

Shriram Transport Finance Company Limited

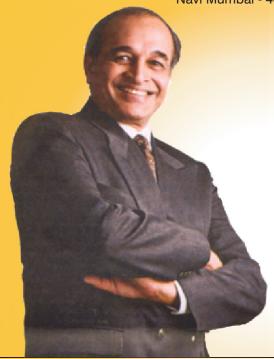
Corporate Identity No. (CIN) L65191TN1979PLC007874

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. Ph.: +91-22-40957575. www.stfc.in



SHRIRAM UNN TI

FIXED DEPOSITS



Application for Deposit

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



INTEREST RATES-ON FRESH DEPOSITS / RENEWALS (w.e.f. 1st September, 2015) -

Period		Non-Cumulati	ive Deposits		Cumulative Deposits		
(months)	Monthly % p.a	Quarterly % p.a	Half-yearly % p.a	Yearly % p.a	Rate (p.a at Monthly rests)	Effective Yield % p.a	Maturity value for ₹5,000/-
12	8.65	8.71	8.81	9.00	8.65	9.00	5,450
24	8.65	8.71	8.81	9.00	8.65	9.41	5,941
36	8.88	8.95	9.05	9.25	8.88	10.13	6,520
48	8.88	8.95	9.05	9.25	8.88	10.62	7,124
60	8.88	8.95	9.05	9.25	8.88	11.13	7,783

Non-Cumulative/Cumulative deposits will be accepted in multiples of ₹ 1000 /- subject to a minimum amount of ₹ 5000 /- per deposit for cumulative deposit and ₹ 10000 /- per deposit for non-cumulative and cumulative deposits can be renewed for maturity value.

Senior Citizen will get an additional rate of 0.25% per annum(Completed age 60 years on the date of deposit/renewal).

80-25486424 / 9739002742 GADE CAPITAL SERVICES PVT LTD. TERMS AND CONDITIONS GOVERNING ACCEPTANCE OF DEPOSITS

MINIMUM DEPOSIT

- Deposits will be accepted in multiples of ₹1,000/- subject to a minimum amount of ₹5,000/- for cumulative deposit and ₹10,000/- for non-cumulative deposit. INTEREST PAYMENT
- Interest payment will be made only through National Electronic Clearing Service (NECS) / National Electronic Fund Transfer (NEFT) wherever such facility is available and through 'At par' post dated interest

IDENTIFICATION OF DEPOSITORS

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

- Individuals
 a) Passport
 b) PAN Card with Address proof a) b)

- PAN Card with Adultess photo 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 &

g) Latest photograph. In addition to the above documents, 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, postpaid mobile phone, piped gas, water bill),
 b) Property or Municipal Tax receipt

- Property or Municipal lax receipt
 Bank account or Post Office savings bank account statement
 Pension or family pension payment orders (PPOs) issued to retired employee's by Government
 Departments or Public Sector Undertakings, if they contain the address.
 Letter of allotment of accommodation from employer issued by State or Central Government
 departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks,
 financial institutions and listed companies. Similarly, leave and license agreements with such
 employers allotting official accommodation
 Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign
- Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India.

Company

- Certificate of incorporation.
- Memorandum and Articles of Association.

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

Partnership Firm

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

Hindu Undivided Family (HUF) a) HUF PAN Card

- Deed of declaration of HUE
- c) Proof of identity and address (as per KYC documents mentioned for individuals) of the Karta.
 Trust and Foundations

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

 Unincorporated Association or Body of individuals
 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) 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 individuals.

- Additional documents required for NRI deposits
 a) Passport with Valid Visa
 b) Overseas employment letter (Optional for confirmation of residential status and overseas address)
- $APIO \left(Person \ of \ Indian \ Origin \right) card \ to \ establish \ Indian \ origin, \ if \ it \ is \ a \ foreign \ passport.$
- PAN card
- Tax Residency Certificate (TRC) for the Income Tax Department of the Country of which the investor is a resident.
- Alocal address proof, if different from the Passport address.

- f) Alocal address proof, if different from the Passport address.

