Shriram Finance Limited

Corporate Identity No. (CIN) L65191TN1979PLC007874
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SHRIRAM UNNATI
FIXED DEPOSITS

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

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

Rated "[ICRA]AA+(Stable)" By ICRA LIMITED

Application for Deposit

ICRA rating indicates high degree of safety
India Ratings and Research rating indicates high degree of safety

Rated "IND AA+/Stable" By India Ratings & Research Pvt Limited

INTEREST RATES ON FRESH DEPOSITS / RENEWALS UPTO Rs. 10 CRORE (w.e.f. 26th June 2025)*

	Non-Cumulative Deposit				Cumulative Deposit		
Period (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 Rs. 5,000/-
12	7.11	7.16	7.22	7.35	7.11	7.35	5,367
18	7.16	7.20	7.27	7.40	7.16	7.53	5,565
24	7.25	7.30	7.36	7.50	7.25	7.78	5,777
36	7.72	7.77	7.85	8.00	7.72	8.66	6,298
60	7.72	7.77	7.85	8.00	7.72	9.39	7,346

*Additional interest given below are applicable for all the above categories.

- Additional interest of 0.15% p.a. will be paid on all Renewals, where the deposit is matured.

The above additional interest rates will be applied on the yearly rate, which will be factored correspondingly into the calculation of interest rates for periods shorter than a year, including monthly, quarterly, and half-yearly rates.

Rate of interest for Deposits above Rs.10 Crores per deposit may vary from the published card rate, but within the cap on Rate of Interest specified by the Reserve Bank of India (RBI). Depositors are advised to verify the prevailing rates for such deposits, prior to making any investments.

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

TERMS AND CONDITIONS GOVERNING ACCEPTANCE OF DEPOSITS

1) MINIMUM DEPOSIT:

Deposits will be accepted in multiples of Rs. 1,000/- subject to a minimum amount of Rs. 5,000/-.

2) SCHEME AND TENURE:

Company accepts cumulative and non-cumulative deposits for different tenures as mentioned on the first page of the application form.

3) INTEREST:

Interest rate is fixed for the entire period of deposit.

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

Interest payment for Non-Cumulative Deposit will be made only through National Electronic Fund Transfer (NEFT) as per the below given schedule.

Non-cumulative- Monthly	Last day of every month
Non-Cumulative- Quarterly	Last day of March/June/September/December
Non-Cumulative- Half Yearly	Last day of March and September
Non-Cumulative-Yearly	Last day of March

4) IDENTIFICATION OF DEPOSITORS:

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

KYC Documents for Individual, Karta, Trustee, Partner, Proprietor, Authorised Signatory/ies, Beneficial Owners, Power of Attorney Holders

a) Latest Photograph
b) Copy of Permanent Account Number(PAN) mandatory or Form No. 60 (if transaction amount is <=50,000/-)
c) ID & Address Proof (if CKYC no is available, then same is not required provided name and address is matching between CKYC portal and as per application form)

Officially Valid documents(OVD)

a) Passport
b) Driving License
c) Voter ID
d) Job card issued by NREGA duly signed by an officer of the State Government
e) Aadhaar Card
f) Letter issued by the National Population Register containing details of name and address.

If above submitted OVD does not have current address mentioned on application form then any of the below listed documents to be treated as deemed OVD for limited purpose of proof of address. If customer submits deemed OVD then within 3 months from the date of submitting below documents, customer needs to submit above OVD with current address.

a) Utility bill in the name of customer, which is not more than two months old of any service provider (electricity, Telephone, post – paid mobile phone, Piped gas, Water bill).
b) Property or Municipal Tax receipt
C) Pension or Family Pension Payment Orders(PPOs) issued to retired employees by Government departments or Public Sector undertakings, if they contain the address
d) Letter of allotment of accommodation from employer issued by State Government Departments, Statutory or Regulatory Bodies, Public Sector Undertakings, Scheduled Commercial Banks, Financial Institutions and Listed Companies, and Leave & License agreements with such employers allotting official accommodation.

Additional documents for INDIVIDUAL

a) Signed personalised cancelled cheque leaf. In case of minor – cheque leaf should be of minor.
b) Copy PAN of guardian in case of Minor or Form 60 (If transaction amount <=50,000)
c) Proof of date of birth if minor
d) Form 15 G/H (if tax not to be deducted)
e) Email ID mandatory for e- receipt
f) Application form duly filled and signed in case of other than deposits opened through digital mode. In case of minor, it should be signed by guardian.

