



Shriram Transport Finance Company Limited

Corporate Identity No. (CIN) L65191TN1979PLC007874

Regd. Office: Sri Towers, Plot No. 14A, South Phase, Industrial Estate,

Guindy, Chennai - 600 032. Ph: 044 485 24 666 Fax: 044 485 25 666

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

INDIVIDUALS, HUF, NRI
&
SOLE PROPRIETORSHIP

FD rated
"FAAA/Stable"
by CRISIL.

FD rated
"MAA+ / with
Stable Outlook"
by ICRA

Application for Deposit

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

INTEREST RATES-ON FRESH DEPOSITS/ RENEWALS (w.e.f. 1st August 2021)

Retail Deposit < = 5 crore							Bulk Deposit > 5 crore								
Period (months)	Non-cumulative Deposit			Cumulative Deposit			Period (months)	Non-cumulative Deposit			Cumulative Deposit				
	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 Rs. 5000/-	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 Rs. 5000/-	
12	6.31	6.35	6.40	6.50	6.31	6.50	5,325	12	6.56	6.60	6.66	6.77	6.56	6.77	5,335
24	6.54	6.58	6.64	6.75	6.54	6.97	5,695	24	6.79	6.83	6.89	7.01	6.79	7.26	5,725
36	7.25	7.30	7.37	7.50	7.25	8.08	6,210	36	7.50	7.55	7.62	7.77	7.50	8.39	6,255
48	7.34	7.39	7.46	7.60	7.34	8.51	6,700	48	7.59	7.64	7.72	7.87	7.59	8.84	6,765
60	7.48	7.53	7.60	7.75	7.48	9.05	7,260	60	7.73	7.79	7.86	8.02	7.73	9.41	7,350

Additional interest of 0.30% 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 on all Renewals, where the deposit is matured.

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

Deposits will be accepted in multiples of Rs.1000/- subject to a minimum amount of Rs.5000/-.

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.



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 Admn Office: 101-105, Shiv Chambers, 1st Floor, 'B' wing, Sector - 11,
 CBD Belapur, Navi Mumbai - 400 614. Maharashtra. Ph.: +91-22-40957575.

Business Associate Name	: Prudent Corporate Advisory Services Ltd.
Business Associate Code	: DEBMUM092
Affiliate Business Associate :	
Branch :	

Application Form for Fixed Deposit (Resident Individual / HUF / NRI / SOLE PROPRIETORSHIP)

Please fill the information in CAPITAL letters and tick in appropriate places, only with black or blue ink

I/We wish to apply for Fresh/Renewal of Deposit for a Period (months) of 12 24 36 48 60

Payment Details

If Fresh, Cheque/RTGS/NEFT, UTR No _____ Amount: _____ Drawn on _____ Date : _____

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

Part Refund Amount Rs. _____ Total Investment Amount _____ *Deposit Type : Fresh Renewal Both

*Type of Receipt Physical Receipt <input type="checkbox"/> # E-Receipt <input type="checkbox"/>	*Maturity Instruction # Auto Refund <input type="checkbox"/> Renew only Principal Amount <input type="checkbox"/>	Category Member of Public <input type="checkbox"/> Shareholder <input type="checkbox"/> Director <input type="checkbox"/> Relative of Director <input type="checkbox"/> Promoter <input type="checkbox"/>	*Shriram Group Employee Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Organization Name <input type="text"/>	*Deposit Repayment to be made to Sole/First Applicant <input type="checkbox"/> Anyone or Survivor/s <input type="checkbox"/> Former or Survivor/s <input type="checkbox"/>	*Scheme Cumulative <input type="checkbox"/> Monthly interest <input type="checkbox"/> Quarterly interest <input type="checkbox"/> Half-Yearly interest <input type="checkbox"/> Yearly interest <input type="checkbox"/>
*Senior Citizen Yes <input type="checkbox"/> No <input type="checkbox"/>		*Employee Code <input type="text"/>			
*Minor Yes <input type="checkbox"/> No <input type="checkbox"/>					