 NON-RESIDENT DEPOSITS
 Deposits from Non-Resident Indians are accepted on non-repatrition basis provided that the amount deposited with the company represents amounts transferred from NRO Account. Further this amount should not represent inward remittance from Overseas to NRO account or transfer of funds from NRE/FCNR
 (B) accounts to NRO account. A declaration to the above effect together with the documents have to be produced to the company each time a deposit is made, along with the application for the deposit. NRI depositor has to give non-resident undertaking and DTAA undertaking (wherever applicable). The procedure for submitting the self-declaration form (Form 15G/H) for non-deduction of tax is not applicable to NRI deposits.

 Hindu Undivided Family (HUF) DEPOSITS

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

 JOINT DEPOSITS

 Deposits may be made in the joint names of two/three persons under "First or Survivor/s (F or S/s)" or

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

- 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.
- 10)
- Nomination can be made only by individuals. Non individuals including society, trust, body corporate, partnership firm, karta of HUF, holder of Power of attorney cannot nominate. The nominee shall not be a trust, society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder.
- 12) A minor can be a nominee represented by his natural/court appointed guardian

- INCOME-TAX PROVISIONS

 As required under the Income Tax Act, 1961, tax at applicable rate will be deducted at source from the amount of interest paid and/or credited to a depositor if the gross interest exceeds the prescribed limit during 13) the financial year.
- the financial year.

 Non-assessees are requested, if necessary, to furnish the prescribed form as per Income Tax Act in force from time to time, quoting PAN, for non-deduction of tax at source. The depositors are presumed to be aware of the penal provisions of the said Act in case of false declaration and the Company will in no way be responsible for such false declaration made by the depositor. In accordance with the CBDT Circular 03/2011 dated 13/05/2011 TDS Certificates in Form No. 16A will be downloaded by the Company from TIN Website and the same will be authenticated by means of digital signature (Circular under Section 119 of the Income Tax Act 1961). TDS certificates will not be generated from TIN Website if PAN is not furnished. While filling up the address of the applicant in the Deposit Application Form, please be informed that if the address as provided by you is the same address as the one updated with NSDL at the time of PAN application then the TDS certificates would be dispatched to that address. However, if both the addresses are different, then the TDS certificates would be printed with the 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.

- RENEWALS
 Deposits can be renewed from the date of maturity only if renewal instructions along with deposit receipts are received within 6 months from the date of maturity. In such cases the rate prevailing on the date of maturity will be applicable. Otherwise the same will be renewed prospectively and in such cases interest ceases on maturity.

 Renewal of deposit will be for an amount net of TDS if any.
- 18) If the depositor opts for auto renewal then the deposit shall continue to be auto renewed till such time instructions to the contrary are received. In such cases the depositor need not submit the original certificate
- 19) The investor would have the option of changing the mode from auto renewal to auto refund and vice versa by giving necessary instructions atleast 15 days prior to maturity.

 Cumulative deposits can be renewed for maturity value.

 A deposit can be renewed for a lower multiple of ₹ 1,000/- by giving suitable instructions for repayment of
- balance amount.
- A deposit can also be renewed for a higher multiple of ₹ 1,000/- by giving the differential amount. Such consolidations can be done only on the date of maturity and therefore, the necessary remittance should
- reach the company at least one day before the date of maturity.

 In the case of A or S/s accounts, renewals retaining one of the depositor(s) as the first depositor are possible.

 However, renewals to persons other than the second / third depositors in A or S/s accounts are not possible. Renewal of deposits by a change in the first named depositor in not possible in the case of F or S/s accounts. I OAN ON DEPOSITS
- The Company may grant at its sole discretion, loan up to 75% of the amount of deposit to the depositor after the expiry of three months from the date of deposit at rate of interest two percent points above the interest rate payable on the deposit. The relative term deposit receipt(s) and other documents have to be signed by both/all the depositors in case of A or S/s accounts and by the first depositor in case of F or S/s accounts, Cheque for loans will be drawn only in favour of the first depositor.
- No loan against NRI deposits will be allowed.

 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 atleast 15 days in advance of the maturity. REPAYMENTS

- REPAYMENTS
 If the Deposit Receipt is held in physical form, then receipt duly discharged on a revenue stamp of one rupee must be surrendered to the Company for repayment. In the case of deposit with "F or S/s" clause, the discharge has to be made by the first named depositor only. However, in the case of deposit with "A or S/s" clause, any one of the depositor may give the discharge.

