



APPLICATION FOR DEPOSIT (NON RESIDENT INDIVIDUALS ONLY)

INTEREST RATES EFFECTIVE 1ST JULY 2025

SENIOR CITIZENS

(Completed Age : 60 years on the Date of Deposit / Renewal)

Term in Months	Rate (% p.a. at Annual Rests)	Fixed Deposits Rate % p.a.		Effective Yield % p.a. for (CD)
		Monthly Interest	Quarterly Interest	
12 Months	7.20	6.97	7.01	7.20
24 Months	7.50	7.25	7.30	7.80
36 Months	7.50	7.25	7.30	8.07

REGULAR

Rate (% p.a. at Annual Rests)	Fixed Deposits Rate % p.a.		Effective Yield % p.a. for (CD)
	Monthly Interest	Quarterly Interest	
6.70	6.50	6.54	6.70
7.00	6.78	6.82	7.25
7.00	6.78	6.82	7.50

* Interest compounded Annually

- Minimum Deposits ₹10000, Cheques for the deposit to be issued from first depositor's NRO A/c only
- Interest rates on existing deposits remain unchanged till maturity.
- Visit our website www.sundaramfinance.in for latest Statutory Particulars.
- Interest rates are subject to change and the rate applicable will be the prevalent rate on the date of deposit/renewal.

Scan this for Branches



TERMS & CONDITIONS GOVERNING ACCEPTANCE OF DEPOSIT

This Form is applicable for Non Resident Individuals only. If you are a Resident Indian please use separate application form.

1. MINIMUM DEPOSIT/ADDITIONAL DEPOSIT:

All deposits (irrespective of the Schemes) received in same name or same order of names (in case of joint deposits) would be controlled in one deposit account. Deposit will be accepted/renewed in multiples of Rs. 1000/- subject to a minimum amount of Rs. 10,000/- per account. Additional Deposits can be placed through Online.

For placing Fresh deposits, Non-Resident Depositors are advised to visit Head Office or any of our branches in person with KYC proof's.

2. INTEREST ON DEPOSITS

For Fixed Deposit & Cumulative Deposits, interest shall be calculated on 365 days basis.

3. SCHEME-I-CUMULATIVE DEPOSIT:

Cumulative Deposits are accepted for periods at the rates of interest mentioned above. Interest compounded at annual rests on the respective rates will be credited in our books of accounts to the Depositor's account on 31st March every year. In all cases, the accumulated interest is payable only on maturity.

4. SCHEME-II-FIXED DEPOSIT:

Fixed Deposits are accepted for periods at the rates of interest as mentioned above.

(i) Monthly interest is payable on the last day of every month. Quarterly interest is payable on the last day of March, June, September, December, every year.

(ii) All Interest payment/Repayments including premature payments/Loan Payments will be made through Electronic mode and issued favouring first Depositor only

(iii) Interest on matured FDRs (Monthly & Quarterly) shall be credited on the date of maturity.

5. SENIOR CITIZEN DEPOSIT SCHEME:

To avail the benefit of additional rate of interest, the first depositor should have completed 60 years of age on the date of deposit/renewal. Proof of date of birth, must be submitted along with the application form.

6. KYC NORMS

To comply with KYC (Know Your Customer) guidelines for NBFCs prescribed by the RBI (Reserve Bank of India), new depositors should provide a copy of any one of the following Officially Valid documents (OVDs) duly self-attested (which contains the photograph of the concerned depositor/s) for identification and proof of residential address

(i) Passport (ii) Voters Identity Card (iii) Driving Licence

7. CENTRAL KYC REGISTRY:

Depositor(s) are requested to share the CKYC number if already allotted, for us to share the information to Central KYC Registry as per RBI Guidelines.

