

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,

CRD Polanur Novi Mumbai 400 614 Maharashtra

CBD Belapur, Navi Mumbai - 400 614, Maharashtra.

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FIXED DEPOSITS

PARTNERSHIP FIRMS,
TRUSTS, INSTITUTIONS
&
CORPORATES



Application for Deposit

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



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

			Retail Dep	osit < = 5	crore						Bulk Depo	sit > 5 cr	ore		
		Non-cumula	ative Deposit		Cı	ımulative Deposi	it			Non-cumula	ative Deposit		Cu	ımulative Deposi	it
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 0.25% p.a will be paid on all Renewals, where the deposit is matured.

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

oted in multiples of Rs. 1,000/- subject to a minimum amount of Rs. 5,000.

SCHEME AND TENURE

Company accepts cumulative and non-cumulative deposits for different tenures as mentioned on the first page of the application form. Where the Scheme or Tenure is not indicated / opted in the Application form or multiplie selection made, the deposit with the treated as placed in Cumulative Deposit Scheme for S6 months. In case customer opts for Non-Cumulative Deposit Scheme for S6 months. icated or multiple selection is made in the application form, the deposit will be treated as placed in monthly payout frequency scheme

Interest rate is fixed for the entire period of deposit. Interest will be computed on Cumulative deposit 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.

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

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

4) IDENTIFICATION OF DEPOSITORS

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

Individuals

Permanent Account Number or Form No. 60 as defined in Income-tax Rules, 1962 (Please refer point 9(b)). Photograph needs to be submitted at the time of placing of fresh deposit/renewal, if not submitted earlier.

Copy of any OVD (Officially Valid Document) containing details of his identity and address:

List of OVD documents:

- Passport Driving License Voter's Identity Card issued by Election Commission of India
- Voter 3 including Carlossed by Lecenor Commission Influence Job card issued by NREGA duly signed by an officer of the State Government Aadhaar Card in a form issued by the Unique Identification Authority of India Letter issued by the National Population Register containing details of name and address. d) e)
- 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

- Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water
- Pension or family pension payment orders (PPOs) issued to retired employee's by Government Departments or Public Sector c)
- Pension or family pension payment orders (PPUs) issued to retired employees by Government Departments or Public Sector Undertakings, If they contain the address.

 Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies. Similarly, leave and license agreements with such employers allotting official accommodation

 Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign

 Embassy or Mission in India. d)
- e)

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

- Memorandum and Articles of Association
- A resolution from the Board of Directors and power of attorney granted to its Managers, Officers or employees to transact on its behalf.

 PermanentAccount Number of the company.

 Proof of identity and address (as per KYC documents mentioned for individuals) of the authorised signatory of the company signing the
- e)
- application

Partnership Firm

- Registration certificate
 Partnership deed
 Permanent Account Number of the partnership firm. c) d)
- Proof of identity and address (as per KYC documents mentioned for individuals) of the authorised signatories. Hindu Undivided Family (HUF)

HUF PAN Card Deed of declaration of HUF a) b)

- Proof of identity and address (as per KYC documents mentioned for individuals) of the Karta. Trust and Foundations

Registration certificate

- b) Trust deed
- d)
- Proof of identity and address (as per KYC mentioned for individuals) of the authorised signatory of the trust/institution signing the application.

Permanent Account Number or Form No. 60 as defined in Income-tax Rules, 1962 of the trust (Please refer point 9(b)).

Unincorporated Association or Body of individuals

- Resolution of the managing body of such Association or Body of Individuals.
- Power of attorney granted to him to transact on its behalf.
- Fower or adunity grained unline or all sections because permanent Account Number or Form No. 60 as defined in Income-lax Rules, 1962 of the unincorporated association or a body of individuals (Please refer point 9(b)). Proof of identity and address (as per KYC documents mentioned for individuals) of the person who is holding the power of attorney to transact the business on behalf of the Unincorporated association or Body of Individual.
- transact the business on behalf of the Unincorporated association or body of individuals. Such information as may be required to collectively establish the (legal existence of such an association or body of individuals. Juridical persons not covered above (societies, universities and local bodies like village panchayats) e)
- Documents showing name of the person authorised to act on behalf of the entity;

 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.

 PermanentAccountNumber
- Such information as may be required to collectively establish the legal existence of such an entity/juridical person.

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.

HINDU UNDIVIDED FAMILY (HUF) DEPOSITS

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

JOINT DEPOSITS

- Deposits may be made in the joint names of two/three persons under "First or Survivor/s (F or S/s)" or "Anyone or Survivor/s (A or S/s)" communications will be addressed to the first depositor. All interest payment and repayment of deposits will be made in the name of
- b) Deposits pertaining to Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family cannot he held jointly

NOMINATION

- MINATION

 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 othergost in the Company where a nomination made in the prescribed manner purports to confer on any person the right to vest in the deposit of the office of all other persons unless the nomination is varied or cancelled in the prescribed manner.