 If the depositor has opted for auto refund then the physical certificate need not be submitted for repayment. The Company shall intimate the details of maturity of the deposit to the depositor at least two months before the date of maturity of the deposit to the depositor at least two months before
- 29)
- The date of maturity of the deposit.

 Interest will cease on the maturity date of deposit, if the deposit is not renewed within six months from the date of maturity, or if the deposit is withdrawn after the maturity date.
- Redemption payment will be made only by National Electronic Clearing Service (NECS) / National Electronic Fund Transfer (NEFT) wherever such facility is available and by crossed Account Payee cheque for depositors in other locations. 31) PREMATURITY PAYMENT
- The company reserves the right to allow, at its absolute discretion, withdrawal of deposit before maturity. Where a deposit is so allowed to be prematurely withdrawn the relative deposit receipt must be discharged by all the depositors in case of A or S/s deposit and by the first named depositor in case of F or S/s deposit. 32)
- 33) As per the Directions of Reserve Bank of India currently in force; premature repayment:

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

Up to 3 months from the date of deposit / renewal (Lock-in-period)	No repayment (Not applicable in case of premature repayment in the event of death of the depositor**)
After 3 months but before 6 months	No Interest*
After 6 months but before the date of maturity	The Interest payable shall be 2 per cent lower than the Interest rate applicable to a deposit for the period for which the deposit has run or if no rate has been specified for that period, then 3 per cent lower than the minimum rate at which deposits are accepted by the Company*
within the lock-in period, to the surviv clause, or to the nominee or the legal	the Company shall repay the deposit prematurely, even ing depositor/is in the case of joint holding with survivor heir/s of the deceased depositor, on the request of the eir, and only against submission of proof of death, and isfaction of the Company.
* The above rates are also applicable	for premature repayment in the case of death of a depositor

GENERAL TERMS

- The Company reserves the right to reject any application for deposit or for renewal without assigning any reason therefore.

 Application for fixed/cumulative deposit should be made only on the forms prescribed by the Company.
- In the event of demise of the first joint depositor, on production of death certificate, the Survivor/s will be recognised as the sole / joint depositor/s, as the case may be, for all purposes and all correspondence, payment of interest and repayment of deposit will be made to the Survivor/s. The Company shall be discharged from all liabilities by transferring the deposits absolutely in favour of the Survivor/s. Deposit receipts issued by the Company are not transferable. Depositors are requested to intimate any change of address and instructions regarding interest remittance to reach the Company attended to the company are requested to intimate any change of address and instructions regarding interest remittance to reach the Company attended to the company attend
- 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 39)
- thereof. In case of any deficiency of the Company in servicing its deposit, the depositor may approach the District Level Consumer Dispute Redressal Forum or the State Level Consumer Dispute Redressal Forum or the National Consumer Dispute Redressal Forum for relief. 40)
- 41)
- 42)
- National Consumer Dispute Redressal Forum for relief.

 In case of non-repayment of the deposit or part thereof as per the terms and conditions of such deposit, the depositor may approach the Southern Region Bench of Company Law Board, whose full address is, 3rd Floor, Corporate Bhavan (UTI Building), No.29, Rajaji Salai, Chennai 600 001, Tamil Nadu for redressal. Any deposit which remains 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 205C (1) and (2) of the Companies Act, 1956.

 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 43)
- Company or for the correctness of any of the statements or representations made or opinion expressed by the Company and for repayment of deposits/discharge of liabilities by the Company.

 Total amount of exposure (aggregate dues) from facilities, both fund and non-fund based, extended to, and the aggregate dues from companies in the same group or other entities or business ventures in which the directors and/or the Company are holding substantial interest as on 31/03/2015 is ₹29,322.25 lacs. Credit Rating CRISIL Limited "FAAA/Stable" & ICRA* "MAA+/Stable".

 The deposits solicited by the Company are not insured.

- Deposits accepted are subject to the directions issued by the Reserve Bank of India under Non-Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 1998 as amended from time
- Subject to the Non-Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions 48) 1998 and other applicable laws, the Company reserves the right to alter or amend without notice any or all of the terms and conditions stipulated above without assigning any reason thereof.

