

FD rated

"FAAA / Stable

by CRISII

## 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.in, www.stfc.in

# SHRIRAM UNNATI FIXED DEPOSITS



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

FD rated "MAA+/ with Stable Outlook by ICRA

INTEREST RATES-ON FRESH DEPOSITS / RENEWALS (w.e.f. 1 Nov 2019)

			NOR	MAL SCH	IEME		
	Non cumulative Deposits				Cumulative Deposit		
Period (months)	Monthly % p.a	Quarterly % p.a	Half yearly % p.a	Yearly %p.a	Rate % (p.a on Monthly rests)	Effective yield % p.a.	maturity value for Rs.5000/-
12	7.72	7.77	7.85	8.00	7.72	8.00	5,400
24	7.95	8.00	8.08	8.25	7.95	8.59	5,859
36	8.42	8.48	8.57	8.75	8.42	9.54	6,431
48	8.51	8.57	8.66	8.85	8.51	10.10	7,020
60	8.65	8.71	8.81	9.00	8.65	10.77	7,693

Additional interest of 0.25% p.a. will be paid for Senior citizen (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 1st November, 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/-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.



A WINNING RELATIONSHIP

PARTICULARS REQUIRED TO BE SPECIFIED AS PER THE PROVISIONS OF NON-BANKING FINANCIAL COMPANIES ACCEPTANCE OF PUBLIC DEPOSITS (RESERVE BANK) DIRECTIONS, 2016 AND MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISEMENT) RULES, 1977:

Name of the Company

B. Date of Incorporation of the Company : 30th June 1979

### **BRANCHES** :-

SHRIRAM TRANSPORT FINANCE COMPANY LIMITED C. Business carried on by the Company and its subsidiary with details of branches :NBFC - INVESTMENT AND CREDIT COMPANY. (NBFC-ICC) (Commercial Vehicle Financing and allied activities)

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мна, тапылаладаг, қазалпа, теалалы, талтидалы, төзен, тө	mgante, zabrenee, calos
Subsidiary	Business carried on by the subsidiary
Not Applicable	Not Applicable
ief Particulars of the anagement of the Company	The Company is managed by its Managing Director & CEO under the supervision of the Board

Brief Particulars of the Management of the Company b

E. Names, Addresses & Occupation of the Directors

Sr. No.	Full Name & Designation	Address	Occupation
ţ:	1 Mr. S. Lakshminarayanan Chairman (DIN 02808698)	33, Paschimi Marg, First Floor, VasantVihar, NewDelhi-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)	1001, Simran CHS Ltd., Plot no. 9, 15th Road, Khar (West), Near Gabana HDFC Bank, Mumbai - 400052.	Service
3.	Mr.Puneet Bhatia (DIN 00143973)	525 A Magnolias, DLF Golf Course, DLF Phase 5, Gurgaon, Haryana-122009.	Managing Director and Country head of TPG Capital India.
4.	Mrs. Kishori Udeshi (DIN 01344073)	15, Sumit Apartment, 31, Carmichael Road, Mumbal – 400026.	2
5.	Mr. S. Sridhar (DIN 00004272)	D-905, Ashok Towers, Dr. S. S. Rao Road, Parel, Mumbal - 400012	Management Consultant
6.	Mr. D. V. Ravi (DIN 00171603)	B3E, Regal Palm Gardens, CEE DEE YES Apartments, Velachery Tambaram Road, Velachery, Chennai- 600 042	Service
7.	Mr. Pradeep Kumar Panja (DIN 03614568.)	Bhaskara', 21, I Main Road, 4th Cross, Gaurav Nagar, JP Nagar 7th Phase Bangalore 560 078	Retired Bank Executive
в.	Mr. Ignatius Michael Viljoen (DIN 08452443)	419, Highland Road, Kensington, Johannesburg, 2094, South Africa	Head of Credit at Sanlam Pan Africa Portfolio Management

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 tacs)

Year Ended	Profit before provision for Tax	Profit after provision for tax	Equity Dividend Declared	
			Rate %	Amount *
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
31 03 10	377 827 50	256 308 67	120	32 822 31

\* The dividend amount is inclusive of dividend distribution tax. H. Summarised Financial Position of the Company as appearing in the latest Audited Balance Sheet (z in lace)

Sneet			
Particulars	As at March 31, 2019	As at March 31, 2018	
ASSETS			
1 Financial Assets			
Cash and cash equivalents	102,913,54	109.071.33	
Bank balance other than above	295.233.14	258.384.45	
Derivative financial instruments	2,171.64	1.054.13	
Receivables	2007 S (10-2)		
<ol> <li>Trade receivables</li> </ol>	848.44	1,398.10	
(II) Other receivables	1,995.23	348.46	
Loans	9,675,148.57	9,074,561.56	
investments	399,906.08	234,136,10	
Other financial assets	4,176.47	3.748.33	
2 Non-financial assets			
Current tax assets (net)	10.657.77	10.426.15	
Deferred tax assets (net)	7.570.07	5.218.68	
Investment property	206.36	209.82	
Property plant and equipment	14,345.82	11.821.76	
Other intangible assets	196.58	173.78	
Other non-financial assets	13.878.44	13,952,01	
Total assets	10.529.248.13	9.724.504.69	
LIABILITIES AND EQUITY			
LIABILITIES			
1 Financial liabilities			
Derivative financial instruments	8.342.19	468.26	
Payables	8,342.19	408.20	
(i) Trade payables			
<ul> <li>(i) total outstanding dues of micro enterprises and small</li> </ul>			
enterprises			
(ii) total outstanding dues of creditors other than micro			
enterprises and small enterprises	20.362.58	21,976,95	
(ii) Other payables	20,302.30	21.370.30	
(i) total outstanding dues of micro enterprises and small			
enterprises			
(ii) total outstanding dues of creditors other than micro	1 1		
enterprises and small enterprises			
Debt securities	3,418,175,01	3.243.261.27	
Borrowings (other than debt securities)	3,718,929.88	3.610.854.45	
Deposits	1.034.146.68	859,774.86	
Subordinated Tabilities	620,168.10	499,194,11	
Other financial liabilities	73,129,47	65.067.78	
2 Non-financial liabilities	2		
Current tax liabilities inell	10.296.73	21,650,51	
Provisions	13,327,01	12,733,43	
Other non-financial liabilities	28,722.30	31.974.81	
Total liabilities	8,945,619.95	8,366,956.43	
3 Equity	2010-00-00 C		
Equity share capital		A	
Equity share capital Other equity	22,690.67	22,690.67	
Total equity	1,560,937.51	1,334,857,59	
Lands advect	1,583,628.18	1,357,548.26	
Total liabilities and equity	10,529,248.13	9,724,504.69	

