

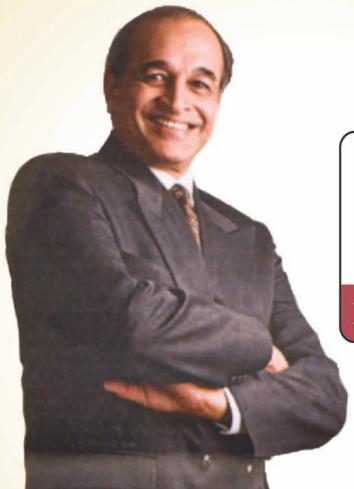
Shriram Transport Finance Company Limited

Corporate Identity No. (CIN) L65191TN1979PLC007874

Regd. Office: Sri Towers, Plot No. 14A, South Phase, Industrial Estate, Guindy, Chennai - 600 032. Ph: 044 485 24 666 Fax: 044 485 25 666 Admn Office: 101-105, Shiv Chambers, 1st Floor, 'B' Wing Sector-11,

CBD Belapur, Navi Mumbai - 400 614, Maharashtra.

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



SHRIRAM UNNATI

RECURRING DEPOSITS



Application for Recurring Deposits (RD)

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

INTEREST RATES-ON RECURRING DEPOSITS (w.e.f. 1st April 2021)



RD Scheme

L							
	Period (months)	Rate % (p.a. at Monthly rests)	Maturity value for Monthly installment of ₹ 500/-				
12		7.28	6,240				
		7.37	12,965				
	36	8.43	20,540				
	48	8.59	28,720				
	60	8.75	37,750				

RD Product Features

- Fixed Investment Plan: RD is a monthly fixed investment plan where Investor can start with minimum amount of ₹500/-per month and create a saving pool for long term needs.
- Flexible Tenure: Investors are provided with an option of choosing the investment tenure starting from 12 to maximum 60 months based on their long term needs.
- ★ Hassle Free Payment: As RD has the facility of auto debit of installment amount from the investor bank account, the investor need not worry on the due date and payment of installment amount.
- → Higher Interest Rate: RD provides the best interest rate in the market, which in turn helps investors to reap higher return.

INTEREST RATES ARE SUBJECT TO CHANGE AND THE RATE APPLICABLE WILL BE THE RATE PREVALENT ON THE DATE OF DEPOSIT. Application No RA



Business Associate Name	IIFL SECURITIES LIMITED
Business Associate Code	DEBMUM054
Affiliate Business Associate	IIFL SB CODE -
Branch	<u>*</u>

