maturities of Long term Borrowing	436307.89	466846.60	398325.02
- Short term Borrowing	71868.86	62920.01	45374.73
- Current Maturities of Long term Borrowing	201060.42	117425.58	185420.28
Net Fixed Assets	2204.96	2191.12	1978.99
Non-Current Assets	759491.86	685889.31	661393.21
Cash & Cash Equivalents	27385.90	15479.51	29036.96
Current Investments	9107.69	31146.68	19021.63
Current Assets	75152.04	64429.43	58037.36
Current Liabilities	301587.40	205773.85	260227.83
Non-Current Liabilities	459538.79	490518.20	421761.25
Assets under Management	833629.64	763859.12	748885.16
Off Balance Sheet Assets	22.82	29.00	48.00
Interest Income	85850.52	85850.53	85360.70
Interest Expense	55780.28	58300.98	60289.89
Provisioning & Write Offs	4329.08	1620.61	1455.24
PAT	13637.63	15364.93	15272.22
Gross NPA	3.27%	2.94%	2.82%
Net NPA	1.09%	0.98%	0.98%
Tier I Capital Adequacy ratio	21.17%	20.88%	19.34%
Tier II Capital Adequacy ratio	3.11%	3.90%	4.60%

Gross Debt Equity Ratio of the Company

The Debt Equity Ratio Pre & Post NCD issue is given below:

In lakh

Sl.No	Particulars	Before the Issue of debt securities	After the Issue of debt securities
1	Net worth	112216.28	112216.28
2	Total Debt	731532	781532
3	Total Debt Equity Ratio	6.52	6.96



c) A brief history of the Issuer since its incorporation giving details of its following activities:-

(i) Details of Share Capital as on last quarter end:

Share Capital	
Authorized Share Capital	Rs.150 crore
Issued, Subscribed and Paid up Capital	Issued: Rs.106.25 crore Subscribed & Paid-up Capital: Rs.101.25 Cr

(ii) Changes in its Capital Structure as on last quarter end for the last five years

Date of Change (AGM/EGM)	24 th October 2007	Particulars																	
Authorized Share Capital	100 crore	Sundaram Finance Limited (SFL) entered into a Joint Venture Agreement with BNP Paribas Personal Finance (formerly UCB) who acquired a 49.9% stake in Sundaram Home Finance Limited (SHFL), the balance 50.10% owned by SFL. Post this issue, the Company's name was changed to Sundaram BNP Paribas Home Finance Ltd.																	
Issued, Subscribed and Paid up Capital	Issued: Rs.85.15 crore Subscribed & Paid-up Capital: Rs.80.15 crore																		
		<table><tr><th>Particulars</th><th>Sundaram Finance Limited</th><th>BNP Paribas Personal Finance</th></tr><tr><td>No. of shares</td><td>40156296</td><td>39995992</td></tr><tr><td>Face Value</td><td>401562960</td><td>399959920</td></tr><tr><td>Post Issue shareholding %</td><td>50.10%</td><td>49.90%</td></tr></table>	Particulars	Sundaram Finance Limited	BNP Paribas Personal Finance	No. of shares	40156296	39995992	Face Value	401562960	399959920	Post Issue shareholding %	50.10%	49.90%					
Particulars	Sundaram Finance Limited	BNP Paribas Personal Finance																	
No. of shares	40156296	39995992																	
Face Value	401562960	399959920																	
Post Issue shareholding %	50.10%	49.90%																	
Date of Change (AGM/EGM)	12th December 2012	<table><tr><th>Particulars</th><th>Sundaram Finance Limited</th><th>BNP Paribas Personal Finance</th></tr><tr><td>Opening Balance of shares held</td><td>40156296</td><td>39995992</td></tr><tr><td>Shares Issued on Rights basis (FV- Rs.10 per share, Premium – Rs.70 per share)</td><td>6262500</td><td>6237500</td></tr><tr><td>Post Issue shareholding</td><td>46418796</td><td>46233492</td></tr><tr><td>Post Issue shareholding %</td><td>50.10%</td><td>49.90%</td></tr></table>	Particulars	Sundaram Finance Limited	BNP Paribas Personal Finance	Opening Balance of shares held	40156296	39995992	Shares Issued on Rights basis (FV- Rs.10 per share, Premium – Rs.70 per share)	6262500	6237500	Post Issue shareholding	46418796	46233492	Post Issue shareholding %	50.10%	49.90%		
Particulars	Sundaram Finance Limited	BNP Paribas Personal Finance																	
Opening Balance of shares held	40156296	39995992																	
Shares Issued on Rights basis (FV- Rs.10 per share, Premium – Rs.70 per share)	6262500	6237500																	
Post Issue shareholding	46418796	46233492																	
Post Issue shareholding %	50.10%	49.90%																	
Authorized Share Capital	150 crore																		
Issued, Subscribed and Paid up Capital	Issued: Rs.97.65 crore Subscribed & Paid-up Capital: Rs.92.65 crore																		

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Issued, Subscribed and Paid up Capital	Issued: Rs.106.25 crore Subscribed & Paid-up Capital: Rs.101.25 crore	Particulars	Sundaram Finance Limited	BNP Paribas Personal Finance
		Opening Balance of shares held	46418796	46233492
		Shares issued on Rights basis (FV- Rs.10 per share, Premium – Rs.83 per share)	4309677	4292473
		Post Issue shareholding	50728473	50525965
		Post Issue shareholding %	50.10%	49.90%

(iii) Equity Share Capital History of the Company as on last quarter end, for the last five years
Refer Point (ii) above

(iv) Details of any acquisition or amalgamation in the last 1 year – Nil

(v) Details of reorganization or reconstruction in the last 1 year – Nil

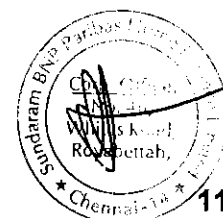
b) Details of Shareholding of the Company as on the latest quarter end:

(i) Shareholding pattern of the Company as on last quarter end

S. No.	Particulars	Total no. of equity shares	No. of shares in demat form	Total shareholding as % of total no of equity shares
1.	Sundaram Finance Ltd.	5,07,28,473	--	50.1%
2.	BNP Paribas Personal Finance	5,05,25,965	5,05,25,965	49.9%
	Total	10,12,54,438	5,05,25,965	100%

(ii) Details of highest ten holders of equity shares of the Company as on the latest quarter end:

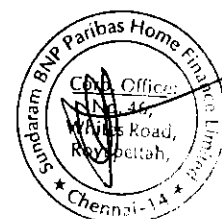
S. No	Particulars	Total no. of equity shares	No. of shares in demat form	Total shareholding as % of total no of equity shares
1.	Sundaram Finance Ltd.	5,07,28,473	--	50.10%
2.	BNP Paribas Personal Finance	5,05,25,965	5,05,25,965	49.90%



c) Details regarding the directors of the Company

(i) Details of Current directors of the Company

Name, Designation & DIN	Age	Address	Director of the Company since	Details of other directorship
Mr. S. Viji - Director (DIN : 00139043)	71	New No.71, Old No.33, Poes Garden Chennai 600 086	First Director	<ul style="list-style-type: none"> • T.V. Sundram Iyengar & Sons Pvt. Ltd. • Brakes India Pvt. Ltd • Sundaram Finance Ltd. • Royal Sundaram General Insurance Co. Ltd. • Wheels India Ltd. • Sundaram Industries Pvt. Ltd. • Sundaram Dynacast Pvt. Ltd. • Sundaram Trustee Company Ltd. • Trichur Sundaram Santhanam & Family Pvt. Ltd
Mr. T.T. Srinivasaraghavan (DIN : 00018247) – Director	62	New No.9, Old No.5, Kasturi Estates, Third Street, Chennai 600 086	First Director	<ul style="list-style-type: none"> • Sundaram Finance Ltd • Sundaram Asset Management Co Ltd. • Royal Sundaram General Insurance Co. Ltd. • Sundaram Business Services Ltd. • Brakes India Private Ltd. • Flometallic India Private Ltd. • Sundaram BPO India Ltd. • Finance Industry Development Council • NSE Strategic Investment Corporation Ltd • Sundaram BNP Paribas Fund Services Ltd. • Sundaram Finance Holdings Ltd.
Mr. Anthony Colwyn-Thomas (DIN : 05102669) – Director	61	Flat 464 7 Allée Claude Monet Hautes de Seine 92300 Levallois Perret France	28.10.2011	NII
Mr. N. Ganga Ram – Independent Director (DIN : 00001246)	83	No.703, Golden Castle, Sundar Nagar, Road No 2, Kalina, Santa Cruz (East), Mumbai 400 098	28.10.2005	<ul style="list-style-type: none"> • Juniper Hotels Pvt. Ltd. (Grand Hyatt) • Thejo Engineering Ltd. • Oricon Enterprises Ltd.
Mr. P.N. Venkatachalam Independent Director (DIN : 00499442)	73	Flat No.3C, Settlor Manor No.2, Sivaswamy Street (Behind UTI Bank) Off. Radhakrishnan Salai, Mylapore, Chennai 600 004	21.10.2014 (Redesignated as Independent Director w.e.f 30.04.2016)	<ul style="list-style-type: none"> • Sundaram Finance Ltd. • Edelweiss Financial Services Ltd. • ECL Finance Ltd. • Edelweiss Finance & Investments Ltd. • Edelweiss Commodities Services Ltd. • UTI Asset Management Company Ltd. • UTI Retirement Solutions Ltd. • Edelweiss Tokio Life Insurance Co. Ltd. • Edelweiss Housing Finance Ltd.

