

## **Shriram Transport Finance Company Limited**

Corporate Identity No. (CIN) L65191TN1979PLC007874
Regd. Office: 3rd Floor, Mookambika Complex, No. 4, Lady Desika Road,
Mylapore, Chennai - 600 004, Tamil Nadu. Ph.: +91-44-24990356.
Admn Office: 101-105, Shiv Chambers, 1st Floor, 'B' Wing Sector-11,

CBD Belapur, Navi Mumbai - 400 614, Maharashtra.

Toll free No. 18001034959, E-mail Id: customersupport@stfc.in, www.stfc.in



# SHRIRAM UNNATI

FIXED DEPOSITS



## Application for Deposit

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

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

INTEREST RATES-ON FRESH DEPOSITS/RENEWALS (w.e.f. 1st May 2020)

	NORMAL SCHEME								
	No	n-cumulative	Deposit	s	Cumulative Deposit				
Period (months)	Monthly % p.a	Quarterly % p.a	Half yearly % p.a	Yearly %p.a	Rate % (p.a on Monthly rests)	Effective yield % p.a.	maturity value for Rs.5000/-		
12	7.34	7.39	7.46	7.60	7.34	7.60	5,380		
24	7.53	7.58	7.65	7.80	7.53	8.10	5,810		
36	8.00	8.05	8.13	8.30	8.00	9.00	6,351		
48	8.00	8.05	8.13	8.30	8.00	9.39	6,878		
60	8.18	8.24	8.32	8.50	8.18	10.07	7,518		

Additional interest of 0.25% p.a. will be paid for Senior citizen (Completed age 60 years on the date of deposit/renewal)

Additional interest of 0.25% p.a on all Renewals, where the deposit is matured on or after 1st November 2019.

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

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



A WINNING RELATIONSHIP

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

Name of the Company

Date of Incorporation of the Company C. Business carried on by the Company

and its subsidiary with details of branches

SHRIRAM TRANSPORT FINANCE COMPANY LIMITED

:: NBFC - INVESTMENT AND CREDIT COMPANY, (NBFC-ICC) (Commercial Vehicle Financing and allied activities)

#### **BRANCHES:-**

and its subokinary with details of branches

\*\*NBFG - INVESTMENTAND CREDIT COMPANY, (NBFC-ICC) (Commercial Vehicle Financing and allied activities)

\*\*PRANCE AND ASSESSMENT AND ASSESSMENT AND ASSESSMENT ASSESS

Subsidiary	Business carried on by the subsidiary
Not Applicable	Not Applicable
D. Brief Particulars of the	: The Company is managed by its Managing Director &

E. Names, Addresses & Occupation of the Directors:

Sr. No.	Full Name & Designation	Address	Occupation
1.	1.Mr. S. Lakshminarayanari Chairman (DIN 02808698)	33, Paschimi Marg, First Floor, VasantVihar, NewDelhi-110057	Retired Civil Servant (Former Secretary to GOI, Ministry of Home Affairs) and Currently working with Private Companies as Advisor/Consultant
2.	Mr. Umesh Revankar Managing Director & CEO (DIN 00141189)	1001, Simran CHS Ltd., Plot no. 9, 15th Road, Khar (West), Near Gabana HDFC Bank, Murnbal - 400052.	Service
3.	Mr.Puneet Bhatia (DIN 00143973)	525 A Magnolias, DLF Golf Course, DLF Phase 5, Gurgaon, Haryana-122009.	Managing Director and Country head of TPG Capital India.
4.	Mrs. Kishori Udeshi (DIN 01344073)	15, Sumit Apartment, 31, Carmichael Road, Mumbal – 400026.	; <del>-</del> :
5.	Mr. S. Sridhar (DIN 00004272)	D-905, Ashok Towers, Dr. S. S. Rao Road, Parel, Mumbai - 400012	Management Consultant
6.	Mr. D. V. Ravi (DIN 00171603)	B3E, Regal Palm Gardens, CEE DEE YES Apartments, Velachery Tambaram Road, Velachery, Chennal-600 042	Service
7.	Mr. Pradeep Kumar Panja (DIN 03614568)	Bhaskara', 21, I Main Road, 4th Cross, Gaurav Nagar, JP Nagar 7th Phase Bangalore 560 078	Retired Bank Executive
8.	Mr. Ignatius Michael Viljoen (DIN 08452443)	419, Highland Road, Kensington, Johannesburg, 2094, South Africa	Head of Credit at Saniam Pan Africa Portfolio Management

