

Shriram Siddhi

fixed deposits

INDIVIDUALS, HUF
&
SOLE PROPRIETORSHIP

FIXED DEPOSIT
RATED
MAA + (STABLE)
BY ICRA

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money **grow!**



SHRIRAM City
MONEY WHEN YOU NEED IT MOST

CIN : L65191TN1986PLC012840

Regd Office : 123, Angappa Naicken Street, Chennai - 600 001 Phone : +91 44 2534 1431

Admn Office : New No.221(Old No.129), Royapettah High Road,

Mylapore, Chennai 600 004 Phone : +91 44 4391 5300

Secretarial Office : 144, Santhome High Road, Mylapore, Chennai - 600 004

Website: www.shriramcity.in Email: customersupport@shriramcity.com

INTEREST RATES-ON FRESH DEPOSITS/RENEWALS (w.e.f. 1st April 2021)

Retail Deposit <= 5 crore								Bulk Deposit > 5 crore							
Non-cumulative Deposit					Cumulative Deposit			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. 5000/-	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. 5000/-
12	7.01	7.06	7.12	7.25	7.01	7.25	5,360	12	7.26	7.31	7.38	7.51	7.26	7.51	5,375
24	7.25	7.30	7.37	7.50	7.25	7.78	5,775	24	7.50	7.55	7.62	7.77	7.50	8.07	5,805
36	7.72	7.77	7.85	8.00	7.72	8.66	6,300	36	7.97	8.03	8.11	8.27	7.97	8.98	6,345
48	7.81	7.87	7.94	8.10	7.81	9.14	6,825	48	8.06	8.12	8.20	8.37	8.06	9.48	6,895
60	7.95	8.01	8.09	8.25	7.95	9.73	7,430	60	8.20	8.26	8.35	8.52	8.20	10.10	7,525

Additional interest of 0.40% 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.

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.

TERMS AND CONDITIONS GOVERNING ACCEPTANCE OF DEPOSITS

1. **MINIMUM DEPOSIT** :Deposits will be accepted in multiples of ₹ 1,000/- subject to a minimum amount of ₹ 5,000/- both for CFD and NFD . CFD can be renewed for maturity value.

2. **Scheme and Tenure**

Company accepts both CFD and NFD 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 by the applicant, the deposit will be treated as placed in CFD for 36 months. In case the applicant does not mention or makes multiple selection for the interest payout frequency in the application for NFD, the NFD will be treated as monthly interest payout frequency NFD.

3. **INTEREST PAYMENT :**

- (i) Interest rate is fixed for the entire period of deposit. Interest will be computed on CFD from the date of deposit (date of realisation) until March 31st. Interest for the subsequent year/s would be computed on the accumulated balance (principal and interest [net of TDS, if any]) as of March 31st until the next March 31st 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 and the interest on CFD shall be paid on the date of maturity.
- (ii)Interest payment for NFD will be effected by credit to the designated bank account of the depositor through National Electronic Fund Transfer (“NEFT”) mode of payment from time to time as per schedule below.

Interest payment Option	Interest payment date
Monthly	Last day of every month
Quarterly	Last day of March/June/September/December
Half-yearly	Last day of March and September
Yearly	Last day of March

- (iii)Payment of interest / repayment of deposit falling due on a Sunday or a bank holiday or the Company’s head office holiday or otherwise, will be made on the next working day.

4. **IDENTIFICATION OF DEPOSITORS** : All the applicants should provide certified copy of both Identification proof and Address proof Permanent Account Number or Form No. 60 as defined in Income-tax Rules, 1962 as required under “Know Your Customer” (“KYC”) guidelines for NBFCs prescribed by the Reserve Bank of India (“RBI”), as under. Any depositor who has not complied with the KYC documents as mentioned below, shall have to furnish such documents. In the absence of the KYC documents, the application for acceptance/renewal of deposit shall not be processed by the Company.