Additional KYC documents for an account of HINDU UNDIVIDED FAMILY(HUF)

a) Copy of HUF PAN
b) Signed personalised cancelled cheque leaf in the name of HUF
c) Declaration with Karta seal and signature along with signatures of all coparceners
d) Application form duly filled and signed with HUF seal.
e) Form 15 G/H (if tax not to be deducted)
f) Email ID mandatory for e- receipt.

Additional KYC documents for an account of SOLE PROPRIETORSHIP CONCERN

a) Signed personalised cancelled cheque leaf in the name of Sole proprietorship concern
b) Application form duly filled and signed with Proprietor seal.
c) Any two documents in the name of Proprietorship concern as a proof of business/activity
   - Registration certificate/ Udyam registration certificate(URC) issued by the Government
   - Certificate/ License issued by the Municipal Authorities under Shop & Establishment Act
   - Income tax return (Not just the acknowledgement)/ GST returns
   - CST/ VAT/ GST certificate
   - Importer Exporter Code (IEC) issued to the proprietorship concern by the office of DGFT/Licence/ certificate of Practice issued in the name of the proprietorship concern by any Professional Body incorporated under a statue.
   - Utility bill such as electricity, water and landline / Telephone bills in the name of proprietorship concern.

Additional KYC documents for an account of PARTNERSHIP FIRM

a) Registration certificate
b) Partnership Deed
c) Copy of PAN of Firm attested with sign and seal
d) Partnership letter stating names of all partners and the mode of operation
e) Proof of address of Firm- self attested with seal and principal place of business if it is different
f) Signed personalised cancelled cheque leaf in the name of Partnership Firm
g) Beneficial Ownership Declaration signed by authorised signatory/ies as per mode of operation
h) Application form duly filled and signed with Firm seal

Additional KYC Documents for an account of LIMITED LIABILITY PARTNERSHIP FIRM

a) Limited Liability Partnership(LLP) Agreement
b) Certificate of Incorporation
c) Copy of PAN of LLP attested with sign and seal
d) Signed personalised cancelled cheque leaf in the name of LLP
e) List of all partners of LLP with designated Partner Identification number(DPIN) issued by Central government (on the letter head of LLP)
f) Latest resolution with authorised signatory with mode of operation permitting investment, opening a deposit and claiming maturity
g) Proof of address in the name of LLP
h) Beneficial Ownership Declaration signed by authorised signatory/ies as per mode of operation
i) Application form duly filled and signed with LLP seal

Additional KYC Documents for an account of CORPORATES

a) Certificate of Incorporation (COI)
b) Memorandum and Articles of Association (MOA & AOA)
c) Latest board resolution with authorised signatory with mode of operation and designation permitting investment, opening a deposit and claiming maturity
d) List of Directors with Director Identification number
e) Copy of PAN of Company attested with sign and seal
f) Proof of address in the name of Company
g) Signed personalised cancelled cheque leaf in the name of Company and with seal
h) Beneficial Ownership Declaration signed by any two Directors or Company Secretary or Authorised signatories as per mode of operation in case of unlisted public limited company and Private Limited Company. In case of Foreign entity all authorised signatories should sign.
i) Application form duly filled and signed by Authorised signatories with Company seal.

Additional KYC Documents for an account of TRUST

a) Trust deed (Certified by Registrar)
b) Registration certificate
c) Trust Declaration Form
d) Document specifying the names of the beneficiaries, trustees, settler and authors of Trust
e) Copy of PAN attested with sign and seal
f) Proof of address of Trust
g) Signed personalised cancelled cheque leaf in the name of Trust and with seal
h) Beneficial Ownership declaration signed by authorised signatories as per mode of operation
i) Application form duly filled and signed by authorised signatories with Trust Seal
j) Form 15G required (If tax not to be deducted)
k) Latest resolution of Trust with authorised signatory and mode of operation permitting investment, opening and claiming of maturity

Additional KYC Documents for an account of UNINCORPORATED ASSOCIATION OR BODY OF INDIVIDUALS

a) Latest Resolution of Association with authorised signatories and mode of operation permitting Investment, opening a deposit and claiming maturity.
b) List of current Members on the Company letterhead
c) Power of Attorney granted to transact on its behalf
d) Copy of PAN of association with sign and seal
e) Copy of address in the name of association or Body of Individuals.
f) Signed personalised cancelled cheque leaf in the name of Association and with seal
g) Copy of registration certificate if registered
h) Byelaws or Rules in case of Societies
i) Beneficial Ownership Declaration signed by authorised signatories as per mode of operation
j) Application form duly filled and signed by authorised signatories with seal

Additional KYC Documents for an account of Artificial Juridical Persons not covered above (societies, universities and local bodies like village panchayats)

a) Document showing name of the person authorised to act on behalf of the entity;
b) Power of attorney granted to transact on its behalf.
c) Copy of PAN
d) Such information as may be required to collectively establish the legal existence of such an entity/juridical person.