8. NON-RESIDENT DEPOSITS

Deposits from Non-Resident Indian are accepted by cheques issued from First Depositor's Non-Resident Ordinary (NRO) bank account on non-repatriation basis provided that the amount deposited with the company does not represent inward remittance or transfer from NRE/FCNR(B) accounts into the NRO account. A declaration as above from the depositor, Application form for the Deposit and other Documents have to be submitted to the company in person at any of our branches. Above declaration to be resubmitted again for Additional Deposits. For Non-Resident individuals confirmation letter issued by the foreign consulate with the updated address can be taken as OVD for address proof.

9. FATCA-CRS INSTRUCTIONS (Foreign Account Tax Compliance Act-Common Reporting Standards) :

Depositors (including joint holders/guardian/POA holders) are required to refer and mandatorily fill FATCA-CRS details which are part of this application form. As per Statutory requirement, depositors may provide the required documentation as and when sought by the company. The company may be mandated to share the Deposit account information if needed by the relevant authorities. Depositors are required to inform the company whenever there is a change in the status/information already provided.

10. POLITICALLY EXPOSED PERSONS

Politically Exposed Persons (PEP) are individuals who are or have been entrusted with prominent public functions by a foreign country, including Heads of States/Governments, senior politicians, senior government, judicial or military officers, senior executives of state-owned corporations, and important political party officials.

11. JOINT DEPOSITS:

Deposits may be made in the joint names, under i) Former or Survivor ("F" or "S") ii) Either or Survivor ("E" or "S") basis. All Correspondence will be addressed to the first depositor only.

12. NOMINATION:

Nomination facility is available to all the individuals. For availing the nomination facility, Depositor(s) is/are required to furnish the nominee details in the Fresh application/Renewal form or to submit a duly filled "Form DA1" as prescribed by Reserve Bank of India. **Nomination is mandatory for deposits placed in individual/sole name.**

13. RENEWALS:

Cumulative Deposits can be renewed for the maturity value.

In case of E or S deposits, a renewal retaining one of the Depositor(s) as the first depositor is possible. Transfer of Deposits by a change in the first named Depositor is not possible in the case of F or S deposits.

14. LOAN ON DEPOSITS:

Loan facility not available for NRI and Company Deposits.

15. REPAYMENTS:

On maturity, the Deposit receipt has to be surrendered duly discharged with instructions for repayment. Request can be initiated through our Online customer portal. **For Auto Maturity Payments, proceeds shall be credited on the maturity date.**

16. PREMATURE PAYMENTS (PMP):

The Company reserves the right to allow, at its absolute discretion, withdrawal of deposit before maturity. As per the Directions of RBI currently in force rates provided below shall apply.

Up to 3 months from the date of deposit / renewal (Lock-in-period)	No repayment. (Allowed in the event of death of the Depositor**)
After 3 months but before 6 months	No Interest*
After 6 months but before the date of maturity	The interest payable shall be 2% lower than the interest rate applicable to a deposit for the period for which the deposit has run or if no rate has been specified for the period, then 3 % lower than the minimum rate at which deposits are accepted by the Company*

* The above Rates are also applicable for PMP in case of the death of a Depositor.

**Premature payment can be made without interest in the case of death of a Depositor.

Part Premature Payment not allowed

However in order to meet certain expenses of emergent nature, subject to satisfaction of the company

Tiny Deposits: (Aggregate amount up to ₹10,000/- for a Depositor) may prematurely be paid fully, without interest to individual Depositor.

Other Deposits: Upto 50% of the Principal Amount or ₹5Lakhs, whichever is lower, may be prematurely paid to individual Depositors, without interest. Remaining amount will continue as per the terms of the Contract.

In case of Critical illness**: 100% of the Principal Amount to be paid prematurely without interest.

Expense of an emergent nature includes medical emergency or expenses due to natural calamities/disaster as notified by the concerned Government/Authority.

Critical illness shall be guided by IRDAI(Health Insurance) Regulations,2016 and the guidelines issued thereunder, as amended from time to time.

17. In case of non-repayment of the deposit or part thereof as per the terms and conditions of such deposit, the Depositor may approach the Southern Region Bench of Company Law Board, whose address is 3rd floor, Corporate Bhavan (UTI Building), No. 29, Rajaji Salai, Chennai-600 001.