	A WINNING RELATIONSHIP					Business Associate Code : DEBMUM054			
SHRIRAM TRANSPORT FINANCE COMPANY LIMITED Regd. Office: Sri Towers, Plot No.14A South Phase, Industrial Estate, Guindy, Chennai-600032.					Affiliate Business Associate : IIFL SB CODE -				
	Landline:044 485 24 666, Fax: 044 485 25 666, www.stfc.in Admin Office: 101-105, Shiv Chambers; 1st Floor, 'B'Wing, Sector - 11, CRD Rehaver, Naci, Mumbai, 4,006 (14, Mahayashira, Ph. 491 23-240057555)					Branch :			
CBD Belapur, Navi Mumbai - 400 614, Maharashtra. Ph: +91 22-40957575. Application form for Recurring De					100000000000000000000000000000000000000				
	F7917 154255	2072 20		AND THE PROPERTY OF THE PROPER	Section and	On Dengantana at the Market Market			
	Please fill th	e informatio	on in BLOCK	letters and tick in approp	riate plac	es, only with black or blue ink			
I/We wish to apply f	or RD	Paymen	nt Details (F	avoring "Shriram Transp	ort Finan	7			
NEFT	NEFT UTR N	lo./Cheque	/ DD No:			Dated:/_	_/		
Cheque						Drawn on :_			
DD						Installment A	Amount:		
Tenure (Months)	Deposit Repayment to	be made to			Mat	urity Instruction			
12	Sole/First Applicant		Auto Ref	und			-,-		
24	Anyone or Survivor /s					rersion to Fixed Deposit is opted, then for	ollowing details need to be provided)		
36 <u> </u>	Former or Survivor /s					8 60	. p 🗆		
60			Scheme: 0		Interest P	ayout Quarterly Interes t Payout Yearly Interest Pa			
I	nvestor details as annea	r in KVC d	ocuments (Sale			roof] to be submitted if same is not pr	oxided earlier)		
First Applicant De	ails: Customer ID:		PAN	N:	CKYC N	0:			
Mr. /Ms. /Minor :				DOB://_	Gene	der: M 🗆 F 🗆 Others 🗆 Marital	Status: Married Unmarried		
Tather Ivanie.							-		
*Mother Name:									
^Spouse Name:									
3	-1						35		
Correspondence Add	ress:		1000		0	~	ente atr		
-			City:		State:	Pi	nCode:		
Permanent Address:	Same as Above Diffe	rent							
			City:		State:	P	inCode:		
Email ID (Mandator	.).				Mobile N	o (Mandatory):			
Email ID (Mandator	·/·				_Mobile iv	o (Mandatory)			
		-1							
2202 - 1 PP	d Form 15G/H Furnish			oup Employee	-	Note Age Proof to be submitted if 1st Ap	plicant is Minor / Senior Citizen		
Yes	Yes	Yes	Organizati	on Name:		3			
No	No	No C	Employee	Code:		Guardian Name is Mandatory if any	775		
						In case, deposit is in the name of Minor, only F			
Category	*Status		*Senior Citizen		Occupa		*Politically Exposed Person (PEP)		
Member of Public	Resident Individual HUF	Yes No	Yes No		Retired	nployed Other (specify below)	Politically Exposed person Relative of PEP		
Shareholder		No C	No		House		Not Applicable		
Director Relative of Director				Government Sector (Studen	ıt	Not Applicable		
Promoter	ő l			Professional (Busine	ŚŚ			
	T20 10 40 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		1 22 10 2	50 A25050 (050A3 p)	572 DIS		W20		
	Bank Details of S	ole / First A	pplicant for p	oayments (Interest / Rede	mption) [Cancelled cheque leaf to be submit	ted]		
Bank Account no:				Bank Name :					
IFSC Code:				MICR Code :					
noc couc.				Mick code					
Bank Branch:				Account Type :	Saving [Current			
Natural Guardian	Details: Customer ID:		DAN	1:	CKYC N	0:			
Mr. /Ms. /Minor:				DOB://_	Geno	der: M F Others Marital	Status: Married Unmarried		
*Father Name:							<u> </u>		

*Mother Name:							_		
^Spouse Name:									
Correspondence Add	ress:								
City: State: PinCode:									
20 Valena 3. IAV 1 Perior 3 - 5									
rermanent Address:	Permanent Address: Same as Above Different								
City:State:PinCode:						inCode:			
Email ID (Mandator	nail ID (Mandatory) :Mobile No (Mandatory):								
*Guardian Relationsh	ip with First Applicant [Father Mc	other Others	(please specify):					
Category	*Status	*Minor	*Senior Citizen		*Occupa	tion	*Politically Exposed Person (PEP)		
Member of Public	Resident Individual	Yes 🗀	Yes	Service (nployed Other (specify below)	Politically Exposed person		
Shareholder	HUF	No 🗀	No	- 12	Retired		Relative of PEP		
Director				Public Sector	House	, 04-3-2	Not Applicable		
Relative of Director				Government Sector (Professional	Studen Busine				
Promoter				I tolessibildi	Dusine	33			