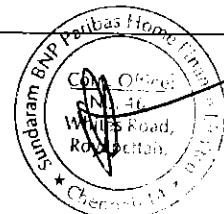


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Ms. Radha Unni Independent Director (DIN: 03242769)	69	River View, 21/6, Fourth Main Road, Gandhi Nagar, Chennai 600020	05.03.2015	<ul style="list-style-type: none"> The Catholic Syrian Bank Ltd Nitta Gelatin India Ltd. Muthoot Capital Services Ltd. Royal Sundaram General Insurance Co. Ltd. Axles India Ltd.
Mr. P.C. Mathew Independent Director (DIN:02527048)	67	102 Langford House 8 Langford Gardens Bangalore 560 025	30.04.2015	<ul style="list-style-type: none"> Imaginessence Aromas Pvt Ltd.
Mr. Srinivas Acharya Managing Director (DIN: 00017412)	63	'Srinivas', III Floor No.7, Rukmani Road, Kalakshetra Colony, Besant Nagar Chennai 600 090	<ul style="list-style-type: none"> 26.03.2004 Appointed as Managing Director since 01.04.2010 	<ul style="list-style-type: none"> Turbo Energy Pvt. Ltd Sundaram Hydraulics Ltd Royal Sundaram General Insurance Co. Ltd.

(iii) Details of change in directors since last three years

Name & DIN	Date of Appointment	Date of resignation	Remarks
Mr. Nitin Palany (DIN : 00038706)	26.07.1999	31.03.2010	Mr. Nitin Palany, MD of the Company since inception completed his extended term of office on 31 st March 2010.
Mr. Srinivas Acharya (DIN : 00017412)	26.03.2004	-	Appointed as the Managing Director effective 01.04.2010
Mr. Jacques Michel (DIN : 02968626)	10.12.2010	09.02.2011	
Mr. Alain Van Groenendael (DIN : 03060462)	28.04.2010	28.10.2011	
Mr. A.N. Raju (DIN : 00036201)	10.12.2010	09.08.2012	
Mr. Anthony Colwyn-Thomas (DIN : 05102669)	28.10.2011	-	
Mr. Adam Alexandre (DIN : 05309888)	20.07.2012	16.10.2017	
Mr. S. Ravindran (DIN : 00045076)	09.08.2012	21.10.2014	
Mr. P.N. Venkatachalam (DIN : 00499442)	21.10.2014	-	
Ms. Radha Unni (DIN: 03242769)	05.03.2015	--	
Mr. P.C. Mathew (DIN:02527048)	30.04.2015	--	



Sundaram BNP Paribas Home Finance Limited
Schedule – I as per SEBI (Issue and Listing of Debt Securities) (Amendment) Regulation, 2012.

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Mr. M.S. Parthasarathy (DIN: 00038588)	29.01.2005	30.06.2015	
Mr. John Christopher Woodhouse - Director (DIN: 01587411)	24.10.2007	01.06.2016	
Mr. Adam Alexandre (DIN : 05309888)	09.03.2018	22.07.2018	

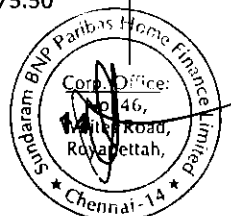
(iv) Details of Related party transactions for the last three years

A Income

S. No	Name of the company	Nature of Expenses	2017-2018	2016-2017	2015-2016
1	Key Management Personnel	Interest on Housing Loan	3.10	3.70	2.08
2	Sundaram Finance Limited	Rent	1.29	1.14	0.69
3	Sundaram Finance Limited	Brokerage	0.79	-	-
				-	-

B Expenses/Appropriation

S. No	Name of the company	Nature of Expenses	2017-2018	2016-2017	2015-2016
1	Key Management Personnel	Remuneration	223.83	217.35	203.45
		Interest On Fixed Deposit	2.33	6.61	3.30
2	Sundaram Finance Limited	Rent	206.72	214.15	210.74
		Brokerage, Commission, Deposit, Payroll Processing Services and Telecalling Services	670.42	494.92	522.22
		Intranet/ Web Maintenance, Scanning Image Charges	6.45	16.56	13.39
		Inspection fees and Docket Verification fees	76.49	71.33	48.87
		Connectivity and Other Charges	483.55	442.74	418.86
		Training Expenses	-	2.21	0.45
		Dividend Paid	1775.50	1775.50	1775.50



Sundaram BNP Paribas Home Finance Limited
Schedule - I as per SEBI (Issue and Listing of Debt Securities) (Amendment) Regulation, 2012.

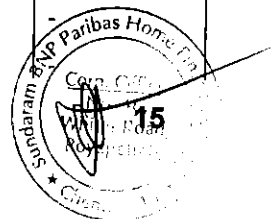
Private & Confidential - Not for Circulation					
3	BNP Paribas Personal Finance S.A.	Dividend Paid	1768.41	1768.41	1768.41
4	Sundaram Business Services Ltd.	Brokerage, Commission, Deposit, Payroll Processing Services and Telecalling Services	0.30		
5	Sundaram BPO India Ltd.	Brokerage, Commission, Deposit, Payroll Processing Services and Telecalling Services	38.63	50.69	29.35
6	Sundaram Infotech Solutions Ltd.	Connectivity and Other Charges	-	39.18	45.49
7	Royal Sundaram Alliance Insurance Company Ltd	Interest On NCDs	614.03	663.74	503.80
		Insurance Premium	19.96	18.02	6.24

C Assets

S. No	Name of the company	Nature of Expenses	2017-2018	2016-2017	2015-2016
1	Key Management Personnel	Housing Loan at the end of the year	140.00	170.00	200.00
2	Sundaram Finance Limited	Purchase of Asset	155.41	375.60	398.98
		Other Assets	148.45	145.20	364.59
3	Sundaram Infotech Solutions Ltd.	Purchase of Asset	-	-	-
		Other Assets	-	-	-
4	Royal Sundaram Alliance Insurance Company Ltd	Other Assets	21.85	21.89	17.08

D Liabilities

S. No	Name of the company	Nature of Expenses	2017-2018	2016-2017	2015-2016
1	Key Management Personnel	Commission Payable	75.00	100.00	100.00
		Deposits	50.00	35.00	35.00
		Interest Accrued on Deposits	2.33	6.61	3.30
2	Sundaram Finance Limited	Other Liabilities	73.97	34.20	53.24
		Equity	-	-	-
		Share Premium	-	-	-



Sundaram BNP Paribas Home Finance Limited
Schedule – I as per SEBI (Issue and Listing of Debt Securities) (Amendment) Regulation, 2012.

Private & Confidential – Not for Circulation

		Dividend Payable	-	-	1,775.50
3	BNP Paribas Personal Finance S.A.	Equity	-	-	-
		Share Premium	-	-	-
		Dividend Payable	-	-	1,768.41
4	Sundaram BPO India Ltd.	Other Liabilities	-	2.13	-
5	Royal Sundaram Alliance Insurance Company Ltd	Other Liabilities	5757.50	6766.20	7338.07
6	Sundaram InfoTech Solution Ltd	Other Liabilities	-	-	0.38

f) (i) Following details regarding the auditors of the Company

Name	Address	Auditor since
M/s.Sundaram & Srinivasan Chartered Accountants	New No:4, (23), C.P Ramaswamy Road, Alwarpet, Chennai - 600 018	17 th July 2017

(ii) Details of change in auditors since last three years – M/s.Sundaram & Srinivasan, Chartered Accountants appointed at the Annual General Meeting held on 17th July 2017.

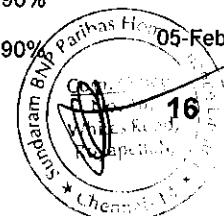
M/s Brahmayya & Co Chartered Accountants, auditors since inception till the Annual General Meeting held on 17th July 2017.

g) Details of borrowings of the Company as on the latest quarter end

(x) Details of borrowings of the Company as on the latest quarter end

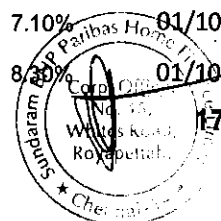
(i) Details of Secured Loan facilities

Secured Loans					
Lender's Name	Type of facility	Amount Sanctioned Rs.in lakh	Loan Outstanding as on 31.03.2018 Rs.in lakh	Rate of Interest	Maturity Date/Last Instalment Date
HDFC Bank	Cash Credit facility	10000	9785.23	8.95%	Within 1 year
ICICI Bank	Cash Credit facility	1000	516.17	9.15%	Within 1 year
Indus Ind Bank	Cash Credit facility	1000	597.95	9.10%	Within 1 year
BNP Paribas	Cash Credit facility	1000	117.02	9.90%	Within 1 year
Axis Bank	Cash credit facility	5000	4951.98	8.00%	Within 1 year
Canara Bank	Cash credit facility	2500	0.33	8.30%	Within 1 year
HDFC Bank Ltd Tr V	Term Loan	10000	3333.33	7.90%	28-Jan-19
HDFC Bank Ltd Tr VI	Term Loan	5000	1666.66	7.90%	05-Feb-19



Sundaram BNP Paribas Home Finance Limited
Schedule - I as per SEBI (Issue and Listing of Debt Securities) (Amendment) Regulation, 2012.

