



Shriram Finance Limited

(Formerly known as Shriram Transport Finance Company Limited)

Corporate Identity No. (CIN) L65191TN1979PLC007874

Regd. Office: Sri Towers, Plot No. 14A, South Phase, Industrial Estate, Guindy, Chennai - 600 032. Ph: 044 485 24 666

Admin Office: 6th Floor (level 2), Building No.Q2, Aurum Q Parc, Gen 4/1, TTC, Thane Belapur Road, Ghansoli, Navi Mumbai 400710. Ph: 022 4095 7575

Toll free No. 18001034959, E-mail ID: customersupport@shriramfinance.in, www.shriramfinance.in



SHRIRAM UNNATI FIXED DEPOSITS

**PARTNERSHIP FIRMS, TRUSTS,
SOLE PROPRIETORSHIP, HUF,
INSTITUTIONS & CORPORATE**

Deposits do not qualify as eligible investment
for charitable institutes registered under section
12A of the Income Tax Act.



Application for Deposit

ICRA rating indicates high degree of safety

India Ratings and Research rating indicates high degree of safety



INTEREST RATES-ON FRESH DEPOSITS/ RENEWALS (w.e.f. 09th April 2024)

Period (months)	Non-Cumulative Deposit				Cumulative Deposit		
	Monthly % p.a.	Quarterly % p.a.	Half yearly % p.a.	Yearly % p.a.	Rate% (p.a.at Monthly rests)	Effective yield % p.a.	Maturity value for Rs. 5,000/-
12	7.59	7.63	7.71	7.85	7.59	7.85	5,392
18	7.73	7.77	7.85	8.00	7.73	8.16	5,612
24	7.87	7.92	8.00	8.15	7.87	8.49	5,849
30	8.05	8.10	8.18	8.35	8.05	8.88	6,110
36	8.38	8.43	8.52	8.70	8.38	9.49	6,423
42	8.42	8.47	8.56	8.75	8.42	9.75	6,706
60	8.47	8.52	8.62	8.80	8.47	10.50	7,625

Additional interest of 0.25% p.a. will be paid on all Renewals, where the deposit is matured.

All above tenures will be available for both offline and online investments.

INTEREST RATES ARE SUBJECT TO CHANGE AND THE RATE APPLICABLE WILL BE THE RATE PREVALENT ON THE DATE OF DEPOSIT / RENEWAL.

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Thane Belapur Road, Ghansoli. Navi Mumbai 400710. Ph: +91-22-40957575.

Business Associate Code : DEBMUM165

Affiliate Business Associate :

Branch

APPLICATION FORM FOR FIXED DEPOSIT (SOLE PROPRIETORSHIP, HUF PARTNERSHIP FIRM, TRUSTS, INSTITUTIONS & CORPORATES)

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

I/We wish to apply for Fresh/Renewal of Deposit for a Period (months) of 12 ☐ 18 ☐ 24 ☐ 30 ☐ 36 ☐ 42 ☐ 48 ☐ 60 ☐

Payment Details

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

If Renewal, Old Cert No.	Maturity Date	/	/	Renewal Amount Rs.
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Part Refund Amount Rs. _____ Total Investment Amount _____ *Deposit Type : Fresh ☐ Renewal ☐ Both ☐

*Type of Receipt Physical Receipt ☐ # E-Receipt ☐	*Maturity Instruction # Auto Refund ☐ Renew only Principal Amount ☐ Renew, Principal with Interest Amount ☐	*Category Member of Public ☐ Shareholder ☐	*STATUS Partnership Firm ☐ Trust ☐ Corporate ☐ HUF ☐ Sole Proprietorship ☐ Others ☐	*Scheme ☐ Cumulative ☐ Monthly interest ☐ Quarterly interest ☐ Half-Yearly interest ☐ Yearly interest
*Form 15G submitted (For Trust only) Yes ☐ No ☐ (if No, TDS will be deducted)				

Company Identification No: / Registration No.:_____ Customer ID: (if existing investor) _____

CYKC No. (if any)_____

Name of Entity _____

Registered Address

City _____ State _____ * Pin Code _____ Country _____

* Date of Incorporation / / * PAN

#Email ID: _____ *Mobile No. _____

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

*Bank Account No _____ *Bank Name _____

* MICR Code								
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* Branch _____

[illegible]

*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 name 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 declaration under Section 194A of the Income Tax, 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 Finance Limited to contact me/us, in person, by post, telephone, e-mail, using short messaging service (SMS), WhatsApp, Bots relating to my/our deposits.