Application No RA Second Applicant Details: Customer ID: PAN: CKYC No: Mr./Ms. / Minor:_ DOB: __/__/ __ Gender: M F Others Marital Status: Married Unmarried *Father Name: *Mother Name: *Spouse Name: Natural Guardian's Name: Correspondence Address: City: State: PinCode: Permanent Address: Same as Above Different _____ PinCode: Email ID :_ Mobile No: *Occupation Category *Status *Minor *Senior Citizen *Politically Exposed Person (PEP) Resident Individual Yes 🗀 Yes 🗀 Service Self Employed Other (specify below) Politically Exposed person Member of Public Retired Private Sector HUF Relative of PEP (No C No [(Shareholder Public Sector Housewife Not Applicable Director (Government Sector Student Relative of Director (Professional Business Promoter Age Proof to be submitted if 2"dApplicant is Minor / Senior Citizen Guardian Name is Mandatory if any applicant is Minor In case, deposit is in the name of Minor, only Father / Mother of Minor should sign this form PAN: Third Applicant Details: Customer ID: CKYC No: DOB: __/__/ ___ Gender: M __ F __Others __ Marital Status:^Married __ Unmarried __ Mr./Ms. / Minor: *Father Name: *Mother Name: ^Spouse Name: Natural Guardian's Name: Correspondence Address: City: State: PinCode: Permanent Address: Same as Above Different State: City: PinCode: Email ID: Mobile No: Category *Minor *Occupation *Politically Exposed Person (PEP) Resident Individual Self Employed Other (specify below) Politically Exposed person Yes 🗀 Yes 🗀 Service Member of Public [No 🗀 Private Sector Retired HUF No C Relative of PEP Shareholder C Public Sector Housewife Not Applicable Director (Government Sector Student Relative of Director Professional Business Promoter Note Age Proof to be submitted if 3rd Applicant is Minor / Senior Citizen Guardian Name is Mandatory if any applicant is Minor In case, deposit is in the name of Minor, only Father / Mother of Minor should sign this form NACH MANDATE FORM SHRIRAM UMRN A WINNING RELATIONSHIP Sponsor Bank Code UTIBOOOO248 I/We authorize SHRIRAM TRANSPORT FINANCE COLTD To debit (tick√) SB / CA / CC / SB-NRE / SB-NRO/Other Bank a/c Number IFSC/MICR with Bank an amount of Rupees ₹ <u>Debit Type</u> ⊠ Fixed Amount ☑ Maximum Amount Frequency ⊠ Monthly ⊠ Quarterly ⊠ Half Yearly ☑ Yearly ☑ As & when presented Reference 1 Reference 2 1.1 agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank. 2. This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorising the user entity/Corporate to debit my account, based on the instructions as agreed and signed by me. 3. I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation / amendment request to the user entity / corporate or the bank where I have authorized the debit.

To $\times |\times| \times |\times| \times |\times| \times |\times|$ 1 **Until Cancelled** Or Phone No.

TERMS AND CONDITIONS GOVERNING ACCEPTANCE OF RECURRING DEPOSITS (RD)

1) MINIMUM RECURRING DEPOSIT (RD)

Connected will be accepted in multiples of ₹ 500/- subject to a minimum amount of ₹ 500/-

2) MODE OF ACCEPTANCE AND OPERATION

RD account can be opened by remitting the first installment through account payee cheque drawn in favour of "Shriram Transport Finance Company Limited" along with duly filled in application form and National Automated Clearing House (NACH) mandate form. The subsequent month's installments will be directly transferred through NACH (debit clearing) system. Monthly statement of account giving details of the transactions will be sent to the registered Email id.

PRE-DETERMINED DATE FOR INSTALLMENT PAYMENT

First receipt date will be considered as the installment date for subsequent installments or next working day in case the date falls on any bank holiday. If installment date falls on bank holiday NACH will be sent for presentation to the bank on the nex working day.

4) SCHEME AND TENURE

SCHEME AND I ENUKE.

Company accepts RD for different tenures as mentioned on the first page of the application form. Where the tenure is not indicated / selected in the application form or multiple selection made, the deposit will be treated as placed for 36 months.

5) INTEREST

INTEREST Interest rate is fixed for the entire period of deposit. Interest will be computed on each installment amount from the respective deposit date until March 31°. Interest for the subsequent year/s would be computed on the accumulated balance (principal and interest [net of TDS, if any]) as of March 31° until the next March 31° or maturity date whichever is earlier. Interest [net of TDS, if any] will be credited to the depositor ledger on 31° March of each year.

6) 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.

Permanent Account Number or Form No. 60 as defined in Income-tax Rules, 1962 (Please refer point 11(b)). Photograph needs to be submitted at the time of placing of fresh Recurring deposit, if not submitted earlier. Copy of any OVD (Officially Valid Document) containing details of his identity and address: List of OVD documents:

- List of OVD documents:
 a) Passport
 b) Driving License
 c) Voter's Identity Card issued by Election Commission of India.
 d) Job card issued by NREGAduly signed by an officer of the State Government.
 e) Aadhaar Card in a form issued by the Unique Identification Authority of India
 f) Letter issued by the National Population Register containing details of name and address.