Private & Confidential – Not for Circulation					
HDFC Bank Ltd Tr VII	Term Loan	5000	1666.66	7.90%	18-Feb-19
HDFC Bank Ltd Tr VIII	Term Loan	2000	666.66	7.90%	24-Feb-19
HDFC Bank Ltd Tr IX	Term Loan	10000	10000.00	7.90%	29-Nov-20
Karnataka Bank	Term Loan	10000	10000.00	7.50%	06-Jan-20
Federal Bank	Term Loan	20000	20000.00	7.50%	22-Jun-20
State Bank of India	Term Loan	20000	20000.00	8.08%	28-Feb-20
Federal Bank – WCDL	Term Loan	7500	7500.00	7.95%	16-Sep-18
Canara Bank - WCDL	Term Loan	2450	2450.00	8.00%	04-Apr-18
Total			93252.06		
With National Housing Bank :					
Loan No : 53 - Normal	Term Loan	50,00,00,000.00	361.86	8.40%	01/04/2019
Loan No : 54 - Normal	Term Loan	50,00,00,000.00	1,069.46	8.40%	01/01/2022
Loan No : 55 - Normal	Term Loan	25,00,00,000.00	539.91	8.85%	01/01/2023
Loan No : 56 - Normal	Term Loan	1,00,00,00,000.00	2,124.71	8.40%	01/04/2020
Loan No : 58 -Rural	Term Loan	12,70,00,000.00	206.74	7.50%	01/04/2019
Loan No : 60 -Normal	Term Loan	50,00,00,000.00	2,037.48	8.40%	01/01/2026
Loan No : 61 -Normal-3 yrs reset	Term Loan	50,00,00,000.00	1,790.66	8.95%	01/10/2027
Loan No : 62 -Normal-3 yrs reset	Term Loan	50,00,00,000.00	1,509.93	8.95%	01/07/2026
Loan No : 63 -Normal-3 yrs reset	Term Loan	50,00,00,000.00	1,344.29	8.75%	01/01/2028
Loan No : 64 b -Rural	Term Loan	18,78,00,000.00	506.47	8.00%	01/01/2020
Loan No : 66 - Normal	Term Loan	50,00,00,000.00	2,233.23	8.25%	01/01/2028
Loan No : 67 - Normal	Term Loan	50,00,00,000.00	1,937.25	8.35%	01/01/2028
Loan No : 68 - Normal	Term Loan	50,00,00,000.00	2,476.55	8.35%	01/04/2028
Loan No : 69 - Normal	Term Loan	50,00,00,000.00	1,865.96	8.30%	01/04/2028
Loan No : 70 -Normal	Term Loan	55,00,00,000.00	2,282.01	8.25%	01/04/2028
Loan No : 71 - RHF	Term Loan	12,00,00,000.00	386.42	8.00%	01/04/2020
Loan No : 72 -Normal	Term Loan	57,00,00,000.00	1,397.88	8.15%	01/04/2028
Loan No : 73 -Normal	Term Loan	57,00,00,000.00	1,805.20	8.10%	01/04/2028
Loan No : 82 -Women exposure	Term Loan	10,00,00,000.00	499.16	8.25%	01/01/2027
Loan No : 83 Normal	Term Loan	30,00,00,000.00	1,573.30	8.75%	01/04/2029
Loan No : 85 Normal	Term Loan	1,00,00,00,000.00	3,934.55	8.90%	01/04/2029
Loan No : 90 Normal	Term Loan	75,00,00,000.00	5,758.46	8.90%	01/07/2029
Loan No : 91 - LIH	Term Loan	24,00,00,000.00	518.58	9.40%	01/07/2026
Loan No : 92 - RHF	Term Loan	10,00,00,000.00	527.41	7.10%	01/10/2021
Loan No : 93 Normal	Term Loan	90,00,00,000.00	6,300.25	8.30%	01/10/2029

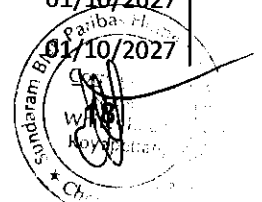


Sundaram BNP Paribas Home Finance Limited

Schedule - I as per SEBI (Issue and Listing of Debt Securities) (Amendment) Regulation, 2012.

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Loan No : 94 Normal	Term Loan	1,00,00,00,000.00	7,857.23	8.30%	01/10/2029
Loan No : 95 Normal	Term Loan	90,00,00,000.00	2,203.88	8.30%	01/01/2030
Loan No : 96 Normal	Term Loan	90,00,00,000.00	7,217.64	8.30%	01/01/2030
Loan No : 97 - RHF	Term Loan	5,90,00,000.00	412.98	7.35%	01/01/2025
Loan No : 98 Normal	Term Loan	1,10,00,00,000.00	8,826.33	8.20%	01/01/2030
Loan No : 99 - RHF	Term Loan	9,00,00,000.00	628.85	7.35%	01/01/2025
Loan No : 100 Normal	Term Loan	70,00,00,000.00	5,733.67	7.90%	01/04/2030
Loan No : 101 Normal	Term Loan	1,25,00,00,000.00	10,592.00	7.95%	01/07/2030
Loan No : 102 - RHF	Term Loan	41,00,00,000.00	3,088.23	6.87%	01/07/2025
Loan No : 103 Normal- annual reset	Term Loan	1,00,00,00,000.00	7,948.64	7.85%	01/10/2025
Loan No : 104 - RHF	Term Loan	6,00,00,000.00	460.50	6.87%	01/07/2025
Loan No : 105 - RHF	Term Loan	7,00,00,000.00	556.00	6.87%	01/10/2025
Loan No : 106 Normal- annual reset	Term Loan	47,10,00,000.00	3,863.00	8.15%	01/01/2026
Loan No : 107 - Normal- annual reset	Term Loan	1,25,00,00,000.00	10,256.36	8.40%	01/01/2026
Loan No : 108 - RHF	Term Loan	4,00,00,000.00	328.18	6.12%	01/01/2026
Loan No : 109 - Flood relief	Term Loan	3,80,00,000.00	281.44	6.50%	01/01/2023
Loan No : 110 - Normal- 3 yrs reset	Term Loan	1,50,00,00,000.00	12,692.28	8.60%	01/04/2026
Loan No : 111 - Flood relief	Term Loan	3,52,00,000.00	273.76	6.50%	01/04/2023
Loan No : 112 - RHF	Term Loan	15,70,00,000.00	1,328.44	6.12%	01/04/2026
Loan No : 113 - Flood relief	Term Loan	1,83,00,000.00	149.10	6.50%	01/07/2023
Loan No : 114 - Normal- 3 yrs reset	Term Loan	1,00,00,00,000.00	9,152.50	8.20%	01/07/2031
Loan No : 115 - Normal- 3 yrs reset	Term Loan	83,15,00,000.00	7,610.30	8.20%	01/07/2031
Loan No : 116 - RHF	Term Loan	13,00,00,000.00	1,133.30	6.12%	01/07/2026
Loan No : 117 - Normal- 3 yrs reset	Term Loan	90,00,00,000.00	8,294.00	8.15%	01/10/2029
Loan No : 118 - Normal- 3 yrs reset	Term Loan	80,00,00,000.00	7,372.40	8.05%	01/10/2029
Loan No : 119 - RHF	Term Loan	7,50,00,000.00	673.04	6.12%	01/10/2026
Loan No : 120 - Normal- 1 yr reset	Term Loan	1,00,00,00,000.00	9,410.50	8.15%	01/01/2030
Loan No : 121 - UHF	Term Loan	10,00,00,000.00	948.70	4.86%	01/01/2031
Loan No : 122 - Normal- 1 yr reset	Term Loan	57,50,00,000.00	5,435.00	8.35%	01/01/2031
Loan No : 123 - UHF	Term Loan	1,00,00,00,000.00	9,743.50	4.86%	01/07/2027
Loan No : 124 - Normal- 1 yr reset	Term Loan	10,00,00,000.00	974.35	7.60%	01/07/2027
Loan No : 127- UHF	Term Loan	27,00,00,000.00	2,700.00	4.86%	01/10/2027
Loan No : 128 - Normal- 1 yr reset	Term Loan	75,00,00,000.00	7,500.00	7.65%	01/10/2027
Loan No : 129- UHF	Term Loan	6,50,00,000.00	650.00	4.86%	01/10/2027
Loan No : 130- UHF	Term Loan	2,50,00,000.00	250.00	4.86%	01/10/2027



Sundaram BNP Paribas Home Finance Limited
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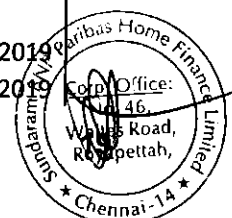
Private & Confidential - Not for Circulation					
Loan No : 131 - Normal- 1 yr reset	Term Loan	47,00,00,000.00	4,700.00	7.95%	01/10/2025
Loan No : 132- UHF	Term Loan	2,00,00,000.00	200.00	4.86%	01/10/2027
Loan No : 125,126 - UHF	Term Loan	30,00,00,000.00	3,000.00	4.86%	01/10/2027
Loan No : 86,87,88 Normal	Term Loan	2,08,00,00,000.00	11,376.60	8.70%	01/04/2029
Total			2,20,810.42		

Note: Rupee Term Loans from Banks are secured by a negative lien on the loan assets of the Company

Rupee Term Loan from National Housing Bank are secured by a negative lien on the assets of the company.