 All correspondence with regard to deposits should be addressed to Company's Registered Office / Administrative Office / branch(es).
- 49)
- 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 in force from time to time and are subject to jurisdiction of Chennal only.
- For calculation of interest on Deposits, the interest calculation will consider the year as 365 days (even in the case of a leap year).
- The maturity value payable in case of cumulative deposits will vary where tax is deducted at source. The 52)
- maturity value for Cumulative Deposits is rounded offto nearest rupee.

 Payment of interest / repayment of deposit falling due on a Sunday or a bank holiday or any day when the Company's head office is not working due to holiday or otherwise will be made on the next working day. The Company has created a floating charge on its statutory liquid assets in favour of Trustees representing public deposit holders of the Company as per Directions of Reserve Bank of India.

 In the event of the loss of deposit Receipt / Interest Warrant, the Company may at its discretion issue a duplicate receipt, interest warrants upon receiving an indemnity bond from the depositor (s) in the form
- prescribed by the Company. All expenses in this connection will be borne by the Depositor (s).

GADE CAPITAL SERVICES PVT LTD.



Shriram Transport Finance Company Limited

Regd. Office: 3rd Floor, Mookambika Complex, No. 4 Lady Desika Road, Mylapore, Chennai - 600 004, Tamil Nadu. Ph.: +91-44-24990356, www.stfc.in Admn Office: 101-105, Shiv Chambers, 1st Floor, 'B' Wing, Sector - 11,

	SB: 286180				
Broker Channel :					
Broker Name :	EDELCAP SECURITIES LTD				
Broker Code :	DEBHYD022				
Branch :					

CBD Belapur, Navi Mumbai - 400 614. Maharashtra. Ph.: +91-22-40957575. www.stf	c.in	
Application form	for Deposit	
We neither accept nor permit intermediary to accept cash.		
Please fill the information in BLOCK letters and	tick in appropriate places	
I/We wish to apply for Placement/Renewal of Deposit		Affix a latest photograph with signature
Type of Deposit Fresh Renewal Both		(DO NOT STAPLE)
Payment Details Cheque RTGS/NEFT If RTGS/NEFT,	UTR No.	
Cheque/DD NoDated/	Drawn onAm	ount
(Rupees), If Renewal, Old	Cert No Mat	curity Date/
Maturity Amount Rs Renewal Amount Rs	Balance to be refunded / paid Rs	
Total Investment Amount(Rupees)
Category of First Applicant	Deposit Repayment to be made	to
Member of Public/Shareholder/Director/Relative of Director Status of the First Applicant	Sole/First Applicant Anyone or Survivor/s	
HUF/Individual/Trust/Firms/Corporate/Senior Citizen/NRI/MINOR	Former or Survivor/s	
Type of Receipt Scheme	Interest Frequency (Only	Mode of Interest
Physical Receipt E-Receipt Cumulative Deposit Non-Cumulative Deposit	for Non-Cumulative) Monthly	Payment ECS/NEFT
Auto Renewal/Refund (Mandatory if E-Receipt opted) Tenure (Months)	Quarterly	Warrant
Renew Principal only on Maturity	36 Half-Yearly	
Renew Principal and interest on Maturity 48 60 68 Redeem on Maturity	Annual	
Investor details as appearing in your sub	mitted identification documents	
Name of Applicant	DOB	Gender
1st Applicant Mr./Ms./Minor		J M □ F □
Father's/Husband's/Natural Guardian's Name		
2nd Applicant Mr./Ms./Minor		J M □ F □
Father's/Husband's/Natural Guardian's Name		
3rd Applicant Mr./Ms./Minor		/ м □ ғ □
Father's/Husband's/Natural Guardian's Name		
Address of 1st/Sole Depositor		
City. Chat.	DIN Cod	
City State	= PIN Cod	e
Income Tax Permanent Account Number (PAN)		
Existing Folio Number (If Existing Investor)		
Tax to be deducted Yes No 15G/	/H (For Senior Citizens)	Yes No No
KYC Documents (Id proof and Address proof)		
· · · — · · · · · · · · · · · · · · · ·	sued by Election Commission of India	•
e) Job card issued by NREGA duly signed by an officer of the State Government (f) Name, Address & Aadhar Number (g) Utility Bill (Electricity/Telephone/Postpa	The letter issued by Unique Identification Autho aid mobile phone/Piped Gas/Water Bill) not mon	,
h) Bank Account or Post Office saving bank account statement	, , ,	
i) Others (Kindly Specify)		
Please note: 1) Guardian Name is mandatory if any of the applicant is Minor		