18. Interest ceases on the maturity date of deposit, if the deposit is withdrawn after the maturity date.

19. Any deposit which remains unclaimed for a period of seven years from the date of maturity will be transferred to "The Investor Education and Protection Fund" established by the Central Government under relevant provisions of the Companies Act.

20. INCOME-TAX:

Tax will be deducted from the interest payable/credited in the account as per provisions of Income Tax Act 1961.

In case of Cumulative Deposits, interest will be credited on 31st March or maturity date whichever is earlier and tax deduction at applicable rates will be made.

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21. Cheque Returns:

In case of cheques issued by Depositors is not honoured for any reasons as stipulated by the Bankers, Term Deposit Receipt (TDR) issued by the Company stands cancelled and not valid. Depositors are required to return the TDR to us.

22. GENERAL:

- a) First Depositor can access to his/her deposit information online. Mobile Number and Email id of the First Depositor is mandatory to register for access to the online portal. Online transactions(Renewals and additional Deposits) can be initiated by the First Depositor only. Information provided for the online Deposit account, is binding on the joint Depositor also.
- b) The Company reserves the right to reject any application for Deposit or for renewal without assigning any reason thereof.
- c) Application for Fixed/Cumulative Deposit should be made only using the Application Form provided by the company.
- d) In the event of demise of the sole Depositor, only Repayment/premature payment shall be effected favouring the Nominee on submission of required documents. If Nomination is not available, claimants should furnish the legal heirship certificate.
- e) Deposits receipts are not transferable.
- f) The Company will not recognize any lien, charge or other encumbrance on the deposit.
- g) Depositors are requested to intimate any change of bank instructions by enclosing original cheque leaf, to reach the company, 20 days in advance of the interest payment date/maturity date. In case of change in address, Depositors are requested to furnish any one of the OVDs with the changed address.
- h) The financial position of the Company as disclosed and the representations made in the Application Form are true and correct. The Company and its Board of Directors are responsible for the correctness and veracity thereof.
- i) The financial activities of the Company are regulated by RBI. It must, however, be distinctly understood that RBI does not undertake any responsibility for the financial soundness of the company or for the correctness of any of the statements or the representations made or opinions expressed by the Company and for the repayment of deposit /discharge of liabilities by the Company.
- j) In case of any deficiency of the company in servicing its deposit, the Depositor may approach the District Level Consumers Dispute Redressal Forum, the State Level Consumers Disputes Redressal Forum or the National Consumers Disputes Redressal Forum for relief.
- k) The Company is having a valid certificate of Registration No. 07.00221 dated 20/04/1998, issued by RBI under section 45 IA of the RBI Act, 1934. However, the RBI does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company or for the correctness of any of the statements or representations made or opinions expressed by the Company and for repayment of deposits/discharge of liabilities by the Company.
- l) The Public Deposits solicited by the company are not insured.
- m) The Company reserves the right to alter or amend without notice any or all of the terms and conditions stipulated above without assigning any reason thereof.
- n) The Acceptance, Renewal of Deposits and Interest Payments are subject to the Directions of the Reserve Bank of India, from time to time and are subject to jurisdiction of Chennai only.
- o) All correspondence with regard to Deposits should be addressed to the Deposit Department, Sundaram Finance Limited, 21 Patullos Road, Chennai 600002.
- p) in case of minor attaining majority to furnish a) Photograph b) copy of any one of the OVD(mentioned above) as KYC proof duly self-attested C) Copy of PAN duly self-attested.
- q) Bank Details of the First Depositor is mandatory (To provide Original cheque cheque leaf). Mobile Number and Email id of All Depositors mandatory.
- r) if E-TDR option is selected, same can be downloaded from our customer portal/SF Next App. For such cases portal access shall be enabled automatically. Pl. register as New user and download the E-TDR.
- s) Renewal form should be signed by all the Depositors for both A or S & N or S holdings. In the case of N or S Deposit, the Term Deposit Receipt (TDR) to be discharged by the first name Depositor for Repayments and Premature Payment. In the case of A or S deposit, the discharge can be made by any one of the Depositors, for maturity payments and for premature payments, the TDR to be discharge by all the Depositors.

