



## Shriram Transport Finance Company Limited

Corporate Identity No. (CIN) L65191TN1979PLC007874

Regd. Office: 3rd Floor, Mookambika Complex, No. 4, Lady Desika Road, Mylapore, Chennai - 600 004, Tamil Nadu. Ph.: +91-44-24990356.

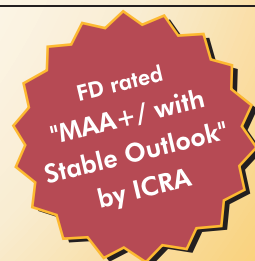
Admn Office: 101-105, Shiv Chambers, 1st Floor, 'B' Wing Sector-11, CBD Belapur, Navi Mumbai - 400 614, Maharashtra.

Toll free No. 18001034959, E-mail Id: customersupport@stfc.co.in, [www.stfc.in](http://www.stfc.in)



### Application for Deposit

*CRISIL rating indicates high degree of safety  
ICRA rating indicates high credit quality*



#### INTEREST RATES-ON FRESH DEPOSITS / RENEWALS (w. e. f. 1<sup>st</sup> Nov 2018)

NORMAL SCHEME								SENIOR CITIZEN SCHEME*							
Non-Cumulative Deposits					Cumulative Deposits			Non-Cumulative Deposits					Cumulative Deposits		
Period (months)	Monthly % p.a	Quarterly % p.a	Half yearly % p.a	Yearly % p.a	Rate % (p.a at Monthly rests)	Effective Yield % p.a	Maturity value for ₹ 5,000/-	Period (months)	Monthly % p.a	Quarterly % p.a	Half yearly % p.a	Yearly % p.a	Rate % (p.a at Monthly rests)	Effective Yield % p.a	Maturity value for ₹ 5,000/-
12	7.95	8.00	8.08	8.25	7.95	8.25	5,413	12	8.19	8.25	8.33	8.50	8.19	8.50	5,425
24	8.19	8.25	8.33	8.50	8.19	8.87	5,887	24	8.42	8.48	8.57	8.75	8.42	9.14	5,914
36	8.65	8.71	8.81	9.00	8.65	9.84	6,476	36	8.88	8.95	9.05	9.25	8.88	10.13	6,520
48	8.65	8.71	8.81	9.00	8.65	10.29	7,058	48	8.88	8.95	9.05	9.25	8.88	10.62	7,124
60	8.88	8.95	9.05	9.25	8.88	11.13	7,783	60	9.11	9.18	9.28	9.50	9.11	11.49	7,873

\*Completed age -60 years on the date of deposit/renewal.

Additional interest of 0.25% p.a will be paid on all Renewals, where the deposit is matured on or after 1<sup>st</sup> Nov 2018.

Additional interest of 0.15% p.a will be paid to employees of Shriram Group Companies and their relatives.

Deposits will be accepted in multiples of Rs.1,000/- subject to a minimum amount of Rs.5,000/- per deposit for cumulative deposits and Rs.10,000/- per deposit for non-cumulative deposits. Cumulative deposits can be renewed for maturity value.

INTEREST RATES ARE SUBJECT TO CHANGE AND THE RATE APPLICABLE WILL BE THE RATE PREVALENT ON THE DATE OF DEPOSIT / RENEWAL.

# INDIA'S LARGEST ASSET- FINANCING NBFC



**BRANCHES :-**

[illegible]

Particulars	As at March 31, 2018	As at March 31, 2017
<b>I. EQUITY AND LIABILITIES</b>		
<b>(1) Shareholders' funds</b>		
(a) Share capital	22,690.67	22,690.67
(b) Reserves and surplus	1,234,540.96	1,107,532.20
	<b>1,257,231.63</b>	<b>1,130,222.87</b>
<b>(2) Non-current liabilities</b>		
(a) Long-term borrowings	4,037,592.13	3,370,018.31
(b) Other long-term liabilities	163,315.42	140,536.73
(c) Long-term provisions	544,454.93	389,393.83
	<b>4,745,362.48</b>	<b>3,899,948.87</b>
<b>(3) Current liabilities</b>		
(a) Short-term borrowings	767,645.96	498,313.75
(b) Trade payables		
- Total outstanding dues of micro enterprises and small enterprises	-	-
- Total outstanding dues of creditors other than micro enterprises and small enterprises	21,976.95	13,443.90
(c) Other current liabilities	2,011,631.80	1,858,382.69
(d) Short-term provisions	43,188.51	40,233.22
	<b>2,844,443.22</b>	<b>2,410,373.56</b>
<b>Total</b>	<b>8,847,037.33</b>	<b>7,440,545.30</b>

Particulars	As at March 31, 2018	As at March 31, 2017
<b>II. ASSETS</b>		
<b>(1) Non-current assets</b>		
(a) Fixed assets		
(i) Property, plant and equipment	11,821.76	8,217.04
(ii) Intangible assets	173.78	160.57
(b) Non-current investments	147,952.41	149,713.52
(c) Deferred tax assets (net)	42,896.57	36,228.16
(d) Long-term loans and advances	5,815,231.03	4,730,887.55
(e) Other non-current assets	271.03	7,514.84
	<b>6,018,346.58</b>	<b>4,932,721.68</b>
<b>(2) Current assets</b>		
(a) Current investments	-	5,220.97
(b) Cash and bank balances	363,750.92	444,068.53
(c) Short-term loans and advances	2,458,767.11	2,052,647.01
(d) Other current assets	6,172.72	5,887.11
	<b>2,828,690.75</b>	<b>2,507,823.62</b>
<b>Total</b>	<b>8,847,037.33</b>	<b>7,440,545.30</b>