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

Year Ended	Profit before provision for Tax	Profit after provision for tax		
			Rate %	Amount*
31.03.17	192,392.55	125,734.25	100	27,307.07
31.03.18	237,183.47	156,802.25	110	29,820.39
31.03.19	377,827.50	256,398.67	120	32,822.31

<sup>\*</sup> The dividend amount is inclusive of dividend distribution tax

H. Summarised Financial Position of the Company as appearing in the latest Audited Balance (≠ in lacs)

Particulars	As at March 31, 2019	As at March 31, 2018
ASSETS		
1 Financial Assets		
Cash and cash equivalents	102.913.54	109.071.3
Bank balance other than above		
	295,233.14	258,384.4
Derivative financial instruments	2,171.64	1,054.1
Receivables		
(I) Trade receivables	848 44	1.398.1
(II) Other receivables	1 995 23	348.4
Loans	9.675.148.57	9.074.561.5
invesiments		
	399,906.08	234,136.1
Other financial assets	4,176.47	3,748.3
2 Non-financial assets		
Current tax assets (net)	10.657.77	10.426.1
Deferred tax assets (net)	7,570.07	5.218.6
investment property	206.36	209.8
Property, plant and equipment	14,345.82	11,821,7
Other intangible assets	196.56	173.7
Other non-financial assets	13,878.44	13.952.0
Total assets	10.529.248.13	9.724.504.6
LIABILITIES AND EQUITY	11,022,210(0)	- Singularia
	1	
LIABILITIES	1	
1 Financial liabilities	1	
Derivative financial instruments	8.342:19	468.2
Payables		
(I) Trade payables	1	
(i) total outstanding dues of micro enterprises and small	1	
enterprises	1	
	*	
(ii) total outstanding dues of creditors other than micro	35-200-200	
enterprises and small enterprises	20,362.58	21,976.9
(II) Other payables		
(i) total outstanding dues of micro enterprises and small	1	
enterprises		
(ii) total outstanding dues of creditors other than micro	I 0	
enterprises and small enterprises		
	270000000	15/2009671
Debt securities	3,418,175.01	3,243,261
Borrowings (other than debit securities)	3,718,929.88	3,610,854.4
Deposits	1,034,146,68	859.774.8
Subordinated liabilities	620.188.10	499.194
Other financial liabilities	73.129.47	65.067
CAMBOO CONTRACTOR CONTRACTOR	110000000	2.57(0.57)
2 Non-financial Babilities	V-90.0041	
Current tax liabilities (net)	10.296.73	21.650.5
Provisions	13,327.01	12,733.4
Other non-financial liabilities	28.722.30	31,9743
SHEET ON MICHIEL	26,722.30	31,374.6
Total liabilities	8,945,619.95	8,366,956.4
3 Equity	24200	
Equity share capital	22,690.67	22,690.
Other equity	1,560,937,51	1.334.857.3
Total equity		
Total squity	1,583,628.18	1,357,548.3
Total liabilities and equity	10,529,248.13	9,724,504.

Note: Brief particulars of Contingent Liabilities

(A) Contingent Liabilities

(₹ in lacs)

	Particulars	As at March 31, 2019
a.	In respect of Income tax demands where the Company has filed appeal before various authorities	7,869.94
b.	VAT demand where the Company has filed appeal before various Appellates	12,430.40
C.	Service tax demand	19,831.14
d.	Guarantees and counter guarantees	100,019.24
	Total	140,150,72

(B) Commitments not provided for

(\* in lacs)

	Particulars	As at March 31, 2019
a.	Estimated amount of contracts remaining to be executed on capital account, net of advances	554.55
b.	Commitments related to loans sanctioned but undrawn	47,191.99
C.	Future minimum lease payments under non-cancellable operating lease	15,610.58

I. (A) The amount which the Company can raise by way of deposits

₹ 2,362,545.05 lacs

(1.5 times of Net Owned Funds)

₹ 1,034,206.44 lacs

(B) The aggregate of public deposits held on 31.03.2019 The Company has no overdue deposits other than unclaimed deposits.