First Applicant Details as per KYC Document : *CKYC No (if any) _____ (For new / Non-CKYC investor, KYC form mandatory)

*Mr. / Ms. / Minor _____

*DOB _____ / _____ / _____ *PAN _____ ^Form 60
 (^ If investment amount is less than Rs.50000/- & PAN not available)

#Email ID: _____ *Mobile No. : _____

*Form 15G / Form 15H furnished: Yes No (If No, TDS will be deducted) *Status of the First Applicant: Resident Individual HUF NRI

Second Applicant Details as per KYC Document : *CKYC No (if any) _____ (For new / Non-CKYC investor, KYC form mandatory)

*Mr. / Ms. / Minor _____

*DOB _____ / _____ / _____ *PAN _____ Customer ID: _____

#Email ID: _____ *Mobile No. _____

Natural Guardian Details as per KYC Document : *CKYC No (if any) _____ (For new / Non-CKYC investor, KYC form mandatory)

Mr. / Ms. _____ *Guardian of : First Applicant Second Applicant

*DOB _____ / _____ / _____ *PAN _____ Customer ID: _____

Email ID: _____ *Mobile No. : _____

Details of Bank Account (First Named Depositor) (Cancelled cheque leaf to be submitted)

*Bank Account No _____ *Bank Name _____

*MICR Code *Branch _____

*IFSC Code *Account: Saving Current

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.

Signature of the Depositors (Individuals / HUF / NRI)

*First 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.
Second Applicant / Guardian	

* Details are mandatory

Details mandatory for E-Receipt

NRI investors are requested to furnish passport copy with Visa page, domestic and international address.

Nomination Details U/S 45QB of RBI Act 1934 (Form DA1)

I/We above named depositors at current address in your records, nominate the following person to whom in the event of my/our/minor's death the amount of this deposit may be returned by Shriram Transport Finance Company Limited:

Name of the Nominee: _____ DOB of Nominee: _____ / _____ / _____

Address of Nominee: _____

City: _____ Pincode: _____

Nominee Relationship with First Applicant: Father Mother Spouse Others (Specify) _____

As the Nominee is minor on this date, I/We appoint _____ Age: _____

Address: _____

to receive amount of the said deposit on behalf of the nominee in event of my/our/minor's death during the minority of the nominee.

Signature of the Depositors	For Nomination	First Applicant / Guardian _____	Second Applicant / Guardian _____
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witness required in case if thumb impression is affixed by Depositor(s), Name of nominee should be same as that appearing on valid ID Proof on the nominee.
For office use only

TR number	Cert number	Cert date	Checked By	Authenticated by	Authentication date

TERMS AND CONDITIONS GOVERNING ACCEPTANCE OF DEPOSITS

1) 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.

3) INTEREST:

Interest rate is fixed for the entire period of deposit.

Interest will be computed on Cumulative deposit from the date of deposit (date of realisation) until March 31st. Interest for the subsequent year/s would be computed on the accumulated balance (principal and interest [net of TDS, if any] as of March 31st until the next March 31st or maturity date whichever is earlier. Interest is compounded at monthly rest for Cumulative deposit and Non-cumulative deposit where interest pay-out is Quarterly/Half-yearly/Yearly. Interest [net of TDS, if any] will be credited to the depositor ledger on 31st March of each year.

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 self-attested copy of ID proof and Address proof. Any one of the following KYC documents (which contains the photograph of the concerned depositor(s)) can be submitted for identification and proof of residential address.

Individuals

Permanent Account Number or Form No. 60 as defined in Income-tax Rules, 1962 (Please refer point 9(b)).

Photograph needs to be submitted at the time of placing of fresh deposit/renewal, if not submitted earlier.

Copy of any OVD (Officially Valid Document) containing details of his identity and address:

List of OVD documents:

- a) Passport
- b) Driving License
- c) Voter's Identity Card issued by Election Commission of India
- d) Job card issued by NREGA duly signed by an officer of the State Government
- e) Aadhaar Card in a form issued by the Unique Identification Authority of India
- f) Letter issued by the National Population Register containing details of name and address.