- (i) **Individuals** : (a) Passport, (b) Letter issued by the National Population Register containing details of name and address(c) Voters Identity Card issued by Election Commission of India (d) Job card issued by NREGA duly signed by the officer of the State Government (e) Driving License (f)Aadhaar Card and Latest Photograph
- (ii) **Company** : (a) Certificate of Incorporation, (b) Memorandum and Articles of Association (c) Resolution of the Board of Directors and power of attorney granted to its managers, officers or employees to make deposit and to transact on its behalf (d) PAN Card of the Company and (e) Proof of identity and address (as per KYC documents mentioned for individuals) of the authorised signatory of the company signing the application.
- (iii) **Partnership Firm** : (a) Registration Certificate,(b) Partnership Deed (c) Authorised Signatory list (d) Proof of identity and address (as per KYC documents mentioned for individuals) of the authorised signatories.
- (iv) **Hindu Undivided Family (“HUF”)** : (a) PAN Card of HUF (b) Deed of Declaration of HUF and (c) Proof of identity and address (as per KYC documents mentioned for individuals) of the Karta.
- (v) **Trust and Foundations** : (a) Registration Certificate, (b) Trust Deed, (c) Proof of identity and address (as per KYC documents mentioned for individuals) of the authorised signatory of the Trust /Institution signing the application.
- (vi) **Unincorporated Association or Body of individuals** : (a) Resolution of managing Body of such association or Body of individuals, (b) Power of attorney granted to him to act on its behalf, (c) Proof of identity and address (as per KYC documents mentioned for individuals) of the person who is holding power of attorney to transact the business on behalf of the unincorporated association or body of individuals, (d) Such information as may be required to collectively establish the legal existence of such an association or body of individuals.
- (vii) **Juridical persons not covered above (Societies, Universities and local bodies like village panchayats** : Document showing name of the person authorized to act on behalf of the entity, (ii) Proof of identity and address (as per KYC documents mentioned for individuals) of the person who is holding the power of attorney to transact on its behalf and (iii) Permanent Account Number (iv) such information as may be required collectively to establish the legal existence of such an entity/juridical person.

In case the address mentioned in the KYC documents differs from the present address mentioned in the application form, a copy of any one of the following documents should be furnished matching with the address mentioned in the application form. : (a) Utility bill which is not more than two months old of any service provider (electricity, telephone, postpaid mobile phone, piped gas, water bill), (b) Property or Municipal Tax receipt, (c) Bank account or Post Office savings bank account statement, (d) Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address, (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 and (f) Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India.

The depositor shall submit OVD with current address within a period of three months of submitting of additional documents specified above.

5. **CENTRAL KYC REGISTRY**

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 same.

6. **DEPOSITS BY HUF**: Deposits by HUFs will be accepted subject to production of necessary documents as required under the procedure laid down by the Company from time to time.

7. **DEPOSITS IN JOINT NAMES**:Deposits may be made in the joint names not more than three individuals only under First or Survivor/s (“F or S”) or Anyone or Survivor/s (“A or S”). All communications will be addressed to the first named depositor. All cheques/ warrants for interest payment and maturity payment of deposits will be drawn in favour of the first named depositor . Deposits pertaining to Non-individuals including society, trust, body corporate, partnership firm, Karta of HUF cannot be held jointly.

8. **NOMINATION** : (i) The individual depositor (s) 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. (ii) The nominee shall not be a trust, society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. (iii) A minor can be a nominee represented by his natural/court appointed guardian.