Where the OVD does not have updated address, the following additional documents can be obtained for the limited

- purpose of proof of address:

 a) Utility bill 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
- piped gas, water bill).
 b) Property or Municipal Tax receipt
 c) Pension or family pension payment orders (PPOs) issued to retired employee's by Government Departments or Public
 Sector Undertakings, if they contain the address.
 d) 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
 e) 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 nts specified abov

Hindu Undivided Family (HUF)

- a) HUF PAN Card
- a) nor PAN Card
 b) Deed of declaration of HUF
 c) Proof of identity and address (as per KYC documents mentioned for individuals) of the Karta.

7) CENTRAL KYC REGISTRY

RESERVE BLANK 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.

8) HINDU UNDIVIDED FAMILY (HUF) DEPOSITS

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

9) 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 (Aor 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) Deposits pertaining to Karta of Hindu Undivided Family cannot be held jointly.

10) NOMINATION

- 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.
- cancelled in the prescribed manner.
 b) Nomination can be made only by individuals. Karta of HUF, holder of Power of attorney 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 his natural/court appointed guardian.

11) INCOME-TAX PROVISIONS

- a) TDS Deduction: As required under the Income Tax Act, 1961, tax at applicable rate will be deducted at source from the amount of interest paid and/or credited to a depositor if the gross interest exceeds the prescribed limit during the financial year under specific customer ID.

- 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.

 b) Furnishing PAN: if a Non-assessee depositor requires any exemption from tax deduction at source on interest payments a valid declaration in Form156/15H, or any other form as may be prescribed under the Income Tax Act 1961 needs to be submitted. The depositors are presumed to be aware of the penal provisions of the said Act with respect to false declaration and the Company will in no way be responsible for such false declaration made by the depositor. PAN is mandatory where the deposit amount is equal or more than ₹ 50,000/- or aggregating all deposits (FD and RD) is equal or more than Rs. 500,000/- or the interest is crossing ₹ 5,000/-.

 c) Form 156/H: A new form 156/15H has to be submitted again when any additional deposit is made 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 as the one updated with NSDL at the time of PAN application then the TDS certificates 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 then the TDS certificates would be printed with the address as updated with NSDL at the time of PAN application then the TDS certificates would be printed with the address. However, if both the addresses with NSDL by filling up the form for amendments/changes in PAN data and please intimate the said changes to the company also.

12) RENEWALS

- a) RD will be converted into Fixed Deposits(FD), if the Depositor has opted for the same and the rate prevailing for Fixed Deposits on the date of maturity of RD will be applicable.
 b) Conversion of maturity amount of RD into Fixed Deposits will be for an amount net of TDS, if any.
- c) If the depositor opts for conversion to Fixed Deposit on maturity of RD then,
 - the deposit shall continue to be auto renewed on maturity as per the instructions specified in the application form (under maturity instruction) till such time instructions to the contrary are received. In such cases the depositor need seatened to the contrary are received. not submit any new request or application for conversion.
 - not some request or approach the Company will generate Fixed Deposit E-Receipt to the registered email id of the first applicant on conversion, the interest will be credited to the bank account mentioned on the RD application form if the scheme opted is other
 - n Cumulative.
 - iv) the Depositor has to submit the Tax declaration form (Form 15G/H as applicable) to the service centre within 15 days

- PIANCE OF RECURRING DEPOSITS (RD)

 of fixed deposit issuance, failing which the all the investments (RD and FD) in the specific customer ID will be treated as taxable and appropriate TDS amount will be deducted and paid to Income Tax Department, GOI.

 y) the interest rate considered for conversion of FD, will be the rate prevailing on the date of maturity of RD, including additional rate of interest for Senior citizen / Renewal / Employee benefit, if applicable.

 vi) For Minor investments where the Guardian PAN has been submitted during investment and if the Minor has become Major during contract period or during the conversion to Fixed Deposit 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.

 d) The Depositor would have the option of changing the mode from conversion in Fixed Deposit to auto refund and vice versa by giving necessary instructions at least 15 days prior to RD maturity. If the Depositor makes multiple or no selection between conversion in Fixed Deposit and auto refund then company will by default consider the deposit for conversion in Fixed Deposit for a period of 12 months under cumulative scheme and will be auto renewed in FD, till the Depositor approaches the Company for change in maturity instruction.

13) LOAN ON RD

14) REPAYMENTS

- a) RD will be refunded directly to the first applicant bank account on maturity.
 b) The Company shall intimate to the registered mail ID of the depositor, the details of maturity of the deposit at least two months before the date of maturity of the deposit.
 c) Repayment of RD will be made only by National Electronic Fund Transfer (NEFT).

