

13th October, 2020

To,
The Investor

Sir,

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

Thanking you,

Issuer	Sundaram Home Finance Limited																		
Instrument	Rated, Listed, Secured Redeemable Taxable Non-Convertible Debentures (NCDs/Debentures)																		
Coupon Rate/XIRR	Coupon at 6.20% payable annually																		
Tenor	Option 1: 1095 days from the date of allotment Option 2: 1126 days from the date of allotment																		
Value Date	16 th October 2020																		
Maturity Date	Option 1: 16 th October 2023 Option 2: 16 th November 2023																		
Maturity Price	Rs.10,00,000/- per Debenture																		
Deemed Date of Allotment	16 th October 2020																		
EBP Date	15 th October 2020																		
Issue Amount	Option 1 :Rs.25 Cr (Plus Rs 125 crs Green shoe option) Option 2: Rs.25 Cr (Plus Rs 125 crs Green shoe option)																		
Face Value	Rs.10,00,000/- each (Rupees Ten Lakhs Only)																		
Total No's of Debentures	3000 (Three Thousand Nos of Rs.10 Lakhs each) including Greenshoe option																		
Interest on Application Money	Not applicable																		
Mode of Allotment	DEMAT																		
Bidding Parameter	Coupon at 6.20% payable annually																		
Bid Book Type	Open Book Bidding																		
Allocation Method	Single Price/Coupon/Spread																		
Coupon Payment (For Rs 300 Crs)	Option 1 <table border="1"> <thead> <tr> <th>Date of payment</th><th>Amount</th></tr> </thead> <tbody> <tr> <td>18-10-2021</td><td>9,30,00,000</td></tr> <tr> <td>17-10-2022</td><td>9,30,00,000</td></tr> <tr> <td>16-10-2023</td><td>9,30,00,000</td></tr> <tr> <td colspan="2">Option 2</td></tr> <tr> <td>18-10-2021</td><td>9,30,00,000</td></tr> <tr> <td>17-10-2022</td><td>9,30,00,000</td></tr> <tr> <td>16-10-2023</td><td>9,30,00,000</td></tr> <tr> <td>16-11-2023</td><td>78,98,630</td></tr> </tbody> </table>	Date of payment	Amount	18-10-2021	9,30,00,000	17-10-2022	9,30,00,000	16-10-2023	9,30,00,000	Option 2		18-10-2021	9,30,00,000	17-10-2022	9,30,00,000	16-10-2023	9,30,00,000	16-11-2023	78,98,630
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16-11-2023	78,98,630																		
Credit Rating	ICRA AA+																		
Eligible Investors	<ul style="list-style-type: none"> Scheduled Commercial Banks; Financial Institutions; Insurance Companies; Primary/ State/ District/ Central Co-operative Banks (subject to permission from RBI); Regional Rural Banks; Mutual Funds; Foreign Financial Institutions; Companies, Bodies Corporate authorized to invest in Debentures; Provident Funds, Gratuity, Superannuation & Pension Funds, subject to their Investment guidelines; Trusts; or 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																		

For Sundaram Home Finance Limited



Authorised Signatory