9. **INCOME-TAX PROVISIONS** : (i) As required under the Income Tax Act, 1961, tax at applicable rate will be deducted at source from the amount of interest paid/payable/ credited to a depositor if the gross interest exceeds the prescribed limit during the financial year under specific customer ID. All the deposits of each depositor may be clubbed together for the purpose of deduction of tax at source. (ii) Non-assesses shall, if necessary, furnish the prescribed form as per Income Tax Act in force from time to time, quoting PAN, for non-deduction of tax at source **(The depositors are presumed to be aware of the penal provisions of the said Act in case of false declaration and the Company will in no way be responsible for such false declaration made by the depositor)** (iii) Submission of Permanent Account Number card is mandatory for applicants (a) where the deposit amount is equal to or more than the aggregate amount of deposit (existing amount plus added) of Rs. 50,000/- and (b) where the interest amount exceeds the limit prescribed under Income Tax Act 1961. (iv) In accordance with the CBDT Circular 04/2013 dated 17-04-2013 TDS Certificates in Form No. 16A will be downloaded by the Company from the TDS Centralized Processing Cell portal website of TDS Reconciliation Analysis and Correction Enabling System (“TRACES”) and the same will be authenticated by means of digital signature (Certificate under Section 203 Rule 31(1)(b) of the Income Tax Act 1961). TDS certificates will not be generated from website of TRACES if PAN is not furnished. The TDS certificate shall be dispatched in the same address as printed on the TDS certificate generated from web site of TRACES irrespective of address appearing the respective deposit application form .Please update the change of address in your PAN details by filling up the form for amendments/changes in PAN data with National Depository Services Limited (“NSDL”) and intimate the said changes to the company also.

HOW TO APPLY (i) The Company shall accept fresh deposit or renewal of existing deposit (ii) Application for Fresh/Renewal of deposit shall be made in the prescribed form of the Company duly filled in, signed and complete in all respect along with cheque for deposit amount and KYC documents **(The Company does not accept cash)** (iii) The Company reserves the right to reject any application for deposit or for renewal or loan on deposits without assigning any reason therefore. (iv) Deposit can be renewed from the date of maturity only if renewal instructions along with duly discharged deposit receipt is received by the Company within 6 months from the due date of maturity. In such cases the rate prevailing on the due date of maturity will be applicable. Otherwise the same will be renewed prospectively and in such cases interest shall cease on the due date of maturity. In case if the deposit receipt is held in soft form it is mandatory that the depositor should mention the auto renewal/auto refund at the time of initial deposit.(v) Renewal of deposit will be for the maturity value net of TDS if any. (vi) If the depositor opts for auto renewal then the deposit shall continue to be auto renewed till such time instructions to the contrary are received by the Company. In such cases the depositor need not submit the original deposit receipt for renewal. (vii) The depositor can have the option of changing the mode from auto renewal to auto refund and vice versa, if necessary instructions are received by the Company at least 15 days prior to the due date of maturity. (viii) A deposit can be renewed for a lower multiple of ` 1,000/- by giving suitable instructions for repayment of differential amount before due date of maturity. (ix) A deposit can also be renewed for a higher multiple of ` 1,000/- by giving the differential amount. Such consolidations can be done only on the due date of maturity only on receipt of differential amount by the Company at least one day before the due date of maturity. (x) Renewal of deposit with A or S can be done by retaining any one of the

depositor(s) as the first depositor, Renewal of deposits with A or S in the name of persons other than any one of the depositor cannot be done. Renewal of deposits with F or S in the name of any person other than the first named depositor cannot be done. (xi) On acceptance of deposit and on successful processing of it, Deposit Receipt (“DR”) will be sent to respective branch for hand delivery to the deposit holder 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. 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 loss of DR the Company may at its discretion issue a duplicate DR, 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).The soft copy of the DR shall be sent to the email id of the depositor mentioned in the application. (xii) DR issued by the Company are not transferable. (xiii) The deposits solicited, accepted, held or renewed by the Company are unsecured and are not insured.

10.LOAN ON DEPOSITS : (i) The Company may, at its sole discretion grant 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 higher than the rate of interest payable on such deposit. The deposit receipt(s) and other documents have to be signed by all the depositor(s) in case of A or S deposit and by the first depositor in case of F or S deposit. The loan amount shall be paid only in favour of the first depositor.(ii) Renewal of deposit with loan outstanding is not permissible. On the date of maturity of deposit under loan shall be paid after adjustment of outstanding loan principal and interest thereon if renewal instructions for the balance amount are not received at least 15 days in advance of the maturity.