K. The Company hereby declares that:

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

2) The compliance with the Directions does not imply that the repayment of deposits is guaranteed by the Reserve Bank of India; 3) The deposits accepted by the Company are unsecured and rank pari passu with other

unsecured liabilities

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

By Order of the Board For Shriram Transport Finance Company Limited

S. LAKSHMINARAYANAN

Place: Chennai Date: 27.06.2019

CHAIRMAN (DIN 02808698)

The above text of advertisement has been issued on the authority and in the name of the Board of Directors of the Company and has been approved by the Board of Directors at its meeting held on 27.06.2019 and a copy of same signed by the majority of directors has been delivered to the Regional Office of the Department of Non-Banking Companies of the Reserve Bank of India, Chennal

### 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 SHRIRAM TRANSPORT FINANCE COMPANY LIMITED and deposited in under mentioned accounts :-

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

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

All Communications with regards to deposits should be addressed to Company's service centre addresses as mentioned in point no. 30 of Terms and Conditions governing acceptance of deposits.



## 112234

Shriram Transport Finance Company Limited

Regd. Office: 3<sup>rd</sup> 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, 1<sup>rd</sup> Floor, '8' wing, Sector – 11,
CRD Relayar Navi Mumbris 400 614 Abbarachter Ph.: 101-23 40057575

Business Associate Name	:
<b>Business Associate Code</b>	:
Affiliate Business Associate	:
Branch	:

Application form for Deposit
/Application form for peposit
We neither accept nor permit intermediary or employee to accept cash.
Please fill the information in BLOCK letters and tick in appropriate places, only with black or blue ink
I/We wish to apply for Fresh/Renewal of Deposit
Type of Deposit Fresh Renewal Both
Payment Details Cheque RTGS/NEFT If RTGS/NEFT, UTR No.
Cheque/DD NoDated/Favouring Shriram Transport Finance Company Limited
Drawn onAmount(Rupees)
If Renewal, Old Cert No Maturity Date/ Maturity Amount Rs
Renewal Amount RsBalance to be refunded / paid Rs
Total Investment Amount (Rupees
Deposit Repayment to be made to
Sole/First Applicant Anyone or Survivor/s Former or Survivor/s
Type of Receipt
Auto Renewal Auto refund 24 Monthly interest payout
(Default option Auto Renewal, if no option selected)  36 Quarterly interest payout
Renewal for: Principal Amount Principal with Interest Amount 48 Half-Yearly interest payout
(Default option Principal with Interest Amount, if no option selected)  60 Yearly interest payout
Investor details as appear in KYC documents  First Applicant Details: Customer ID:  DOB GENDER Marital Status
Mr./Ms./Minor/_/ M F Others Married Unmarried
Father's / Husband's Name
Mother's Name
Correspondence Address :CityStatePin Code
Permanent Address: Same as Above
CityStatePin Code
Email ID:Mobile No
Email ID:Mobile No
Email ID:Mobile No
Income Tax Permanent Account Number (PAN)  CKYC Number (If any)  Tax to be deducted: - Yes No Form 15G / Form 15H furnished: Yes No
Email ID:Mobile No
Income Tax Permanent Account Number (PAN)  CKYC Number (If any)  Tax to be deducted: - Yes No Form 15G / Form 15H furnished: Yes No  Shriram Group Employee Yes No Organization Name  Category of First Applicant Member of Public Resident Individual Yes Yes Yes
Income Tax Permanent Account Number (PAN)  CKYC Number (If any)  Tax to be deducted: - Yes No Form 15G / Form 15H furnished: Yes No  Shriram Group Employee Yes No Organization Name  Category of First Applicant Member of Public Resident Individual Yes Shareholder  HUF  Mobile No.  Mobile No.  Form 15G / Form 15H furnished: Yes No  Senior Citizen:  Yes Yes No  No
Income Tax Permanent Account Number (PAN)  CKYC Number (If any)  Tax to be deducted: - Yes
Income Tax Permanent Account Number (PAN)  CKYC Number (If any)  Tax to be deducted: - Yes No Form 15G / Form 15H furnished: Yes No  Shriram Group Employee Yes No Organization Name  Category of First Applicant Status of the First Applicant Yes Senior Citizen:  Member of Public Resident Individual Yes Yes Yes Shareholder HUF No No No
Income Tax Permanent Account Number (PAN)  CKYC Number (If any)  Tax to be deducted: - Yes
Income Tax Permanent Account Number (PAN)  CKYC Number (If any)  Tax to be deducted: - Yes
Income Tax Permanent Account Number (PAN)  CKYC Number (If any)  Tax to be deducted: - Yes
Income Tax Permanent Account Number (PAN)  CKYC Number (If any)  Tax to be deducted: - Yes No Form 15G / Form 15H furnished: Yes No  Shriram Group Employee Yes No Organization Name Employee Code  Category of First Applicant  Member of Public Resident Individual Yes Yes Yes  Shareholder HUF No No No  Director Firms  Promoter  Relative of Director Trust  Age proof to be submitted if 1st Applicant is Minor.  * Guardian Name is mandatory if any of the applicant is Minor.  * In the case of deposit in the name of Minor only the FATHER or MOTHER of the Minor should sign this form.  Occupation: Service Private Sector Qualification Service Government Sector
Income Tax Permanent Account Number (PAN)  CKYC Number (If any)  Tax to be deducted: - Yes
Income Tax Permanent Account Number (PAN)  CKYC Number (If any)  Tax to be deducted: - Yes
Income Tax Permanent Account Number (PAN)  CKYC Number (If any)  Tax to be deducted: - Yes
Income Tax Permanent Account Number (PAN)  CKYC Number (If any)  Tax to be deducted: - Yes
Income Tax Permanent Account Number (PAN)  CKYC Number (If any)  Tax to be deducted: - Yes
Income Tax Permanent Account Number (PAN)  CKYC Number (If any)  Tax to be deducted: - Yes
Email ID:

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

**Declaration:** I/we have read the Terms and conditions of the company and accept that they are binding on me/us. I/We hereby declare that the first named depositor mentioned in my/our application is the beneficial owner of this deposit and as such he/she should be treated as the payee for the purpose of tax deduction under Section 194A of the Income Tax Act, 1961. I/We hereby agree to abide by the attached terms and conditions governing the deposit.

I/We have gone through the financials and other statements/representations/particulars furnished /made by the company and after careful Consideration, I/We/am/are making the deposit with the company at my/our own risk and volition.

I/We further declare that, I/we am/are authorized to make this deposit in the above mentioned scheme Shriram Unnati Fixed Deposits and that the amount kept in the deposit is through legitimate source and does not involve directly or indirectly any proceeds of schedule of offence and/or is not designed for the purpose of any contravention or evasion of the provisions of the Prevention of Money Laundering Act, 2002 and any Rules, Notifications, Guidelines or Directions there under, as amended from time to time. I/We shall provide any further information and fully co-operate in investigation as and when required by the Company in accordance to the applicable Law. I/We further affirm that the detail provided by me/us is/are true in all respect and nothing has been concealed. I/We authorize Shriram Transport Finance Company Ltd to contact me/us, in person, by post, telephone, e-mail, using short messaging service (SMS), WhatsApp, Bots relating to my/our deposits.

	First Applicant			Second Applicant			Third Applicant	
	Affix a latest Photograph with signature (DO NOT STAPLE)			Affix a latest Photograph with signature (DO NOT STAPLE)			Affix a latest Photograph with signature (DO NOT STAPLE)	
Sig	gnature of the Depo	sitor's (Individ	luals)	(Non- Individual	/Companies et	c., Please men	tion Name & Desigr	nation)
First Applica	nt / Guardian			Name	[	Designation	Seal & Si	gnature
Second Appl	icant / Guardian							
Third Applica	ant / Guardian							
1. In case of 2. Thumb im	deposits in joint nar apression must be at	nes, all the dep tested by the m	ositors must signagistrate or no	 gn on the space prov tary public.	ided above.			
Nomination Details (Form DA1)								
the event of I Company Ltd, Nominee Nan	Nomination under section 45QB of the Reserve Bank of India Act, 1934 (read with Section 45ZA of the Banking Regulation Act, 1949 and Rule 2(1) of the Banking Companies (Nomination) Rules, 1985) in respect of deposits with non-banking financial Companies. I/We,							
Address of No	ominee		City		State		PIN	
Re	elationship with First	Depositor		e of Nominee		Birth of Nomine		
* As the Nom	inee is Minor on this o	date, I/We appoi	ı nt (Name, Addre	ss & Age)				
amount of Deposit on behalf of the Nominee in the event of my/our/minor's death during the minority of the nominee.  Declaration: I/We have read and understood the nomination rules prescribed by Reserve Bank of India and the Procedures/ terms and conditions laid down by the Company governing the nomination facility and accept that they are binding on me/us.								
_	nature of the Deposit	ors		Name	and Address of	Witness for Nom	ination	
For	Nomination		1)			2)		
	t / Guardian							
Second Applie	cant / Guardian		_			-		
Third Applica	nt / Guardian		Sign	ature of Witness		Signature	of Witness	
<ul> <li>Investors are strongly advised to have their accounts in Joint names or use nomination facility.</li> <li>Interest rates are subject to change and the rate applicable will be the rate prevalent on the date of Deposit / Renewal.</li> </ul>								