(₹ in lacs)

	Contingent liabilities not provided for	As at March 31, 2018
a.	In respect of Income tax demands where the Company has filed appeal before various authorities	7,507.88
b.	VAT demand where the Company has filed appeal before various Appellates	12,700.57
c.	Service tax demand	31,110.08
d.	Guarantees and counter guarantees	221,391.36

Future cash outflows in respect of (a), (b) and (c) above are determinable only on receipt of judgements/decisions pending with various forums/authorities. The Company is of the opinion that above demands are not sustainable and expects to succeed in its appeals. The management believes that the ultimate outcome of these proceedings will not have a material adverse effect on the Company's financial position and results of operations.

Disputed income tax demands are on account of royalty, disallowance of ESOP expenses, 14A, derivatives, interest as per assessment orders, etc.

	Commitments not provided for	As at March 31, 2018
a.	Estimated amount of contracts remaining to be executed on capital account	593.10
b.	Commitments related to loans sanctioned but undrawn	12,485.78

- |   |                     |
|---|---------------------|
| I. (A) The amount which the Company can raise by way of deposits<br>(1.5 times of Net Owned Funds)                              | ₹ 1,677,930.90 lacs |
| (B) The aggregate of public deposits held on 31.03.2018   | ₹ 806,723.66 lacs   |
| J. The Company has no overdue deposits other than unclaimed deposits.   |                     |
| K. The Company hereby declares that:  |                     |
| 1) The Company has complied with the applicable provisions of the RBI Directions;   |                     |
| 2) The compliance with the Directions does not imply that the repayment of deposits is guaranteed by the Reserve Bank of India; |                     |
| 3) The deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities.                     |                     |
| 4) The Company is not in default in the repayment of deposits or interest thereon.  |                     |

By Order of the Board  
Finance Company Limited

S. LAKSHMINARAYANAN

Place: Chennai  
Date : 26.07.2018

The above text of advertisement has been issued on the authority and in the name of the Board of Directors of the Company and has been approved by the Board of Directors at its meeting held on 26.07.2018 and a copy of same signed by the majority of directors has been delivered to the Regional Office of the Department of Non-Banking Companies of the Reserve Bank of India, Chennai.

1. Please fill in the attached application form in Block Letters, Tick (✓) Box wherever applicable.
2. All cheques/DD should be 'A/c payee' drawn in favour of **SHRIRAM TRANSPORT FINANCE COMPANY LIMITED** and deposited in under mentioned accounts :-

<p>KOTAK MAHINDRA BANK A/C NO- 5211554670</p> <p>HDFC BANK A/C NO- 00600310036543</p>	<p>Investment cheque along with application form &amp; KYC documents to be submitted at select bank branches.</p>
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All Communications with regards to deposits should be addressed to Company's service centre addresses as mentioned in point no. 29 of Terms and Conditions governing acceptance of deposits.

[illegible]

Subsidiary	Business carried on by the subsidiary
Not Applicable	Not Applicable

D. Brief Particulars of the Management of the Company	: The Company is managed by its Managing Director & CEO under the supervision of the Board
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E. Names, Addresses & Occupation of the Directors:

Sr. No.	Full Name & Designation	Address	Occupation
1.	Mr. S. Lakshminarayanan Chairman (DIN 02808698)	33, Paschimi Marg, First Floor, Vasant Vihar, New Delhi - 110057.	Retired Civil Servant (Former Secretary to GOI, Ministry of Home Affairs) and Currently working with Private Companies as Advisor/Consultant
2.	Mr. Umesh Revankar Managing Director & CEO (DIN 00141189)	Flat No. 202, Kalpana CHS Limited, 11th Road, Khar (West), Mumbai – 400052.	Service
3.	Mr. S. M. Bafna (DIN 00162546)	22, Gobind Mahal, 86-B, Marine Drive, Mumbai-400 002.	Business
4.	Mr. Puneet Bhatia (DIN 00143973)	525 A Magnolias, DLF Golf Course, DLF Phase 5, Gurgaon, Haryana - 122 009.	Managing Director and Country head of - TPG Capital India.
5.	Mrs. Kishori Udeshi (DIN 01344073)	15, Sumit Apartment, 31, Carmichael Road, Mumbai – 400026.	Deputy Governor, RBI (Retired)
6.	Mr. Amitabh Chaudhry (DIN 00531120)	Flat 4301, 43rd Floor, Tower III, Electra Planet Godrej, Near Jacob Circle, Saat Rasta, Mahalaxmi, Mumbai-400011	Managing Director & CEO of HDFC Standard Life Insurance Co. Ltd.
7.	Mr. Gerrit Lodewyk Van Heerde (DIN 06870337)	2 Dahlia Avenue, Welgedacht, Bellville, 7530, South Africa	Actuary
8.	Mr. S. Sridhar (DIN 00004272)	D-905, Ashok Towers, Dr. S. S. Rao Road, Parel, Mumbai - 400012	Management Consultant
9.	Mr. D. V. Ravi (DIN 00171603)	B3E, Regal Palm Gardens, CEE DEE YES Apartments, Velachery Tambaram Road, Velachery, Chennai - 600 042	Service