11.REDEMPTION /MATURITY PAYMENTS/REFUNDS : (i) CFD (the principal along with net interest thereon) shall be paid at the time of maturity. In case of NFD, the interest shall be paid periodically and the principal shall be paid at the time of maturity. (ii) Both CFD and NFD are governed by schemes declared by the Company from time to time.(iii) Redemption/repayment/Refunds of CFD and NFD shall be made subject to submission of DR and any other document as may be required from time to time. (iv) DR held in physical form must be submitted to the Company duly discharged by signing on a revenue stamp of one rupee for redemption. In the case of deposit with F or S, the discharge of DR must be made by the first named depositor only. In the case of deposit with A or S, any one of the depositor may give the discharge of the DR (v) If the depositor has opted for auto refund then the physical certificate need not be submitted to the Company. (vi) 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.(vii) Interest will cease on the due date of maturity 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.(viii) Due date of maturity/refund/repayment shall be same as mentioned on the DR issued by the Company to the depositor and shall not change.(ix) Repayment of deposits will be made only by NEFT (x) The maturity value of CFD shall be paid net of tax deducted at source. The maturity value for CFD is rounded off to nearest rupee.

12.PREMATURITY REDEMPTION : (i) The Company reserves the right to allow, at its absolute discretion, withdrawal of deposit before maturity. Where a deposit is so allowed to be prematurely withdrawn the relative deposit receipt must be discharged by all the depositors in case of A or S deposit and by the first named depositor in case of F or S deposit.(ii) Prematurity repayments will be made only in favor of the first named depositor.(iii) The followings, which are as per the Directions of RBI currently in force, shall apply for premature repayment.

Up to 3 months from the date of deposit / renewal (Lock-in-period)	No repayment except 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 at 2 per cent lower than the Interest rate applicable to a deposit for the period for which the deposit has run or if no rate has been specified for that period, then 3 per cent lower than the minimum rate at which deposits are accepted by the Company*
**in the event of death of a depositor, the Company shall repay the deposit prematurely, even within the lock-in period, to the surviving depositor/s in the case of joint holding with survivor clause, or to the nominee or the legal heir/s of the deceased depositor, on the request of the surviving depositor/s/ nominee/legal heir, and only against submission of proof of death, and other necessary documents to the satisfaction of the Company.	
* The above rates are also applicable for premature repayment in the case of death of a depositor.	

13.QUERY/GRIEVANCE :

- (i) In case of any query or grievance or deficiency in service, the depositor at his option may (a) contact any of the Company's following service centres
Chennai : No.95 (29/2), Habibullah Road, T.Nagar, Chennai 600 017. Phone No: 044-49371111 E-mail: customersupport@shriramcity.com
Mumbai: Office No.104 & 105, 1st Floor, Level-1, Rupa Solitaire - SEC-1, Millennium Business Park, Mahape, Mumbai 400 710. Phone: 022-41574545 Email: customersupport@shriramcity.com
Secunderabad: I Floor, Maspack House, D.No. 12-13-1274-Street No.8, Tamaka, Secunderabad 500 017. Phone: 040-44182800 Email: customersupport@shriramcity.com (b)may approach the District Level Consumer Dispute Redressal Forum or the State Level Consumer Dispute Redressal Forum or the National Consumer Dispute Redressal Forum as the case may be for relief.
- (ii)In case of non-repayment of the deposit or part thereof as per the terms and conditions of such deposit, the depositor may approach the Southern Region Bench of Company Law Board, 3rd Floor, Corporate Bhavan (UTI Building). No. 29, Rajaji Salai, Chennai 600 001, Tamil Nadu for redressal.