My personal / KYC details may be shared with Central KYC Registry.

I hereby consent to receiving information from Central KYC Registry through SMS/Email on my registered number/email address.

I hereby consent to download records from Central KYC Registry by using KYC identifier furnished by me/us

I/We confirm that the company has explained & provided me/us the above information/Terms & conditions in my local language.

Signature of the Authorised signatories / Trustee(s) HUF / Sole Proprietorship with Name and PAN details

Name of Authorised Signatory	PAN	Signature
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____

* Details are mandatory

Details mandatory for E-Receipt

For office use only

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



Know Your Customer (KYC) Application Form (Resident Individuals / NRI)

Please fill the information in CAPITAL Letters and ☒ in appropriate places

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

Customer's Details (as per KYC documents)

Customer ID: _____ *PAN (*Form 60) _____
(If existing Investors)

CKYC No _____ (if any) *Gender : M ☐ F ☐ Others ☐

*Date of Birth

*Name _____

*Father Name _____

*Mother Name _____

Spouse Name (If Married) _____

*Communication Address: _____

Paste latest passport size photograph with signature
(DO NOT STAPLE)

IGNORE if already submitted earlier

City _____ State _____ *Pin _____

Country _____ Birth Place _____

*Nationality _____ *Citizenship _____

*Permanent Address: _____

City _____ State _____ *Pin _____

Country _____

* Marital Status:

☐ Married ☐ Unmarried
☐ Others

*Mobile No _____ *Email ID _____

* Fields are Mandatory

Mandatory for E-Receipt

^If investment amount <= Rs.50,000/- & Pan not available

*Occupation Type: ☐ Salaried ☐ Professional ☐ Self Employed
☐ Student ☐ Housewife ☐ Retired ☐ Other (Please specify _____)
*If Self Employed: ☐ Manufacturing ☐ Professionals ☐ Service Provider ☐ Agriculture ☐ Trader
Nature of Business: ☐ Jewellers/Bullion ☐ Real Estate ☐ Stock Broker ☐ Other (Please specify _____)
*Please tick (✓) If the following is applicable to you ☐ Politically Exposed Person (PEP) ☐ Relative of PEP ☐ Not Applicable

*Annual Income:

☐ Upto Rs. 3 Lakhs ☐ Above Rs. 3 Lakhs - 6 Lakhs ☐ Above Rs. 6 Lakhs - 15 Lakhs ☐ Above Rs. 15 Lakhs - 30 Lakhs ☐ Above Rs. 30 Lakhs

Source of Fund:

☐ Salaried ☐ Business Income ☐ Agriculture ☐ Investment Income ☐ Sale of Asset ☐ Other (Please Specify) _____

*Proof of Identity (Self Attested)

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

*Proof of Address (Self Attested)

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

Additional Documents Required for NRI'S

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

Place : _____

*Date : ____/____/____

*Signature : _____

For Office Use Only

Documents Received ☐ Certified Copies

Checked by _____

KYC VERIFICATION CARRIED OUT BY

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

Employee signature

INSTITUTION DETAILS

Name : _____
Code : _____

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 (ADVERTISEMENTS) RULES, 1977:

A. Name of the Company : **SHRIRAM FINANCE LIMITED** (Formerly known as Shriram Transport Finance Company Limited)

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

C. Business carried on by the Company and its subsidiary with details of branches : NBFC - INVESTMENT AND CREDIT COMPANY, (NBFC-ICC) (The Company is primarily engaged in the business of financing commercial vehicles, passenger vehicles, construction equipment, farm equipment, micro, small and medium enterprises, two-wheelers, gold loans, personal loans and allied activities).

