



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 UNNATI FIXED DEPOSITS

FD rated
"FAAA / Stable"
by CRISIL.

Application for Deposit

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

FD rated
"AAA+ / Stable"
by ICRA.

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

Period (months)	Non-Cumulative Deposits				Cumulative Deposits		
	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).

INDIA'S LARGEST ASSET- FINANCING NBFC

GADE CAPITAL SERVICES PVT LTD. 80- 25486424 / 9739002742

TERMS AND CONDITIONS GOVERNING ACCEPTANCE OF DEPOSITS

MINIMUM DEPOSIT

- 1) 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

- 2) 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 warrants in other locations.

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

- 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.
- Latest photograph.

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

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

Company

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

Hindu Undivided Family (HUF)

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

Trust and Foundations

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

Unincorporated Association or Body of individuals

- Resolution of the managing body of such Association or Body of Individuals.
- Power of attorney granted to him to transact on its behalf.
- Proof of identity and address (as per KYC documents mentioned for individuals) of the person who is holding the power of attorney to transact the business on behalf of the Unincorporated association 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

- Passport with Valid Visa
- Overseas employment letter (Optional for confirmation of residential status and overseas address)
- PIO (Person of Indian Origin) 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.
- A local address proof, if different from the Passport address.

NON-RESIDENT DEPOSITS

- 4) Deposits from Non-Resident Indians are accepted on non-repatriation 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).
- 5) 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

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

JOINT DEPOSITS

- 7) 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.
- 8) Deposits pertaining to Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family cannot be held jointly.

NOMINATION

- 9) The depositor and/or the depositors, where deposits are made by more than one person jointly may, at any time, nominate a person to whom his/her deposit in the Company shall vest in the event of his or all the joint 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.
- 11) 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

- 13) 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.
- 14) Non-assessee 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.
- 15) 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.

RENEWALS

- 16) 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.
- 17) 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 for renewal.
- 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.
- 20) Cumulative deposits can be renewed for maturity value.
- 21) A deposit can be renewed for a lower multiple of ₹ 1,000/- by giving suitable instructions for repayment of balance amount.
- 22) 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.
- 23) 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.

LOAN ON DEPOSITS

- 24) 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.
- 25) No loan against NRI deposits will be allowed.
- 26) 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

- 27) 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.
- 28) If the depositor has opted for auto refund then the physical certificate need not be submitted for repayment.
- 29) 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.
- 30) 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.
- 31) 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.
- PREMATURITY PAYMENT**
- 32) 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.
- 33) As per the Directions of Reserve Bank of India currently in force: premature repayment :

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

GENERAL TERMS

- 34) The Company reserves the right to reject any application for deposit or for renewal without assigning any reason therefor.
- 35) Application for fixed/cumulative deposit should be made only on the forms prescribed by the Company.
- 36) 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.
- 37) Deposit receipts issued by the Company are not transferable.
- 38) Depositors are requested to intimate any change of address and instructions regarding interest remittance to reach the Company atleast 15 days before the next interest payment is due. In case of change of address, residential address proof needs to be furnished.
- 39) 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.
- 40) 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.
- 41) 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.
- 42) 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.
- 43) 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.
- 44) 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.
- 45) Credit Rating CRISIL Limited "FAAA/Stable" & ICRA "AAA+/Stable".
- 46) The deposits solicited by the Company are not insured.
- 47) 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 to time.
- 48) Subject to the Non-Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 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 therefor.
- 49) All correspondence with regard to deposits should be addressed to Company's Registered Office / Administrative Office / branch(es).
- 50) 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 Chennai only.
- 51) For calculation of interest on Deposits, the interest calculation will consider the year as 365 days (even in the case of a leap year).
- 52) 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.
- 53) 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.
- 54) 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.
- 55) 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).