15) PREMATURITY PAYMENT

- PREMATURITY PAYMENT

 a) The company reserves the right to allow, at its absolute discretion, withdrawal of RD before maturity. Where a deposit is so allowed to be prematurely withdrawn, a request from the registered mail id of the depositor or a request letter duly signed by the first named depositor in case of F or S/s deposit and request letter duly signed by all the depositors in case of A or S/s deposit is required.

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

Up to 3 months from the date of deposit/ renewal (Lock- in-period)	No repayment (Not applicable in case of premature repayment in the event of death of the depositor**)			
After 3 months but before 6 months	No interest*			
After 6 months but before the date of maturity	The Interest payable shall be 2 per cent lower than the Interest rate applicable to a RD for the period for which the RD has run or if no Interest rate has been specified for that period, then 3 per cent lower than the minimum rate at which RD 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 prem	ature repayments in the case of death of a depositor.			
Prematurity repayments will be made only in fa	avour of the first depositor.			

- GENERAL LEARNS
 16) The RD will be issued subject to cheque realisation/ receipt of funds in company's account. In case of cheque dishonour/non-receipt of funds pertaining to first installment of the RD, the RD stands cancelled automatically.
- 17) In case of any instrument returned unpaid, the necessary charges will be debited to the RD account.
- 18) The Company reserves the right to reject any application for RD without assigning any reason therefor.
- 19) Application for RD should be made on the forms prescribed by the Company and should be duly signed by all applicants. First installment payment should be made by means of an Account payee Cheque/ demand draft in favour of SHRIRAM TRANSPORTFINANCE COMPANY LIMITED.
- 20) In the event of death of the first named depositor all payments on account of principal and I or interest of the RD will be made to the person first in the order of the survivor(s) unless otherwise instructed by the depositor during his/her 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 representati jurisdiction.

- 21) RD issued by the Company are not transferable.
- 22) In case of change of address, residential address proof needs to be furnished.
- 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 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 National 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 paym be transferred to "The Investor Education and Protection Fund" established by the Central Government under section the Companies Act, 2013.
- 27) The Company is having a valid Certificate of Registration No.07-00459 dated 17/04/2007 issued by the Reserve Bank of India under Section 45 IAof 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
- 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 31/03/2020 is Rs. 13.37 crores.
- 29) Credit Rating CRISIL Limited "FAAA/Stable" and ICRA "MAA+/ with Stable Outlook "
- 30) The RDs solicited by the company are not insured.
- 31) The acceptance, renewal and repayment of RD 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: No.95 (29/2), Habibullah Road, Opp. To Mcrennett/Venkata Subbarao School), T Nagar, Chennai, Tamil Nadu 600017, Phone: +91 44 49371111, Email: customersupport@stfc.in; Mumbai: Office No.104 & 105 1st Floor, Level 1, Rupa Solitaire, Sec-1, Millennium Business Park, Mahape, Navi Mumbai, Thane, Maharashtra -400710, Phone: +91 22 41574545, Email: customersupport@stfc.in; Secunderabad / Hyderabad: 1st Floor, Maspack House, D. No.12-13-1274, Street No.8, Tarnaka, Secundarabad, Telangana 500017, Phone: +91 40 44182800, Email: customersupport@stfc.in;
- 33) The maturity value payable in case of RDs will vary where tax is deducted at source. The maturity value is rounded off to
- 34) Repayment of RD 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) The Scheme is not open for Firms, Corporate, Trust, AOP, Non-Resident Indians and Foreign Nationals.
- 37) Email ID and Mobile number is mandatory for investment in RD.

PROVISIONAL RECEIPT	
Received with thanks from Mr/Ms./Minor	cheque/DD/FD (in case of renewal) No₹ For
Dateddrawn on	bank bracnch towards Recurring Deposit for a period of month (s).
Senior citizen Minor	

Following Documents received: (Self-attested)

DROVISIONAL DECEIRT

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



A WINNING RELATIONSHIP

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

A. Name of the Company: SHRIRAM TRANSPORT FINANCE COMPANY LIMITED

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

C. Business carried on by the Company and its subsidiary with details of branches : (NBFC-ICC)

NBFC - INVESTMENT AND CREDIT COMPANY. (Commercial Vehicle Financing and allied activities)

BRANCHES:-

Subsidiary Not Applicable	Business carried on by the subsidiary			
Not Applicable	Not Applicable			

Brief Particulars of the Management of the Company
 Names, Addresses & Occupation of the Directors.