14.GENERAL TERMS :(i) In the event of demise of the first joint depositor, on production of death certificate, the Survivor(s) will be recognised as the sole/ joint depositor(s), as the case may be, for all purposes and all correspondences, Payment of interest and repayment of deposit will be made to the Survivor(s). The Company shall be fully discharged from all liabilities by transferring the deposits absolutely in favour of the Survivor(s). (ii) Depositors are requested to update address, bank account details, instructions regarding interest remittance redemption or maturity value to the Company in writing at least 15 days before the due date of interest payment/redemption. In case of change of address, proof of address duly attested needs to be furnished as per KYC guidelines. (iii) 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" ("IEPF") established by the Central Government under section 125 of the Companies Act, 2013. No claim shall lie against the Company after transfer of the amounts to IEPF. The Depositor can claim the amount from IEPF by following specified procedure. (iv) The financial activities of the Company are regulated by the RBI. However, it must be distinctly understood that RBI does not undertake any responsibility or guarantee about the present position as to thefinancial 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. (v) Deposits accepted are subject to the directions issued by the RBI under Non Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 1998 as amended from time to time. (vi) Subject to the Non-Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 1998 and other applicable laws, the Company reserves the right to alter or amend without notice any or all of the terms and conditions stipulated above without assigning any reason thereof. (vii) 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 RBI in force from time to time and are subject to jurisdiction of Chennai only.(viii) The Company has created a floating charge on its statutory liquid assets in favour of M/S IDBI Trusteeship Limited, Asian Building, Ground Floor, 17 R. Kanmani marg, Ballard Estate, Mumbai 400 001 representing public deposit holders of the Company as per Directions of Reserve Bank of India.(ix) Please go through all the documents ,terms and conditions before applying for deposit in the Company (x) In the event of the loss of Deposit Receipt/Interest Warrant, the Company may at its discretion issue a duplicate receipt, interest warrants upon receiving an indemnity bond from the depositor(s) in the form prescribed by the Company. All expenses in this connection will be borne by the Depositor(s). (xi) The Scheme is not open for Non-Resident Indians and Foreign Nationals.(xii) Email ID and Mobile number is mandatory for e-receipt mode of Deposit.

PROVISIONAL RECEIPT

Received with thanks from Mr/Ms./Minorcheque/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 month (s). Senior citizen ☐ Minor ☐

Following Documents received : (Self-attested)

Passport / Driving License / Voter's Identity Card issued by Election Commission of India / Job card issued by NREGA duly signed by an officer of the State Government / The letter issued by Unique Identification Authority of India containing details of Name, Address & Aadhaar number / Letter issued by the National Population Register Containing details of name and address / Utility Bill (Electricity/Telephone/Postpaid mobile phone/Piped Gas/Water Bill) not more than 2 months old / Cancelled cheque / Form 15G / Form 15H / Others (kindly specify). Age proof in case of minor and senior citizen.

Know Your Customer (KYC) Application Form (Resident Individuals / HUF / Sole Proprietorship)

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 SCUF.

Customer's Details (as per KYC documents)

Customer ID: _____

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) _____

*Communication Address: _____

City _____ State _____ *Pin _____

Country _____ Birth Place _____

Nationality _____ Citizenship _____

*Permanent Address: _____

City _____ State _____ *Pin _____

Country _____

*Mobile No _____ #Email ID _____

* Fields are Mandatory # Mandatory for E-Receipt

*Occupation :

☐ Service

☐ Private Sector

☐ Self Employed

☐ Retired

☐ Public Sector

☐ Government Sector

☐ Housewife

☐ Student

☐ Professional

☐ Business

☐ Other (specify below) _____

*Please tick (✓) If the following is applicable to you ☐ Politically Exposed Person (PEP) ☐ Relative of PEP ☐ Not Applicable

*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 : _____

DECLARATION

- I hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I/We am/are aware that I/we may be held liable for it.
- 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 the above registered number/email address.

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 :



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

	Particulars	Company	Subsidiary Company
A	Name	SHRIRAM CITY UNION FINANCE LIMITED	SHRIRAM HOUSING FINANCE LIMITED
B	Corporate Identification Number	L65191TN1986PLC012840	U65929TN2010PLC078004
C	Registration Number	07-00458	08.0094.11
D	Registered with	Reserve Bank of India	National Housing Bank
E	Date of Incorporation	March 27, 1986	November 9, 2010
F	Business carried on	Deposit accepting Non Banking Finance	Housing Finance
G	Details of Branches of the Company	Refer Annexure I	Refer Annexure II