Particulars required to be specified as per the provisions of Non-Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 2016 and Non-Banking Financial Companies & Miscellaneous Non-Banking Companies (Advertisement) Rules, 1977 are given below:

A) Name of the Company	SUNDARAM FINANCE LIMITED
B) Date of Incorporation of the Company	11th August 1954
C) Business Carried on by the Company and its subsidiaries with details of Branches	Hire Purchase/Hypothecation loans of automobiles & allied activities, Business Process Outsourcing and IT Services

SUBSIDIARIES & JOINT VENTURES

1. SUNDARAM HOME FINANCE LIMITED Regd. Office: 21 Patullos Road, Chennai 600 002 Corp. Off. 46 Whites Road, Chennai 600 014	Housing Finance
2. SUNDARAM ASSET MANAGEMENT COMPANY LIMITED Regd. Office: 21 Patullos Road, Chennai 600 002 Corp. Off. 46 Whites Road, Chennai 600 014	Investment Manager for Mutual Fund
3. SUNDARAM TRUSTEE COMPANY LIMITED Regd. Office: 21 Patullos Road, Chennai 600 002	Trustees for Mutual Fund
4. LGF SERVICES LIMITED Regd. Office: 21 Patullos Road, Chennai 600 002	Distribution of Financial and Insurance Products.
5. SUNDARAM FUND SERVICES LIMITED Regd. Office: 21 Patullos Road, Chennai 600 002	Services
6. SUNDARAM ASSET MANAGEMENT SINGAPORE Pte LTD 138 Cecil Street, #05-01A, Cecil Court, Singapore 069538	Fund Management & Asset/ Portfolio Management
7. SUNDARAM ALTERNATE ASSETS LIMITED Regd. Office: 21 Patullos Road, Chennai 600 002	Management of Alternate Investment Fund and Portfolio Management services
8. Royal Sundaram General Insurance Co. Limited Regd. Office: 21 Patullos Road, Chennai 600 002	General Insurance

D) Brief particulars of the Management of the Company : The Company is managed by its Managing Director under the supervision of the Board.

E) Names, Addresses and Occupation of Directors

NAME	ADDRESS	OCCUPATION
Sri S. VIJI Chairman	Old No. 33, New No.71, Poes Garden, Chennai - 600086.	Company Director
Sri T. T. SRINIVASARAGHAVAN	New No. 9, Old No.5, III Street, Kasturi Estates, Chennai 600086	Company Director
Sri SRIVATS RAM	Old No.29, New No.57, Prithvi Avenue, Alwarpet, Chennai – 600018	Company Director
Sri R. RAGHUTTAMA RAO	No. 3 Lavanya Vilas, 20, Raghaviah Road, T Nagar, Chennai - 600017.	Company Director
Sri GANESH LAKSHMINARAYAN	"Lakshmi Nivas", Plot No. 14C, Boat Club Road, Chennai 600 028.	Company Director
Mrs. BHAVANI BALASUBRAMANIAN	B 302 Bhagram Sahidaya, 78 Dr Ranga Road, Mylapore, Chennai - 600008	Company Director
Dr. KSHAMA FERNANDES	Fiat No:10A/S-1, Models Legacy, Taleigao, Tiswadi, Panaji, North Goa - 403002.	Company Director
Sri R VENKATRAMAN	6B First floor, 9th cross st, Shastri Nagar, Adyar, Chennai – 600020	Company Director
Mrs. ANURADHA RAO	Fiat No:301, Edna Hira Nandani Upscale, Egattur, Chengalpattu, 600130.	Company Director
Sri HARSHA VIJI (Executive Vice Chairman)	New no. 10A, Old no. 11 Raghavaveera Avenue, Poes Garden, Gopalapuram, Chennai 600086	Company Director
Sri RAJIV.C.CLOCHAN (Managing Director)	11-1, "Panchajanya" Plot 10/1, Valliammai Aachi Road, Kottupuram Chennai 600085	Company Director
Sri A. N. RAJU (Deputy Managing Director)	Fiat 1A, Block 1, Magnolia Park, No.2 Five Furlong Road, Guindy, Chennai 600032	Company Director

(i) & (g) Profits of the Company, before and after making provision for tax and dividends declared by the Company for the three financial years immediately preceding the date of advertisement.

