



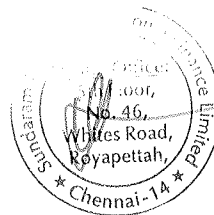
ISSUE OF COMMERCIAL PAPER (C P) - LETTER OF OFFER

PART I

PROPOSED DATE OF ISSUE	TENOR (in days)	DUE DATE
11/09/2019	90.00	10/12/2019
ISSUE REFERENCE	ISIN CODE : INE667F14EZ9	
ISSUE SIZE (Maturity Value) (Rs in Crs)	50.00	
CREDIT RATING - 1	"ICRA A1+" Issued BY ICRA	
DATE OF RATING	01st July 2019	
VALIDITY FOR ISSUANCE	3 Months	
VALIDITY PERIOD FOR RATING	30th September 2020	
FOR AMOUNT	Rs.1500 crore	
CREDIT RATING -2	"CRISIL A1+" Issued BY CRISIL	
DATE OF RATING	22nd August 2019	
VALIDITY FOR ISSUANCE	60 Days	
VALIDITY PERIOD FOR RATING	10/12/2019	
FOR AMOUNT	Rs.1500 crore	
CONDITIONS (if any)	Nil	
EXACT PURPOSE OF ISSUE OF CP	CP will be utilized for working capital purpose. We certify that the amount of Rs.50 Crs would be utilized only for the purpose allowed by RBI under the master circular "Bank Finance to Non-Banking Finance Companies".	
CREDIT SUPPORT (if any)	Not Applicable	
DESCRIPTION OF INSTRUMENT	COMMERCIAL PAPER	
AMOUNT (In Crs)	50.00	
ISSUED BY	SUNDARAM BNP PARIBAS HOME FINANCE LIMITED	
IN FAVOUR OF	To the Investor of CP	
CONDITIONS IF ANY	Nil	
NETWORTH OF THE GUARANTOR COMPANY	Not Applicable	
NAME OF COMPANIES TO WHICH GUARANTOR HAS ISSUED SIMILAR GUARANTEE	Not Applicable	
EXTANT OF THE GUARANTEE OFFERED BY THE GUARANTOR COMPANY	Not Applicable	
CONDITIONS UNDER WHICH THE GUARANTEE WILL BE INVOKED	Not Applicable	

DETAILS OF CURRENT TRANCHE

ISIN	AMOUNT (in Crs)	MATURITY DATE	CURRENT CREDIT RATING	VALIDITY PERIOD OF RATING	CRA
ISIN CODE : INE667F14EZ9	50.00	10/12/2019	ICRA A1+, CRISIL A1+	As Mentioned Above	ICRA CRISIL
ISSUING AND PAYING AGENT	HDFC Bank Ltd No.115 RK Salai 9th Floor Chennai – 600004				
MARKET CONVENTIONS	FIMMDA CONVENTIONS				
CP BORROWING LIMIT	CP Outstanding not to exceed Rs 1500 Crs at any point of time.				
SUPPORTING BOARD RESOLUTION FOR CP BORROWING	Dt. 21st May 2019				
TOTAL CP OUTSTANDING (face value) (as on date) (Rs in Crs)	1,032.00				



Sundaram BNP Paribas Home Finance Limited.

Sundaram Towers, 46, Whites Road, Chennai - 600 014.

Ph : +91 44 2851 5267, 2851 5269 Fax : +91 44 2858 2235

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

PAN : AADCS4826J CIN : U65922TN1999PLC042759

Email : corporateaffairs@sundarambnpphome.in Web-Site : www.sundarambnpphome.in



DETAILS OF CP ISSUED DURING THE LAST 15 MONTHS	Refer Annexure 1
DETAILS OF OTHER DEBT INSTRUMENTS OUTSTANDING	Refer Annexure 1
BANK FUND BASED FACILITIES FROM BANKS / FINANCIAL INSTITUTIONS (if any)	Refer Annexure 1

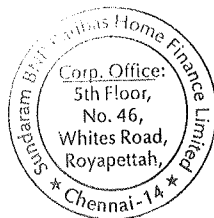
Issuer's liability under the C P will continue beyond due date, in case the C P is not paid on due date, even if the C P in D-MAT form is extinguished on due date.