2. Brief Particulars of the Management of the Company : The Company is managed by the Managing Director under the supervision of the Board of Directors of the Company ("Board")

3.Names, Addresses and Occupation of the Directors of the Company: July 31, 2020

NAME	DIN	ADDRESS	OCCUPATION	POSITION
Sri Debendranath Sarangi	01408349	14 West Mada Street, Srinagar Colony, Saidapet, Chennai - 600 015.	IAS (Retd.)	Chairman
Sri Yalamati Srinivasa Chakravarti	00052308	Fiat No 302, Banjara Heritage Apartments, Road No 3, Panchavati Society, Banjara Hills, Hyderabad 500 034.	Service	Managing Director & CEO
Sri C R Muralidharan	02443277	29A, Kamala Street, Nehru Nagar, Chennai 600 044.	Retired. Served as Sr Executive in RBI & IRDAI	Director
Sri Diwakar Bhagwati Gandhi	00298276	F-217A, W5D4, Sainik Farms, New Delhi 110 062.	Business	Director
Sri Duruvasan Ramachandra	00223052	H No 1-66/1, Villa No. 5, CEO Enclave, Gachibowli, Hyderabad 500 032, Telangana State.	Service	Director
Sri Ignatius Michael Viljoen	08452443	49 Highland Road, Kensington, Johannesburg, 2094, South Africa.	Head of Credit at Sanlam Pan Africa Portfolio Management	Additional Director
Smt Maya S Sinha	03056226	11, Vipul Building, 28 B G Kher Marg, Malabar Hill Mumbai 400006.	Service	Director
Sri Pranab Prakash Pattanayak	00506007	Fiat No. A4/311, Gokulam Complex, India Heritage Foundation, Doddakallasandra, Kanakapura Road, Bangalore- 560 062.	Consultant	Director
Sri. Shashank Singh	02826978	7A, 7th Floor, Manek, 11 LD Ruparel Marg, Malabar Hill, Mumbai 400006.	Service	Director
Sri Venkataraman Murali	00730218	49/202(22/202), III FL-4, DLF, Commander's Court CCC034, C Block, Ethiraj Salai, Egmore, Chennai 600 008.	Chartered Accountant in Practice	Director

4. Profits of the Company before and after making the provisions for tax and Dividends declared by the Company for the three financial years immediately preceding the date of advertisement

Year Ended March 31,	Profit before provision for Tax (₹ in Lacs)	Profit after provision for tax (₹ in Lacs)	Interim Dividend (₹)	Final Dividend (₹)	Total Dividend (₹)	Total Dividend Amount (₹ in Lacs)
			Per equity share of ₹ 10 each			
2018	1,08,847.21	71,094.23	6.00	12.00	18.00	14,306.58
2019	1,52,032.26	98,887.80	6.00	16.00	22.00	17,502.56
2020	1,35,500.10	1,00,052.00	6.00	-	6.00	4,773.70

Profit before provision for tax ("PBT"), Profit after provision for tax("PAT") Total dividend amount includes dividend distribution tax.

5. Summarized Financial Position of the Company as in two Audited Balance Sheet immediately preceding the date of advertisement : ₹ in Lacs

Particulars	As at March 31, 2020	As at March 31, 2019
I. ASSETS		
1 Financial assets		
Cash and Cash equivalents	2,09,182.78	98,228.89
Bank balance other than above	97,053.53	30,189.86
Receivables/ Trade Receivables	89.76	-
Loans	26,61,252.96	26,98,910.93
Investments	73,413.97	86,622.55
Other financial assets	6,352.82	3,442.49
2 Non - financial assets		
Current tax assets (net)	13,069.56	4,224.50
Deferred tax assets (net)	5,072.77	4,840.74
Property, Plant and equipment	7,241.02	7,924.47
Intangible assets	193.18	157.36
Right of Use Assets	15,487.33	-
Other non-financial assets	9,015.32	6,983.30
Total assets	30,97,425.00	29,41,525.09

(₹ in lacs)