(ii) Details of Non-Convertible Debentures - As on 31.03.2018

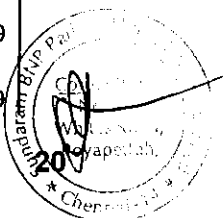
Debenture Series	Tenor	Coupon	Loan Outstanding as on 31.03.2018	Date of Allotment	Maturity Date/Last Instalment Date
Secured					
NCD			Rs.in Lakh		
NCD - Series 136	2199	9.3	1,000.00	30/04/2012	08/05/2018
NCD - Series 133-zc	1819	9.33	200.00	17/04/2013	10/04/2018
NCD - Series 134	1824	9.33	500.00	22/04/2013	20/04/2018
NCD - Series 135	1835	9.3	5,000.00	29/04/2013	08/05/2018
NCD - Series 137	1831	9.3	1,000.00	03/05/2013	08/05/2018
NCD - Series 139	1827	9.3	3,000.00	07/05/2013	08/05/2018
NCD - Series 143	1826	9.15	5,000.00	20/05/2013	20/05/2018
NCD - Series 149	1826	10.45	500.00	08/08/2013	08/08/2018
NCD - Series 150	1826	10.45	1,500.00	08/08/2013	08/08/2018
NCD - Series 151	1826	10.45	1,000.00	08/08/2013	08/08/2018
NCD - Series 152	1826	10.45	1,000.00	08/08/2013	08/08/2018
NCD - Series 182	1826	10.07	500.00	21/01/2014	21/01/2019
NCD - Series 183	1826	10.07	500.00	21/01/2014	21/01/2019
NCD - Series 190	1824	10.17	3,000.00	10/02/2014	08/02/2019
NCD - Series 200-ZC	1813	10.17	1,600.00	12/03/2014	27/02/2019
NCD - Series 204-208	1826	9.65	8,500.00	18/07/2014	18/07/2019
NCD - Series 215 -217	1826	9.7	3,000.00	11/09/2014	11/09/2019



Sundaram BNP Paribas Home Finance Limited
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NCD - Series 219	1824	9.7	1,000.00	15/09/2014	13/09/2019
NCD - Series 225	1826	9.7	4,000.00	26/09/2014	26/09/2019
NCD - Series 233	1826	9.56	500.00	17/10/2014	17/10/2019
NCD - Series 238 - ZC PREMIUM	1140	9.1	700.00	25/02/2015	10/04/2018
NCD - Series 247 - ZC	1139	9.04	1,620.00	13/03/2015	25/04/2018
NCD - Series 251 - ZC	1097	8.9	4,000.00	08/04/2015	09/04/2018
NCD - Series 252	1827	8.95	2,500.00	13/04/2015	13/04/2020
NCD-Series-256-ZC	1093	8.8	3,200.00	25/05/2015	22/05/2018
NCD-Series-255-ZC	1100	8.8	660.00	25/05/2015	29/05/2018
NCD-Series-257-ZC	1103	8.92	1,000.00	03/07/2015	10/07/2018
NCD-Series-258-ZC-Annual compounding	1098	8.92	6,900.00	10/07/2015	12/07/2018
NCD-Series-259	1097	8.7	1,000.00	08/10/2015	09/10/2018
NCD-Series-260	1097	8.7	1,000.00	08/10/2015	09/10/2018
NCD-Series-261	1097	8.7	500.00	08/10/2015	09/10/2018
NCD-Series-262	1827	8.7	2,000.00	09/10/2015	09/10/2020
NCD-Series-263	1097	8.7	2,000.00	14/10/2015	15/10/2018
NCD-Series-264	868	8.65	1,000.00	30/11/2015	16/04/2018
NCD-Series-265	1096	8.7	1,500.00	14/12/2015	14/12/2018
NCD-Series-266	1094	8.97	2,500.00	02/03/2016	01/03/2019
NCD-Series-267	1095	8.85	450.00	11/03/2016	11/03/2019
NCD-Series-268	1093	8.71	1,000.00	19/05/2016	17/05/2019
NCD-Series-269-ZC	1130	8.6	300.00	24/05/2016	28/06/2019
NCD-Series-270 - ZC premium	1095	8.75	2,500.00	12/07/2016	12/07/2019
NCD-Series-271	1095	8.75	1,000.00	12/07/2016	12/07/2019
NCD-Series-271	1095	8.75	1,000.00	12/07/2016	12/07/2019
NCD-Series-271	1095	8.75	1,500.00	12/07/2016	12/07/2019
NCD-Series-274 - ZC - premium	1106	8.7	590.00	12/07/2016	23/07/2019



Sundaram BNP Paribas Home Finance Limited
Schedule - I as per SEBI (Issue and Listing of Debt Securities) (Amendment) Regulation, 2012.

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NCD-Series-272	1157	8.75	5,000.00	12/07/2016	12/09/2019
NCD-Series-273	1459	8.75	5,000.00	12/07/2016	10/07/2020
NCD-Series-275	1095	8.65	1,500.00	15/07/2016	15/07/2019
NCD-Series-276	730	8.42	10,000.00	02/08/2016	02/08/2018
NCD-Series-278 - ZC- premium	1386	8.15	1,100.00	16/09/2016	03/07/2020
NCD-Series-279 - ZC discount	900	8.05	6,966.29	26/09/2016	15/03/2019
NCD-Series-280 - ZC discount	891	8	6,969.37	05/10/2016	15/03/2019
NCD-Series-281	1095	7.6	10,000.00	28/11/2016	28/11/2019
NCD-Series-282	1093	7.6	10,000.00	01/12/2016	29/11/2019
NCD-Series-283	730	7.75	10,000.00	08/02/2017	08/02/2019
NCD-Series-284 - ZC premium	547	7.8	5,000.00	27/02/2017	28/08/2018
NCD-Series-285	730	7.8	2,500.00	27/03/2017	27/03/2019
NCD-Series-286	729	7.8	10,000.00	30/03/2017	29/03/2019
NCD-Series-287 - ZC Premium	1114	7.7	3,000.00	12/06/2017	30/06/2020
NCD-Series-288	728	7.67	10,000.00	16/06/2017	14/06/2019
NCD-Series-289	728	7.67	2,500.00	16/06/2017	14/06/2019
NCD-Series-290	728	7.47	10,000.00	30/06/2017	28/06/2019
NCD-Series-291	1094	7.4	3,500.00	30/08/2017	28/08/2020
NCD-Series-292	1096	7.4	7,500.00	04/09/2017	04/09/2020
NCD-Series-293	1094	7.75	10,000.00	29/11/2017	27/11/2020
			2,13,255.66		
Unsecured					
Subordinate Debt -3	7 yrs	10.25%	1000	19-Jan-12	19/01/2019
Subordinate Debt -4	7 yrs	10.35%	1000	08-Feb-12	08/02/2019
Subordinate Debt -5	7 yrs	10.35%	1000	22-Feb-12	22/02/2019
Subordinate Debt -7	10 yrs	10.50%	500	29-Jun-12	28/06/2019
Subordinate Debt -8	7 yrs	10.50%	5000	23-Aug-12	23/08/2019
Subordinate Debt -6	10 yrs	10.50%	2500	28-Jun-12	28/06/2022
Subordinate Debt -9	10 yrs	9.90%	4000	28-Feb-13	28/02/2023
Subordinate Debt -10	10 yrs	9.45%	2000	16/12/2014	16/12/2024
Subordinate Debt -11	10 yrs	9.25%	4500	24/02/2015	24/02/2025
			21500		



Secured Non-Convertible Debentures are secured by

(i) First mortgage over a specific immovable property belonging to the Company and a negative lien on its loan assets.	210935.66
(ii) First mortgage over a specific immovable property belonging to the Company Hypothecation of loan receivables.	2320.00
Total	2,13,255.66

(x) (iii) Details of Top 10 debenture holders of the Company as on the latest quarter end (31st March 2018):

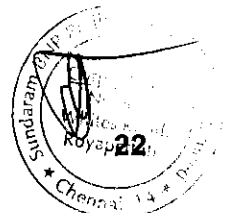
Name	Amount Rs. in Cr
HDFC Bank	500.00
Reliance General Insurance	185.00
HSBC Mutual Fund	183.00
Birla Mutual Fund	175.00
Kotak MF	165.00
SBI Life Insurance	120.00
Reliance MF	100.00
DHFL Pramerica Life Insurance	70.00
India Corporate Bond Fund	69.00

(x) (iv) The amount of Corporate Guarantee issued by the Issuer along with name of the Counter party (like Name of the subsidiary, JV entities, Group companies etc,) on behalf of whom it has been issued - Nil

(x)(v) Details of Commercial Paper:

The amount outstanding in CP as on 31st March 2018 is ` 53423.39lakh.