(₹ in crores)

Year ended	Profit before tax	Profit after tax	Total Comprehensive Income	Dividend declared	
				Rate	Amount
31.03.2023	1419.96	1088.31	1085.90	270%	299.98
31.03.2024	1830.52	1454.01	2050.96	300%	333.31
31.03.2025	2061.68	1542.65	1994.12	350%*	388.86

* Final Dividend is subject to approval at AGM.

h) Balance sheet as at 31.03.2025 and 31.03.2024

(₹ in crores)

LIABILITIES AND EQUITY	As at 31.3.2025	As at 31.3.2024	ASSETS	As at 31.3.2025	As at 31.3.2024
Financial Liabilities			Financial Assets		
Derivative financial instruments(net)	26.13		Cash and cash equivalents	208.42	522.22
Payables			Bank Balances	1,766.11	896.17
(I) Trade Payables			Derivative financial instruments(net)	-	-
(II) Total outstanding dues of micro enterprises and small enterprises	2.42	2.20	Receivables	19.75	27.89
(III) Total outstanding dues of creditors other than micro enterprises and small enterprises			(I) Trade receivables		
(IV) Other receivables	173.87	129.78	(II) Other receivables	38.56	17.69
(V) Other Payables			Loans	49,373.50	42,076.81
(VI) Total outstanding dues of micro enterprises and small enterprises			Investments	6,862.59	6,382.92
(VII) Total outstanding dues of creditors other than micro enterprises and small enterprises	15.94	8.10	Other Financial assets	17.88	17.88
Debt securities	16,245.96	13,334.13			
Borrowings (Other than debt securities)	22,131.48	19,349.98			
Deposits	6,358.22	5,745.23	Non-Financial Assets		
Subordinated liabilities	2,584.45	2,447.55			
Other financial liabilities	419.84	414.09	Current tax assets (Net)	43.41	247.97
Non-Financial Liabilities			Deferred tax assets (Net)	-	15.16
Provisions	51.01	47.59	Investment Property	74.66	98.62
Other non-financial liabilities	43.05	37.47	Assets held for sale	19.48	
Deferred tax liabilities (Net)	23.33				
			Property, Plant and Equipment	555.36	474.96
			Right-of-use assets	85.16	69.02
Equity			Intangible under development	0.45	1.30
Equity share capital	111.10	111.10	Other intangible assets	15.44	14.31
Other equity	11,028.00	9,360.59	Other non-financial assets	134.03	124.89
Total Liabilities and Equity	59,214.80	50,987.81	Total Assets	59,214.80	50,987.81

Note: Brief particulars of Contingent Liabilities:

(₹ in crores)

(i) Capital Commitments in respect of a) Contracts remaining to be executed on capital account b) Uncalled commitment in Alternative Investment fund	32.04 116.89
(ii) Contingent Liabilities in respect of a) On cheques discounted b) Bank guarantee and Letter of credit c) Claims against Company not acknowledged as debts d) Tax Disputes	- 2.14 8.23 1.79
(iii) The amount which the company can raise by way of Public Deposits (one and half times Net Owned Funds)	₹ 12,360.54
The aggregate of Public Deposits held as on 31.03.2025	₹ 6,094.08
(iv) The total amount of exposure (aggregate dues) to companies in the same group or other entities or business ventures, in which, the Director and/or the NBFC are holding substantial interest as on 31.03.2025 is ₹ 42.29 Cr.	
(v) The Company has no overdue deposits other than unclaimed deposits.	
(vi) The Company hereby declares that: (i) The Company has complied with the applicable provisions of the directions; (ii) The Compliance with the directions does not imply that repayment of deposits is guaranteed by the Reserve Bank of India; and (iii) The Deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities	