F & G-Profits of the Company before and after making provisions for tax and dividends declared by the Company for the three financial years immediately preceding the date of advertisement (Rs. in lacs)

Year Ended	Profit before provision for Tax	Profit after provision for tax	Equity Dividend Declared	
			Rate %	Amount *
31.03.16	178,143.12	117,819.76	100	27,356.57
31.03.17	192,392.55	125,734.25	100	27,307.07
31.03.18	237,183.47	156,802.25	110	29,820.39

\* The dividend amount is inclusive of dividend distribution tax.



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Mylapore, Chennai - 600 004, Tamil Nadu. Ph.: +91-44-24990356, [www.stfc.in](http://www.stfc.in)  
Admn Office: 101-105, Shiv Chambers, 1<sup>st</sup> Floor, 'B' wing, Sector - 11,  
CBD Belapur, Navi Mumbai - 400 614. Maharashtra. Ph.: +91-22-40957575.

Broker Name : **Share India Sec. Ltd.**

Broker Code : **214064**

Sub Broker :

Branch :

### Application form for Deposit

We neither accept nor permit intermediary or employee to accept cash.

#### Please fill the information in BLOCK letters and tick in appropriate places

I/We wish to apply for Fresh/Renewal of Deposit

Type of Deposit Fresh ☐ Renewal ☐ Both ☐

Payment Details Cheque ☐ RTGS/NEFT ☐ If RTGS/NEFT, UTR No.

Cheque/DD No.  Dated / /  Favouring **Shriram Transport Finance Company Limited**

Drawn on  Amount  (Rupees )

If Renewal, Old Cert No.  Maturity Date / /  Maturity Amount Rs.

Renewal Amount Rs.  Balance to be refunded / paid Rs.

Total Investment Amount  (Rupees )

#### Deposit Repayment to be made to

Sole/First Applicant ☐ Anyone or Survivor/s ☐ Former or Survivor/s ☐

#### Type of Receipt

Physical Receipt ☐ E-Receipt ☐

Auto Renewal ☐ Auto refund ☐

(Default option Auto Renewal, if no option selected)

Renewal for: ☐ Principal Amount ☐ Principal with Interest Amount

(Default option Principal with Interest Amount, if no option selected)

#### Tenure (Months)

12 ☐

24 ☐

36 ☐

48 ☐

60 ☐

#### Scheme

☐ Cumulative

☐ Monthly interest payout

☐ Quarterly interest payout

☐ Half-Yearly interest payout

☐ Yearly interest payout

#### Investor details as appear in KYC documents

First Applicant Details: Customer ID :  DOB  GENDER  Marital Status

Mr. / Ms. / Minor  /  /  M ☐ F ☐ Others ☐ Married ☐ Unmarried ☐

Father's / Husband's Name

Mother's Name

Correspondence Address :

City  State  Pin Code

Permanent Address: Same as Above ☐

City  State  Pin Code

City  State  Pin Code

Email ID:  Mobile No.

Income Tax Permanent Account Number (PAN)

CKYC Number (If any)

Tax to be deducted: - Yes ☐ No ☐ Form 15G / Form 15H furnished: Yes ☐ No ☐

Shriram Group Employee Yes ☐ No ☐ Organization Name  Employee Code

#### Category of First Applicant

Member of Public ☐

Shareholder ☐

Director ☐

Relative of Director ☐

#### Status of the First Applicant

Resident Individual ☐

HUF ☐

Firms ☐

Corporate ☐

Trust ☐

#### \*Minor:

Yes ☐

No ☐

#### Senior Citizen:

Yes ☐

No ☐

#### Age proof to be submitted if 1<sup>st</sup> Applicant is Minor/Senior Citizen

\* Guardian Name is mandatory if any of the applicant is Minor.

\* In the case of deposit in the name of Minor only the FATHER or MOTHER of the Minor should sign this form.

Occupation: ☐ Service ☐ Private Sector ☐ Public Sector ☐ Government Sector  
☐ Professional ☐ Self Employed ☐ Retired ☐ Housewife ☐ Student ☐ Business  
☐ Other (Kindly Specify)

Please tick (✓) if following is additionally applicable to you: Politically Exposed Person (PEP) ☐ Relative of PEP ☐

#### Self attested KYC Documents (Id Proof and Address Proof)

☐ Aadhar No :  ☐ Passport No :  Passport Expiry Date:

☐ Voter ID No :  ☐ Driving License No :  Driving License Expiry Date :

☐ Others (Refer Clause 4 of Terms and Conditions) Kindly Specify

#### Details of Bank Account (Sole/First Named Depositor)

Bank Account No  Bank Name

MICR Code  Bank Branch

IFSC Code

(Cancelled cheque leaf to be provided for proof of Account details) Account: Saving ☐ Current ☐