Note: Brief particulars of Contingent Liabilities

	(A) Contingent Liabilities	(₹ in lacs)
	Particulars	As at March 31, 2019
a.	In respect of Income tax demands where the Company has filed appeal before various authorities	7,869.94
b.	VAT demand where the Company has filed appeal before various Appellates	12,430.40
C	Service tax demand	19,831.14
d.	Guarantees and counter guarantees	100,019.24
	Total	140,150.72
	(B) Commitments not provided for	(₹ in lacs)
	Particulars	As at March 31, 2019
a,	Estimated amount of contracts remaining to be executed on capital account, net of advances	554,55
b,	Commitments related to loans sanctioned but undrawn	47,191.99
C.	Future minimum lease payments under non-cancellable operating lease	15,610.58

I. (A) The amount which the Company can raise by way of deposits ₹ 2,362,545.05 lacs (1.5 times of Net Owned Funds)

(B) The aggregate of public deposits held on 31.03.2019 ₹ 1,034,206.44 lacs

The Company has no overdue deposits other than unclaimed deposits. 1

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

For Shriram Transport Finance Company Limited

	S. LAKSHMINARAYANAN
Place: Chennai	CHAIRMAN
Date: 27.06.2019	(DIN 02808698)
The above text of advertisement has been issued on Directors of the Company and has been approved by 27.06.2019 and a copy of same signed by the ma Regional Office of the Department of Non-Banking Chennai	the Board of Directors at its meeting held on jority of directors has been delivered to the

#### HOW TO APPLY

- 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 :-

	Investment cheque along with application form & KYC documents to be submitted at select bank branches.
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All Communications with regards to deposits should be addressed to Company's service centre addresses as mentioned in point no. 30 of Terms and Conditions governing acceptance of deposits.