The company has branches in below mentioned states and union territories:

State	Union Territory
Andhra Pradesh	Chandigarh
Gujarat	Dadra and Nagar Haveli and Daman and Diu
Kerala	Delhi
Odisha	Jammu and Kashmir
Telangana	Puducherry
Assam	
Haryana	
Madhya Pradesh	
Punjab	
Maharashtra	
Rajasthan	
Uttar Pradesh	
Chhattisgarh	
Jharkhand	
Manipur	
Sikkim	
Uttarakhand	
Goa	
Karnataka	
Meghalaya	
Tamil Nadu	
West Bengal	

for more details of our branches, please visit Company's website
(Link: <https://www.shriramfinance.in/branch-locator/>)

Subsidiary	Business carried on by the subsidiary
Shriram Housing Finance Limited	Housing Finance

The subsidiary company has branches in below mentioned states and union territories:

State	Union Territory
Andhra Pradesh	Delhi
Haryana	
Madhya Pradesh	
Rajasthan	
Uttar Pradesh	
Chhattisgarh	
Karnataka	
Maharashtra	
Tamil Nadu	
Uttarakhand	
Gujarat	
Kerala	
Punjab	
Telangana	
West Bengal	

for more details of branches, please visit our subsidiary's website
(Link: <https://www.shriramhousing.in/contact-us>)

D. Brief Particulars of the Management of the Company : The Company is managed by its Executive Vice Chairman / Managing Director & CEO / Managing Director & CFO under the supervision of the Board

E. Names, Addresses & Occupation of the Directors :

Sr. No.	Full Name & Designation	Address	Occupation
1.	Mr. Jugal Kishore Mohapatra, Chairman, Independent Director (DIN 03190289)	Flat No. 101, Lova Villa, Plot No. 408, Saheed Nagar, Bhubaneswar - 751007	Retired Civil Servant (IAS)
2.	Mr. Umesh Revankar, Executive Vice Chairman (DIN 00141189)	1001, Simran CHS Ltd., Plot no. 9, 15th Road, Khar (West), Near Gabana HDFC Bank, Mumbai - 400052	Service
3.	Mr. Y.S. Chakravarti, Managing Director & CEO (DIN 00052308)	Flat No.302, Banjara Heritage Apartments, Road No. 3, Panchavati Society, Banjara Hills, Hyderabad - 500 034	Service
4.	Mr. S. Sridhar, Independent Director (DIN 00004272)	D-905, Ashok Towers, Dr. S. S. Rao Road, Parel, Mumbai - 400012	Management Consultant
5.	Mr. D. V. Ravi, Non-Executive Non-Independent Director (DIN 00171603)	B3E, Regal Palm Gardens, CEE DEE YES Apartments, Velachery Tambaram Road, Velachery, Chennai- 600 042	Service
6.	Mr. Pradeep Kumar Panja, Independent Director (DIN 03614568)	Bhaskara, 21, I Main Road, 4th Cross, Gaurav Nagar, JP Nagar, 7th Phase Bangalore 560 078	Retired SBI Managing Director
7.	Mr. Ignatius Michael Viljoen, Non-Executive Non-Independent Director (DIN 08452443)	419, Highland Road, Kensington, Johannesburg, 2094, South Africa	Head of Credit at Sanlam Emerging Markets Portfolio Management
8.	Mr. Parag Sharma, Managing Director & CFO (DIN 02916744)	B-1401, Ellora, Plot No.27, Sector - 11 Building, CBD Belapur, Navi Mumbai - 400 614	Service
9.	Mrs. Maya S. Sinha, Independent Director (DIN 03056226)	11-Vipul building, B.G Kher Marg, Opp. Malabar Hill Police Station, Malabar Hill, Mumbai - 400006	Retired Bureaucrat
10.	Mr. S. Ravindran, Independent Director (DIN 09778966)	C 1601, Lakshchandi Heights, Gen AVK Marg, Gokuldharm, Goregaon East, Mumbai - 400063, Maharashtra.	Professional
11.	Mr. Gokul Dixit, Independent Director (DIN 00357170)	Opp Luz Church Road, No: 4, Krishnawamy Avenue, Mylapore Chennai-600 004.	Professional
12.	Mrs. M. V. Bhanumathi, Independent Director (DIN 10172983)	29A, Laxmi Estate, Verma Nagar, Azad Road, Near Chinnai College, Andheri, Mumbai - 400069	Management and Legal Consultancy

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

Year Ended	Profit before provision for Tax	Profit after provision for tax	Equity Dividend Declared
			Rate % Amount *
31.03.2022	3,549.25	2,707.93	200 539.65
31.03.2023	8,184.89	5,979.34	350 1,311.31
31.03.2024	9,683.64	7,190.48	450 1,690.45