: The Company is managed by its Managing Director & CEO under the supervision of the Board

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

F & G.-Profits of the Company before and after making provisions for tax and dividends declared by the Company for

Year Ended	Profit before provision for Tax	Profit after provision for tax	Equity Divi	dend Declared
			Rate %	Amount *
31.03.18	2,371.83	1,568.02	110	298.20
31.03.19	3,778.27	2,563.99	120	328.22
31.03.20	3 438 67	2 501 84	50	136.76

The dividend amount is inclusive of dividend distribution tax.

H. Summarised Financial Position of the Company as appearing in the latest Audited Balance Sheet

	, , , , , , , , , , , , , , , , , , ,		(₹, in crores
		As at March 31, 2020	As at March 31, 2019
IA	SSETS		
1	Cash and cash equivalents Bank balance other than above Derivative financial instruments	3,088.99 4,225.93 758.73	1,029.14 2,952.33 21.72
	ASSETS 1 Financial assets Cash and cash equivalents Bank balance other than above Derivative financial instruments Receivables (II) Trade receivables (III) Other receivables Loans Investments Other financial assets 2 Non-financial assets 2 Non-financial assets Current tax assets (net) Deferred tax assets (net) Investment property Property, plant and equipment Right-of-use assets Other intangible assets Total assets ILIABILITIES 1 Financial liabilities Derivative financial instruments Payables (I) Trade payables (I) Trade payables (I) Trade payables (I) total outstanding dues of micro enterprises and small enterprises amall enterprises (II) Other payables (II) total outstanding dues of micro enterprises and small enterprises (III) Other payables (III) total outstanding dues of micro enterprises and small enterprises (III) Other payables (IIII) other payables (III) other payables (III) other payables (IIII) other payables (III) other payables (III) other payables (IIII) other payables (III) other payables (III) other payables (IIII) other payables (IIIII) other payables (IIIII) other payables (IIIII) other payables (IIIII) other payables (IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII	10.50 5.64 102,231.63 2,798.48	8.48 19.94 96,751.49 3,999.07 36.88
2		45.15	36.88
_	Current tax assets (net) Deferred tax assets (net) Investment property Property, plant and equipment	249.10 62.50 2.03 149.88 327.84	106.58 75.70 2.06 143.46
		2.67	1.97
	Cash and cash equivalents Bank balance other than above Derivative financial instruments Receivables (I) Trade receivables (II) Other receivables Loans Investments Other financial assets Non-financial assets Non-financial assets Current tax assets (net) Deferred tax assets (net) Investment property Property, plant and equipment Right-of-use assets Other intangible assets Other intangible assets II LIABILITIES IF Financial liabilities Derivative financial instruments Payables (I) Trade payables (I) total outstanding dues of micro enterprises and small enterprises (II) Other payables (II) Other payables (II) total outstanding dues of creditors other than micro enterprises and small enterprises (III) Other payables (II) total outstanding dues of oreditors other than micro enterprises and small enterprises Debt securities Borrowings (other than debt securities) Deposits Subordinated liabilities Other financial liabilities Current tax liabilities Total liabilities Total liabilities	169.57	143.66
	Total assets	114,128.64	105,292.48
			75
1	Derivative financial instruments Payables	54	83.42
	(i) total outstanding dues of micro enterprises and small enterprises (ii) total outstanding dues of creditors	0.40	*
	small enterprises (II) Other payables	143.44	133.46
	enterprises and small enterprises (ii) total outstanding dues of creditors	25	7
	small enterprises Debt securities Borrowings (other than debt securities) Deposits Subordinated liabilities Other financial liabilities	1.13 34.266.96 42,474.60 11,960.12 5,670.07 912.32 362.81	2.72 34,181.76 37,189.30 10,341.46 6,201.88 1,016.48
2	Current tax liabilities (net)	102.02 146.33	102.97 133.26
		83.28	69.49
		96,123.48	89,456.20
3	Equity share capital Other equity	226.88 17.778.28	226.90 15,609.38
		18,005.16 114,128,64	15,836.28 105.292.48

Note: Brief particulars of Contingent Liabilities

(₹ in crores)