## 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/-.

#### 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 schem

#### 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 banking) until March 31" Interest for the subsequent year/s would be computed on the accumulated balance (principal and interest [net of TDS, if any]) as of March 31" until the next March 31" or maturity date whichever is earlier. 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

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

- Passport
- a) b) PAN Card with Address proof
- Driving License
  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
- Aadhar Card g)
- Photograph needs to be submitted at the time of placing of fresh deposit. In addition to the above documents, the following additional documents can be obtained for the limited purpose of proof of address:
- Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid 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. d)
- e) 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

- Certificate of incorporation.
- $\stackrel{\cdot}{\text{Memorandum}} \text{ and } \stackrel{\cdot}{\text{Articles}} \text{ of Association}.$
- 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 e)
- Proof of identity and address (as per KYC documents mentioned for individuals) of the authorised signatory of the company

### Partnership Firm

- Registration certificate
- b) Partnership deed Authorised signatory List
- d) 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 HUE
- c)
- Proof of identity and address (as per KYC documents mentioned for individuals) of the Karta Trust and Foundations

### Registration certificate

- 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

- 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

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 si
HINDU UNDIVIDED FAMILY (HUF) DEPOSITS

Deposits of HUF will be accepted subject to production of necessary documents as required 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 "Anyone or Survivor/s (A or S/s)". All communications will be addressed to the first depositor. All interest payment and repayment of deposits will be made in the name of first depositor.
- Deposits pertaining to Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family cannot be held jointly

### NOMINATION

- The depositor and/or the depositors, where deposits are made by more than one person jointly may, at any time, nominate a person to whom his/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.
- 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 b)
- c) Attorney holder.
- r can be a nominee represented by his natural/court appointed guardian

### 9) INCOME-TAX PROVISIONS

- TDS Deduction: As required under the Income Tax Act, 1961, tax at applicable rate will be deducted at source from the amount of interest paid and/or credited to a depositor if the gross interest exceeds the prescribed limit during the financial year under 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 10/Order U/s 197 – as the case may be).
- (Form 15G/Horder Uls 10U/Order Uls 191/—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.
- 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.
- TDS Certificates: In accordance with the CBDT Circular (302/011 dated 1305/2011 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 printed with the address as updated that 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 un the form for amendments/changes in PAN data and nieses infilmed the said richanges 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

## 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 bass of depositor 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 renew prospectively and in such cases interest ceases on maturity.
- Renewal of deposit will be for an amount net of TDS if any.
- If the depositor opts for auto renewal then the deposit shall continue to be auto renewed on maturity as per the instructions specified in the application form till such time instructions to the contrary are received at Service centre. In such cases the depositor need not submit the original certificate for renewal.
- The Depositor would have the option of changing the mode from auto renewal to auto refund and vice versa by giving necessary instructions at least 15 days prior to maturity. If the Depositor makes multiple or no selection between auto renewal and auto refund then company will by default consider the deposit for auto renewal. In case if Depositor makes multiple or no selection the renewal for principal and renewal for principal with interest then company will by default consider and renew the deposit for principal with interest.
- Cumulative deposits can be renewed for maturity value.
- Adeposit can be renewed for a lower multiple of Rs. 1,000/- by giving suitable instructions for repayment of balance amount.
- q)
- Adeposit can be releved on a lower imagine on St. 1,000-1 by giving the differential enductions or pegylinent or datalect aniount. Adeposit can also be renewed for a higher multiple of Rs. 1,000/1 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 I finit 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.
- For Minor investments, if the Depositor has opted for auto renewal and the Guardian PAN has been submitted during investment and if the Minor has become Major during contract period or during the auto renewal process, then it is the responsibility of the Minor who has become Major and the Guardian who has signed the original application to submit the PAN of the Minor who has become Major.
- In case of auto renewals, the Depositor has to submit the Tax declaration form (Form 15G/H as applicable) to the service centre within 15 days of fixed deposit issuance, failing which all the investments (RD and FD) in the specific customer ID will be treated as Taxable and appropriate TDS amount will be deducted and remitted to Income Tax Department, GOI.

#### 12) LOAN ON DEPOSITS

- 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 Aor S/s accounts and by the first depositor in case of F or S/s accounts, Cheque for loans will be drawn only in favour of the first depositor.
- Renewal of deposit with loan outstanding is not permissible. Payment after adjustment of loan 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

- 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
- Interest will cease on the maturity date of deposit, if the deposit is not renewed within six months from the date of maturity, or if the deposit is withdrawn after the maturity date
- Repayment of deposits will be made only by National Electronic Fund Transfer (NEFT).