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Broker Channel :

Broker Name : **EDEL CAP SECURITIES LTD**Broker Code : **DEBHYD022**

Branch :

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

Type of Deposit Fresh ☐ Renewal ☐ Both ☐

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

Affix a latest
photograph
with signature
(DO NOT STAPLE)

Cheque/DD No. _____ Dated ____/____/____ Drawn on _____ Amount _____

(Rupees _____), If Renewal, Old Cert No. _____ Maturity Date ____/____/____

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

Total Investment Amount _____ (Rupees _____)

Category of First Applicant

Member of Public/Shareholder/Director/Relative of Director

Status of the First Applicant

HUF/Individual/Trust/Firms/Corporate/Senior Citizen/NRI/MINOR

Deposit Repayment to be made to

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

Type of Receipt

Physical Receipt ☐E-Receipt ☐

Auto Renewal/Refund (Mandatory if E-Receipt opted)

Renew Principal only on Maturity ☐Renew Principal and interest on Maturity ☐Redeem on Maturity ☐

Scheme

Cumulative Deposit ☐Non-Cumulative Deposit ☐

Tenure (Months)

12 ☐ 24 ☐ 36 ☐48 ☐ 60 ☐

Interest Frequency (Only for Non-Cumulative)

Monthly ☐Quarterly ☐Half-Yearly ☐Annual ☐

Mode of Interest Payment

ECS/NEFT ☐Warrant ☐

Investor details as appearing in your submitted identification documents

Name of Applicant

DOB

Gender

1st Applicant Mr./Ms./Minor _____

Father's/Husband's/Natural Guardian's Name _____

2nd Applicant Mr./Ms./Minor _____

Father's/Husband's/Natural Guardian's Name _____

3rd Applicant Mr./Ms./Minor _____

Father's/Husband's/Natural Guardian's Name _____

Address of 1st/Sole Depositor _____

City _____ State _____ PIN Code _____

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 ☐

KYC Documents (Id proof and Address proof)

a) Passport ☐ b) PAN Card with Address proof ☐ c) Voter's Identity Card issued by Election Commission of India ☐ d) Driving License ☐e) Job card issued by NREGA duly signed by an officer of the State Government ☐ f) The letter issued by Unique Identification Authority of India containing details of Name, Address & Aadhar Number ☐ g) Utility Bill (Electricity/Telephone/Postpaid mobile phone/Piped Gas/Water Bill) not more than 2 months old ☐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

Email ID : _____

Mobile Number

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Details of Bank Account (Sole/First Named Depositor)

Bank Account No. _____ Bank Name _____

MICR Code

--	--	--	--	--	--	--	--	--	--

Bank Branch _____

IFSC Code

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(Cancelled cheque leaf to be provided for proof of Account details)

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 authorised 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.

Signature of the Depositor 's (Other than individual, please mention Name & Designation)

Signature

Name

Designation

First Applicant/Guardian _____

Second Applicant _____

Third Applicant _____

Nomination (Optional)

Where the investment is in the name of Minor, the Nomination should be signed by person lawfully entitled to act on behalf of the Minor.

I/We hereby nominate the following person to receive the amount payable to me/us, on my/our death.

Nominee Name _____

Address of Nominee _____

_____ City _____ State _____ PIN _____

Relationship with Depositor (If Any)	Age of Nominee	Date of Birth of Nominee (If Minor)*

* As the Nominee is Minor on this date, I/We appoint (Name, Address & Age) _____ to receive the amount of Deposit on behalf of the Nominee in the event of my/our/minor's death during the minority of the nominee.

**Signature of Depositors
for Nomination**

Name and Address of Witness for Nomination

First Applicant/Guardian _____

1) _____ 2) _____

Second Applicant _____

Third Applicant _____

Signature of Witness _____ Signature of Witness _____

- Investors are strongly advised to have their accounts in Joint names or use nomination facility.
- Interest rates are subject to change and the rate applicable will be the rate prevalent on the date of Investment.
- NRI investors are requested to furnish passport copy with Visa page, domestic and international address.

For office use only

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