Documents for Deposits from NON RESIDENT INDIANS(NRI)/ PERSON OF INDIAN ORIGINS(PIO)/ OVERSEAS CITIZEN OF INDIA(OCI)

a) Recent Photograph
b) PAN Copy – Self Attested
c) Signed personalised cancelled cheque leaf. In case of minor – cheque leaf should be of minor.
d) Proof of date of birth if minor
e) Application form duly filled and signed. In case of minor, it should be signed by guardian.
f) Passport
g) Valid Visa / Work/Residence permit / PIO/OCI Card
h) Overseas / Indian Address proof
i) Tax Residency Certificate (TRC) for the IT Dept. of the country of which the investor is resident, Form 10F, PE Certificate, Declaration to avail DTAA benefit if customer wants to avail tax benefit.
j) For more detailed list of documents to be submitted, please refer NRI Document checklist on the website.

The depositor shall inform the company within 30 days in case any update in the documents submitted earlier.

5) CENTRAL KYC REGISTRY:

Reserve Bank of India has mandated financial institutions to share KYC information to a Central KYC registry (CKYCR) who shall allot a unique KYC number. Depositor(s) are requested to share with us such number upon receipt of the same.

6) HINDU UNDIVIDED FAMILY (HUF) DEPOSITS :

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

7) JOINT DEPOSITS :

a) Deposits may be made in the joint names of two/three persons under "First or Survivor/s (F or S/s)" or "Anyone or Survivor/s (A or S/s)". All communications will be addressed to the first depositor. All interest payment and repayment of deposits will be made in the name of first depositor.
b) Joint Deposit can be made only by individuals. Deposits pertaining to Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family cannot be held jointly.
c) Deposits held jointly by a Resident Indian and a NRI/PIO/OCI or vice versa can be held only under First or Survivor basis.
d) NRI/PIO/OCI status will only be provided only if the first holder is NRI/PIO/OCI.
e) Only first deposit holder is eligible to avail preferred rate of interest, if any applicable.

8) NON-RESIDENT INDIAN (NRI)/ PERSON OF INDIAN ORIGIN (PIO)/ OVERSEAS CITIZEN OF INDIA (OCI) DEPOSITS:

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

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

The Company does not accept deposit from foreign nationals except PIO/OCI.

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

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

9) NOMINATION :

a) The depositor and/or the depositors, where deposits are made by more than one person jointly may, at any time, nominate a person to whom his/their deposit in the Company shall vest in the event of his or all the joint holders' death. Notwithstanding anything contained in any other law for the time being in force or in any disposition, whether testamentary or otherwise in respect of such other deposit in the Company where a nomination made in the prescribed manner purports to confer on any person the right to vest in the deposit, the nominee shall, on the death of the depositor(s) become entitled to all the rights in the deposit in the Company to the exclusion of all other persons unless the nomination is varied or cancelled in the prescribed manner.
b) Nomination can be made only by individuals. A Power of attorney holder cannot nominate.
c) The nominee shall not be a trust, society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder.
d) A minor can be a nominee represented by guardian.

10) INCOME-TAX PROVISIONS :

a) **TDS Deduction:** (i) 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 197 – as the case may be). However, if aggregate amount of interest accrued during the year exceeds non taxable limit as applicable from time to time, then any tax declaration form will be not valid and tax will be deductible.
(ii) TDS will be deducted at twice the rate inforce if depositor's PAN becomes inoperative u/s. 206AA on failure to link PAN with Aadhar as per rule 114AAA.
(iii) When interest amount is insufficient to recover TDS, the same will be recovered from the principal of the deposit.

b) **Furnishing PAN:** If a depositor requires any exemption from tax deduction at source on interest payments a valid declaration in Form 15G/15H, or as may be prescribed under the Income Tax Act, 1961 needs to be submitted. Any person making a false statement in the declaration shall be liable to prosecution u/s.277 of the IT Act 1961. The Company will in no way be responsible for such false declaration made by the depositor. PAN is mandatory where the deposit amount is more than Rs.50,000/- or aggregating all deposits (Fixed deposit (FD), Recurring deposit (RD) and Fixed Investment Plan (FIP)) is more than Rs.500,000/- during the financial year or the interest is crossing the prescribed limit.

