



**SUNDARAM HOME**  
29th January, 2020

To,  
The Investor

Sir,

We have pleasure in offering the following terms of issue. Kindly confirm the below deal.

Issuer	Sundaram Home Finance Limited		
Instrument	Rated, Listed, Secured Redeemable Taxable Non-Convertible Debentures (NCDs/Debentures)		
Coupon Rate/XIRR	Coupon at 7.75% payable annually		
Tenor	731 days from the date of allotment		
Value Date	03 <sup>rd</sup> February 2020		
Maturity Date	03 <sup>rd</sup> February 2022		
Maturity Price	Rs.10,00,000/- per Debenture		
Deemed Date of Allotment	03 <sup>rd</sup> February 2020		
EBP Date	31 <sup>st</sup> January 2020		
Issue Amount	Rs.75 Cr (plus green shoe option of Rs.75 Cr)		
Face Value	Rs.10,00,000/- each (Rupees Ten Lakhs Only)		
Total No's of Debentures	750 (Seven Hundred and fifty Nos of Rs.10 Lakhs each)		
Interest on Application Money	Not applicable		
Mode of Allotment	DEMAT		
Bidding Parameter	Coupon at 7.75% payable annually		
Bid Book Type	Open Book Bidding		
Allocation Method	Single Price/Coupon/Spread		
Coupon Payment (For Rs 75 Crs)	<b>Date of payment</b>	<b>Amount</b>	
	03-02-2021	5,81,25,000	
	03-02-2022	5,81,25,000	
Credit Rating	ICRA AA+		
Eligible Investors	<ul style="list-style-type: none"><li>• Scheduled Commercial Banks;</li><li>• Financial Institutions;</li><li>• Insurance Companies;</li><li>• Primary/ State/ District/ Central Co-operative Banks (subject to permission from RBI);</li><li>• Regional Rural Banks;</li><li>• Mutual Funds;</li><li>• Foreign Financial Institutions;</li><li>• Companies, Bodies Corporate authorized to invest in Debentures;</li><li>• Provident Funds, Gratuity, Superannuation &amp; Pension Funds, subject to their Investment guidelines;</li><li>• Trusts; or</li></ul> Any other investor category eligible to invest subject to current applicable rules, act, laws etc.		
Put / Call option	N.A.		
Notice Period	N.A.		
Asset Cover	Not Applicable		
Record date	15 Calendar days		
Security	Secured by pari passu charge over an immovable property and negative lien on the loan assets of the Company. However, the Company shall, from time to time, be further entitled to create, charge, mortgage, pledge, hypothecate, encumber or create lien on its loan assets as may be required under any law, regulations, guidelines or rules.		
Debenture Trustee	IDBI Trusteeship Services Limited		
Listing	Proposed to be listed on Wholesale Debt Market Segment of NSE		
Day Count Basis	Actual / Actual		
Collecting Bankers	As per the Account Number mentioned in the EBP		
Settlement	RTGS/Fund Transfer		

Thanking you,

**For Sundaram Home Finance Limited**

**Authorised Signatory**

**Sundaram Home Finance Limited**

(Formerly known as Sundaram BNP Paribas Home Finance Limited)

Registered Office: 21, Patullos Road, Chennai - 600 002

Corporate Office: Sundaram Towers, 46, Whites Road, Chennai - 600 014, India Ph: 91 -44 -2851 5267/69

PAN: AADCS4826J CIN: U65922TN1999PLC042759

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