Skrins Transfort Finance Company Linking   Marker Density Company Linking <		112234
Shrinan Transport Finance Company Limited       #Dimes Associate Coller:         Reed, Office: Floor, Modulina, Price, 54: 40-2490358, www.action.       Affiliate Business Associate:         Intermediate Coller: State Coller: Coller: State Coller: Coller: Coller: State Coller: C	SHRIRAM	Business Associate Name :
Magingen, Chemal60005, Tamil Made, Ph. 914-2430055, www.str.in       Amale 2010, Sky Chemal70005, Tamil Made, Ph. 914-2430055, www.str.in         Branch       :         Cabledopt, Nam Mandal40054, Mahazatar, Ph. 91-22400755, M.       Branch       :         We nother accept nor permit intermediary or employee to accept cash.       Application form for Deposit         We wish to apply for Fresh/Renewal of Deposit       Press       Renewal       Both         Payment Details       Cheque       RTGS/NEFT       If RTGS/NEFT, UTR No.       If Renewal         Cheque/DD No.	Shriram Transport Finance Company Limited	Business Associate Code :
Clibelapir, Num Marbia - 400 SLi. Maharabia, Ph. • 79:24-097575.       Branch       :         Application form for Deposit         We netther accept nor permit intermediary or employee to accept calh.       Application Two.         Please fill the information in BLOCK letters and tick in appropriate places, only with black or blue ink       IVWe with to apply for Fresh/Renewal of Deposit         Type of Deposit       Fresh       Renewal       Both         Parment Details       Cheque () DN.       Dated	Mylapore, Chennai - 600 004, Tamil Nadu. Ph.: +91-44-24990356, www.stfc.in	Affiliate Business Associate :
We netHer accept nor permit intermediary or employee to accept cash.       Application No.         Please fill the information in BLOCK letters and tick in appropriate places, only with black or blue ink.       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)       Favouring       Shriram Transport Finance Company Limited         Drawn on       Amount       (Rupees)       Former or Survivor/s       Former or Survivor/s       Scheme         Payed Receipt       Anyone or Survivor/s       Former or Survivor/s       Cumulative       Scheme         Payed Receipt       12       Cumulative       24       Cumulative       Scheme         Upfauld Receipt       Principal Amount       Principal with interest payout       48       Centrulative       Principal with interest payout         Upfauld Receipt       Principal Amount       Principal with interest payout       Martirity Orden selected)       Martirity Comunative         Renewal Or:       Principal Amount       Principal with interest payout       Martirity Comunative       Renewal Amount </td <td></td> <td>Branch :</td>		Branch :
Please fill the information in BLOCK letters and tick in appropriate places, only with black or blue ink         L/We with to apply for Fresh/Renewal of Deposit         Type of Opposit       Fresh         Payment Details       Cheque         Oneque/DD No	Application form for	or Deposit
I/We wish to apply for Fresh/Renewal of Deposit         Type of Deposit       Fresh       Renewal       Both         Payment Details       Cheque ()       RTGS/NEFT ()       If RTGS/NEFT, UR No.         Cheque/DD NoDated //Favouring       Shriram Transport Finance Company Limited         Drawn onAmount(Rupees/Maturity Amount RsRenewal Amount Rs	We neither accept nor permit intermediary or employee to accept cash. Appli	ication No.
Type of Deposit       Fresh       Renewal       Both         Payment Details       Cheque       RTGS/NEFT       If RTGS/NEFT, UTR No.         Cheque/DD No	Please fill the information in BLOCK letters and tick in appropriate place	es, only with black or blue ink
Payment Details       Cheque       RTGS/NEFT       If RTGS/NEFT, UTR No.         Cheque/DD No	I/We wish to apply for Fresh/Renewal of Deposit	
Cheque/DD No	Type of Deposit Fresh Renewal Both	
Drawn onAmount		S/NEFT, UTR No.
If Renewal, Amount Rs.	Cheque/DD NoDated//	Favouring Shriram Transport Finance Company Limited
Renewal Amount Rs.       Balance to be refunded / paid Rs.         Total Investment Amount       (Rupees         Deposit Repayment to be made to Sold/First Applicant       Anyone or Survivor/s       Former or Survivor/s         Type of Receipt       E-Receipt       Tenure (Month)       Scheme         Physical Receipt       E-Receipt       12       Cumulative         Auto Reeval G       Auto refund       24       Monthly Interest payout         Default option Auto Reeval, if no option selected)       36       Haif-Yaary Interest payout         Reeval for:       Principal with Interest Amount, if no option selected)       BOB       GENDER       Marital Status         First Applicant Details: Customer ID :       DOB       GENDER       Marital Status       Marital Status         M//r, // Minor	Contraction of Contraction of Contraction	
Total Investment Amount       (Rupees	If Renewal, Old Cert No Maturity Date _	/ Maturity Amount Rs
Deposit Repayment to be made to Sole/First Applicant Anyone or Survivor/s       Former or Survivor/s         Type of Receipt       12         Physical Receipt       12         Community       Cumulative         Auto refund       24         Default option Auto Renewal       Autor refund         Upfault option Principal Amount       Principal Amount         Principal Amount       Principal with Interest Amount         (Default option Principal with Interest Amount, if no option selected)       60         Investor details as appear in KVC documents         First Applicant Details: Customer ID       DOB         Mother's Name.       Mole Renewal         Correspondence Address:       City         Same       State         Permanent Account Number (PAN)       Pin Code         Cerconstave Permanent Account Number (PAN)       Employee         Tax to be deducted: -       Yes         Shareholder       Pin Code         Shareholder       Employee         Performant in Minor Share in Minor Share in Minor Share in Minor Shareholder       Yes         No       Organization Name         Corresponder (if anyl)       Employee Code         Tax to be deducted: -       Yes       No         Shareholder <t< td=""><td>Renewal Amount RsBalance to be refunded</td><td>/ paid Rs</td></t<>	Renewal Amount RsBalance to be refunded	/ paid Rs
Sole/First Applicant       Anyone or Survivor/s       Former or Survivor/s         Type of Receipt       E-Receipt       Tenure (Month)         Physical Receipt       E-Receipt       24         Auto Renewal       Auto refund       24         Auto Renewal       Auto refund       24         Default option Auto Renewal, if no option selected)       36       Quarterfy Interest payout         Renewal for:       Principal with Interest Amount, if no option selected)       60       Yearly Interest payout         Investor details as appear in KVC documents       First Applicant Details: Customer ID :       DOB       GENDER       Marital Status         Mr./ Ms./ Minor		)
Type of Receipt       Funce (Months)       Scheme         Physical Receipt       E-Receipt       Curnulative         Auto Renewal, if no option selected)       36       Quarterly interest payout         Renewal for:       Principal Amount       Principal with Interest Amount (In option selected)       36         Default option Auto Renewal, if no option selected)       60       Curnulative         Investor details as appear in KIC documents       Principal with Interest Amount (In option selected)       60         Dole       Certopt       Married Status       Married Status         Mr. / Ms. / Minor       Pincipal with Interest Amount (In option selected)       008       CENDER       Married Status         Mr. / Ms. / Minor       Married Status       Married Status       Married Status         Mr. / Ms. / Minor       Same as Above       Pin Code       Permanent Address:       Same as Above         Correspondence Address:       Same as Above       Pin Code       Pin Code         Email ID:       Mobile No.       Income Tax Permanent Account Number (PAN)       Email D:       No       Employee Code         Statu of the first Applicant       Statu of the first Applicant       Yes       No       No         Shrinam Group Employee       No       Form 15G / Form 15H furnished: Yes		
Physical Receipt       12       Curnulative         Auto Renewal, for option selected)       36       Quarterky interest payout         Renewal for:       Principal Amount       Principal with Interest Amount       48       Quarterky interest payout         (Default option Principal with Interest Amount.       48       Quarterky interest payout       60       Yearly interest payout         (Default option Principal with Interest Amount.       60       Yearly interest payout       60       Yearly interest payout         First Applicant Details: Customer ID :       DOB       GENDER       Marital Status         Mr. / Ms. / Minor		
(Default option Auto Renewal, If no option selected)       36       Quarterly interest payout         Renewal for:       Principal Amount.       Principal Amount.       Principal Amount.       48       Half-Yearly interest payout         (Default option Principal Amount.       In o option selected)       60       Yearly interest payout         First Applicant Details: Customer ID :       DOB       GENDER       Marital Status         Mr. / Ms. / Minor       M       F       Others       Married       Unmarried         Father's / Husband's Name       Correspondence Address:       City       State       Pin Code         Permanent Address:       Same as Above       State       Pin Code       Email ID:       City       State       Pin Code         CXCX Number (If any)       City       State       Pin Code       Email ID:       Mobile No.       Employee Code       Statis of the First Applicant       No       Sniar Group Employee       No       Employee Code       Statis of the First Applicant       No       Sniar Group Employee       No       Grappicat Fits Applicant       No       No       No       No       No       Employee Code       Statis of the First Applicant       No		
Renewal for:       Principal Amount       Principal with Interest Amount, If no option selected)       60       Yearly interest payout         Investor details as appear in KYC documents       Investor details as appear in KYC documents       Marital Status         First Applicant Details: Customer ID :       DOB       GENDER       Marital Status         Mr., Ms. / Minor       M       F] Others       Marital Status         Mr., Ms. / Minor       M       F] Others       Married       Unmarried         Pather's / Nusohd's Name       Married       Unmarried       Pather's / Nusohd's Name         Mother's Name	Auto Renewal Auto refund	
(Default option Principal with Interest Amount, If no option selected)       60       Yearly interest payout         Investor details as appear in KVC documents         First Applicant Details: Customer ID :       DOB       GENDER       Marital Status         Mr. / Ms. / Minor       ///       M       F [Others]       Marital Status         Mr. / Ms. / Minor       ///       M       F [Others]       Marital Status         Mother's Name       Correspondence Address :       City       State       Pin Code         Permanent Address:       Same as Above       Mobile No.       Mobile No.         Income Tax Permanent Account Number (PAN)       Mobile No.       Mobile No.         Tax to be deducted:       Yes       No       Form 15G / Form 15H furnished: Yes       No         Shriam Group Employee       Yes       No       Form 15G / Form 15H furnished: Yes       No         Shriam Group Employee       Yes       Yes       Yes       Yes         Shriam Group Employee       Yes       No       Yes       Yes         Shriam Group Employee       Yes       No       Yes       Yes         Shriam Group Employee       Yes       No       No       Second Citter:         Member of Public       Resident Individual	A REAL PROPERTY AND A REAL PROPERTY A REAL PROPERTY AND A REAL PROPERTY AND A REAL PRO	
Investor details as appear in KYC documents         First Applicant Details: Customer ID :       DOB       GENDER       Marital Status         Mr, / Ms, / Minor       //       M       F6       Married       Unmarried         Pather's / Husband's Name       //       M       F6       Others       Married       Unmarried         Correspondence Address :		
Mr./ Ms./ Minor      /M_F_Others       Married       Unmarried         Father's / Husband's Name		
Pather's / Husband's Name         Mother's Name         Correspondence Address :         City       State         Permanent Address:         Same as Above         Email ID:         Income Tax Permanent Account Number (PAN)         CKYC Number (If any)         Tax to be deducted:         Yes       No         Shriran Group Employee       Yes         No       Organization Name         Category of First Applicant       Satus of the First Applicant         Yes       Yes         Shareholder       HUF         Director       Firms         Promoter       HUF         No       No         No       No         Shareholder       HUF         Director       Firms         Promoter       Corporate         Relative of Director       Trust         Gargory of Yes       Professional         Self Employed       Retired         Housewife       Student         Group at the applicant is Minor.         Yes       No         No       No         Director       Firms         Professional       Self Employed      <		
Mother's Name_         Correspondence Address :		
City       State       Pin Code         Permanent Address:       Same as Above	Mother's Name	
Permanent Address:       Same as Above		State Pin Code
Email ID:       Mobile No.         Income Tax Permanent Account Number (PAN)		, in code
Email ID:       Mobile No.         Income Tax Permanent Account Number (PAN)	City	State Pin Code
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       Employee Code         Category of First Applicant       Status of the First Applicant       *Minor:       Senior Citizen:         Member of Public       Resident Individual       Yes       Yes       No         Shareholder       HUF       No       No       No         Director       Firms       Yes       No       No         Promoter       Corporate       Trust       No       No         Age proof to be submitted if 1 <sup>sh</sup> Applicant is Minor/Senior Citizen       *       Gourdian 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:       Serice       Private Sector       Public Sector       Government Sector         Professional       Self Employed       Retired       Housewife       Student       Business         Other       (Kindly Specify)       Please tick (       If ollowing is additionally applicable to you: Politically Exposed Person (PEP)       Relative of PEP       Self Employed         Self attested KYC Documents (Id Proof and Address Proof)       Passport No: <td< td=""><td>Income Tax Permanent Account Number (PAN)</td><td></td></td<>	Income Tax Permanent Account Number (PAN)	
Shriram Group Employee Yes       No       Organization Name       Employee Code         Category of First Applicant       Status of the First Applicant       *Minor:       Senior Citizen:         Member of Public       Resident Individual       Yes       Yes         Shareholder       HUF       No       No         Director       Firms       No       No         Promoter       Corporate       No       No         Age proof to be submitted if 1 <sup>th</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       Public Sector       Government Sector       Public Sector       Guardian Value       Business         Other       (Kindly Specify)       Please tick (Y) 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	CKYC Number (If any)	
Category of First Applicant       Status of the First Applicant       *Minor:       Senior Citizen:         Member of Public       Resident Individual       Yes       Yes         Shareholder       HUF       No       No         Director       Firms       No       No         Promoter       Corporate       Trust       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 XYC Documents (Id Proof and Address Proof)       Aadhar No       Passport No:       Passport Expiry Date:       Poriving License Expiry Date:       Poriving License Expiry Date:       Driving License Expiry Date:       Driving License Expiry Date:       Driving License Expiry Date:       Potails of Bank Account (Sole/First Named Depositor)         Bank Account No       Bank Branch       Bank Branc		
Member of Public       Resident Individual       Yes       Yes       No         Shareholder       HUF       No       No       No         Director       Firms       No       No       No         Promoter       Corporate       Trust       No       No         Age proof to be submitted if 1 <sup>th</sup> Applicant is Minor/Senior Citizen       Formoter       Corporate       Trust         * Guardian Name is mandatory if any of the applicant is Minor.       *       Formote application:       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 XYC Documents (Id Proof and Address Proof)       Passport No:       Passport Expiry Date:       Poriving License No :       Driving License Expiry Date :       Poriving License Expiry Date :		
Director       Firms         Promoter       Corporate         Relative of Director       Trust         Age proof to be submitted if 1* 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         Professional       Self Employed         Retired       Housewife         Other       (Kindly Specify)         Please tick (<') if following is additionally applicable to you: Politically Exposed Person (PEP)	Member of Public Resident Individual	Yes Yes
Relative of Director       Trust         Age proof to be submitted if 1* 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         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)       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       Bank Name         MICR Code       Bank Branch         IFSC Code       Isank Branch		
Age proof to be submitted if 1 <sup>th</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)	corporate	
* 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)	Age proof to be submitted if 1 <sup>st</sup> Applicant is Minor/Senior Citizen	
Professional       Self Employed       Retired       Housewife       Student       Business         Other       (Kindly Specify)		e Minor should sign this form.
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 Expiry Date:         Addhar 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       Bank Name         MICR Code       Bank Branch       IFSC Code		
Self attested KYC Documents (Id Proof and Address Proof)       Passport No:       Passport Expiry Date:         Aadhar No       Driving License 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       Details		lousewife Student Business
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       Driving License Expiry Date:         Details of Bank Account (Sole/First Named Depositor)       Bank Name         MICR Code       Bank Branch         IFSC Code       If SC Code		Person (PEP) Relative of PEP
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       Bank Depositor)	Voter ID No : Driving License No	Passport Expiry Date:      Driving License Expiry Date :
Bank Account No     Bank Name       MICR Code     Bank Branch       IFSC Code     Bank Branch		
IFSC Code	Dec. 1/ XX / Institute - Andreas - Andre	
		Bank Branch
(Cancelled cheque leaf to be provided for proof of Account details) Account: Saving Current	IFSC Code	
	(Cancelled cheque leaf to be provided for proof of Account details)	Account: Saving Current