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

Sr. No.	Language	Declaration
1	English	I confirm that the Company has explained and provided me the above information in the vernacular language and the same has been understood by me.
2	Tamil / தமிழ்	மேலே குறிப்பிட்டுள்ள தகவல்களை நிறுவனம் பிராந்திய மொழியில் எனக்கு தெளிவாக விளக்கி, வழங்கியுள்ளது என்றும், அதை நான் புரிந்துகொண்டேன் என்றும் உறுதியளிக்கிறேன்.
3	Marathi / मराठी	मी पुढी करती की कंपनीने मला वरील माहिती स्थानिक भाषेत स्पष्ट केली आहे आणि प्रदान केली आहे आणि ती मला समजली आहे.
4	Hindi / हिंदी	मैं इस बात की पुष्टि करता हूँ कि कंपनी ने मुझे उपरोक्त जानकारी मेरी स्थानीय भाषा में समझाई और प्रदान की है तथा इसे मैंने समझ लिया है।
5	Telugu / తెలుగు	నేనీ పేర్కొన్న సమాచారాన్ని కంపెనీ సైనిక భాషలో వివరించి అందించినది మరియు అది నాకు అర్థమైంది నేను ధృవీకరిస్తున్నాను.
6	Punjabi / ਪੰਜਾਬੀ	ਮੈਂ ਪੁਸ਼ਟੀ ਕਰਦਾ/ਕਰਦੀ ਹਾਂ ਕਿ ਕੰਪਨੀ ਨੇ ਮੈਨੂੰ ਉੱਪਰ ਦਿੱਤੀ ਜਾਣਕਾਰੀ ਸਥਾਨਕ ਭਾਸ਼ਾ ਵਿੱਚ ਸਮਝਾਈ ਅਤੇ ਦੱਸੀ ਗਈ ਹੈ ਅਤੇ ਮੈਨੂੰ ਪਤਾ ਲੱਗ ਗਿਆ ਹੈ।
7	Odiya / ଓଡ଼ିଆ	ମୁଁ ନିଶ୍ଚିତ କରୁଛି ଯେ କମ୍ପାନୀ ମୋତେ ଗ୍ରାହକ ଭାବରେ ଉପଯୋଗୀ ସୂଚନା ବର୍ଣ୍ଣନା କରିଛି ଏବଂ ପ୍ରଦାନ କରିଛି ଏବଂ ଏହା ମୁଁ ବୁଝିପାରୁଛି।

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

Particulars	As at March 31, 2024	As at March 31, 2023
I ASSETS		
1 Financial assets		
a) Cash and cash equivalents	6,013.37	9,505.30
b) Bank balance other than (a) above	4,799.27	6,312.11
c) Derivative financial instruments	330.48	668.81
d) Receivables		
(i) Trade receivables	51.63	17.00
(ii) Other receivables	332.96	260.12
e) Loans	2,07,929.41	1,71,984.58
f) Investments	10,656.64	8,565.06
g) Other financial assets	68.24	72.70
Total financial assets	230,182.00	1,97,385.68
2 Non-financial assets		
a) Current tax assets (net)	572.51	716.97
b) Deferred tax assets (net)	2,884.03	1,743.92
c) Investment property	0.98	2.62
d) Property, plant and equipment	845.77	699.70
e) Intangible assets under development	-	68.08
f) Goodwill	1,406.73	1,406.73
g) Other intangible assets	1,033.93	1,217.65
h) Other non-financial assets	350.06	424.51
Total non-financial assets	7,094.01	6,278.18
Total assets	2,37,276.01	2,03,663.86
II LIABILITIES AND EQUITY		
1 Financial liabilities		
a) Payables		
(i) Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	0.02	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	211.76	293.24
(ii) Other payables		
(i) total outstanding dues of micro enterprises and small enterprises	2.25	0.36
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	3.16	1.09
b) Debt securities	44,948.61	43,652.59
c) Borrowings (other than debt securities)	92,148.80	73,590.02
d) Deposits	44,443.66	36,139.83
e) Subordinated liabilities	4,300.07	4,523.85
f) Other financial liabilities	1,847.99	1,584.12
Total financial liabilities	1,87,906.32	1,59,785.10
2 Non-financial liabilities		
a) Current tax liabilities (net)	237.79	160.89
b) Provisions	296.21	211.48
c) Other non-financial liabilities	267.30	199.75
Total non-financial liabilities	801.30	572.12
Total liabilities	1,88,707.62	1,60,357.22
3 Equity		
a) Equity share capital	375.79	374.43
b) Other equity	48,192.60	42,932.21
Total equity	48,568.39	43,306.64
Total liabilities and equity	2,37,276.01	2,03,663.86