Natural Guardian Details :		DOB		GENDER	
Mr./Ms. _____		____/____/____		M <input type="checkbox"/> F <input type="checkbox"/> Others <input type="checkbox"/>	
Address: _____					
_____ City _____		State _____		Pin Code _____	
Email ID: _____		Mobile No. _____			
Income Tax Permanent Account Number (PAN)		<input type="text"/>			
CKYC Number (If any)		<input type="text"/>			
Category of Guardian					
Member of Public <input type="checkbox"/> Shareholder <input type="checkbox"/> Director <input type="checkbox"/> Relative of Director <input type="checkbox"/>					
Please tick (✓) if following is additionally applicable to you: Politically Exposed Person (PEP) <input type="checkbox"/> Relative of PEP <input type="checkbox"/>					
Self attested KYC Documents (Id Proof and Address Proof)					
<input type="checkbox"/> Aadhar No : _____		<input type="checkbox"/> Passport No : _____		Passport Expiry Date: _____	
<input type="checkbox"/> Voter ID No : _____		<input type="checkbox"/> Driving License No : _____		Driving License Expiry Date : _____	
<input type="checkbox"/> Others (Refer Clause 4 of Terms and Conditions) Kindly Specify _____					
Second Applicant Details: Customer ID : <input type="text"/>					
Mr. / Ms. / Minor _____		DOB		GENDER	
____/____/____		M <input type="checkbox"/> F <input type="checkbox"/> Others <input type="checkbox"/>		MARITAL STATUS	
Father's/Husband's Name _____		Married <input type="checkbox"/> Unmarried <input type="checkbox"/>			
Mother's Name _____					
Natural Guardian's Name _____					
Address: _____					
_____ City _____		State _____		Pin Code _____	
Email ID: _____		Mobile No. _____			
Income Tax Permanent Account Number (PAN)		<input type="text"/>			
CKYC Number (If any)		<input type="text"/>			
Category of Second Applicant		Status of the Second Applicant		*Minor:	
Member of Public <input type="checkbox"/>		Resident Individual <input type="checkbox"/>		Yes <input type="checkbox"/>	
Shareholder <input type="checkbox"/>		HUF <input type="checkbox"/>		No <input type="checkbox"/>	
Director <input type="checkbox"/>		Firms <input type="checkbox"/>		Senior Citizen:	
Relative of Director <input type="checkbox"/>		Corporate <input type="checkbox"/>		Yes <input type="checkbox"/>	
		Trust <input type="checkbox"/>		No <input type="checkbox"/>	
Age proof to be submitted if 2 <sup>nd</sup> Applicant is Minor/Senior Citizen					
* Guardian Name is mandatory if any of the applicant is Minor.					
* In the case of deposit in the name of Minor only the FATHER or MOTHER of the Minor should sign this form.					
Occupation: <input type="checkbox"/> Service <input type="checkbox"/> Private Sector <input type="checkbox"/> Public Sector <input type="checkbox"/> Government Sector					
<input type="checkbox"/> Professional <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Business					
<input type="checkbox"/> Other (Kindly Specify) _____					
Please tick (✓) if following is additionally applicable to you: Politically Exposed Person (PEP) <input type="checkbox"/> Relative of PEP <input type="checkbox"/>					
Self attested KYC Documents (Id Proof and Address Proof)					
<input type="checkbox"/> Aadhar No : _____		<input type="checkbox"/> Passport No : _____		Passport Expiry Date: _____	
<input type="checkbox"/> Voter ID No : _____		<input type="checkbox"/> Driving License No : _____		Driving License Expiry Date : _____	
<input type="checkbox"/> Others (Refer Clause 4 of Terms and Conditions) Kindly Specify _____					
Third Applicant Details: Customer ID : <input type="text"/>					
Mr. / Ms. / Minor _____		DOB		GENDER	
____/____/____		M <input type="checkbox"/> F <input type="checkbox"/> Others <input type="checkbox"/>		Marital Status	
Father's/Husband's Name _____		Married <input type="checkbox"/> Unmarried <input type="checkbox"/>			
Mother's Name _____					
Natural Guardian's Name _____					
Address: _____					
_____ City _____		State _____		Pin Code _____	
Email ID: _____		Mobile No. _____			
Income Tax Permanent Account Number (PAN)		<input type="text"/>			
CKYC Number (If any)		<input type="text"/>			
Category of Third Applicant		Status of the Third Applicant		*Minor:	
Member of Public <input type="checkbox"/>		Resident Individual <input type="checkbox"/>		Yes <input type="checkbox"/>	
Shareholder <input type="checkbox"/>		HUF <input type="checkbox"/>		No <input type="checkbox"/>	
Director <input type="checkbox"/>		Firms <input type="checkbox"/>		Senior Citizen:	
Relative of Director <input type="checkbox"/>		Corporate <input type="checkbox"/>		Yes <input type="checkbox"/>	
		Trust <input type="checkbox"/>		No <input type="checkbox"/>	
Age proof to be submitted if 3 <sup>rd</sup> Applicant is Minor/Senior Citizen					
* Guardian Name is mandatory if any of the applicant is Minor.					
* In the case of deposit in the name of Minor only the FATHER or MOTHER of the Minor should sign this form.					
Occupation: <input type="checkbox"/> Service <input type="checkbox"/> Private Sector <input type="checkbox"/> Public Sector <input type="checkbox"/> Government Sector					
<input type="checkbox"/> Professional <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Business					
<input type="checkbox"/> Other (Kindly Specify) _____					
Please tick (✓) if following is additionally applicable to you: Politically Exposed Person (PEP) <input type="checkbox"/> Relative of PEP <input type="checkbox"/>					
Self attested KYC Documents (Id Proof and Address Proof)					
<input type="checkbox"/> Aadhar No : _____		<input type="checkbox"/> Passport No : _____		Passport Expiry Date: _____	
<input type="checkbox"/> Voter ID No : _____		<input type="checkbox"/> Driving License No : _____		Driving License Expiry Date : _____	
<input type="checkbox"/> Others (Refer Clause 4 of Terms and Conditions) Kindly Specify _____					