c) **Form 15G/15H:** A new form 15G/15H has to be submitted again when any additional deposit is made or when an existing deposit is renewed, even though the Depositors may have already furnished the forms for the current financial year.

d) **TDS Certificates:** In accordance with the CBDT Circular 03/2011 dated 13/05/2011 TDS Certificates in Form No. 16A will be downloaded by the Company from TIN Website and the same will be authenticated by means of digital signature (Circular under Section 119 of the Income Tax Act 1961). TDS certificates will not be generated from TIN Website if PAN is not furnished. While filling up the address of the applicant in the Deposit Application Form, please be informed that if the address as provided by you is the same address as the one updated with NSDL at the time of PAN application then the TDS certificate would be dispatched to that address. However, if both the addresses are different, then the TDS certificates would be printed with the address as updated with NSDL at the time of PAN application and would be sent by the company at the said address. If there is any change of address please update your address with NSDL by filling up the form for amendments/changes in PAN data and please intimate said changes to the company also.

e) **TDS with respect to NRI/PIO/OCI deposits:**
(a) The limit of Rs.10,000/- (at present) on FD interest for purposes of Tax will not be applicable.
(b) Declaration u/s 197 in Form 15G/15H for non deduction of Tax will not be applicable. However, a lower deduction Certificate obtained from the income tax Department, can be furnished for claiming Nil or lower rate of Tax.
(c) Tax rate will be as per the provisions of Section 195 of the Income Tax Act, 1961.
(d) If Double Tax Avoidance Agreement (DTAA) exists with the country of which the investor is resident, then the applicable Tax rate will be lower of DTAA rate or income tax rate. However to claim the benefit of DTAA rate, the Tax Residency Certificate, Form 10F, No Permanent Establishment (PE) and Self declaration will have to be furnished. In the event of non-furnishing of the above, the higher Tax rate as per the income Tax Act will apply.

11) DEPOSIT CERTIFICATE:

Deposit certificate will be sent to branch for hand delivery or dispatched by speed post/courier at the given correspondence / communication address in the application form and the Company shall not be held responsible for any loss or delay in transit or will be sent on registered mail ID if E receipt is opted. If the deposit receipt is not received by the Depositor(s) for any reason, the Depositor(s) should write to the company for enquiry. All expenses in this connection will be borne by the Depositor(s).Notwithstanding of re-issuance of duplicate receipt, the obligation of SFL is limited to the single deposit receipt only, against which money has been received by SFL. Under all circumstances, mere re-issuance of deposit receipt(s) by SFL against single deposit of money will not result in duplication of payment or higher liability on the part of SFL.

12) RENEWALS:

a) Deposits can be renewed from the date of maturity only if renewal instructions are received prior to 7 working days from date of maturity of the deposit . In such cases the rate prevailing on the date of maturity will be applicable.
b) Renewal of deposit will be for an amount net of TDS, if any.
c) If the depositor opts for auto renewal then the deposit shall continue to be auto renewed on maturity as per the instructions specified in the application form till such time instructions to the contrary are received at Service centre. In such cases the depositor need not submit the original certificate for renewal.
d) The Depositor may change the renewal (only principal or together with interest) or refund option at any time prior to 7 working days from the date of maturity of the deposit. If the depositor has not chosen any option, the company shall refund the applicable amount on maturity of deposit.
e) A deposit can be renewed for a lower multiple of Rs.1,000/- by giving suitable instructions for repayment of balance amount.
f) A deposit can also be renewed for a higher multiple of Rs.1,000/- by giving the differential amount. Such consolidations can be done only on the date of maturity and therefore, the necessary remittance should reach the company at least one day before the date of maturity.
g) 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.
h) 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.
i) In case of auto renewals, the Depositor has to submit the Tax declaration form (Form 15G/15H as applicable) to the service centre within 15 days of fixed deposit issuance, failing which all the investments (FD, RD and FIP) in the specific customer ID will be treated as Taxable and appropriate TDS amount will be deducted and remitted to Income Tax Department, GOI.

13) LOAN ON DEPOSITS:

a) The Company may grant at its sole discretion, loan up to 75% of the amount of deposit to the depositor after the expiry of three months from the date of deposit at rate of interest two percent points above the interest rate payable on the deposit. The relative term deposit receipt(s) and other documents have to be signed by both/all the depositors in case of A or S/s accounts and by the first depositor in case of F or S/s accounts, Cheque for loans will be drawn only in favour of the first depositor.
b) Renewal of deposit with loan outstanding is not permissible. Payment after adjustment of loan principal and loan interest will be made on maturity, if renewal instructions for the balance amount are not received at least 7 days in advance of the maturity.
c) Loan on Deposit is not permitted for Deposits accepted from NRI or Minor.