Natural Guardian Details :	DOB GENDER
Mr./Ms.	/ M 🔄 F 🔄 Others 🜅
Address:	
	ate Pin Code
Email ID:	Mobile No
Income Tax Permanent Account Number (PAN)	
CKYC Number (If any)	
Category of Guardian	
Member of Public         Shareholder         Director         Relative of Director           Please tick (✓) if following is additionally applicable to you: Politically Exposed Personal Public         Personal Public         Personal Public	
Self attested KYC Documents (Id Proof and Address Proof)	
Aadhar No Passport No: Passport No: Voter ID No Driving License No:	Passport Expiry Date: Driving License Expiry Date :
Others (Refer Clause 4 of Terms and Conditions) Kindly Specify	Driving License Expiry Date :
Second Applicant Details: Customer ID	DOB GENDER MARITAL STATUS
Mr. / Ms. / Minor /_	
Father's/Husband'sName	
Mother's Name	
Natural Guardian's Name	
Address:	Dis Cale
CitySt	atePin Code Mobile No.
Income Tax Permanent Account Number (PAN)	
CKYC Number (If any)	
	*Minor: Senior Citizen:
Member of Public Resident Individual	/es Yes
	No No
Promoter Corporate	
Relative of Director Trust 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 N	
	ernment Sector sewife Student Business
Other (Kindly Specify)	
Please tick (✓) if following is additionally applicable to you: Politically Exposed Pers	son (PEP) Relative of PEP
Self attested KYC Documents (Id Proof and Address Proof)	
Aadhar No : Passport No : Voter ID No : Driving License No :	Passport Expiry Date: Driving License Expiry Date :
Others (Refer Clause 4 of Terms and Conditions) Kindly Specify	
Third Applicant Details:Customer ID :	DOB GENDER Marital Status
Mr. / Ms. / Minor /_	inditial status
Father's/Husband'sName	
Mother's Name	
Natural Guardian's Name	
Address:CitySt	Pin Code
Email ID:St	Nobile No
Income Tax Permanent Account Number (PAN)	
CKYC Number (If any)	
	*Minor: Senior Citizen:
	Yes Yes No No
Director Firms	
Promoter Corporate Relative of Director Trust	
Age proof to be submitted if 3 <sup>rd</sup> Applicant is Minor/Senior Citizen	
<ul> <li>* Guardian Name is mandatory if any of the applicant is Minor.</li> <li>* In the case of deposit in the name of Minor only the FATHER or MOTHER of the N</li> </ul>	Ainor should sign this form.
	ernment Sector
Professional Self Employed Retired     Hou     Other (Kindly Specify)	sewife Student Business
Please tick ( $\checkmark$ ) if following is additionally applicable to you: Politically Exposed Pers	son (PEP) Relative of PEP
Self attested KYC Documents (Id Proof and Address Proof)	
Aadhar No Passport No: Passport No: Driving License No:	Passport Expiry Date:      Driving License Expiry Date :
Others (Refer Clause 4 of Terms and Conditions) Kindly Specify	