Series	Face Value	Amount	Maturity date
Commercial Paper - Series 226	10,000.00	9844.18	15-Jun-18
Commercial Paper - Series 227	7,500.00	7383.72	15-Jun-18
Commercial Paper - Series 228	10,000.00	9384.13	31-Jan-19
Commercial Paper - Series 229	8,000.00	7473.25	20-Feb-19
Commercial Paper - Series 230	4,800.00	4740.42	30-May-18
Commercial Paper - Series 231	5,000.00	4927.55	12-Jun-18
Commercial Paper - Series 232	10,000.00	9670.14	10-Sep-18
Total		53423.39	



(x)(vi). Details of rest of the borrowing as on 31.03.2018

a) **Hybrid Debt like FCCB, Optionally convertible Debentures/Preference Shares - Nil**

b) **Deposits**

The unsecured borrowing by way of Public Deposits outstanding as on 31st March 2018 is Rs.106834.28 lakh. The Maturity Pattern of deposits are given below

Year	Amount (` in lakh)
Apr-18 – Mar 19	41699.72
Apr-19 – Mar 20	38117.39
Apr-20 – Mar 21	26004.31
Apr-21 – Mar 22	714.15
Apr-22 – Mar 23	298.71

(x) (vii). Details of all defaults and/or delay in payments of interest and principal of any kind of termloans, debt securities and other financial indebtedness including corporate guarantee issued by the Company in the past 5 years

Nil

(x)(viii) Details of any outstanding borrowing taken/ Debt securities issued (i) for consideration other than cash, whether in whole or part (ii) at a premium or discount (iii) in pursuance of any option.

Nil

(x)(ix) Material Development

Nil

(x)(x) Debt securities issued for consideration other than cash, whether in whole or part or at a premium or discount or in pursuance of any action.

Nil

(x)(xi) Details of highest ten holders of each kind of security (Equity) as on 31.03.2018

Equity - Holders

1) Sundaram Finance Ltd –	`50.72 Cr
2) BNP Paribas Personal Finance –	`50.52 Cr
Total	`101.25 Cr

(x) (xii) Undertaking to use a common form of transfer

The company has been issuing all listed debentures in Demat form only. The normal procedure followed for transfer of securities held in dematerialized form shall be followed for transfer of these debentures held in electronic form. In case the Company issues listed debentures in Physical form, the Company undertakes that there shall be a common form of transfer for the Debentures and the provisions of the Companies Act, 2013 and all applicable laws shall be duly complied with in respect of all transfer of debentures and registration thereof.



viii. Details of all defaults and/or delay in payments of interest and principal of any kind of term loans, debt securities and other financial indebtedness including corporate guarantee issued by the Company in the past 5 years

Nil

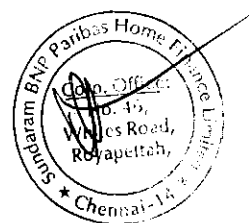
ix) Details of any outstanding borrowing taken/ Debt securities issued (i) for consideration other than cash, whether in whole or part (ii) at a premium or discount (iii) in pursuance of any option.

Nil

h. Details of Promoters of the Company:-

Details of Promoter Holding in the Company as on the latest quarter end :-

Sr No	Name of the shareholders	Total No of Equity Shares	No of shares in demat form	Total shareholding as % of total no of equity shares	No of Shares Pledged	% of Shares pledged with respect to shares owned.
1.	Sundaram Finance Ltd.	5,07,28,473	--	50.10%	Nil	Nil
2.	BNP Paribas Personal Finance	5,05,25,965	5,05,25,965	49.90%	Nil	Nil
	Total	10,12,54,438	5,05,25,965	100%		

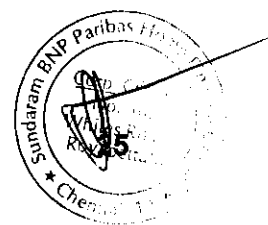


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- i) Abridged version of Audited Consolidated (wherever available) and Standalone Financial Information (like Profit & Loss statement, Balance Sheet and Cash Flow statement) for at least last three years and auditor qualifications , if any. *

Audited Financial Results for the last 3 years

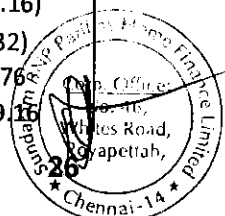
Particulars	In Lakh		
	Year ended		
	31.03.2018 Audited	31.03.2017 Audited	31.03.2016 Audited
1.Income from Operations	89450.15	92165.94	92703.23
2. Expenditure			
(a) Employees Cost	4927.86	4340.80	3864.69
(b) Depreciation	499.71	420.17	372.25
(c) Other expenditure	8666.66	5566.37	4869.83
(d) Total	14094.23	10327.34	9106.77
3. Profit from operations before other Income, Interest and Exceptional Items (1-2)	75355.92	81838.60	83596.46
4. Other Income	357.41	118.93	23.15
5. Profit before Interest & Exceptional Items (3+4)	75713.33	81957.53	83619.61
6.Interest	55780.28	58300.98	60289.89
7.Exceptional Items	-	-	-
8.Profit (+)/ Loss (-) from Ordinary Activities before tax (5) - (6+7)	19933.05	23656.55	23329.72
9.Tax Expense	6295.42	8291.62	8057.50
10. Net Profit(+)/Loss(-) for the period (8-9)	13637.63	15364.93	15272.22
11.Deferred Tax Liability on Special Reserve	-	-	-
12.Net Profit (+)/Loss(-) for the period (10-11)	13637.63	15364.93	15272.22
13. Paid-up equity share capital (Face Value of the Share Rs.10)	10125.44	10125.44	10125.44
14. Paid-up debt capital	234755.66	232050.00	206910
15. Reserves excluding Revaluation Reserves (as per balance sheet previous accounting year)	102090.82	92718.56	77353.63
16. Debenture Redemption Reserve	-	-	-
17. Earnings Per Share (EPS)	13.47	15.17	15.08
18. Debt Equity Ratio	6.32	6.29	7.17
19. Debt Service Coverage Ratio (DSCR)	0.18	0.21	0.24
20. Interest Service Coverage Ratio (ISCR)	1.36	1.41	1.39
21.Dividends declared (Rs.per share)	3.5	3.5	3.5
22.Dividends declared incl dividend tax	42.65	42.65	42.65



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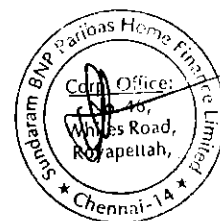
(Rs.in Cr)

Cash Flow Statement		Rs.in lakhs		
Particulars	April -March 2018	April -March 2017	April -March 2016	
CASH FLOW FROM OPERATING ACTIVITIES:				
<i>Net Profit</i>	13637.63	15364.93	14642.32	
Provision for Taxation (Including Deferred Tax)	6295.42	8291.62	7283.82	
Add : Financial Costs	55780.28	58300.98	61776.48	
Depreciation	499.71	420.17	364.59	
Provision against investments (net)	91.50	(14.90)	(221.85)	
Provision against Non-Performing assets (net)	3518.18	1344.89	4971.50	
Contingent Provision against Standard Assets	278.29	169.63	137.93	
(Profit)/ Loss on sale of assets	(26.92)	(2.23)	1.94	
(Profit)/ Loss on sale of Investments	(1360.25)	(1,975.02)	(3378.73)	
Interest / Dividend Income	(1201.86)	(1,208.94)	(1066.19)	
Provision for Dividend				
OPERATING PROFIT BEFORE WORKING CAPITAL CHANGES	77511.98	80691.13	84511.80	
(Increase)Decrease in long Term Loans and Advances	(71138.93)	(24,706.82)	(41782.31)	
(Increase) Decrease in Other Non-Current Asset	23.82	24.76	(32.88)	
(Increase) Decrease in Bank Deposits	(12208.89)	14618.80	(1450.00)	
(Increase)Decrease in Short Term Loans and Advances	(9283.01)	(4,052.30)	(4286.88)	
(Increase) Decrease in Other Current Asset	(1401.67)	(2,335.86)	(1851.08)	
(Increase) Decrease in SLR Investments - net of sales	-	-	112.39	
Increase (Decrease) in Long -Term Provisions	(16.84)	2.01	(45.30)	
Increase (Decrease) in Short -Term Provisions	24.63	11.42	(12.70)	
Increase (Decrease) in Other Long-Term Liability	47.98	(104.28)	4080.41	
Increase (Decrease) in Other Current Liabilities	83780.94	(67,907.00)	(90510.41)	
Increase (Decrease) in Trade Payable	(298.29)	(172.22)	145.66	
Cash generated from operations	67041.72	(3930.36)	(51121.30)	
Financial Costs	(56392.26)	(59,442.85)	(61771.29)	
Direct Taxes Paid	(7608.00)	(7,907.36)	(8200.00)	
NET CASH FROM OPERATING ACTIVITIES (A)	3041.46	(71,280.57)	(121092.60)	
CASH FLOW FROM INVESTING ACTIVITIES				
Purchase of Fixed Assets - Tangible	(530.37)	(669.68)	(265.16)	
Purchase of Fixed Assets - Intangible	-	-	(0.32)	
Sale of Fixed Assets - Tangible	43.74	39.61	40.76	
Purchase / Sale of Current Investments	23307.74	(10,136.63)	4529.16	