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**)
Up to 3 months from the date of deposit/renewal (Lock-in-period) – incase of request made for emergent situation ^^	● In case of tiny deposits ***, The entire amount of deposit may be paid to the investor upon request, before the period of three months from the date of investment, without interest. ● In case of other deposits, not more than 50% of the principal sum of the deposit or Rs.5 lacs whichever is lower may be prematurely paid to the investor upon request within a period of three months from the date of investment, without any interest. The remaining amount of deposit with interest at the contracted rate shall be governed by the provisions of the extant directions as applicable for public deposits In cases of critical illness^^^, hundred per cent of the amount of the principal sum ofdeposit, may be prematurely paid to individual depositors, at the request of the depositors, before the expiry of three months from the date of acceptance of such deposits, without interest.
After 3 months but before 6 months	No interest*
After 6 months but before the date of maturity	The Interest payable shall be 2 per cent lower than the Interest rate applicable to a Fixed deposit for the period for which the Fixed deposit has run or if no rate has been specified for that period, then 3 per cent lower than the minimum rate at which Fixed deposits are accepted by the Company*

**in the event of the death of a depositor, the Company shall repay the deposit prematurely, even within the lock-in-period, to the surviving depositor/s in the case of joint holding with survivor clause, or to the nominee/legal heir/s of the deceased depositor, on the request of the surviving depositor/s/nominee/legal heir, and only against submission of proof of death, and other necessary documents to the satisfaction of the Company. However no interest is payable on such repayments of deposits.

*The above rates are also applicable for premature repayments in the case of death of a depositor.

*** 'Tiny deposit' means the aggregate amount of public deposits not exceeding ₹10,000/- standing in the name of the sole or the first named depositor in the same capacity in all the branches of the company.

^^ For this purpose, expenses of an emergent nature include medical emergency or expenses due to natural calamities/ disaster as notified by the concerned Government/ authority.

^^^ 'Critical illness', shall be as defined by the IRDAI (Health Insurance) Regulations, 2016 and the guidelines issued thereunder, as amended from time to time.

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

14) REPAYMENTS:

a) If the depositor has opted for auto refund, the maturity amount will be auto-credited to the First holder's Bank account particulars submitted to us.
b) 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. Any change in the maturity instruction must be submitted prior to 7 days of the maturity date.
c) Deposits without maturity instruction on the maturity date will be auto-closed on the maturity date and the maturity amount will be auto-credited to the First holder's Bank account particulars submitted to us.
d) Repayment of deposits will be made only by National Electronic Fund Transfer (NEFT) and the maturity amount paid will be net of TDS if any.

15) PREMATURE PAYMENT:

a) The company reserves the right to allow, at its absolute discretion, withdrawal of Fixed deposit before maturity. Where a deposit is so allowed to be prematurely withdrawn the relative deposit receipt must be discharged by all the depositors.
b) As per the Directions of Reserve Bank of India currently in force:
c) Tax wherever applicable and deducted at source and remitted to the applicable tax authority by the Company on behalf of the depositor, before premature withdrawal of Deposit(s), shall not be refunded – under any circumstance whatsoever.

GENERAL TERMS:

16) The Fixed deposit receipt/e- 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.

17) The Company reserves the right to reject any application for Fixed deposit or for renewal without assigning any reason therefor.

18) 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 FINANCE LIMITED.** Payments can also be made through fund transfer (National Electronic Fund Transfer (NEFT) and Real Time Gross Settlement (RTGS)) /net banking to the company's account.

19) In the event of death of the first named depositor, all payments on account of principal and / or interest of the fixed deposit will be made to the person first in the order of the survivor(s) unless otherwise instructed by the depositor during his life time.
In the event of death of sole depositor and / or all the joint depositor, all payment on account of principal and / or interest will be made to the Nominee appointed by the depositor(s) on production of proof of identity and on execution of such other documents as the company may deem fit for the same.
In any other case, the amount will be paid to the legal representative(s) of the deceased on production of proper legal representation such as succession Certificate/Letter of administration/ probate of the will granted by a court of competent jurisdiction.

20) Deposit receipts issued by the Company are not transferable.

21) Depositors are requested to intimate any change of KYC and instructions regarding interest remittance to reach the Company at least 7 days before the next interest payment is due. In case of change of address, residential address proof needs to be furnished.