- 2) In the case of deposit in the name of Minor only the FATHER or MOTHER of the Minor should sign this form.
- 3) Age proof to be submitted if 1st Applicant is Minor/Senior Citizen.

Email/SMS alerts for all details relating to my deposit with STFC may be sent to the undermentioned mail Id/Mobile number

		Mobile	Number				
	Details of B	Bank Account (Sole/Fire	st Named Depo	sitor)			
ank Account No			Bank Nan	ne			
AICR Code			Bank Brai	nch			
-SC Code]				
Cancelled cheque leaf t	to be provided for proof	of Account details)	Account		Saving	Curi	rent
irst named depositor mer for the purpose of tax ded governing the deposit. I/We have gone through consideration, I/We/am /a I/We further declare that the amount kept in the dep not designed for the purpo Notifications, Guidelines on investigation as and who	and the Terms and Conditions intioned in my/our application under Section 194A of the financials and other state making the deposit with the financials and other state making the deposit with the financials and other states and the states of the financials and other states of the financials and the financials are of the financials and the financials are required by the Company and nothing has been conceal	n is the beneficial owner of the Income Tax Act, 1961. Interments/representations, the company at my /our own make this deposit in the al turce and does not involve of vasion of the provisions of the mended from time to time in accordance to the applice	f this deposit and I/We hereby agre /particulars furnis nrisk and volition. bove mentioned s directly or indirect of the Prevention e. I/We shall prov	as such he / s e to abide by t shed /made b scheme Shrira ly any procee of Money La ide any furthe	he should be the attached by the compa m Unnati Fix ds of schedul undering Act er informatio	treated as the terms and common and after the deposits and after the common and and fully common and fully c	ne payer andition r carefu and tha and/or i ny Rules o-operate
Signa	ture of the Depositor 's (Other than individual,	, please mentio	n Name & I	Designation	٦)	
	Signatu	re	Name		Des	signation	
- irst Applicant/Guardi	an						
Third Applicant							
		Nomination (Option	onal)				
	is in the name of Minor, t	the Nomination should eceive the amount pay				to act on b	ehalf d
/We hereby nominate ominee Name	the following person to r						
/We hereby nominate ominee Name	City	State		PIN			
We hereby nominate ominee Name			ee Date o	PIN	ominee (If	Minor)*	
ominee Name ddress of Nominee Relationship	City	Age of Nomine		of Birth of N			
We hereby nominate ominee Name ddress of Nominee Relationship As the Nominee is Mir mount of Deposit on b Signa fo	City Dowith Depositor (If Any) nor on this date, I/We appeal of the Nominee in the ture of Depositors or Nomination	Age of Nomine coint (Name, Address & ne event of my/our/mir	Age)	of Birth of N	rity of the n	to receiv ominee. ation	
We hereby nominate ominee Name ddress of Nominee Relationship As the Nominee is Mir mount of Deposit on b Signa for for for for First Applicant/Guardian for	City Dowith Depositor (If Any) The proof on this date, I/We app The proof of the Nominee in the ture of Depositors	Age of Nomine coint (Name, Address & ne event of my/our/mir	Age) nor's death durin	of Birth of N	rity of the n	to receiv ominee. ation	

For office use only

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



PARTICULARS REQUIRED TO BE SPECIFIED AS PER NON-BANKING FINANCIAL COMPANIES & MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISEMENT) RULES, 1977:

A. Name of the Company: SHRIRAM TRANSPORT FINANCE COMPANY LIMITED

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

C. Business carried on by the Company: Asset Finance Company-Deposit Taking

with details of branches (Commercial Vehicle Financing and allied activities)