Where the OVD does not have updated address, the following additional documents can be obtained for the limited purpose of proof of address:

- a) Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill).
- b) Property or Municipal Tax receipt
- c) Pension or family pension payment orders (PPOs) issued to retired employee's by Government Departments or Public Sector Undertakings, if they contain the address.
- d) 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
- e) Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India.

The depositor shall submit OVD with current address within a period of three months of submitting of additional documents specified above.

Non-resident deposits:

Fixed Deposit from Non-Resident Indians (NRI) are accepted by funds received from Non Resident Ordinary (NRO) bank account on non-repatriation basis provided that the amount deposited with the company does not represent inward remittance or transfer from NRE/FCNR(B) accounts into the NRO account in accordance with the provisions of the Master Direction - Non-Banking Financial Companies Acceptance of Public Deposit (Reserve Bank) Directions, 2016.

Fixed Deposit from Non-Resident Indians (NRI) can be accepted for a maximum period of 3 years.

The Company does not accept deposit from foreign nationals except person of Indian origin.

The applicant has to submit all the documents and information as may be required by the company in relation to the deposit from Non-resident Indians in such form as may be prescribed by the company and Depositors are required to inform the company promptly whenever there is a change in the status/information already provided to the company.

Additional documents required for Non-resident deposits

- a. Passport with valid Visa
- b. PIO Card (if it is a foreign passport)
- c. Tax Residency Certificate (TRC) to be provided annually from the Income Tax Department of the country of which the investor is resident to avail DTAA benefit.
- d. Overseas Employment letter (Optional for confirmation of residential status and overseas address)
- e. Address Proof (of Overseas and of India)
- f. Undertaking from investor regarding the stay in India during the respective financial year.
- g. DTAA declaration

FATCA-CRS instructions:

NRI Depositors are required to mandatorily fill FATCA-CRS details. The company may be obliged to share information on the Depositor's account with the relevant authorities.

Company

- a) Certificate of incorporation.
- b) Memorandum and Articles of Association.
- c) A resolution from the Board of Directors and power of attorney granted to its Managers, Officers or employees to transact on its behalf.
- d) Permanent Account Number of the company.
- e) Proof of identity and address (as per KYC documents mentioned for individuals) of the beneficial owner, authorised signatory of the company as the case may be signing the application.

Partnership Firm

- a) Registration certificate
- b) Partnership deed
- c) Permanent Account Number of the partnership firm.
- d) Proof of identity and address (as per KYC documents mentioned for individuals) of the beneficial owner, authorised signatories as the case may be signing the application.

Hindu Undivided Family (HUF)

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

Trust and Foundations

- a) Registration certificate
- b) Trust deed
- c) Permanent Account Number or Form No. 60 as defined in Income-tax Rules, 1962 of the trust (Please refer point 9(b)).
- d) Proof of identity and address (as per KYC mentioned for individuals) of the beneficial owner, authorised signatory of the trust/institution as the case may be signing the application.

Unincorporated Association or Body of individuals

- a) Resolution of the managing body of such Association or Body of Individuals.
- b) Power of attorney granted to him to transact on its behalf.
- c) Permanent Account Number or Form No. 60 as defined in Income-tax Rules, 1962 of the unincorporated association or a body of individuals (Please refer point 9(b)).
- d) Proof of identity and address (as per KYC documents mentioned for individuals) of beneficial owner, authorised signatory as the case may be holding the power of attorney to transact the business on behalf of the Unincorporated association or Body of Individual.
- e) Such information as may be required to collectively establish the legal existence of such an association or body of individuals

Juridical persons not covered above (societies, universities and local bodies like village panchayats)

- a) Document showing name of the person authorised to act on behalf of the entity;
- b) Proof of identity and address (as per KYC documents mentioned for individuals) of the person who is holding the power of attorney to transact on its behalf and.
- c) Permanent Account Number
- d) Such information as may be required to collectively establish the legal existence of such an entity/juridical person.