22) Any communication intended for customer will be sent to the mail ID mentioned of First applicant which will be the registered mail ID. Depositors are requested to intimate all their instruction/service request only from their registered email ID to the email IDs given in point 32. SFL is hereby authorised to accept all instructions/ service request received or initiated through applicant's mail IDs registered with SFL. SFL will also not be liable for the consequences or any losses incurred by the depositor, in case where multiple emails for the same instruction has been sent by the depositor. SFL shall not be held liable for any action taken by SFL based on the e-mail. SFL shall not be bound to act upon e-mails, which are illegible. In such cases if SFL proceeds to carry out the instruction SFL understanding or action shall be treated as final. SFL is not liable to take note or act on any instruction received from any e-mail ids other than the email ids of applicants. SFL shall not be liable for any losses or damages which depositor may suffer as a consequence of SFL acting in accordance with or in reliance upon any e-mail submission. SFL is not bound to go into the authenticity of such mails received from the said ID. Any mail received from email ID shall be deemed by the SFL as an authorised one. SFL shall stand protected at all times and no claim shall be made against SFL for carrying out such transactions based on e-mails issued or originated out of e-mail ID's. Depositor shall not accuse SFL at any point of having been negligent or violative to any loss, response and liability shall solely be that of the Depositor. SFL shall not be under any obligation at any time to maintain any facility for the receipt of any e-mail submission.

23) 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.

24) In case of any deficiency of the Company in servicing its deposit, the depositor can lodge a Complaint with the Company. If the Company has not responded within 30 days, the depositor can approach the RBI Banking Ombudsman for resolution of the query. Alternatively, 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.

25) 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.

26) Any deposit which remains unclaimed and unpaid for a period of seven years from the date it becomes due for payment will be transferred to "The Investor Education and Protection Fund" established by the Central Government under section 125 of the Companies Act, 2013.

27) The Company is having a valid Certificate of Registration No.07-00459 dated 31/01/2023 issued by the Reserve Bank of India in lieu of erstwhile certificate No. 07-00459 dated 17/04/2007 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.

28) 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 31/03/2024 is Rs. 1585.62 crores.

29) Credit Ratings: India Ratings & Research Private Limited "IND AA+/Stable" and ICRA Limited "[ICRA]AA+ (Stable)".

30) The deposits solicited by the Company are not insured.

31) The acceptance, renewal and repayment of deposits and interest payment are subject to the terms and conditions of the Company and the directions of the Reserve Bank of India (RBI) under Non-Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 2016 as amended from time to time and are subjected to jurisdiction of Chennai only. Subject to the said directions issued by RBI, the Company reserves the right to alter or amend without notice any or all of the terms and conditions stipulated above.

32) All correspondence with regard to deposits should be addressed to Company's following service centres: **Chennai:**1st Floor, Chaitanya Exotica, No: 51/24, Venkata Narayana Road, T Nagar, Chennai, Tamil Nadu- 600017., Phone:+91 44 49371111, Email: customersupport@shriramfinance.in; **Mumbai :** Office No.104 & 105 1st Floor, Level 1, Rupa Solitaire, Sector - 1, Millennium Business Park, Mahape, Navi Mumbai, Thane, Maharashtra - 400710, Phone :+91 22 41574545, Email : customersupport@shriramfinance.in; **Secunderabad/Hyderabad :** 1st Floor, Maspack House, D. No.12-13-1274, Street No.8, Tarnaka, Secun- derabad, Telangana - 500017, Phone :+91 40 44182800, Email : customersupport@shriramfinance.in.

33) 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.

34) 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.

35) 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.

36) Email ID and Mobile number is mandatory for investment in Fixed Deposit, where certificate mode is opted as E-Receipt.

37) Deposits made by Trust/Societies/AOPs/BOIs in the nature of Charitable Institution registered under Section 12A of the Income Tax Act, does not qualify as investments prescribed u/s 11(5) of the Act.

38) The company accepts deposits through agents. The agents can accept duly filled in deposit application form along with KYC documents and cheque in favour of "Shriram Finance Limited". However, agents are not authorised to accept cash from depositors or issue receipt on behalf of the company for deposits. The Servicing of deposits accepted by the Company is undertaken by "Novac Technology Solutions Private Limited" and all Correspondence with regard to deposits should be addressed to Company's service centers as mentioned in point no. 32.