# TERMS AND CONDITIONS GOVERNING ACCEPTANCE OF DEPOSITS

## 1) MINIMUM DEPOSIT

Deposits will be accepted in multiples of ₹. 1,000/- subject to a minimum amount of ₹.5,000/- for cumulative deposit and ₹.10,000/- for non-cumulative deposit.

## 2) SCHEME AND TENURE

Company accepts cumulative and non-cumulative deposits for different tenures as mentioned on the first page of the application form. Where the Scheme or Tenure is not indicated / opted in the Application form or multiple selection made, the deposit will be treated as placed in Cumulative Deposit Scheme for 36 months. In case customer opts for Non-Cumulative deposit option but the interest payout frequency is not indicated or multiple selection is made in the application form, the deposit will be treated as placed in monthly payout frequency scheme.

## 3) INTEREST PAYMENT

Interest payment will be made only through National Electronic Fund Transfer (NEFT).

Interest for Non-Cumulative Deposit will be paid as per below given schedule.

Non-Cumulative -Monthly	Last day of every month
Non-Cumulative- Quarterly	Last day of March/June/September/December
Non-Cumulative -Half Yearly	Last day of March and September
Non-Cumulative -Yearly	Last day of March

## 4) IDENTIFICATION OF DEPOSITORS

To comply with "Know Your Customer" guidelines for NBFCs prescribed by the Reserve Bank of India, first applicant should provide a self-attested copy of Identification proof and address proof. Any one of the following KYC documents (which contains the photograph of the concerned first depositor) can be submitted for identification and proof of residential address.

### Individuals

- Passport
- PAN Card with Address proof
- Driving License
- Voter's Identity Card issued by Election Commission of India.
- Job card issued by NREGA duly signed by an officer of the State Government.
- Aadhar Card
- Photograph needs to be submitted at the time of placing of fresh deposit.

In addition to the above documents, the following additional documents can be obtained for the limited purpose of proof of address:

- Utility bill which is not more than two months old of any service provider (electricity, telephone, postpaid mobile phone, piped gas, water bill).
- Property or Municipal Tax receipt
- Bank account or Post Office savings bank account statement
- Pension or family pension payment orders (PPOs) issued to retired employee's by Government Departments or Public Sector Undertakings, if they contain the address.
- Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies. Similarly, leave and license agreements with such employers allotting official accommodation
- Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India.

### Company

- Certificate of incorporation.
- Memorandum and Articles of Association.
- Resolution from the Board of Directors and power of attorney granted to its Managers, Officers or employees to transact on its behalf.
- PAN copy of the company
- Proof of identity and address (as per KYC documents mentioned for individuals) of the authorised signatory of the company signing the application.

### Partnership Firm

- Registration certificate
- Partnership deed
- Authorised signatory List
- Proof of identity and address (as per KYC documents mentioned for individuals) of the authorised signatories.

### Hindu Undivided Family (HUF)

- HUF PAN Card
- Deed of declaration of HUF
- Proof of identity and address (as per KYC documents mentioned for individuals) of the Karta.

### Trust and Foundations

- Registration certificate
- Trust deed
- Proof of identity and address (as per KYC mentioned for individuals) of the authorised signatory of the trust/institution signing the application.

### Unincorporated Association or Body of individuals

- Resolution of the managing body of this Association or Body of Individuals.
- Power of attorney granted to him to transact on its behalf.
- Proof of identity and address (as per KYC documents mentioned for individuals) of the person who is holding the power of attorney to transact the business on behalf of the Unincorporated association of Body of Individual.
- Such information as may be required to collectively establish the legal existence of such an association or body of individuals.

## 5) CENTRAL KYC REGISTRY

Reserve Bank of India has mandated financial institutions to share KYC information to a central KYC registry (CERSAI) who shall allot a common KYC number. Depositor(s) are requested to share with us such number upon receipt of the same.

## 6) HINDU UNDIVIDED FAMILY (HUF) DEPOSITS

Deposits of HUF will be accepted subject to production of necessary documents as required by the Company.

## 7) JOINT DEPOSITS

- Deposits may be made in the joint names of two/three persons under "First or Survivor's (F or S/s)" or "Anyone or Survivor's (A or S/s)". All communications will be addressed to the first depositor. All interest payment and repayment of deposits will be made in the name of first depositor.
- Deposits pertaining to Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family cannot be held jointly.