BRANCHES:-

BRANCHES:
Abohar, Adilabad, Adimaly, Adoni, Agartala, Agra, Ahmedabad, Ahmedabad II, Ahmedagar, Ahmedpur, Ajmer, Akluj, Akola, Alangulam, Alappuzha, Aligapuzha, Aligapuzha,

Subsidiaries	Business carried on by the subsidiary
Shriram Equipment Finance Company Limited Regd. Office: Mookambika Complex, 3rd Floor, No. 4, Lady Desika Road, Mylapore, Chennai, Tamii Nadu - 600 004.	Hire purchase/ loan financing of equipments.
Shriram Automall India Limited Regd.Office: Mookambika Complex, 3rd Floor, No. 4, Lady Desika Road, Mylapore, Chennai, Tamil Nadu - 600 004.	Development of hubs across India called "Automalls" for pre-owned commercial vehicle and Setting - up a one-stop shop catering to the various needs of commercial vehicle owners

D. Brief Particulars of the Management of the Company The Company is managed by its CEO and Managing Director under the supervision of vision of the Board

E. Nan	E. Names, Addresses & Occupation of the Directors:					
Sr. No.	Full Name & Designation	Address	Occupation			
1.	Mr. S. Lakshminarayanan Chairman (DIN 02808698)	33, Paschimi Marg, First Floor, Vasant Vihar, New Delhi - 110057.	Retired Civil Servant (Former Secretary to GOI, Ministry of Home Affairs) and Currently working with Private Companies as Advisor/Consultant			
2.	Mr. Umesh Revankar CEO & Managing Director (DIN 00141189)	Flat No. 202, Kalpana CHS Limited, 11th Road, Khar (West), Mumbai - 400052.	Service			
3.	Mr. S. M. Bafna (DIN 00162546)	22, Gobind Mahal, 86-B, Marine Drive, Mumbai - 400 020.	Business			
4.	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.			
5.	Mrs. Kishori Udeshi (DIN 01344073)	15, Sumit Apartment, 31, Carmichael Road, Mumbai - 400026.	Deputy Governor, RBI (Retired)			
6.	Mr. Amitabh Chaudhry (DIN 00531120)	Flat 4301, 43rd Floor, Tower III, Electra Planet Godrej, Near Jacob Circle, Saat Rasta, Mahalaxmi, Mumbai - 400011.	Managing Director & CEO of HDFC Standard Life Insurance Co. Ltd.			
7.	Mr. Gerrit Lodewyk Van Heerde (DIN 06870337)	2 Dahlia Avenue, Welgedacht, Bellville, 7530, South Africa	Actuary			
8.	Mr. S. Sridhar (DIN 00004272)	D-905, Ashok Towers, Dr. S. S. Rao Road, Parel, Mumbai - 400012.	Banker			
9.	Mr. D. V. Ravi (DIN 00171603)	B3E, Regal Palm Gardens, CEE DEE YES Apartments, Velachery Tambaram Road, Velachery, Chennai - 600 042.	Managing Director of Shriram Capital Limited			

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 lacs)

Profit before provision for Tax	Profit after provision for tax	Equity Dividend Declared	
		Rate %	Amount *
201,619.11	136,062.01	70	18,549.76
182,804.26	126,420.77	70	18,580.48
184,238.81	123,780.98	100	27,224.56
	201,619.11 182,804.26	provision for Tax provision for tax 201,619.11 136,062.01 182,804.26 126,420.77	provision for Tax provision for tax equity Divide Rate % 201,619.11 136,062.01 70 182,804.26 126,420.77 70

^{*} The dividend amount is inclusive of dividend distribution tax

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

		(₹ in lacs)
Particulars	As at March 31, 2015	As at March 31, 2014
I. EQUITY AND LIABILITIES (1) Shareholders' funds		
(a) Share capital (b) Reserves and surplus	22,690.67 901,105.83	22,690.67 804,631.06
	923,796.50	827,321.73
(2) Non-current liabilities (a) Long-term borrowings (b) Other Long term liabilities (c) Long term provisions	3,157,076.48 97,134.26 158,650.37	2,271,208.89 96,871.42 127,174.08
()	3,412,861.11	2,495,254.39
(3) Current liabilities (a) Short-term borrowings (b) Trade payables (c) Other current liabilities (d) Short-term provisions	266,140.59 115,968.91 1,174,164.15 39,783.94 1,596,057.59	298,589.79 47,396.12 1,225,628.63 29,355.70 1,600,970,24
Total	5.932.715.20	4.923.546.36
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(₹ in lacs)