Declaration: 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. I/We authorize Shriram Transport Finance Company Ltd to contact me/us, in person, by post, telephone, e-mail, using short messaging service (SMS), WhatsApp, Bots relating to my/our deposits.

First Applicant		Se	cond Applicant	Third Applicant				
	Affix a lat Photogra with signa (DO NOT ST/	ph ture	i w	offix a latest Photograph ith signature O NOT STAPLE)			Affix a latest Photograph with signature (DO NOT STAPLE)	
Sig	nature of th	e Depositor's (Individ	luals) (M	Non- Individual/C	Companies et	tc., Please ment	ion Name & Desigr	nation)
First Applicar	nt / Guardiar	n		Name	į	Designation	Seal & Si	gnature
Second Appli	icant / Guard	ian						
Third Applica	int / Guardiai	n						
		pint names, all the dep st be attested by the n			ed above.			
			Nomination	Details (Form DA	1)			
the event of r Company Ltd, Nominee Nam	my / our / min Regd. Office: ne Mr./Ms./M	or's death the amount 3rd Floor, Mookambika Co inor	of the deposit, particu omplex, No. 4 Lady Desika	lars whereof are g Road, Mylapore, Ch	<b>iven below, m</b> ennai - 600 004,	n <b>ay be returned b</b> Tamil Nadu.	y Shriram Transport	Finance
(	City		City					
* As the Nomi amount of De <u>Declaration:</u> I, by the Compa Sign For I First Applican	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)					eceive the s laid down		
Second Applicant / Guardian Signate				of Witness		Signature	of Witness	
Investors are strongly advised to have their accounts in Je			e their accounts in Joi	nt names or use n	omination fac	ility.		
• For office use of		are subject to change a	and the rate applicable	e will be the rate p	prevalent on th	ne date of Deposi	t / Renewal.	
TR numb		Cert number	Cert date	Checked By	Aut	thenticated by	Authenticati	on date

### TERMS AND CONDITIONS GOVERNING ACCEPTANCE OF DEPOSITS

#### MINIMUM DEPOSIT

Deposits will be accepted in multiples of Rs. 1,000/- subject to a minimum amount of Rs. 5,000/-

#### 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. INTEREST:

#### 3)

Interest rate is fixed for the entire period of deposit. Interest will be computed on Cumulative deposit from the date of deposit (date of banking) until March 31<sup>e</sup> Interest for the subsequent year's would be computed on the accumulated balance (principal and interest [net of TDS, if any]) as of March 31<sup>e</sup> until the next March 31<sup>e</sup> or maturity date whichever is earlier. Interest [net of TDS, if any] will be credited to the depositor ledger

Interest payment for Non-Cumulative Deposit will be made only through National Electronic Fund Transfer (NEFT) as per the 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, applicant(s) should provide a selfattested copy of ID proof and Address proof. Any one of the following KYC documents (which contains the photograph of the conce depositor(s)) can be submitted for identification and proof of residential address.

#### Individuals a) Passport

PAN Card with Address proof b)

#### c) **Driving License**

d)

Voter's Identity Card issued by Election Commission of India e) Job card issued by NREGA duly signed by an officer of the State Government

#### Aadhar Card

a) 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

- Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped a) gas, water bill).
- roperty or Municipal Tax receipt b)
- c) 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.
- e) Letter of allotment of accommodation from employer issued by State or Central Government depart ents, statutory or Edua of anothen of accumentation of accumentation of the englished state of y data of Ventual Contentions operations, autout regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed comp 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.