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

- a) 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.
- b) Deposits pertaining to Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family cannot be held jointly.

8) NOMINATION

- a) 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/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.
- d) A minor can be a nominee represented by his natural/court appointed guardian.

9) INCOME-TAX PROVISIONS

a) 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 specific customer ID. For exemption of TDS, 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).

b) Furnishing PAN: If a Non-assessee depositor requires any exemption from tax deduction at source on interest payments a valid declaration in Form15G/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 false 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. 500,000/- or the interest is crossing the prescribed limit.

c) Form 15G/H: 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.

d) 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 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) 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.
- b) Renewal of deposit will be for an amount net of TDS if any.
- c) 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 at Service centre. In such cases the depositor need not submit the original certificate for renewal.
- d) 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.
- e) Cumulative deposits can be renewed for maturity value.
- f) A deposit can be renewed for a lower multiple of Rs. 1,000/- by giving suitable instructions for repayment of balance amount.
- g) A deposit 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.
- h) 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.
- i) 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.
- j) 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

- a) 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.
- b) Renewal of deposit with loan outstanding is not permissible. Payment after adjustment of loan principle 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.

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 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.
- b) If the depositor has opted for auto refund, then the physical certificate need not be submitted for repayment.
- c) 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.
- d) 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.
- e) Repayment of deposits will be made only by National Electronic Fund Transfer (NEFT).

14) PREMATURITY PAYMENT

- a) 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.
- b) 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 Fixed deposit for the period for which the Fixed deposit has run or if no rate has been specified for that period, then 3 per cent lower than the minimum rate at which Fixed deposits are accepted by the Company*

**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 depositor/s in the case of joint holding with survivor clause, or to the nominee/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 repayments of deposits.

*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

- 15) The Fixed deposit receipt will be issued, subject to cheque realisation/ receipt of funds in company's account. In case of cheque dishonour/non receipt of funds, the Fixed deposit receipt stands cancelled automatically.
- 16) The Company reserves the right to reject any application for Fixed deposit or for renewal without assigning any reason therefor.
- 17) 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 SHIRRAM 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.
- 18) 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.
- 19) Deposit receipts issued by the Company are not transferable.
- 20) 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.
- 21) 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 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.
- 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.
- 24) Any deposit 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" established by the Central Government under section 125 of the Companies Act, 2013.
- 25) 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.
- 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 31/03/2021 is Rs. 13.37 crores.
- 27) Credit Rating CRISIL Limited "FAAA/Stable" and ICRA "MAA+/ with Stable Outlook".
- 28) 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 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.
- 30) All correspondence with regard to deposits should be addressed to Company's following service centres: **Chennai** : No.95 (29/2), Habibullah Road, Opp. To Mcrennett/Venkata Subbarao School), T Nagar, Chennai, Tamil Nadu - 600017, Phone:+91 44 49371111, Email: customersupport@stfc.in; **Mumbai** : Office No.104 & 105 1st Floor, Level 1, Rupa Solitaire, Sector - 1, Millennium Business Park, Mahape, Navi Mumbai, Thane, Maharashtra - 400710, Phone :+91 22 41574545, Email : customersupport@stfc.in; **Secunderabad/Hyderabad** : 1st Floor, Maspack House, D. No.12-13-1274, Street No.8, Tarnaka, Secunderabad, Telangana - 500017, Phone:+91 40 44182800, Email : customersupport@stfc.in.
- 31) 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.
- 32) 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.
- 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.
- 34) Email ID and Mobile number is mandatory for investment in Fixed Deposit, where certificate mode is opted as E-Receipt.
- 35) The company accepts deposits through agents. The agents can accept duly filled in deposit application form along with KYC documents and cheque in favour of "Shriram Transport Finance Company Limited". However, agents are not authorised to accept cash from depositors or issue receipt on behalf of the company for deposits. The Servicing of deposits accepted by the Company is undertaken by "Novac Technology Solutions Private Limited" and all Correspondence with regard to deposits should be addressed to Company's service centers as mentioned in point no. 30.