		(\ 111 1405)
Particulars	As at March 31, 2015	As at March 31, 2014
II. ASSETS (1) Non-current assets		
(a) Fixed assets (i) Tangible assets (ii) Intangible assets (b) Non-current investments (c) Deferred tax assets (net) (d) Long term loans and advances (e) Other non-current assets	9,944.50 127.87 111,426.49 25,648.45 3,082,287.15 9,310.56	9,901.78 164.49 68,979.99 25,116.23 2,210,036.75 9,442.50
(2) Current assets (a) Current investment (b) Cash and bank balances (c) Short-term loans and advances (d) Other current assets	3,238,745.02 221,292.13 472,339.89 1,994,093.70 6,244.46 2,693,970.18	2,323,641.74 203,546.33 708,597.76 1,679,759.86 8,000.67 2,599,904.62
Total	5,932,715.20	4,923,546.36

Note: Brief particulars of Contingent Liabilities

(₹ in lacs)

	Contingent Liabilities not provided for	As at March 31, 2015
a.	In respect of Income tax demands where the company has filed appeal before CIT(Appeals)	36,900.27
b.	VAT demand where the company has filed appeal before Tribunal	4,769.50
C.	Service tax liability pertaining to HP/Lease	12,824.07
d.	Guarantees and counter guarantees	119,798.42
e.	Guarantees given for subsidiaries	300.00

Future cash outflows in respect of (a), (b) and (c) above are determinable only on receipt of judgements /decisions pending with various forums/authorities. The Company is of the opinions that above demands are not sustainable and expects to succeed in its appeals. No tax expense has been accrued in the financial statements for the tax demand raised. The management believes that the ultimate outcome of this proceeding will not have a material adverse effect on the company's financial position and results of operations.

The Company has received show cause notice demanding service tax on services rendered towards provision of collection of receivables and liquidity facilities in respect of Securitisation / Direct Assignments for the period 2008-09 to 2012-13, the same are contested by the Company.

		(\ III lacs)
	Commitments not provided for	As at March 31, 2015
a.	Estimated amount of contracts remaining to be executed on capital account	541.43
b.	Uncalled amount in investment in ICICI Investment Management Company Limited	809.83
C.	Commitments related to loans sanctioned but undrawn	847.46

(A) The amount which the Company can raise by

way of deposits (1.5 times of Net Owned Funds)

₹ 1.265.023.23 lacs ₹ 531,720.69 lacs

(B) The aggregate of public deposits held on 31.03.15 The Company has no overdue deposits other than unclaimed deposits.

K. The Company hereby declares that:

1) The Company has complied with the applicable provisions of the RBI Directions;

2) The compliance with the Directions does not imply that the repayment of deposits is guaranteed by the Reserve Bank of India: and

3) The deposits accepted by the Company are unsecured and rank pari passu with other unsecured

4) The Company is not in default in the repayment of deposit or interest thereon.

By Order of the Board For Shriram Transport Finance Company Limited

Place: Chennai Date: 31.07.2015 S. Lakshminarayanan

CHAIRMAN (DIN 02808698) "Issued under the authority and in the name of the Board of directors of the Company. The text of this Advertisement has been approved by the Board of directors vide resolution dated 31.07.2015"

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 :-

KOTAK MAHINDRA BANK A/C NO- 5211554670 HDEC BANK A/C NO- 00600310036543

Investment cheque along with application form & KYC documents to be submitted at select bank branches.

All communications with regard to deposits should be addressed to The Manager (Deposit), Shriram Value Service, Office No. 104-105, 1st Floor, Level - 1, Rupa Solitaire, Bldg No. A-1, Sector 1, Millennium Business Park, Mahape, Navi Mumbai - 400710, Maharashtra, Tel.: 41320841.

GADE CAPITAL SERVICES PVT LTD.

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