## 8) NOMINATION

- The depositor and/or the depositors, where deposits are made by more than one person jointly may, at any time, nominate a person to whom his/her deposit in the Company shall vest in the event of his or all the joint holder's death. Notwithstanding anything contained in any other law for the time being in force or in any disposition, whether testamentary or otherwise in respect of such other deposit in the Company where a nomination made in the prescribed manner purports to confer on any person the right to vest in the deposit, the nominee shall, on the death of the depositor(s) become entitled to all the rights in the deposit in the Company to the exclusion of all other persons unless the nomination is varied or cancelled in the prescribed manner.
- Nomination can be made only by individuals. Non - individuals including society, trust, body corporate, partnership firm, karta of HUF, holder of Power of attorney cannot nominate.
- The nominee shall not be a trust, society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder.
- A minor can be a nominee represented by his natural/court appointed guardian.

## 9) INCOME-TAX PROVISIONS

- As required under the Income Tax Act, 1961, tax at applicable rate will be deducted at source from the amount of interest paid and/or credited to a depositor if the gross interest exceeds the prescribed limit during the financial year.
- Non-assessees are requested, if necessary, to furnish the prescribed form as per Income Tax Act in force from time to time, quoting PAN, for non-deduction of tax at source. The depositors are presumed to be aware of the penal provisions of the said Act in case of false declaration and the Company will in no way be responsible for such false declaration made by the depositor.
- In accordance with the CBDT Circular 03/2011 dated 13/05/2011 TDS Certificates in Form No. 16A will be downloaded by the Company from TIN Website and the same will be authenticated by means of digital signature (Circular under Section 119 of the Income Tax Act 1961). TDS certificates will not be generated from TIN Website if PAN is not furnished. While filling up the address of the applicant in the Deposit Application Form, please be informed that if the address as provided by you is the same address as the one updated with NSDL at the time of PAN application then the TDS certificate would be dispatched to that address. However, if both the addresses are different, then the TDS certificates would be printed with the address as updated with NSDL at the time of PAN application and would be sent by the company at the said address. If there is any change of address please update your address with NSDL by filling up the form for amendments/changes in PAN data and please intimate the said changes to the company also.

## 10) RENEWALS

- Deposits can be renewed from the date of maturity only if renewal instructions along with deposit receipts are received within 6 months from the date of maturity. In such cases the rate prevailing on the date of maturity will be applicable. Otherwise the same will be renewed prospectively and in such cases interest ceases on maturity.
- Renewal of deposit will be for an amount net of TDS if any.
- If the depositor opts for auto renewal then the deposit shall continue to be auto renewed on Maturity as per the instructions specified in the application form till such time instructions to the contrary are received. In such cases the depositor need not submit the original certificate for renewal.

- The investor would have the option of changing the mode from auto renewal to auto refund and vice versa by giving necessary instructions atleast 15 days prior to maturity. If the investor makes multiple or no selection between auto renewal and auto refund then company will by default consider the deposit for auto renewal. In case if investor makes multiple or no selection within renewal for principal and renewal for principal with interest then company will by default consider and renew the deposit for principal with interest.
- Cumulative deposits can be renewed for maturity value.

- A deposit can be renewed for a lower multiple of ₹.1,000/- by giving suitable instructions for repayment of balance amount.
- A deposit can also be renewed for a higher multiple of ₹.1,000/- by giving the differential amount. Such consolidations can be done only on the date of maturity and therefore, the necessary remittance should reach the company at least one day before the date of maturity.
- In the case of A or S/s accounts, renewals retaining one of the depositor(s) as the first depositor are possible. However, renewals to persons other than the second / third depositors in A or S/s accounts are not possible. Renewal of deposits by a change in the first named depositor is not possible in the case of F or S/s accounts.

## 11) LOAN ON DEPOSITS

- The Company may grant at its sole discretion, loan up to 75% of the amount of deposit to the depositor after the expiry of three months from the date of deposit at rate of interest two percent points above the interest rate payable on the deposit. The relative term deposit receipt(s) and other documents have to be signed by both/all the depositors in case of A or S/s accounts and by the first depositor in case of F or S/s accounts, Cheque for loans will be drawn only in favour of the first depositor.
- Renewal of deposit with loan outstanding is not permissible. Payment after adjustment of loan principal and loan interest will be made on maturity, if renewal instructions for the balance amount are not received at least 15 days in advance of the maturity.

## 12) REPAYMENTS

- If the Deposit Receipt is held in physical form, then receipt duly discharged on a revenue stamp of one rupee must be surrendered to the Company for repayment. In the case of deposit with "F or S/s" clause, the discharge has to be made by the first named depositor only. However, in the case of deposit with "A or S/s" clause, any one of the depositor may give the discharge.
- If the depositor has opted for auto refund then the physical certificate need not be submitted for repayment.
- The Company shall intimate the details of maturity of the deposit to the depositor at least two months before the date of maturity of the deposit.
- Interest will cease on the maturity date of deposit, if the deposit is not renewed within six months from the date of maturity, or if the deposit is withdrawn after the maturity date.
- Repayment of deposits will be made only by National Electronic Fund Transfer (NEFT).