PROVISIONAL RECEIPT

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 / 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 & Aadhaar number / Letter issued by the National Population Register Containing details of name and address / Utility Bill (Electricity/Telephone/Postpaid mobile phone/Piped Gas/Water Bill) not more than 2 months old / 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)



Know Your Customer (KYC) Application Form (Resident Individuals / HUF / Sole Proprietorship)

Please fill the information in CAPITAL Letters and in appropriate places

The information is sought under Prevention of Money Laundering Act, 2002, the rules notified thereunder and RBI guidelines on Know Your Customer For existing Depositor, the information furnished herein will supersede the information available in the records of STFC.

Customer's Details (as per KYC documents)

Customer ID: _____

CKYC No _____
(if any)

*Gender : M F Others

*Date of Birth

*Name _____

D D M M Y Y

*Father Name _____

*Mother Name _____

Spouse Name (If Married) _____

*Communication Address: _____

City _____

State _____

*Pin _____

Country _____

Birth Place _____

Nationality _____

Citizenship _____

*Permanent Address: _____

City _____

State _____

*Pin _____

Country _____

* Marital Status:

Married Unmarried

*Mobile No _____

#Email ID _____

* Fields are Mandatory

Mandatory for E-Receipt

*Occupation : Service Private Sector Self Employed Retired
 Public Sector Government Sector Housewife Student
 Professional Business Other (specify below) _____

*Please tick (✓) If the following is applicable to you Politically Exposed Person (PEP) Relative of PEP Not Applicable

***Proof of Identity (Self Attested)**

Aadhaar issued by UIDAI
 Passport
 Driving Licence
 Voter ID Card
 Others : _____

Expiry Date _____/_____/_____

***Proof of Address (Self Attested)**

Aadhaar issued by UIDAI Expiry Date _____/_____/_____
 Passport _____/_____/_____
 Driving Licence _____/_____/_____
 Voter ID Card _____/_____/_____
 Others : _____

Additional Documents Required for NRI'S

- * Address proof both Indian and overseas - Self Attested
- * PIO card (if it is a foreign passport)
- * Tax Resident Certificate (TRC) for IT Department of the country of which the investor is resident to avail DTAA benefit
- * Overseas Employment letter (optional for confirmation of residential status and overseas address)
- * Passport with valid visa page self attested
- * DTAA Declaration
- * NRI Undertaking cum FATCA / CRS declaration Form

DECLARATION

- I hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I/we am/are aware that I/we may be held liable for it.
- My personal / KYC details may be shared with Central KYC Registry.
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.
- I hereby consent to download records from Central KYC Registry by using KYC identifier furnished".

Place : _____

*Date : ____/____/____

*Signature : _____

For Office Use Only

Documents Received



Certified Copies

Checked by _____

KYC VERIFICATION CARRIED OUT BY

Emp. Name :	_____
Emp. Code :	_____
Designation :	_____
Date :	_____

INSTITUTION DETAILS

Name : _____

Code : _____

Employee signature

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:

A. Name of the Company : **SHIRIRAM TRANSPORT FINANCE COMPANY LIMITED**

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

C. Business carried on by the Company and its subsidiary with details of branches : **NBFC - INVESTMENT AND CREDIT COMPANY.**
(NBFC-ICC)

BRANCHES:-
(Commercial Vehicle Financing and allied activities)