39) Upon receipt of money for fixed deposit, if the company finds any discrepancy in the application/documents received, the company shall be notifying the applicant via Message/Email/Whatsapp. If the same is not resolved within 30 days, the company shall refund the application money without any interest to the originating account on the 30th day, with due intimation to the applicant

Application No:

Business Associate Name :	TECHWEALTH CAPITAL SERVICES PVT LTD
Business Associate Code :	DEBMUM165
Affiliate Business Associate :	
Branch :	

Shriram Finance Limited

Regd. Office: Sri Towers, Plot No. 14A, South Phase, Industrial Estate, Guindy, Chennai - 600 032. Ph: 044 485 24 666 **www.shriramfinance.in**
Admin Office: 6th Floor (level 2), Building No.Q2, Aurum Q Parć, Gen 4/1, TTC, Thane Belapur Road, Ghansoli, Navi Mumbai 400710. Ph: +91-22-40957575.

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 ☐ 36 ☐ 60 ☐

Payment Details

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

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

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

***Type of Receipt**
Physical Receipt ☐
E-Receipt ☐

***Form 15G submitted (For Trust only)**
Yes ☐ No ☐
(if No, TDS will be deducted)

***# 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

***Type of Entity**

Private LTD ☐	Partnership ☐	HUF ☐	Foreign Bodies ☐	LLP ☐
Public LTD ☐	Sole Proprietor ☐	Government ☐	Trust ☐	Bank ☐
Soceity ☐	Association ☐	Club ☐	Section 25/8 Company ☐	Others ☐ ____________

*Non-Profit Organisation YES ☐ NO ☐
*If yes Darpan ID____________

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 ☐☐☐☐☐☐☐☐☐ *Branch ____________

*IFSC Code ☐☐☐☐☐☐☐☐☐☐☐ *Account: Saving ☐ Current ☐

Declaration: I/We have read the Terms and conditions of the company and accept that they are binding on me/us. I/We hereby declare that the first 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 and provided me / us the above information / Terms & Conditions in the vernacular language (mentioned in the SFL Financial Page) and the same has been understood by me.

For Sole Proprietorship only Nomination Details U/S 45QB of RBI Act 1934 (Form DA1)

☐ I/We the above mentioned depositor(s) do not wish to Nominate
☐ I/We above named depositors at current address in your records, nominate the following person to whom in the event of my/our/minor's death the amount of this deposit may be returned by Shriram Finance Limited: Nominee name has to be printed on the certificate Yes ☐ No ☐

Name of the Nominee: Mr./Mrs. ____________ DOB of Nominee: ____/____/____

Address of Nominee: ____________

____________ City: ____________ Pincode: ____________

Nominee Relationship with First Applicant: Father ☐ Mother ☐ Son ☐ Daughter ☐ Spouse ☐ Others (Specify) ____________

As the Nominee is minor on this date, I/We appoint ____________ DOB of Appointee: ____/____/____

Address: ____________

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

Signature of the 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

Shriram Finance Limited

SHRIRAM Finance

Know Your Customer (KYC) and FATCA Application Form

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: ____________ (If existing Investors)

*PAN (^Form 60) ____________

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

*Date of Birth D D M M Y Y

*Name ____________

*Father Name ____________

*Mother Name ____________

Spouse Name (If Married) ____________

Country of Birth ____________ City of Birth ____________

*Communication Address: ____________

____

City ____________ State ____________ *Pin ____________

Country ____________ Birth Place ____________

*Nationality ____________ *Citizenship ____________

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

IGNORE if already submitted earlier

*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: Nature of Business: ☐ Manufacturing ☐ Professionals ☐ Service Provider ☐ Agriculture ☐ Trader ☐ 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)**

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

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

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

Please tick applicable tax resident declaration: (Any one)*

☐ I am a tax resident of India and not resident of any other country or ☐ I am a tax resident of the country/ies mentioned below

Country	Tax identification Number	Identification Type (TIN or Other please specify)	Address Type for Tax Purpose ☐ Residential ☐ Business ☐ Registered office Address for Tax Purpose ☐ Communication ☐ Permanent ☐ Please note Below
			Pin: State: Country:

#To also include USA, where the individual is a citizen/green card holder of USA %In case Tax Identification No. is not available, kindly provide functional equivalents.

Depositor Declaration

I/We certify that:

(i) I/We have read and understood the FATCA-CRS Terms and Conditions and here by accept the same.

(ii) All the particulars (including Taxpayer Identification Number) given hereby are true, correct and complete to the best of my/our knowledge and belief.

(iii) I/We shall submit a new form to Shriram Finance Ltd., within 30 days if any information or certification in this form becomes incorrect/ changed.

(iv) I/We agree that as may be required by regulators, Shriram Finance Ltd. may be required to report my/our details to such regulators or close or suspend my/our account without any obligation of advising me/us of the same.