#### 14) PREMATURITY PAYMENT

- The company reserves the right to allow, at its absolute discretion, withdrawal of Fixed deposit before maturity. Where a deposit is so a) allowed to be prematurely withdrawn the relative deposit receipt must be discharged by all the depositors in case of A or S/s deposit and by the first named depositor in case of F or S/s deposit.

  As per the Directions of Reserve Bank of India currently in force: premature repayment:

Up to 3 months from the date of deposit/renewal (Lock-in-period)	No repayment (Not applicable in case of premature Repayment in the event of death of the depositor**)
After 3 months but before 6 months	No interest*
After 6 months but before the date of maturity	The Interest payable shall be 2 per cent lower than the Interest rate applicable to a Fixed deposit for the period fo 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*
case of joint holding with survivor clau	itor, the Company shall repay the deposit prematurely, even within the lock-in-period, to the surviving depositoris in the use, or to the nomineellegal heirs of the deceased depositor, on the request of the surviving depositoris/nomineelleg roof of death, and other necessary documents to the satisfaction of the Company. However no interest is payable on

### **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.
- The Company reserves the right to reject any application for Fixed deposit or for renewal without assigning any reason therefor.
   Application for Fixed deposit should be made only on the forms prescribed by the Company and should be duly signed by all applicants.
   Payment should be made by means of an Account payee Cheque/ demand draft in favour of SHRIRAM TRANSPORT FINANCE 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
  - In any other case, the amount will be paid to the legal representative(s) of the deceased on production of proper legal representation such as succession Certificate/Letter of administration/probate of the will granted by a court of competent jurisdiction
- Deposit receipts issued by the Company are not transferable.
- 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.
- The Financial position of the Company as disclosed and the representations made in the application form are true and correct. The Company and its Board of Directors are responsible for the correctness and veracity thereof.
   In case of any deficiency of the Company in servicing its deposit, the depositor may approach the District Level Consumer Dispute Redressal
- Forum or the State Level Consumer Dispute Redressal Forum or the National Consumer Dispute Redressal Forum for relief 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 trans "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 31/03/2019 is Rs. 1,394.66 lacs.
- 27) Credit Rating CRISIL Limited "FAAA/Negative" and ICRA "MAA+/ with Stable Outlook"
- 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 plurisdiction 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-Ro0017, Phone-v91 44 49371111, Email: customersupport@stfc.in; Murmbai: Office No.104 & 105 1st Floor, Level 1, Rupa Solitaire, Sec-1, Millennium Business Park, Mahape, Murmbai: Office No.104 & 105 1st Floor, Level 1, Rupa Solitaire, Sec-1, Millennium Business Park, Mahape, Murmbai: Office No.104 & 105 1st Floor, Maspack House, D. No.12-13-1274, Street No.8, Tamaka.
- Secundarabad-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) The Scheme is not open for Non-Resident Indians and Foreign Nationals
- 35) Email ID and Mobile number is mandatory for investment in Fixed Deposit, where certificate mode is opted as E-Receipt

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

PROVISIONAL RECEIPT	We neither accept nor permit intermediary or employee to accept cash	mployee to accept cash	
Received with thanks from Mr/Ms./Minor drawn on	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 Following Documents received : (Self-attested)	a period of month (s).	Senior citizen	Minor
Passport / PAN Card with Address proof / Driving License / Voter's Identity Card issued Name, Address & Aadhar number / Utility Bill (Electricity/Telephone/Postpaid mobile p	by Election Commission of India / Job card issued by NREG/ ohone/Piped Gas/Water Bill) not more than 2 months old/Bs	duly signed by an officer of the Sork Office saving	Passport / PAN Card with Address proof / Driving License / Voter's Identify Card issued by Election Commission of India / Job card issued by NREGA duly signed by an officer of the State Government / The letter issued by Unique Identification Authority of India containing details of Name, Address & Aadhar number / Utility Bill (Electricity/Telephone/Postpaid mobile phone/Piped Gas/Water Bill) not more than 2 months old/Bank Account or Post Office saving bank account statement / Cancelled cheque / Form 15G / Form 15G / Form 15H / Others (kindly specify).

(For Shriram Transport Finance Company Limited)

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

Age proof in case of minor and senior citizen.