#### Co mpany

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

#### Par rtnership Firm

- Registration certificate a)
- b) Partnership deed
- Authorised signatory List c)
- d) Proof of identity and address (as per KYC documents mentioned for individuals) of the authorised signatories Hindu Undivided Family (HUF)
- HUF PAN Card a)

### Deed of declaration of HUF

- Proof of identity and address (as per KYC documents mentioned for individuals) of the Karta. c)
- Trust and Foundations Registration certificate
- a) b) Trust deed
- Proof of identity and address (as per KYC mentioned for individuals) of the authorised signatory of the trust/institution C) signing the application. Unincorporated Association or Body of individuals

#### Resolution of the managing body of such Association or Body of Individuals. a)

- Power of attorney granted to him to transact on its behalf.
- c)
- 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 or Body of Individual. Such information as may be required to collectively establish the legal existence of such an association or body of individu

#### CENTRAL KYC REGISTRY 5)

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 of HUF will be accepted subject to produc on of necessary documents as required by the Co

#### 7) JOINT DEPOSITS

- Deposits may be made in the joint names of two/three persons under "First or Survivoris (F or S/s)" or "Anyone or Survivoris (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. a)
- Deposits pertaining to Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family cannot be held jointly. b)

#### 8) NOMINATION

- The depositor and/or the depositors, where deposits are made by more than one person jointly may, at any time, nominate person to whom his/their deposit in the Company shall vest in the event of his or all the joint holders' 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.
- b)
- 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. c) The nominee shall not be a trust, society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder
- Aminor can be a nominee represented by his natural/court appointed quardian.

#### 9) INCOME-TAX PROVISIONS

- TDS Deduction: 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 under a)
- amount of interest paid and/or credited to a depositor (If the gross interest exceeds the prescribed limit during the financial year under specific customer ID. For exemption of IDS, First applicant, must submit to the company Tax declaration form (Form 15G/H)order U/s 10/Order U/s 197 as the case may be). Furnishing PAK: If a Non-assessee depositor requires any exemption from tax deduction at source on interest payments a valid declaration in Form 15G/15H, or any other form as may be prescribed under the income Tax Act 1961 needs to be submitted. The depositors are presumed to be aware of the penal provisions of the said Act with respect to faste declaration and the Company will in no way be responsible for such false declaration made by the depositor. PAN is mandatory where the deposit amount is equal or more than Rs. 50,000/- or aggregating all deposits (Fixed deposit (FD) and Recurring deposit (RD)) is equal or more than Rs. 50,000/- or the interest is crossing the prescribed limit. b)
- c)
- (RD)) is equal or more than Rs. 500,000- or the interest is crossing the prescribed limit. Form 15GH: A new form 15G/15H has to be submitted again when any additional deposit is made or when an existing deposit is renewed, even though the Depositors may have already furnished the forms for the current financial year. TDS Certificates: 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 applicant in the Deposit Application Form, piesae be informed that if the address as provided by yous 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 CPAN application and there is any change of address august by the company at besid 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 at these values. d)

#### 10) DEPOSIT CERTIFICATE:

Deposit certificate will be sent to branch for hand delivery or dispatched by speed post/courier at the given correspondence / communication

address in the application form and the Company shall not be held responsible for any loss or delay in transit. If the deposit receipt is not received by the Depositor(s) for any reason, the Depositor(s) should write to the company for enquiry. 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)

#### 11) RENEWALS

- a) 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 c) In the deposition does not addressed one interdeposition and common to be addressed on managing as per the instructions specified in the application from this such time instructions to the contrary are received at Service centre. In such cases the depositor need not submit the original certificate for renewal.
- The Depositor would have the option of changing the mode from auto renewal to auto refund and vice versa by giving necessary instructions at least 15 days prior to maturity. If the Depositor 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 Depositor 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. d) Cumulative deposits can be renewed for maturity value.
- Adeposit can be renewed for a lower multiple of Rs. 1,000/- by giving suitable instructions for repayment of balance amount. g)
- Adeposit can also be renewed for a higher multiple of Rs. 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 Sis accounts, renewais retaining one of the depositor(s) as the first depositor are possible. However, renewais retaining one of the depositor(s) as the presented of the date of maturity, persons other than the second / third depositors in A or Sis 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. Source in the possible into case of P or a accounts. For Minor investments, if the Depositor has opted for auto renewal and the Guardian PAN has been submitted during investment and if the Minor has become Major during contract period or during the auto renewal process, then it is the responsibility of the Minor who has become Major and the Guardian who has signed the original application to submit the PAN of the Minor who has become Major.
- In case of auto renewals, the Depositor has to submit the Tax declaration form (Form 15G/H as applicable) to the service centre within 15 days of fixed deposit issuance, failing which all the investments (RD and FD) in the specific customer ID will be treated as Taxable and appropriate TDS amount will be deducted and remitted to Income Tax Department, GOI.

#### 12) LOAN ON DEPOSITS

- ARON DEPOSITS The Company may grant at its sole discretion, loan up to 75% of the amount of deposit to the deposit 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 Aor Si accounts and by the first depositor in case of For Sis accounts, Cheque for Loans will be drawn only in discour of the first depositor. Renewal of deposit with loan outstanding is not permissible. Payment after adjustment of loan principle and loan interest will be made on a)
- b) maturity, if renewal instructions for the balance amount are not received at least 15 days in advance of the maturity

#### 13) REPAYMENTS

- a) 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 In the Departs receipts a test of physical norm, their receipt out of out age of out a revenue same point of the induce sub-revenue to the Company for response. In the case of departs thin 'F or Sis' clause, the discharge has to be made by the first named depositor only. However, in the case of deposit with "Aor Sis' 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 c) 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 d) is withdrawn after the maturity date. Repayment of deposits will be made only by National Electronic Fund Transfer (NEFT).

#### 14) PREMATURITY PAYMENT

The company reserves the right to allow, at its absolute discretion, withdrawal of Fixed 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. a)

<li>As per the Directions of Reserve Bank of India currently in force: premature repayment :</li>							
Up to 3 months from the date of deposititenewal (Lock-in-period) 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 matking bar face deposit has no or if no rate has been specified for that period, then 3 per cent lawer than the minimum site at which specified dopshat has no period by the Company's							
<sup>11</sup> In the event of the death of a depositor, the Company shall repay the deposit prematurely, even within the lock-in-period, to the surviving depositors in the case of pice holding with number classe, or to the commending it herits of the deposit of the repart of the surviving depositors in the such reservents of deposition.							
"The above rates are also applicable for premature repayments in the case of death of a depositor.							
Prematurity repayments will be made only in favour of the first depositor.							