Particulars	As at March 31, 2020	As at March 31, 2019
II LIABILITIES AND EQUITY		
Liabilities		
1 Financial liabilities		
Derivative financial instruments	-	297.39
Payables		
(I) Trade Payables	-	-
(II) Other Payables		
(i) Total outstanding dues of micro enterprises and small enterprises	-	-
(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises	6,077.83	5,509.89
Debt securities	4,46,827.65	3,68,689.96
Borrowings (other than debt securities)	14,44,625.56	15,11,070.92

(₹ in lacs)

Particulars	As at March 31, 2020	As at March 31, 2019
II LIABILITIES AND EQUITY		
Liabilities		
Deposits	4,01,206.8	3,11,940.61
Subordinated liabilities	23,923.91	65,370.95
Other financial liabilities	47,848.62	35,458.51
2 Non - financial liabilities		
Provisions	3,926.79	2,527.25
Other non - financial liabilities	2,192.27	1,527.16
Total liabilities	23,76,629.43	23,02,392.64
3 Equity		
Equity share capital	6,600.29	6,599.23
Other equity	7,14,195.28	6,32,533.22
Total equity	7,20,795.57	6,39,132.45
Total liabilities and equity	30,97,425.00	29,41,525.09
Amount the Company can raise by way of deposits as per RBI's Direction	10,18,014.52	9,21,057.06
Exposure to Group^	Nil	Nil
Credit Rating for fixed deposits by ICRA	MAA +/Stable	MAA +/Stable
Aggregate amount of Deposits held	4,01,206.80	3,11,940.61
Contingent liabilities *	10,895.69	8,036.75

*Contingent Liabilities as on March 31, 2020 : Income Tax (₹ 116.45 lacs), Kerala VAT (₹ 4.65 lacs), Tamil Nadu VAT (₹ 255.30 lacs), Service Tax (₹ 8,019.29 lacs) Guarantees issued by the Company (₹ 2,500 lacs)

Contingent Liabilities as on March 31, 2019 : Income Tax (₹ 1468.18 lacs), Kerala VAT (₹ 11.15 lacs), Tamil Nadu VAT (₹ 255.30 lacs), Service Tax (₹ 3,802.12 lacs) Guarantees issued by the Company (₹ 2,500 lacs)

^ATotal aggregate amount of exposure/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.

The above summarized financial position may be read with financial statements and Notes Accounts forming an integral part of such financial statements. The financial statements/Annual Reports of the Company and it's subsidiary are displayed on the web site of the Company at web link https://www.nseprimeir.com/ir_download/PPN_AnnualReports/Shriram_City_AR2019-20.zip and https://www.nseprimeir.com/z_SHRIRAMCIT/files/Shriram_Housing_Finance_Ltd_AR_2019-2020.zip respectively.

The Company hereby declares that (i) the Company has no overdue deposits other than unclaimed deposits, (ii) the Company is not in default in the repayment of deposit or interest thereon, (iii) the Company has complied with the applicable provisions of the RBI Directions, (iv) the compliance with directions of RBI by the Company does not imply that the repayment of deposits is guaranteed to the RBI, (v) the deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities (v) the financial position of the Company as disclosed above and the representations made in the application form are true and correct and the Company/its Board is responsible for the correctness and veracity thereof.

The above text of the advertisement is issued on the authority and in the name of the Board, which was approved by the Board at its meeting held on July 31, 2020 and a copy of the same was delivered to RBI for registration.

By Order of the Board
For **SHRIRAM CITY UNION FINANCE LIMITED**

Place : Chennai

Date : July 31, 2020

DEBENDRANATH SARAN

CHAIRPERSON

ANNEXURE I

[illegible]

Nagar, Ludhiana

[illegible]

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HOW TO APPLY

1. Please fill in the attached application form in Block Letters
Tick (✓) Box wherever applicable.

2. All cheques/DD should be 'A/c payee' drawn in favour of **SHRIRAM CITY UNION FINANCE LIMITED**

All communications with regards to deposits should be addressed to company's service centre addresses as mentioned in point no.13 of Terms and Conditions governing acceptance of Deposits