## 13) PREMATURE PAYMENT

- The company reserves the right to allow, at its absolute discretion, withdrawal of deposit before maturity. Where a deposit is so allowed to be prematurely withdrawn the relative deposit receipt must be discharged by all the depositors in case of A or S/s deposit and by the first named depositor in case of F or S/s deposit.
- As per the Directions of Reserve Bank of India currently in force: premature repayment:

Up to 3 months from the date of deposit / renewal (Lock-in-period)	No repayment (Not applicable in case of premature repayment 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 per cent 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 that period, then 3 per cent lower than the minimum rate at which deposits are accepted by the Company*

\*\* In the event of death of a depositor, the Company shall repay the deposit prematurely, even within the lock-in period, to the surviving depositor/s in the case of joint holding with survivor clause, or to the nominee or the legal heir/s of the deceased depositor, on the request of the surviving depositor/s/nominee/legal heir, and only against submission of proof of death, and other necessary documents to the satisfaction of the Company. However no interest is payable on such repayment of deposits.

\* The above rates are also applicable for premature repayment in the case of death of a depositor.

Prematurity repayments will be made only in favour of the first depositor.

## 14) GENERAL TERMS

- The deposit receipt issued is subject to cheque realisation/ receipt of funds in company's account. In case of cheque dishonour/non receipt of funds, the deposit receipt stands cancelled automatically.
- The Company reserves the right to reject any application for deposit or for renewal without assigning any reason therefor.
- Application for deposit should be made only on the forms prescribed by the Company and should be duly signed by all applicants. Payment should be made by means of an Account payee Cheque/ demand draft in favour of SHRIRAM TRANSPORT FINANCE COMPANY LIMITED. Payments can also be made through fund transfer (National Electronic Fund Transfer (NEFT) and Real Time Gross Settlement (RTGS)) to the company's account.
- In the event of death of the first named depositor all payments on account of principal and / or interest of the fixed deposit will be made to the person first in the order of the survivor(s) unless otherwise instructed by the depositor during his life time.  
In the event of death of sole depositor and / or all the joint depositor, all payment on account of principal and / or interest will be made to the Nominee appointed by the depositor(s) on production of proof of identity and on execution of such other documents as the company may deem fit for the same.  
In any other case, the amount will be paid to the legal representative(s) of the deceased on production of proper legal representation such as succession Certificate/Letter of administration/ probate of the will granted by a court of competent jurisdiction.
- Deposit receipts issued by the Company are not transferable.
- Depositors are requested to intimate any change of address and instructions regarding interest remittance to reach the Company at least 15 days before the next interest payment is due. In case of change of address, residential address proof needs to be furnished.
- 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.
- In case of any deficiency of the Company in servicing its deposit, the depositor may approach the District Level Consumer Dispute Redressal Forum or the State Level Consumer Dispute Redressal Forum or the National Consumer Dispute Redressal Forum for relief.
- 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 National Company Law Tribunal, whose full address is, 3rd Floor, Corporate Bhavan (UTI Building), No.29, Rajaji Salai, Chennai 600 001, Tamil Nadu for redressal.
- Any deposit which remains undaimed and unpaid for a period of seven years from the date it becomes due for payment will be transferred to "The Investor Education and Protection Fund" established by the Central Government under section 125 of the Companies Act, 2013.
- The Company is having a valid Certificate of Registration No.07-00459 dated 17/04/2007 issued by the Reserve Bank of India under Section 45 IA of the Reserve Bank of India Act, 1934. The financial activities of the Company are regulated by the Reserve Bank of India. However, the Reserve Bank of India 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 opinion expressed by the Company and for repayment of deposits/discharge of liabilities by the Company.
- Total amount of exposure (aggregate dues) from facilities, both fund and non-fund based, extended to, and the aggregate dues from companies in the same group or other entities or business ventures in which the directors and/or the Company are holding substantial interest as on 31/03/2018 is Rs. 1,349.27 lacs.
- Credit Rating CRISIL Limited "FAAA/Stable" & ICRA "MAA++ with Stable Outlook".
- The deposits solicited by the Company are not insured.
- The acceptance, renewal and repayment of deposits and interest payment are subject to the terms and conditions of the Company and the directions of the Reserve Bank of India (RBI) under Non-Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 2016 as amended from time to time and are subject to jurisdiction of Chennai only. Subject to the said directions issued by RBI, the Company reserves the right to alter or amend without notice any or all of the terms and conditions stipulated above.
- All correspondence with regard to deposits should be addressed to Company's following Service centres:  
**Chennai** : No.95 (29/2), Habibullah Road, opp. to Mcrenneth/Venkata Subbarao School) T Nagar, Chennai – 600 017. Phone :+91 44 49371111 Email: [inquiry@shriramvalue.in](mailto:inquiry@shriramvalue.in) **Mumbai** : Office No.104 & 105, 1st Floor, Level 1, Rupa Solitaire, Sec-1, Millennium Business Park, Mahape, Mumbai – 400 710. Phone :+91 22 41574545 Email: [inquiry@shriramvalue.in](mailto:inquiry@shriramvalue.in) **Secunderabad**: 1st Floor, Maspack House, D. No.12-13-1274, Street No. 8, Tamaka, Secunderabad - 500 017. Phone :+91 40 44182800. Email: [inquiry@shriramvalue.in](mailto:inquiry@shriramvalue.in)
- The maturity value payable in case of cumulative deposits will vary where tax is deducted at source. The maturity value for Cumulative Deposits is rounded off to nearest rupee.
- Payment of interest / repayment of deposit falling due on a Sunday or a bank holiday or any day when the Company's head office does not work due to holiday or otherwise will be made on the next working day.
- The Company has created a floating charge on its statutory liquid assets in favour of Trustees representing public deposit holders of the Company as per Directions of Reserve Bank of India.
- In the event of the loss of deposit Receipt the Company may at its discretion issue a duplicate receipt, upon receiving an indemnity bond and other required documents from the depositor (s) in the form prescribed by the company. All expenses in this connection will be borne by the Depositor (s).
- The Scheme is not open for Non-Resident Indians and Foreign Nationals.