#### GENERAL TERMS

- The Fixed deposit receipt will be issued, subject to cheque realisation/ receipt of funds in company's account .In case of cheque dishonourhon receipt of funds, the Fixed deposit receipt stands cancelled automatically.
   The Company reserves the right to reject any application for Fixed deposit or for renewal without assigning any reason therefor.
- Application for Fixed 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 COMPARY 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.
- 15) 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 ma 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 CertificateLetter of administration/ probate of the will granted by a court of competent jurisdiction. 19) Deposit receipts issued by the Company are not transferable.

28) The deposits solicited by the Company are not insured.

work due to holiday or otherwise will be made on the next working day.

34) The Scheme is not open for Non-Resident Indians and Foreign Nationals

- 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.
- 22) In case of any deficiency of the Company in servicing its deposit, the deposit or may approach the District Level Consumer D Forum or the State Level Consumer Dispute Redressal Forum or the National Consumer Dispute Redressal Forum for relief.
- 23) 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 Tribunal, whose full address is, 3rd Floor, Corporate Bhavan (UTI Building), No.29, Rajaji Salai, Chennai 600 001, Tamil Nadu for redressal. Chenna e00.001, tamin Naou for recreasal.
   24 Any deposite which remains unclaimed 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<sup>2</sup> 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 Act, 1904. The financial activities of the Company or regulated by the Reserve Bank of India Act, 1904. The financial activities of the Company are regulated by the Reserve Bank of India. However, the
   Reserve Bank of India Act, 1904. The financial activities of the Company or point position as to the financial soundness of the
   Company of or 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 on facilities both fund and encoded to, and the anexanted dues form

26) 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 310:3202191s. Rs. 13:46.6 lacs.
27) Credit Rating CRISIL Limited "FAA4/Stable" and ICRA"MAA+/ with Stable Outlook".

28) The deposits solicited by the Company are not insured.
29) The deposits solicited by the Company are not insured.
29) 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 subjected to jurisdiction of Chennai only. Subject to the subject of the subject and the subject of the subject and the subject of the subject of the subject and the subject of th

31) The maturity value payable in case of cumulative deposits will vary where tax is deducted at source. The maturity value for Cumulative Payment of interest / repayment of deposit failing due on a Sunday or a bank holiday or any day when the Company's head office does not

33) 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.

35) Email ID and Mobile number is mandatory for investment in Fixed Deposit, where certificate mode is opted as E-Receipt

PROVISIONAL RECEIPT	We neither accept nor permit intermediary or employee to accept cash	nployee to accept cash	
Received with thanks from Mr/Ms./Minor		₹ For	Vo
branch as fixed deposit under Cumulative / Non-Cumulative Scheme for a period of	a period of month (s).	Senior citizen	Minor
Passport / PAN Card with Address proof / Driving License / Voter's Identity Card issued Name. Address & Aadhar number / Utility Bill (Electricity/Teleobone/Postbatid mobile o	by Election Commission of India / Job card issued by NREGA obnore/Pired Gas/Mater Bill) not more than 2 months old/Bar	duly signed by an officer of the Sta nk Account or Post Office saving	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/Telechone/Postpaid mobile phone/Piped Gas/Water Bill) not more than 2 months of/Bank Account or Post Officer saving bank account statement / Cancelled cheerue / Form 1551 / Form 15H / Others (kindly specify)

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(killing spacify). City Name, worress & Adner number / Uuity built 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)

## FORM NO. 15G

## [See section 197A (1), 197A (1A) and rule 29C]

## Declaration under section 197A (1) and section 197A (1A) to be made by an individual or a person (not being a company or firm) claiming certain incomes without deduction of tax.

1. Name of the Assessee (Declarant)				2. PAN of the Assessee <sup>1</sup>					
3. Status <sup>2</sup> 4. Previous yea (for which decla				5. Residential Status <sup>4</sup> s being made)			idential Status <sup>4</sup>		
6. Flat/Door/Block No.	. 7. N	ame of Premises			8.	8. Road/Street/Lane		9. Area/Locality	
10. Town/City/District	11.	State			12	2. PIN		13. Email	
14. Telephone No. (with STD Code) and Mobile No. (b) If Yes, latest asso									
16. Estimated income for which this declaration is made					17. Estimated total income of the P.Y. in which income mentioned in column 16 to be included <sup>6</sup>				
18. Details of Form No. 15G other than this form filed during the previous year, if any <sup>7</sup>									
Total No. of Form No. 15G filed Aggre				egate amount of income for which Form No. 15G filed					
19. Details of income for which the declaration is filed									
	. 8			ure of incor	ne	Section under wh is deductible	nich tax	Amount of income	

PART I

Signature of the Declarant<sup>9</sup>

## **Declaration/Verification**<sup>10</sup>

Place : .....

Date : .....

## Signature of the Declarant<sup>9</sup>

PART II

## [To be filled by the person responsible for paying the income referred to in column 16 of Part I]

1. Name of the person res	sponsible for paying FINANCE COMPANY LIMI	TED	2. Unique Identification No. <sup>11</sup>		
3. PAN of the person responsible for paying AAACS7018R	4. Complete Address MOOKAMBIKA COMPL No.4 LADY DESIKACHAF MYLAPORE, CHENNAI -	RI ROAD,	5. TAN of the person responsible for paying CHES00900E		
6. Email	7. Telephone No. (with 044 - 24991363/249	STD Code) and M 90356	obile No.	8. Amount of income paid <sup>12</sup>	
9. Date on which Declara (DD/MM/YY)	10. Date on whi (DD/MM/YY)	ch the income h	as been paid/credited		

Place: .....

Signature of the person responsible for paying the income referred to in column 16 of Part I

Date : .....

\*Delete whichever is not applicable.

<sup>1</sup>As per provisions of section 206AA(2), the declaration under section 197A(1) or 197A(1A) shall be invalid if the declarant fails to furnish his valid Permanent Account Number (PAN).

<sup>2</sup>Declaration can be furnished by an individual under section 197A(1) and a person (other than a company or a firm) under section 197A(1A).

<sup>3</sup>The financial year to which the income pertains.

<sup>4</sup>Please mention the residential status as per the provisions of section 6 of the Income-tax Act, 1961.

<sup>5</sup>Please mention "Yes" if assessed to tax under the provisions of Income- tax Act, 1961 for any of the assessment year out of six assessment years preceding the year in which the declaration is filed.