	Particulars	As at March 31, 2020
a.	In respect of Income tax demands where the Company has filed appeal before various authorities	133.64
b.	VAT demand where the Company has filed appeal before various appellates	117.21
C.	Service tax demands where the Company has filed appeal before various authorities	325.99
d.	Penalty levied for Contravention of provisions of Section 6(3)(b) of FEMA, 1999 read with Regulation 4 of Foreign Exchange Management (Transfer or Issue of Security by a Person Resident outside India) Regulations, 2000	5.00
	Total	581.84

Estimated amount of contracts remaining to be executed on capital account, net of advances Commitments related to loans sanctioned but undrawn

Particulars

(A) The amount which the Company can raise by way of deposits (1.5 times of Net Owned Funds) (B) The aggregate of public deposits held on 31.03.2020

₹ 24,392.78 crores ₹ 11,918.17 crores

4.15

311.87

As at March 31, 2020

- The Company has no overdue deposits other than unclaimed deposits.
- K. The Company hereby declares that:

(B) Commitments not provided for

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

 By Order of the Board

 For Shriram Transport Finance Company Limited

Place: New Delhi Date: 19.08.2020 S. LAKSHMINARAYANAN CHAIRMAN (DIN 02808698)

The above text of advertisement has been issued on the authority and in the name of the Board of Directors of the Company and has been approved by the Board of Directors through video conferencing at its meeting held on 19.08.2020 and a copy of the same has been email to the Regional Office of the Department of Non-Banking Companies of the Reserve Bank of India, Chennai.

HOW TO APPLY

- Please fill in the attached application form in Block Letters, Tick (/) Box wherever applicable.
- All cheques/DD should be 'A/c payee' drawn in favour of SHRIRAM TRANSPORT FINANCE COMPANY LIMITED and deposited in under mentioned accounts :-

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

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

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

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 applicant mentioned in my/our application is the beneficial owner of this deposit and as such he/she should be treated as the payee for the purpose of tax deduction under section 194A of the Income Tax Act, 1961. I/We hereby agree to abide by the attached terms and conditions governing the deposit.

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

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

	First Applicant			Second Applicant			Third Applicant	
	Affix a latest Photograph with signature (DO NOT STAPLE)			Affix a latest Photograph with signature (DO NOT STAPLE)			Affix a latest Photograph with signature (DO NOT STAPLE)	
Sia	nature of the Depos	itor's (Individu	uale)					
	nt / Guardian	sitor 5 (marvia)	uaisj					
Second Appli	cant / Guardian							
Third Applica	nt / Guardian							
	eposits in joint name ression must be atte	AND THE PARTY OF T	ALTERNATION OF THE PROPERTY OF THE PARTY OF	on the space provid ry public	ed above.			
	Ar./Ms./Minor		•	returned by Shriram T				
Re	lationship with First	Denositor		e of Nominee			nee (If Minor)*	-
to receive the am Declaration: I/V governing the no	ount of Deposit on beha	If of the Nominee tood the nominati ept that they are b	in the event of my on rules prescribe	d by Reserve Bank of Inc	ng the minority o	f the nominee. lures/terms and c	conditions laid down by t	
First Applicant	/ Guardian					-		
Second Applica	ant / Guardian				-	18		
• Investors	Third Applicant / Guardian Signature of Witness Signature of Wi							
TR numl	are Affilia	number	Cert date	Checked	By Au	thenticated By	Authentica	tion Date

Instructions to fill Mandate

- 1. Kindly attach a photocopy/cancelled cheque along with this mandate form
- 2. UMRN is a reference number given by National Payments Corporation of India Ltd. (NPCI) and is auto generated during mandate creation. Please keep it blank.
- 3. Bank A/c Number should be exactly as per the bank records with leading Zeros if any eg. 00401204000056
- 4. IFSC and MICR should be as printed on Cheque leaf.
- 5. PERIOD FROM: First Strike date of the installment
- 6. Mandate will be presented on or after the strike date
- 7. Please maintain at least 20 days between the date of ACH mandate and the first strike date
- 8. Mention your Mobile No. and Email ID to receive timely communications
- 9. Please fill up the mandate in black or blue ball point pen WITHOUT ANY ALTERATION / CORRECTION
- 10. Please write in CAPITAL letters and within the BLOCKS, as banks accept or reject mandates based on scan image.