Place : Chennai

Date : 26.05.2025

By order of the Board
for SUNDARAM FINANCE LIMITED
PN. SRIKANT
CCO & COMPANY SECRETARY

Issued Under the authority of and in the name of Board of Directors of the Company who have by Resolution dated 26.05.2025 approved the above text

Sundaram Finance Limited

Regd. & Admin. Off. : 21, Patullos Road, Chennai – 600 002.

CIN: L65191TN1954PLC002429

RATED AAA (STABLE) CRISIL AND ICRA

NEW

Deposit A / C No:

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SOURCE CODE : BRANCH CODE : REFERRAL BR CODE : EMPLOYEE CODE :
I/We wish to place a deposit for ₹ _____ Rupees (in words) _____

and enclose a Cheque No. _____ dated _____ favouring _____
Sundaram Finance Ltd.,

Drawn on _____ Branch _____ UTR No. _____ dated _____

(For online transfers)

FIRST DEPOSITOR (KYC FORM)

Name _____ Customer Id : _____

Father's Spouse's Guardian's Name _____ Gender M/F/T _____ Date of Birth (Mandatory) _____ Age : _____

Mother's Name _____ Place of Birth: _____

Country of Birth _____ PAN _____ (Pl. Provide self-Attested Copy)

Annual Income : Below 5 Lakhs 5 Lakhs < 25 Lakhs 25 Lakhs < 50 Lakhs 50 Lakhs < 1 Crore 1 Crore & Above

Occupation : Private Sector Public Sector Professional Self Employed Retired Housewife Student Business

*Politically Exposed Person Yes No
If yes Pl. provide the details.

Relative of Politically Exposed Person Yes No
If yes Pl. provide the relationship

Please refer to point no. 10 under terms & conditions

Proof of Identity & Permanent Address (Please attach self-attested copy of one of the following Officially Valid Documents (OVD) and carry original document for verification)

Marital Status: Unmarried Married

a) Voter ID Card No: _____ b) Passport No: _____ Expiry Date: _____

c) Driving Licence No: _____ Expiry Date: _____

Permanent Address _____

City : _____ District : _____ State : _____

Pin Code : _____ Mobile : _____ Email : _____

Overseas Address (Mandatory in case of Non-Resident Individuals) _____ CKYC Number _____

SECOND DEPOSITOR (KYC FORM)

Name _____ Customer Id : _____

Father's Spouse's Guardian's Name _____ Gender M/F/T _____ Date of Birth (Mandatory) _____ Age : _____

Mother's Name _____ Place of Birth: _____

Country of Birth _____ PAN _____ (Pl. Provide self-Attested Copy)

Annual Income : Below 5 Lakhs 5 Lakhs < 25 Lakhs 25 Lakhs < 50 Lakhs 50 Lakhs < 1 Crore 1 Crore & Above

Occupation : Private Sector Public Sector Professional Self Employed Retired Housewife Student Business

*Politically Exposed Person Yes No
If yes Pl. provide the details.

Relative of Politically Exposed Person Yes No
If yes Pl. provide the relationship

Please refer to point no. 10 under terms & conditions

Proof of Identity & Permanent Address (Please attach self-attested copy of one of the following Officially Valid Documents (OVD) and carry original document for verification)

Marital Status: Unmarried Married

a) Voter ID Card No: _____ b) Passport No: _____ Expiry Date: _____

c) Driving Licence No: _____ Expiry Date: _____

Permanent Address _____

City : _____ District : _____ State : _____

Pin Code : _____ Mobile : _____ Email : _____

Overseas Address (Mandatory in case of Non-Resident Individuals) _____ CKYC Number _____

KYC Verification Carried out by

Emp. Name : _____ Emp. Branch : _____

Emp. Code : _____ Date : _____ Designation : _____