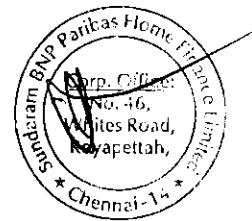


Sundaram BNP Paribas Home Finance Limited
Schedule - I as per SEBI (Issue and Listing of Debt Securities) (Amendment) Regulation, 2012.

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Purchase / Sale of Non Current Investments	(1473.77)	102.10	(1043.11)
Interest Received	1163.93	1205.03	1264.17
NET CASH FROM INVESTING ACTIVITIES	(B)	22511.27	(9459.57)
CASH FLOW FROM FINANCING ACTIVITIES			4525.50
Share Capital - Equity	-	-	-
Securities Premium received	-	-	-
Increase (Decrease) in Long-Term Borrowings	(30538.71)	68521.58	123442.93
Increase (Decrease) in Short-Term Borrowings	8948.85	17545.28	(18665.87)
Dividend paid (including Corporate Dividend Tax)	(4,265.37)	(4,265.37)	(4738.50)
NET CASH FROM FINANCING ACTIVITIES	(C)	(25855.23)	81801.49
Effect of Foreign Exchange rates on Cash and Cash Equivalents, net	(D)		100038.56
NET INCREASE IN CASH AND CASH EQUIVALENTS (A)+(B)+(C)+(D)	(302.50)	1061.35	(16528.53)
Cash and cash equivalents at the Beginning of the Year	3846.01	2784.66	42935.84
Cash and cash equivalents at the End of the Year	3543.51	3846.01	26407.31
COMPONENTS OF CASH AND CASH EQUIVALENTS			
AT THE END OF THE YEAR			
Current Account with Banks	358.87	250.98	2600.67
Short Term Deposit	3070.03	3392.64	23489.76
Cash, Stamps and Stamp Papers on Hand	114.61	202.39	316.88
Cash & Cash equivalents	3543.51	3846.01	26407.31



- j) Any material event/ development or change having implications on the financials/credit quality (e.g. any material regulatory proceedings against the Issuer/promoters, tax litigations resulting in material liabilities, corporate restructuring event etc) at the time of issue which may affect the issue or the investor's decision to invest / continue to invest in the debt securities. – Nil
- k. The names of the debenture trustee(s) shall be mentioned with statement to the effect that debenture trustee(s) has given his consent to the Issuer for his appointment under regulation 4 (4) and in all the subsequent periodical communications sent to the holders of debt securities. – **IDBI Trusteeship Services Ltd has given their consent to the issuer to act as a trustee to the debentureholders under Regulation 4. The holders of debt securities have been duly communicated about the trusteeship.**
- l. The detailed rating rationale (s) adopted (not older than one year on the date of opening of the issue)/ credit rating letter issued (not older than one month on the date of opening of the issue) by the rating agencies shall be disclosed.



Ratings

CRISIL
An IIFP Global Company

CONFIDENTIAL

SDHF/204253/NC/081800306/1
September 04, 2018

Mr. Srinivas Acharya
Managing Director
Sundaram BNP Paribas Home Finance Limited
Sundaram Towers, Fifth floor, No. 46,
Whites Road, Royapettah,
Chennai - 600014

Dear Mr. Srinivas Acharya,

Re: CRISIL Rating for the Rs.500 Crore Non-Convertible Debenture of Sundaram BNP Paribas Home Finance Limited

All ratings assigned by CRISIL are kept under continuous surveillance and review.
Please refer to our rating letter dated August 03, 2018 bearing Ref.no. SDHF/204253/NC/081800306

Please find in the table below the ratings outstanding for your company

S.No.	Instrument	Rated Amount (Rs. In Crore)	Rating Outstanding
1	Non-Convertible Debentures	500	CRISIL AA+/Stable

In the event of your company not making the issue within a period of 180 days from the above date, or in the event of any change in the size or structure of your proposed issue, a fresh letter of revalidation from CRISIL will be necessary.

As per our Rating Agreement, CRISIL would disseminate the rating along with outlook through its publications and other media, and keep the rating along with outlook under surveillance for the life of the instrument. CRISIL reserves the right to withdraw or revise the rating/outlook assigned to the captioned instrument at any time, on the basis of new information or unavailability of information, or other circumstances which CRISIL believes may have an impact on the rating.

As per the latest SEBI circular (reference number CIR/MD/DF/17/2013, dated October 22, 2013) on centralized database for corporate bonds/debentures, you are required to provide International Securities Identification Number (ISIN) along with the reference number and the date of the rating letter of all bond/debenture issuances made against this rating letter to us. The circular also requires you to share this information with us within 2 days after the allotment of the ISIN. We request you to mail us all the necessary and relevant information at debtissue@crsil.com. This will enable CRISIL to verify and conform to the depositories, including NSDL and CDSL, the ISIN details of debt rated by us, as required by SEBI. Feel free to contact us for any clarifications you may have at debtissue@crsil.com

Should you require any clarification, please feel free to get in touch with us.
With warm regards,

Yours sincerely,

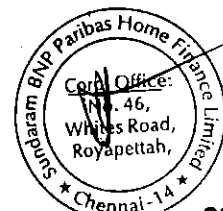
Rama Patel
Rama Patel
Director - CRISIL Ratings

Nivedita Shibu
Nivedita Shibu
Associate Director - CRISIL Ratings



A CRISIL rating reflects CRISIL's current opinion on the likelihood of timely payments of the obligations under the rated instrument and does not constitute an endorsement of the rated entity or CRISIL. CRISIL ratings are based on information provided by the issuer or obtained by CRISIL from sources it considers reliable. CRISIL does not guarantee the completeness or accuracy of the information on which the rating is based. A CRISIL rating is not a recommendation to buy, sell or hold the rated instrument; it does not comment on the market price or suitability for a particular investor. All CRISIL ratings are under surveillance. Ratings are revised as and when circumstances so warrant. CRISIL is not responsible for any errors and omissions. Please note that it has no branch liability whatsoever to the subscribers / users / beneficiaries / distributors of this product. CRISIL Ratings rating criteria are available without charge to the public on the CRISIL web site: www.crsil.com. For the latest rating information or for confirmation of any company rated by CRISIL, please contact Customer Service (toll-free at 1800-267-1301). Corporate Identity Number: U71201MH1987PLC042363

CRISIL House, Central Avenue, Hiraniwadi Business Park, Powai, Mumbai - 400076. Phone: +91 22 3342 3000 | Fax: +91 22 4040 5800
www.crsil.com



n. If the security is backed by a guarantee or letter of comfort or any other document / letter with similar intent, a copy of the same shall be disclosed. In case such document does not contain detailed payment structure (procedure of invocation of guarantee and receipt of payment by the investor along with timelines) the same shall be disclosed in the offer document. - Nil

o. Copy of consent letter from the Debenture Trustee is disclosed as under:

IDBI Trusteeship Services Ltd
CIN : U65991MH2001GOI131154

No. 4386-B/ITSL/OPR/CL/17-18/DBB/475
August 29, 2017

Sundaram BNP Paribas Home Finance Limited,
Sundaram Towers,
1st Floor, 46, Whites Road
Chennai- 14



Kind Attn: Mr. Swaminathan

Dear Sir,

Consent to act as Debenture Trustee for the proposed issue of Secured Non-Convertible Debentures aggregating Rs. 1000 crores

This is with reference to the discussion we had regarding appointment of IDBI Trusteeship Services Ltd. as Debenture Trustee for the proposed issue of Debentures of Rs. 1000 Crores. In this connection, we confirm our acceptance of the assignment.