(v) I/We understand that Shriram Finance Ltd. is relying on this information for the compliance of FATCA/CRS and agree not to hold Shriram Finance Ltd., their employees, authorised agents, service providers, liable for any consequences/losses/costs/ damaged in case of any of the above particulars being false, incorrect or incomplete or in case of my/our not intimating /delay in intimating any changes to the above particulars.

(vi) I/We agree to indemnify Shriram Finance Ltd. in respect of any false, misleading, inaccurate and incomplete information regarding my/our "U.S." person status or other Country Residential status or in respect of any other information as may be required under applicable tax laws.

(vii) I/We certify that: a. I/We is (1) an applicant taxable as a US Person under the laws of the United States of America (U.S.) or any state or political subdivision thereof or therein, including the District of Columbia of any other states of the U.S. (i) an estate the income of which is subject to U.S. federal income tax regardless of the source thereof. (This clause is applicable only if the depositor is a US Person/Citizen) b. I/We is an applicant taxable as a tax resident under the laws of country outside India.
(This clause is applicable only if the depositor is a Tax resident outside India).

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 (ADVERTISEMENT) RULES, 1977:

A. Name of the Company : **SHRIRAM FINANCE 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	Gujarat	Kerala	Odisha	Telangana	Chandigarh
Assam	Haryana	Madhya Pradesh	Punjab	Tripura	Dadra and Nagar Haveli and Daman and Diu
Bihar	Himachal Pradesh	Maharashtra	Rajasthan	Uttar Pradesh	Delhi
Chhattisgarh	Jharkhand	Manipur	Sikkim	Uttarakhand	Jammu and Kashmir
Goa	Karnataka	Meghalaya	Tamil Nadu	West Bengal	Puducherry

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	Haryana	Madhya Pradesh	Rajasthan	Uttar Pradesh	Delhi
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, Gokuldham, Goregaon East, Mumbai – 400063, Maharashtra.	Professional
11.	Mr. Gokul Dixit Independent Director (DIN 00357170)	Opp Luz Church Road, No: 4, Krishanswamy Avenue, Mylapore Chennai-600 004.	Professional
12.	Mrs. M. V. Bhanumathi Independent Director (DIN 10172983)	29A, Laxmi Estate, Verma Nagar, Azad Road, Near Chinai 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.

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	**2,30,182.00**	**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	-	66.08
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		
LIABILITIES		
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:

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 Finance Limited

Jugal Kishore Mohapatra
CHAIRMAN
(DIN 03190289)

Place: Bhubaneswar
Date: July 30, 2024

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
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 पुष्टी करतो 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	పైన పేర్కొన్న సమాచారాన్ని కంపెనీ స్థానిక భాషలో వివరించి అందించిందని మరియు అది నాకు అర్థమైందని 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 ସ୍ଥାନୀୟ ଭାଷାରେ ଉପରୋକ୍ତ ସୂଚନା ବର୍ଣ୍ଣନା କରିଛି ଏବଂ ପ୍ରଦାନ କରିଛି ଏବଂ ଏହା ମୁଁ ବୁଝିଅଛି।
8	Malayalam / മലയാളം	മേൽപ്പറഞ്ഞ വിവരങ്ങൾ കമ്പനി എന്റെ പ്രാദേശിക ഭാഷയിൽ എനിക്ക് വിശദീകരിച്ചു തന്നിട്ടുള്ളതും ,എനിക്ക് അത് ബോധ്യപ്പെട്ടിട്ടുള്ളതാണെന്നും ഞാൻ ഇതിനാൽ സ്ഥിതീകരിക്കുന്നു.
9	Kannada / ಕನ್ನಡ	ಮೇಲಿನ ಮಾಹಿತಿಯನ್ನು ಕಂಪನಿಯು ನನಗೆ ಸ್ಥಳೀಯ ಭಾಷೆಯಲ್ಲಿ ವಿವರಿಸಿದೆ ಮತ್ತು ಒದಗಿಸಿದೆ ಮತ್ತು ಅದು ನನಗೆ ಅರ್ಥವಾಗಿದೆ ಎಂದು ನಾನು ದೃಢೀಕರಿಸುತ್ತೇನೆ.
10	Gujarati / ગુજરાતી	હું પુષ્ટિ કરૂં 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 প্ৰদান কৰিছে আৰু একেখিনি কথাময়ো বুজি পাইছোঁ বুলি নিশ্চিত কৰিছোঁ।
13	Urdu / اُردُو	میں اس بات کی تصدیق کرتا ہوں کہ کمپنی نے مجھے مذکورہ بالا معلومات مقامی زبان میں بیان اور فراہم کی ہیں اور یہ بات مجھے سمجھ میں آئی ہے۔