Particulars	As at March 31, 2021	As at March 31, 2020
I ASSETS		
1 Financial assets		
a) Cash and cash equivalents	11,050.93	3,088.99
b) Bank balance other than (a) above	5,390.89	4,225.93
c) Derivative financial instruments	169.25	758.73
d) Receivables		
(I) Trade receivables	8.92	10.50
(II) Other receivables	49.90	5.64
e) Loans	1,08,303.04	1,02,231.63
f) Investments	3,197.85	2,798.48
g) Other financial assets	49.03	38.70
Total financial assets	1,28,219.81	1,13,158.60
2 Non-financial assets		
a) Current tax assets (net)	171.73	249.10
b) Deferred tax assets (net)	639.14	62.50
c) Investment property	2.00	2.03
d) Property, plant and equipment	124.44	149.88
e) Right-of-use assets	308.51	334.29
f) Other intangible assets	2.39	2.67
g) Other non-financial assets	210.84	169.57
Total non-financial assets	1,459.05	970.04
Total assets	1,29,678.86	1,14,128.64
II LIABILITIES AND EQUITY LIABILITIES		
1 Financial liabilities		
a) Payables		
(I) Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	-	0.40
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	255.51	143.44
(ii) Other payables		
(i) total outstanding dues of micro enterprises and small enterprises	0.37	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	0.54	1.13
b) Debt securities	40,061.87	34,266.96
c) Borrowings (other than debt securities)	45,281.37	42,474.60
d) Deposits	16,232.41	11,960.12
e) Subordinated liabilities	4,620.76	5,670.07
f) Lease liabilities	349.49	362.81
g) Other financial liabilities	964.35	912.32
Total financial liabilities	1,07,766.67	95,791.85
2 Non-financial liabilities		
a) Current tax liabilities (net)	102.02	102.02
b) Provisions	142.54	146.33
c) Other non-financial liabilities	99.26	83.28
Total non-financial liabilities	343.82	331.63
Total liabilities	1,08,110.49	96,123.48
3 Equity		
a) Equity share capital	253.06	226.88
b) Other equity	21,315.31	17,778.28
Total equity	21,568.37	18,005.16
Total liabilities and equity	1,29,678.86	1,14,128.64

H. Summarised Financial Position of the Company as appearing in the latest Audited Balance Sheet:

(₹. in crores)

Note: Brief particulars of Contingent Liabilities

Particulars	As at March 31, 2021
a. In respect of Income tax demands where the Company has filed appeal before various authorities	133.64
b. VAT demand where the Company has filed appeal before various appellates	117.21
c. Service tax demands where the Company has filed appeal before various authorities	1,976.41
d. Penalty levied for Contravention of provisions of Section 6(3)(b) of FEMA, 1999 read with Regulation 4 of Foreign Exchange Management (Transfer or Issue of Security by a Person Resident outside India) Regulations, 2000	5.00
Total	2,232.26

Particulars	As at March 31, 2021
a. Estimated amount of contracts remaining to be executed on capital account, net of advances	3.53
b. Commitments related to loans sanctioned but undrawn	148.66

- I. (A) The amount which the Company can raise by way of deposits (1.5 times of Net Owned Funds) ₹ 28,318.37 crores
(B) The aggregate of public deposits held on 31.03.2021 ₹ 15,897.16 crores
- J. The Company has no overdue deposits other than unclaimed deposits.
- K. The Company hereby declares that:
- The Company has complied with the applicable provisions of the RBI Directions;
 - The compliance with the Directions does not imply that the repayment of deposits is guaranteed by the Reserve Bank of India;
 - The deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities.
 - 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
CHAIRMAN
(DIN 02808698)

Place: New Delhi
Date: 24.06.2021

The above text of advertisement has been approved by the Board of Directors at its meeting held on 24.06.2021 through Video conferencing and has been issued on the authority and in the name of the Board of Directors of the Company and a copy of same has been email to the Regional Office of the Department of Non-Banking Companies of the Reserve Bank of India, Chennai.

HOW TO APPLY

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

KOTAK MAHINDRA BANK A/C NO- 5211554670	Investment cheque along with application form & KYC documents to be submitted at select bank branches.
HDFC BANK A/C NO- 00600310036543	

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 (₹. in crores)

Year Ended	Profit before provision for Tax	Profit after provision for tax	Equity Dividend Declared	
			Rate %	Amount *
31.03.19	3,778.27	2,563.99	120	328.22
31.03.20	3,438.67	2,501.84	50	136.76
31.03.21	3,278.01	2,487.26	180	463.90

* The dividend amount is inclusive of dividend distribution tax, if any.