We are agreeable for inclusion of our name as trustees in the Disclosure document/ listing application/ any other document to be filed with the Stock Exchange(s) subject to the following conditions:

1) We the Company hereby agree and undertake to execute, the Debenture Trust Deed / Debenture Trust Agreement and other necessary documents on such terms and conditions as agreed by the Debenture holders and disclose in the Information Memorandum or Disclosure Document as approved by the Debenture Trustee, within a period as agreed by us in the Information Memorandum or Disclosure Document.

2) We the Company hereby agree & undertake to pay to the Debenture Trustee so long as they hold the office of the Debenture Trustee, remuneration as stated above for their services as Debenture Trustee in addition to all legal, travelling and other costs, charges and expenses which the Debenture Trustee or their officers, employees or agents may incur in relation to execution of the Debenture Trust Deed and all other Documents affecting the Security till the monies in respect of the Debentures have been fully paid-off and the requisite formalities for satisfaction of charge in all respects, have been complied with.

3) We the Company hereby agree & undertake to comply with the provisions of SEBI (Debenture Trustees) Regulations, 1993, SEBI (Issue and Listing of Debt Securities) Regulations, 2008, SEBI Circular No. SEBI/MD/DOF-1/Bond/2009/11/05 dated 11/05/2009 on Simplified Listing Agreement for Debt Securities read with the SEBI Circular No. SEBI/MD/DOF-1/BOND/CL-3/2009 dated the 26th November, 2009, the new Companies Act, 2013 and other applicable provisions and agree to furnish to Trustees such Information in terms the same on regular basis.

Looking forward to a fruitful association with you and assuring you of our best services at all times.

Yours faithfully,
For IDBI Trusteeship Services Ltd.

Authorized Signatory

Regd. Office : Asian Building, Ground Floor, 17, R. Kamani Marg, Ballard Estate, Mumbai - 400 001.
Tel. : 022-4080 7000 • Fax : 022-6631 1776 • Email : itsl@idbitrustee.com • response@idbitrustee.com
Website : www.idbitrustee.com



- p. Names of all the recognised stock exchanges where the debt securities are proposed to be listed clearly indicating the designated stock exchange. - **Proposed to be listed on the "WDM" segment of the National Stock Exchange (NSE), Exchange Plaza, Plot no. C/1, G Block, Bandra-Kurla Complex Bandra (E) Mumbai - 400 051.**
- q. Other details –

i. DRR creation - relevant regulations and applicability.

Debenture Redemption Reserve (DRR)

As per the terms of the Offer Document and as required under the provisions of (Share Capital and Debentures) Rules, 2014. Debenture Redemption Reserve (DRR) in respect of debentures issued is required to be created. However Ministry of Corporate affairs, Department of Company Affairs, vide their notification dated 18th June 2014 clarified that for Housing Finance Companies registered with National Housing Bank under Housing Finance Companies (NHB) Directions 2001, "the adequacy" of Debenture Redemption Reserve (DRR) will be 50% of the value of debentures issued through public issues and no DRR is required in the case of privately placed debentures. Since the NCRD issues of the Company till day are through private placement DRR is not required to be created.

ii. Issue/instrument specific regulations - relevant details (Companies Act, RBI guidelines, etc).

Rights of Debenture Holders

The Debenture holders will not be entitled to any rights and privileges of share holders other than those available to them under statutory requirements. The Debentures shall not confer upon the holders the right to receive notice, or to attend and vote at the general meetings of shareholders of the Company. The principal amount and interest, if any, on the Debentures will be paid to the sole holder only, and in the case of joint holders, to the one whose name stands first in the Register of Debenture holders. The Debentures shall be subject to other usual terms and conditions incorporated in the Debenture certificate(s) that will be issued to the allottee (s) of such Debentures by the Company and also in the Trustee Agreement / Trust Deed.

Modification of Rights

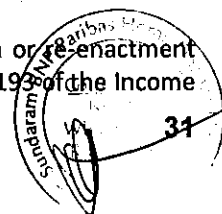
The rights, privileges, terms and conditions attached to the Debentures may be varied, modified or abrogated with the consent, in writing, of those holders of the Debentures who hold at least three fourth of the outstanding amount of the Debentures or with the sanction accorded pursuant to a resolution passed at a meeting of the Debenture holders, provided that nothing in such consent or resolution shall be operative against the Company where such consent or resolution modifies or varies the terms and conditions of the Debentures, if the same are not acceptable to the Company.

Notices

The notices to the Debenture holder(s) required to be given by the Company or the Trustee shall be deemed to have been given if sent by post to the sole / first allottee or sole / first registered holder of the Debentures, as the case may be. All notices to be given by the Debenture holder(s) shall be sent by registered post or by hand delivery to the Corporate Office of the Company or to such persons at such address as may be notified by the Company from time to time.

Tax Deduction at Source

Tax as applicable under the Income Tax Act, 1961, or any other statutory modification or re-enactment thereof will be deducted at source. Tax exemption certificate/ document, under Section 193 of the Income



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Tax Act, 1961, if any, must be lodged at the registered office of the Company or at such other place as may be notified by the company in writing, at least 30 calendar working days before the interest payment dates.

Tax exemption certificate / document in respect of non-deduction of tax at source on interest on application money, must be submitted along with the Application Form.

Tax Benefits

Under the existing provisions of the Income Tax Act, 1961 for the time being in force, the following tax benefits and deductions will be available to the Debenture holder(s) of the Company subject to the fulfillment of the requirements of the relevant provisions. The tax benefits are given as per the prevailing tax laws and may vary from time to time in accordance with the amendments or enactment thereto. As alternate views are also possible, the Debenture holder(s) are advised to consult their own tax advisers on the tax implications of the acquisition, ownership and sale of Debentures, and income arising thereon.

To Eligible Institutions

- a) Mutual Funds registered under the Securities and Exchange Board of India Act or regulations made there under or such other mutual fund set up by public sector bank or public financial institution or authorised by Reserve Bank of India and notified by the Central Government will, subject to the provisions of Chapter XII-E, be exempted from income tax on all their income, including from investment in Bonds/ Debentures under the provisions of Section 10(23D) of Income Tax Act.
- b) No Wealth Tax is payable in respect of investments in Debentures of the Company.

Notes:

1. All the above benefits are as per the current tax law as amended by the Finance Act, 2009
2. The stated benefits will be available only to the sole/ first named holder in case the Debentures are held by joint holders

However, a debenture holder is advised to consider in his own case the tax implications in respect of subscription to the debentures after consulting tax advisor.

iii. Application process.

Eligible Investors : Refer Part B – Issue Details

Procedure for applications by Mutual Funds and Multiple Applications

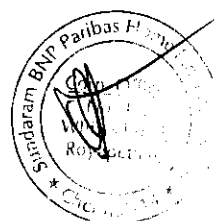
The applications forms duly filled shall clearly indicate the name of the concerned scheme for which application is being made and must be accompanied by certified true copies of

- SEBI registration certificate
- Resolution authorizing investment and containing operating instructions
- Specimen Signature of authorized signatories

Submission of Documents

Investors should submit the following documents, wherever applicable :

- Memorandum and Articles of Association/ Documents governing Constitution
- Government notification/ Certificate of incorporation
- SEBI Registration Certificate, if applicable
- Resolution authorizing investment along with operating instructions
- Power of Attorney (original & certified true copy)
- Form 15AA granting exemption from TDS on interest
- Order u/s197 of Income Tax Act, 1961
- Order u/s10 of Income Tax Act, 1961
- Specimen signatures of authorised persons.
- PAN



Applications under Power of Attorney / Other Authority

Original power of attorney or the relevant authority together with its certified true copy as the case may be along with the names and specimen signatures of all the authorised signatories and the tax exemption certificate / document, if any, must be lodged at the time of submission of the completed application form. Further modifications / additions in the power of attorney or authority should be notified to the Company at its registered office.

(iii) Others

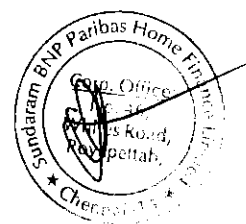
Future Borrowings

The Company shall be entitled, from time to time, to make further issue of debentures and / or Debentures and other such instruments to the public / members of the Company / banks / financial institutions / bodies corporate / mutual funds and / or any other person(s) and /or to raise further loans, advances and/or avail of further financial and / or guarantee facilities from all or any of the above without obtaining the approval of the Debenture holders and/or the Trustee.

Payment on Redemption

Payment on redemption will be made by cheque(s)/ warrants(s)/RTGS in the name of the Debenture holder whose name appears on the List of Beneficial owners given by Depository to the Company as on the Record Date. On the Company dispatching the redemption warrants to such Beneficiary (ies) by registered post/ courier, the liability of the Company shall stand extinguished.