PART II

NAME AND ADDRESS OF ISSUER	Sundaram BNP Paribas Home Finance Ltd			
LINE OF BUSINESS	Housing Finance and allied activities			
CHIEF EXECUTIVE (MANAGING DIRECTOR / PRESIDENT)	Shri. Srinivas Acharya			
GROUP AFFILIATION (if any)	Sundaram Finance Group			
FINANCIAL SUMMARY (Rs in Crs)				
Particulars	Current Year	Previous year		
	31/03/2019	31/03/2018	31/03/2017	31/03/2016
EQUITY	101.25	101.25	101.25	101.25
NET WORTH	1,150.84	1,047.65	945.69	874.79
INVESTMENT IN SUBSIDIARIES	--	--	--	--
TOTAL DEBT OUTSTANDING	8,025.50	7,340.80	6,471.92	6,291.83
Short Term Debt (< 1year)	1,069.86	793.80	629.17	2,308.58
Other Debt	6,955.64	6,547.00	6,099.50	3,983.25
GROSS INCOME	1,006.27	934.58	922.85	927.26
GROSS PROFIT (PBTD)	229.98	216.82	240.77	237.02
OPERATING PROFIT (PBITD)	852.24	774.74	823.78	839.92
NET PROFIT (POST TAX)	145.48	144.42	153.65	152.72
AUDIT QUALIFICATIONS (IF ANY)		Nil		
MATERIAL LITIGATIONS (IF ANY)			Nil	
REGULATORY STRICTURES (IF ANY)			Nil	
Details of Default of CPs, Including Technical Delay in Redemption During Past Three Years	Nil			
Details of Default and Delay in Redemption of Any Other Borrowings During Past Three Years	Nil			

For Sundaram BNP Paribas Home Finance Limited

Authorized Signatory
05/09/2019





DEAL CONFIRMATION NOTE / CONTRACT NOTE

DATE OF CONTRACT	05 September 2019
CP (MATURITY VALUE) (Rs in Crs)	50
DUE DATE *	10 December 2019
PRICE	98.5780
ISSUE VALUE (in Rs)	49,28,90,000.00
DISC. RATE	5.85%
ISSUE REFERENCE	ISIN CODE : INE667F14EZ9
CREDIT RATING - 1	"ICRA A1+" Issued BY ICRA
DATE OF RATING	01st July 2019
VALIDITY FOR ISSUANCE	3 Months
VALIDITY PERIOD FOR RATING	30th September 2020
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DATE OF RATING	22nd August 2019
VALIDITY FOR ISSUANCE	60 Days
VALIDITY PERIOD FOR RATING	10/12/2019
FOR AMOUNT	Rs.1500 crore
CONSOLIDATED RATING AMOUNT	Rs.1500 crore
CREDIT SUPPORT (if any)	Not Applicable
DESCRIPTION OF INSTRUMENT	COMMERCIAL PAPER
AMOUNT (Rs in Crs)	50.00
ISSUED BY	SUNDARAM BNP PARIBAS HOME FINANCE LIMITED
IN FAVOUR OF	State Bank of India
CONDITIONS IF ANY	Out of cash credit limit
ISSUING AND PAYING AGENT	HDFC Bank Ltd No.115 RK Salai 9th Floor Chennai – 600004

* Issuer's liability under the C P will continue beyond due date, in case the C P is not paid on due date, even if the C P in d-mat form is extinguished on due date. CP will be utilized for working capital purpose.

SELLER OF CP	SUNDARAM BNP PARIBAS HOME FINANCE LIMITED
PURCHASER OF CP	State Bank of India



SETTLEMENT INSTRUCTIONS	
VALUE DATE	11 September 2019
ISSUE VALUE (in Rs)	49,28,90,000.00
FUND	Fund Transfer through RTGS to our company's Account No. 00040310011815 With our IPA HDFC BANK Ltd No.115, RK Salai, Chennai – 600004 (IFSC Code – HDFC0000004, HDFC Bank, R.K.Salai)
CP - PLEASE DELIVER TO (DP ACCOUNT DETAILS)	DP Name : SBI-SG Global Securities Services Pvt Ltd DP ID : IN303786 ClientName: State Bank of India Client ID :10000023
MARKET CONVENTIONS	FIMMDA CONVENTIONS
THE DEAL IS DONE BY (ON BEHALF OF SELLER)	Mr. G.Sundararajan
(ON BEHALF OF PURCHASER)	Mr. Ravi Krishna Rao / Mr. Ajit Kardak

ON 05th September 2019 AT 10.00 AM OVER PHONE

NO RECOURSE IS AVAILABLE TO THE PURCHASER OF CP AGAINST PREVIOUS HOLDERS OF THE CP.

THIS CONTRACT NOTE IS EXECUTED BY
For Sundaram BNP Paribas Home Finance Limited



Authorized Signatory

(ON BEHALF OF SELLER OF CP) (ON BEHALF OF PURCHASER OF CP)

NOTE: ISSUER IS THE SELLER OF CP IN CASE OF PRIMARY MARKET DEAL.