<sup>6</sup>Please mention the amount of estimated total income of the previous year for which the declaration is filed including the amount of income for which this declaration is made.

<sup>7</sup>In case any declaration(s) in Form No. 15G is filed before filing this declaration during the previous year, mention the total number of such Form No. 15G filed along with the aggregate amount of income for which said declaration(s) have been filed.

<sup>8</sup>Mention the distinctive number of shares, account number of term deposit, recurring deposit, National Savings Schemes, life insurance policy number, employee code, etc.

<sup>9</sup>Indcate the capacity in which the declaration is furnished on behalf of a HUF, AOP, etc.

<sup>10</sup>Before signing the declaration/verification, the declarant should satisfy himself that the information furnished in this

form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income-tax Act, 1961 and on conviction be punishable-

- (i) in a case where tax sought to be evaded exceeds twenty-five lakh rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine;
- (ii) in any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine.

<sup>11</sup>The person responsible for paying the income referred to in column 16 of Part I shall allot a unique identification number to all the Form No. 15G received by him during a quarter of the financial year and report this reference number along with the particulars prescribed in rule 31A(4)(vii) of the Income-tax Rules, 1962 in the TDS statement furnished for the same quarter. In case the person has also received Form No.15H during the same quarter, please allot separate series of serial number for Form No.15G and Form No.15H.

<sup>12</sup>The person responsible for paying the income referred to in column 16 of Part I shall not accept the declaration where the amount of income of the nature referred to in sub-section (1) or sub-section (1A) of section 197A or the aggregate of the amounts of such income credited or paid or likely to be credited or paid during the previous year in which such income is to be included exceeds the maximum amount which is not chargeable to tax. For deciding the eligibility, he is required to verify income or the aggregate amount of incomes, as the case may be, reported by the declarant in columns 16 and 18.

## FORM NO. 15H

## [See section 197A(1C) and rule 29C]

## Declaration under section 197A(1C) to be made by an individual who is of the age of sixty years or more claiming certain incomes without deduction of tax.

## PART I

1. Name of the Assessee (Dec	2. PAN of th	e Assessee <sup>1</sup> 3. Date of Birth <sup>2</sup> (DD/MM/YYYY					
, , , ,			or/Block No. 6. Name of Premises				
(For which declaration is bei	ng made)						
7. Road/Street/Lane	8. Area/Loca	lity	9. Town/Cit	y/District	10. State		
11. PIN	12. Email		13. Telephone No. (with STD Code) and Mobile No.				
14. (a) Whether assessed to t (b) If Yes, latest assessmen	) Yes assessed	□ No					
15. Estimated income for which this declaration is made			16. Estimated total income of the P.Y. in which income mentioned in column 15 to be included <sup>5</sup>				
17. Details of Form No. 15H other than this form filed for the previous year, if any <sup>6</sup>							
Total No. of Form No. 15H filed			Aggregate amount of income for which Form No. 15H filed				
18. Details of income for which the declaration is filed							
SI. Identification number No. investment/account,e	_	Nature	of income	Section unde is deductible		Amount of income	

## Signature of the Declarant

Signature of the Declarant

## **Declaration/Verification**<sup>8</sup>

Place : .....

Date : .....

PART II

[To be filled by the person responsible for paying the income referred to in column 15 of Part I]

1. Name of the person respo SHRIRAM TRANSPORT FIN		2. Unique Identification No. <sup>9</sup>			
3. PAN of the person responsible for paying AAACS7018R	4. Complete Address MOOKAMBIKA COMP No.4 LADY DESIKACHA MYLAPORE, CHENNAI	RI ROAD,	5.TAN of the person responsible for paying CHES00900E		
6. Email	7. Telephone No. (wit 044-24991363/24		lobile No.	8. Amount of income paid <sup>10</sup>	
9. Date on which Declaratior (DD/MM/YY)	10. Date on which the income has been paid/credited (DD/MM/YY)				

Place: .....

Date : .....

.....

Signature of the person responsible for paying the income referred to in column 15 of Part I

\*Delete whichever is not applicable.

<sup>1</sup>As per provisions of section 206AA(2), the declaration under section 197A(1C) shall be invalid if the declarant fails to furnish his valid Permanent Account Number (PAN).

<sup>2</sup>Declaration can be furnished by a resident individual who is of the age of 60 years or more at any time during the previous year.

<sup>3</sup>The financial year to which the income pertains.

<sup>4</sup>Please mention "Yes" if assessed to tax under the provisions of Income- tax Act, 1961 for any of the assessment year out of six assessment years preceding the year in which the declaration is filed.

<sup>5</sup>Please mention the amount of estimated total income of the previous year for which the declaration is filed including the amount of income for which this declaration is made.

 $^{6}$ In case any declaration(s) in Form No. 15H is filed before filing this declaration during the previous year, mention the total number of such Form No. 15H filed along with the aggregate amount of income for which said declaration(s) have been filed.

<sup>7</sup>Mention the distinctive number of shares, account number of term deposit, recurring deposit, National Savings Schemes, life nsurance policy number, employee code, etc.

<sup>8</sup>Before signing the declaration/verification, the declarant should satisfy himself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income-tax Act, 1961 and on conviction be punishable-

(i) in a case where tax sought to be evaded exceeds twenty-five lakh rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine;

(ii) in any other case, with rigorous imprisonment which shall not be less than three months but

which may extend to two years and with fine.

<sup>9</sup>The person responsible for paying the income referred to in column 15 of Part I shall allot a unique identification number to all the Form No. 15H received by him during a quarter of the financial year and report this reference number along with the particulars prescribed in rule 31A(4)(vii) of the Income-tax Rules, 1962 in the TDS statement furnished for the same quarter. In case the person has also received Form No.15G during the same quarter, please allot separate series of serial number for Form No.15H and Form No.15G.

 $^{10}$ The person responsible for paying the income referred to in column 15 of Part I shall not accept the declaration where the amount of income of the nature referred to in section 197A(1C) or the aggregate of the amounts of such income credited or paid or likely to be credited or paid during the previous year in which such income is to be included exceeds the maximum amount which is not chargeable to tax after allowing for deduction(s) under Chapter VI-A, if any, or set off of loss, if any, under the head "income from house property" for which the declarant is eligible. For deciding the eligibility, he is required to verify income or the aggregate amount of incomes, as the case may be, reported by the declarant in columns 15 and 17".