<b>Declaration:</b> I/we have read the Terms and conditions of the company and accept that they are binding on me/us. I/We hereby declare that the first named depositor mentioned in my/our application is the beneficial owner of this deposit and as such he/she should be treated as the payee for the purpose of tax deduction under Section 194A of the Income Tax Act, 1961. I/We hereby agree to abide by the attached terms and conditions governing the deposit. I/We have gone through the financials and other statements/representations/particulars furnished /made by the company and after careful Consideration, I/We/am/are making the deposit with the company at my/our own risk and volition. I/We further declare that, I/we am/are authorized to make this deposit in the above mentioned scheme Shriram Unnati Fixed Deposits and that the amount kept in the deposit is through legitimate source and does not involve directly or indirectly any proceeds of schedule of offence and/or is not designed for the purpose of any contravention or evasion of the provisions of the Prevention of Money Laundering Act, 2002 and any Rules, Notifications, Guidelines or Directions there under, as amended from time to time. I/We shall provide any further information and fully co-operate in investigation as and when required by the Company in accordance to the applicable Law. I/We further affirm that the detail provided by me/us is/are true in all respect and nothing has been concealed.					
First Applicant		Second Applicant		Third Applicant	
Affix a latest Photograph with signature (DO NOT STAPLE)		Affix a latest Photograph with signature (DO NOT STAPLE)		Affix a latest Photograph with signature (DO NOT STAPLE)	
Signature of the Depositor's (Individuals)			(Non- Individual/Companies etc., Please mention Name & Designation)		
First Applicant / Guardian		Name	Designation	Seal & Signature	
Second Applicant / Guardian					
Third Applicant / Guardian					
1. In case of deposits in joint names, all the depositors must sign on the space provided above. 2. Thumb impression must be attested by the magistrate or notary public.					
Nomination Details (Form DA1)					
Nomination under section 45QB of the Reserve Bank of India Act, 1934 (read with Section 45ZA of the Banking Regulation Act, 1949 and Rule 2(1) of the Banking Companies (Nomination) Rules, 1985) in respect of deposits with non-banking financial Companies. I/We, .....(Name and address), nominate the following person to whom in the event of my / our / minor's death the amount of the deposit, particulars whereof are given below, may be returned by Shriram Transport Finance Company Ltd, Regd. Office: 3rd Floor, Mookambika Complex, No. 4 Lady Desika Road, Mylapore, Chennai - 600 004, Tamil Nadu. Nominee Name Mr./Ms./Minor ..... Address of Nominee ..... City ..... State ..... PIN .....					
Relationship with First Depositor		Age of Nominee		Date of Birth of Nominee ( If Minor )*	
* As the Nominee is Minor on this date, I/We appoint (Name, Address & Age) .....to receive the amount of Deposit on behalf of the Nominee in the event of my/our/minor's death during the minority of the nominee. <b>Declaration:</b> I/We have read and understood the nomination rules prescribed by Reserve Bank of India and the Procedures/ terms and conditions laid down by the Company governing the nomination facility and accept that they are binding on me/us.					
Signature of the Depositors For Nomination		Name and Address of Witness for Nomination			
		1) .....		2) .....	
First Applicant / Guardian .....		.....		.....	
Second Applicant / Guardian .....		.....		.....	
Third Applicant / Guardian .....		Signature of Witness .....		Signature of Witness .....	
<ul style="list-style-type: none"><li>Investors are strongly advised to have their accounts in Joint names or use nomination facility.</li><li>Interest rates are subject to change and the rate applicable will be the rate prevalent on the date of Investment.</li></ul>					
For office use only					
TR number	Cert number	Cert date	Checked By	Authenticated by	Authentication date

PROVISIONAL RECEIPT

We neither accept nor permit intermediary or employee to accept cash

Received with thanks from Mr/Ms./Minor .....cheque/DD/FD(in case of renewal) No..... ₹ For ..... Dated ..... drawn on ..... bank.....  
branch as fixed deposit under Cumulative / Non-Cumulative Scheme for a period of ..... month (s). Senior citizen ☐ Minor ☐  
Following Documents received : (Self-attested)  
Passport / PAN Card with Address proof / Driving License / Voter's Identity Card issued by Election Commission of India / Job card issued by NREGA duly signed by an officer of the State Government / The letter issued by Unique Identification Authority of India containing details of Name, Address & Aadhar number / Utility Bill (Electricity/Telephone/Postpaid mobile phone/Piped Gas/Water Bill) not more than 2 months old/Bank Account or Post Office saving bank account statement / Cancelled cheque / Form 15G / Form 15H / Others (kindly specify).  
Age proof in case of minor and senior citizen.

Date : (Valid Subject to realisation of cheque/receipt of funds in company's account)

(For Shriram Transport Finance Company Limited)