Note: Brief particulars of Contingent Liabilities

(A) Contingent liabilities	(₹ in crores)
Particulars	As at March 31, 2024
a. In respect of Income tax demands where the Company has filed appeal before various authorities	56.22
b. VAT demand where the Company has filed appeal before various appellates	0.02
c. Service tax demands where the Company has filed appeal before various authorities	2,056.61
d. GST demand where company has filed appeals	7.20
e. Stamp duty demand raised by District Registrar office against which company has filed appeal	6.69
Total	2,126.74

(B) Commitments not provided for	(₹ in crores)
Particulars	As at March 31, 2024
a. Estimated amount of contracts remaining to be executed on capital account, net of advances	44.39
b. Commitments related to loans sanctioned but undrawn	108.24

(A) The amount which the Company can raise by way of deposits (1.5 times of Net Owned Funds) ₹ 59,103.90 crores

(B) The aggregate of public deposits held on 31.03.2024 ₹ 42,948.54 crores

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

K. The Company hereby declares that:

- The Company has complied with the applicable provisions of the RBI Directions;
- The compliance with the Directions does not imply that the repayment of deposits is guaranteed by the Reserve Bank of India;
- The deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities.
- The Company is not in default in the repayment of deposits or interest thereon.

By Order of the Board
For Shriram Finance Limited
(Formerly known as Shriram Transport Finance Company Limited)

Place: Bhubaneswar
Date: July 30, 2024

Jugal Kishore Mohapatra
CHAIRMAN
(DIN 03190289)

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 July 30, 2024 through Video conferencing and a copy of same has been delivered to the Regional Office of the Department of Non-Banking Companies of the Reserve Bank of India, Chennai.

Sr. No.	Language	Declaration
8	Malayalam / മലയാളം	മേൽപ്പറഞ്ഞ വിവരങ്ങൾ കമ്പനി എന്റെ പ്രാദേശിക ഭാഷയിൽ എനിക്ക് വിശദീകരിച്ചു തന്നിട്ടുള്ളതും, എനിക്ക് അത് ബോധ്യപ്പെട്ടിട്ടുള്ളതാണെന്നും അത് ഇതിനാൽ സ്ഥിരീകരിക്കുന്നു.
9	Kannada / ಕನ್ನಡ	ಮೇಲಿನ ಮಾಹಿತಿಯನ್ನು ಕಂಪನಿಯ ನನಗೆ ಸ್ಪಷ್ಟವಾಗಿ ಭಾಷೆಯಲ್ಲಿ ವಿವರಿಸಿದ ಮತ್ತು ಒದಗಿಸಿದ ಮತ್ತು ಅದು ನನಗೆ ಅರ್ಥವಾಗಿದೆ ಎಂದು ನಾನು ದೃಢೀಕರಿಸುತ್ತೇನೆ.
10	Gujarati / ગુજરાતી	હું પુષ્ટિ કરું છું કે કંપનીએ મને ઉપરોક્ત માહિતી સ્થાનિક ભાષામાં સમજાવી અને પ્રદાન કરી છે અને હું તે સમજી ગયો છું.
11	Bengali / বাঙালি	আমি নিশ্চিত করছি যে আপনার কোম্পানি আমাকে স্থানীয় ভাষায় উপরিউক্ত তথ্য ব্যাখ্যা করেছে এবং প্রদান করেছে এবং আমি তা ভালোভাবে বুঝতে পেরেছি।
12	Assamese / অসমীয়া	মই ইয়াৰদ্বাৰা কোম্পানীয়ে মোক ওপৰৰ তথ্যসমূহ স্থানীয় ভাষাত বুজাই দিয়াৰ লগতে প্রদান কৰিছে আৰু একাধিক কৰা ময়ো বুজি গাইছোঁ বুলি নিশ্চিত কৰিছোঁ।
13	Urdu / اُردُو	میں اس بات کی تصدیق کرتا ہوں کہ مجھے مذکور بالا معلومات مقامی زبان میں بیان اور فراہم کی گئی ہیں اور یہ بات مجھے سمجھ میں آئی ہے۔