The Debentures shall be taken as discharged on payment of the redemption amount by the Company on maturity to the list of Beneficial Owners as provided by NSDL/ CDSL/ Depository Participant. Such payment will be a legal discharge of the liability of the Company towards the Debenture holders. On such payment being made, the Company will inform NSDL/ CDSL/ Depository Participant and accordingly the account of the Debenture holders with NSDL/ CDSL/ Depository Participant will be adjusted. The Company's liability to the Debenture holders towards all their rights including for payment or otherwise shall cease and stand extinguished from the due date of redemption in all events. Further the Company will not be liable to pay any interest or compensation from the date of redemption. On the Company dispatching the amount as specified above in respect of the Debentures, the liability of the Company shall stand extinguished.



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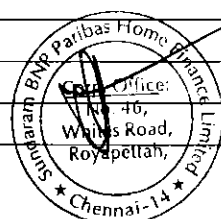
Date of IM, Amount & Term Sheet for this issue | **Rs.500 Cr dated 07th September 2018**

PART B – ISSUE DETAILS - Summary Term Sheet

Security Name	SERIES 295 NCD 07 th September 2033	
Issuer	Sundaram BNP Paribas Home Finance Limited	
Type of Instrument	UnSecured Redeemable Listed Non-Convertible Debentures.	
Seniority	Senior to Subordinated Debentures	
Mode of Issue	Private Placement	
Eligible Investors	<ul style="list-style-type: none"> Companies and Bodies Corporate including Public Sector Undertakings; Commercial Banks and Regional Rural Banks; Financial Institutions; Insurance Companies; Non-Banking Finance Companies; Mutual Funds; Foreign Institutional Investors; Foreign Portfolio Investors as permitted under the SEBI (Foreign Portfolio Investors) Regulations, 2014; Venture Capital Funds; National Investment Funds; Provident Funds, Gratuity, Superannuation and Pension Funds subject to their investment guidelines; <p><i>Any other investor authorized to invest in these Debentures</i></p>	
Listing	Proposed to be listed on the "WDM" segment of the National Stock Exchange (NSE)	
Rating	CRISIL AA+ rating of NCD Issue of Rs.500 Cr	
Issue Size	Rs.500 Cr	
Term	15 years from the deemed date of allotment	
Date of Maturity	07 th September 2033	
Total No of Debentures	5000	
Principal Inflow & Dates per Debenture	Date	principal
	Friday, September 07, 2018	2,00,000.00
	Friday, September 06, 2019	2,00,000.00
	Monday, September 07, 2020	2,00,000.00
	Tuesday, September 07, 2021	2,00,000.00
	Wednesday, September 07, 2022	2,00,000.00
Interest Payment & dates per debenture	Monday, September 09, 2019	17,860.00
	Monday, September 07, 2020	35,720.00
	Tuesday, September 07, 2021	53,580.00
	Wednesday, September 07, 2022	71,440.00
	Thursday, September 07, 2023	89,300.00
	Monday, September 09, 2024	89,300.00
	Monday, September 08, 2025	89,300.00
	Monday, September 07, 2026	89,300.00
	Tuesday, September 07, 2027	89,300.00
	Thursday, September 07, 2028	89,300.00
	Friday, September 07, 2029	89,300.00
	Monday, September 09, 2030	89,300.00
	Monday, September 08, 2031	89,300.00

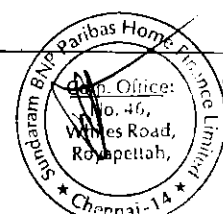
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	Tuesday, September 07, 2032	89,300.00	
	Wednesday, September 07, 2033	89,300.00	
Payment of issue price in tranches and pay In dates thereof	First tranche of Rs. 200,000/-/-per debenture (20% of the face value per NCD) payable on pay In date Second tranche of Rs. 200,000/-/-per debenture (20% of the face value per NCD) at the end of 1 year from deemed date of allotment Third tranche of Rs. 200,000/-/-per debenture (20% of the face value per NCD) at the end of 2 years from deemed date of allotment Fourth tranche of Rs. 200,000/-/-per debenture (20% of the face value per NCD) at the end of 3 years from deemed date of allotment Fifth tranche of Rs. 200,000/-/-per debenture (20% of the face value per NCD) at the end of 4 years from deemed date of allotment.		
Option to retain oversubscription	Nil		
Objects of the Issue	The proceeds of the Debentures shall be utilised by the Company for the purpose of financing, repayment of dues of other financial Institutions / Banks and for working capital.		
Details of utilization of the proceeds	For meeting Working Capital Requirements		
Coupon Type	Fixed		
Step Up/Step Down coupon rate	Nil		
Coupon Payment frequency	Annually & on Maturity		
Interest on Application Money	Not Applicable		
Coupon	8.93% payable annually on the outstanding principal amount		
Coupon reset process (Including rates, spread, effective date, Interest rate cap and floor rate)	Nil		
Day Count basis	Actual / Actual		
Redemption Amount	Rs.10,00,000/- (Rupees Ten Lakhs per debenture)		
Inflow Price	As per table in Principal Inflow & Dates & Payment of issue price in tranches and pay In dates thereof		
Inflow Amount	Rs.500,00,00,000/- (Rupees Five Hundred Crores only)		
Discount at which security is issued and the effective yield at such discount	Nil		
Maturity Price	Rs.10,00,000/- per Debenture		
Put / Call option	Nil		
Face Value	Rs.10,00,000/- (Rupees Ten lakh) per Debenture		
Minimum Application	10 Debenture and in multiples of 1 thereafter		
Issue Opening Date	06th September 2018		
Issue Closing Date	06th September 2018		
Pay- In Date	07th September 2018		
Deemed date of Allotment	07th September 2018		
Mode of Instrument (Issuance, Trading)	Demat only		



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& Settlement)	
Settlement Mode of the Instrument	RTGS/NEFT/Cheques/Transfers/DD
Depository	NSDL/CDSL
Business Day Convention	<p>Should any of dates defined above or elsewhere in the Disclosure Document, excepting the Date of Allotment, fall on Saturday, Sunday or a public holiday, the interest for the period would be paid on the immediate succeeding working day and interest will be paid only till the scheduled cash flow dates.</p> <p>However the dates of the future coupon payments would be as per the schedule originally stipulated at the time of issuing the security. If the maturity date falls on a Holiday, payment would be made on the immediately preceding working day with interest up to the day preceding the actual date of payment.</p> <p>Should any of dates defined above or elsewhere in the Disclosure Document, excepting the Date of Allotment, fall on Saturday, Sunday or a public holiday, the scheduled inflow amount would be received on the immediate preceding working day and the interest amounts would be adjusted accordingly.</p>
Record Date	15 Calendar days prior to each coupon payment/ Redemption date
Security	Unsecured.
Covenants	Failure to pay balance amount in full respect of any debenture on a business day beyond 15 days of the date mentioned in the payment terms will result in such debentures for which only first tranche of the issue price or a part of 2nd tranche or 3rd tranche or 4th tranche or 5th tranche of the issue price has been paid, being forfeited. Investors shall not be entitled to any redemption rights or the coupon accrued on the forfeited debentures
Trustees to the Issue	IDBI Trusteeship services Limited
Registrars	Cameo Corporate Services Ltd, Chennai
Transactions Documents	Trustee Agreement would be executed between the Company and the trustee within 3 months from the deemed date of allotment.
Conditions precedent to Disbursement	NA
Conditions subsequent to Disbursement	As provided in Trustee Agreement to be executed between the Company and the trustee
Events of default	As provided in Trustee Agreement to be executed between the Company and the trustee
Provisions related to Cross Default Clause	NA
Role and responsibilities of Debenture Trustee	As provided in Trustee Agreement to be executed between the Company and the trustee



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Governing Law and Jurisdiction	Chennai
Collecting Bankers	As per the Account number mentioned in the EBP

Authority for the Issue

This private placement of Debentures is being made pursuant to the resolutions of the Board of Directors of Sundaram BNP Paribas Home Finance Limited passed at its meeting held on 10th August 2018. The private placement of Debentures is within the overall borrowing limits of the Company as set out in the resolution passed by the shareholders under Section 180(1)(c) of the Companies Act, 2013 ('the Act'), at the Annual General Meeting of the Members held on 18th July 2018.

Undertaking by the Issuer

The Issuer Company undertakes that;

- a) the complaints received in respect of the Issue shall be attended to by the issuer company expeditiously and satisfactorily;
- b) it shall take all steps for commencement of listing at the concerned stock exchange where securities are to be listed and taken within 15 days from the deemed date of allotment.
- c) the funds required for dispatch of refund orders by registered post shall be made available to the Registrar to the Issue by the Issuer Company;
- d) necessary co-operation to the credit rating agency shall be extended in providing true and adequate information till the debt obligations in respect of the instrument are outstanding.

b) Additional Covenants:

- (i) Security Creation (where applicable): In case of delay in execution of Trust Deed and Charge documents, the Company will refund the subscription with agreed rate of interest or will pay penal interest of at least 2% p.a. over the coupon rate till these conditions are complied with at the option of the investor.
- (ii) Default in Payment: In case of default in payment of Interest and/or principal redemption on the due dates, additional interest of at least @ 2% p.a. over the coupon rate will be payable by the Company for the defaulting period