DECLARATION BY KARTA & CO PARCENERS OF HUF

To

Shriram Transport Finance Company Ltd

Dear Sir,

1) I(Name of Karta) hereby declare that I am the karta of the HUF (Name of HUF) and following persons are Co-Parceners of this HUF.

2) We all the below mentioned coparceners declare that we are the only members of Joint Hindu Undivided Family named.....

3) We further state that _____ is the Karta of the HUF and is authorised to invest in the name of HUF and to sign all forms and documents for and on behalf of HUF.

4) We undertake to inform you any change in the constitution of HUF by any reason including due to any addition of members or on account death of any members of HUF.

Details of our HUF and all its Co parceners are stated as under

Yours faithfully

(Karta of the HUF)
HUF Stamp to be affixed

List of Co-parceners

Name	DOB	Relationship with the Karta	Signature

To be signed by all members including female members

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.**

PART I

1. Name of the Assessee (Declarant)		2. PAN of the Assessee ¹	
3. Status ²		4. Previous year (P.Y.) ³ (for which declaration is being made)	5. Residential Status ⁴
6. Flat/Door/Block No.	7. Name of Premises	8. Road/Street/Lane	9. Area/Locality
10. Town/City/District	11. State	12. PIN	13. Email
14. Telephone No. (with STD Code) and Mobile No.	15. (a) Whether assessed to tax under the Income - tax Act,1961 ⁵ : (b) If Yes, latest assessment year for which assessed		
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 ⁶	
18. Details of Form No. 15G other than this form filed during the previous year if any ⁷			
Total No. of Form No. 15G filed		Aggregate amount of income for which Form No. 15G filed	
19. Details of income for which the declaration is filed			
Sl. No.	Identification number of relevant investment/account, etc ⁸ .	Nature of income	Section under which tax is deductible

Declaration/Verification¹⁰

Signature of the Declarant⁹

*I/We.....do hereby declare that to the best of *my/our knowledge and belief what is stated above is correct, complete and is truly stated. *I/We declare that the incomes referred to in this form are not includable in the total income of any other person under sections 60 to 64 of the Income-tax Act, 1961. *I/We further declare that the tax *on my/our estimated total income including * income/incomes referred to in column 16 *and aggregate amount of *income/incomes referred to in column 18 computed in accordance with the provisions of the Income-tax Act, 1961, for the previous year ending on relevant to the assessment yearwill be nil. *I/We also declare that *my/our *income/incomes referred to in column 16 *and the aggregate amount of * income/incomes referred to in column 18 for the previous year ending on relevant to the assessment year will not exceed the maximum amount which is not chargeable to income-tax.

Place :

Date :

Signature of the Declarant⁹

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 responsible for paying SHIRIRAM TRANSPORT FINANCE COMPANY LIMITED		2. Unique Identification No. ¹¹
3. PAN of the person responsible for paying AAACS7018R	4. Complete Address 14A, SOUTH PHASE, INDUSTRIAL ESTATE, GUINDY, CHENNAI - 600032.	5. TAN of the person responsible for paying CHES00900E
6. Email	7. Telephone No : 044 485 24 666 Fax : 044 485 25 666	8. Amount of income paid ¹²
9. Date on which Declaration is received (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 16 of Part I

*Delete whichever is not applicable.

- 1 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).
- 2 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).
- 3 The financial year to which the income pertains.
- 4 Please mention the residential status as per the provisions of section 6 of the Income-tax Act, 1961.
- 5 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.
- 6 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.
- 7 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.
- 8 Mention the distinctive number of shares, account number of term deposit, recurring deposit, National Savings Schemes, life insurance policy number, employee code, etc.
- 9 Indicate the capacity in which the declaration is furnished on behalf of a HUF, AOP, etc.
- 10 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.
- 11 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.
- 12 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.