 Nomination can be made only by individuals. Non-individuals knowly thinst body comprate nartnership firm, kart of HILF.
- Nomination can be made only by individuals. Non individuals including society, trust, body corporate, partnership firm, karta of HUF, holder of Power of attorney cannot nominate.
- The nominee shall not be a trust, society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney
 - noider. A minor can be a nominee represented by his natural/court appointed guardian

9) INCOME-TAX PROVISIONS

- TDS Deduction: As required under the Income Tax Act. 1961, tax at applicable rate will be deducted at source from the amount of
- 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 goss interest exceeds the prescribed limit during the financial year under specific customer ID. For exemption of TDS, First applicant, must submit to the company Tax declaration form (Form 15G/H/order U/s 10/Order U/s 197 as the case may be).

 Furnishing PAN: if a Non-assessee depositor requires any exemption from tax deduction at source on interest payments a valid declaration in Form15G/15H, or any other form as may be prescribed under the Income Tax Act 1961 needs to be submitted. Hoppositors are presumed to be aware of the penal provisions of the said Act with respect to false declaration and the Company will in no way be responsible for such false declaration made by the depositor. PAN is mandatory where the deposit amount is equal or more than Rs. 50,000 or aggregating all deposits (Fixed deposit (FD) and Recurring deposit (RD)) is equal or more than Rs. 50,000 an appreciation and the Colfford Income Tax (PA) Appendix (PA) is the submitted analy when any additional deposit is reade or when an existing deposit is
- Form 15G/H: A new form 15G/15H has to be submitted again when any additional deposit is made or when an existing deposit is
- c) Form 15G/H: A new form 15G/15H has to be submitted again when any additional deposit is made or when an existing deposit is renewed, even through 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 17PAN 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 displached to that dispass. 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 the said changes to the company also.
 10) 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. 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 deposit Receipt the Company may att its discretion issue a duplicate receipt, upon receiving an indemnity bond and other required documents from the depositor (s) in the form prescribed by the company. All expenses in this connection will be borne by the Depositor(s).

- a) Deposits can be renewed from the date of maturity only if renewal instructions along with deposit receipts are received within 6 months from the date of maturity. In such cases the rate prevailing on the date of maturity will be applicable. Otherwise the same will be renewed prospectively and in such cases interest ceases on maturity.
- prospectively and in standard season interest ceases formationly. Renewal of deposit will be for a namount net of TDS if any. If the depositor opts for auto renewal then the deposit shall continue to be auto renewed on maturity as per the instructions specified in the application form till such time instructions to the contrary are received at Service centre. In such cases the depositor need not submit the original certificate for renewal.
- The Depositor would have the option of changing the mode from auto renewal to auto refund and vice versa by giving necessary instructions at least 15 days prior to maturity. If the Deposition makes multiple or no selection between auto renewal and auto refund them company will by default consider the deposit for auto renewal. In case if Depositor makes multiple or no selection within renewal for principal and renewal for principal with interest then company will by default consider and renew the deposit for principal with interest.

- g)
- principal and renewal for principal with interest then company will by default consider and renew the deposit for principal with interest. Cumulative deposits can be renewed for rativity value.

 A deposit can be renewed for a lower multiple of Rs. 1,000 /b by giving suitable instructions for repayment of balance amount.

 A deposit can also be renewed for a higher multiple of Rs. 1,000 /b by giving the differential amount. Such consolidations can be done only on the date of maturity and therefore, the necessary remittance should reach the company at least one day before the date of maturity.

 In the case of A or S/s accounts, renewals retaining one of the depositor(s) as the first depositor are possible. However, renewals to persons other than the second if furlid 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.
- depositor is not possible in the case of 1 or 3/s accounts.

 For Minor investments, if the Depositor has opted for auto renewal and the Guardian PAN has been submitted during investment and if the Minor has become Major during contract period or during the auto renewal process, then it is the responsibility of the Minor who has become Major and the Guardian who has signed the original application to submit the PAN of the Minor who has become Major. In case of auto renewals, the Depositor has to submit the Tax declaration form (Form 15G/H as applicable) to the service centre within 15 days of fixed deposit issuance, failing which all the investments (RG and FD) in the specific customer ID will be treated as Taxable and appropriate TDS amount will be deducted and remitted to Income Tax Department, GOI.

12) LOAN ON DEPOSITS

- 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 obth'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.

 Renewal of deposit with loan outstanding is not permissible. Payment after adjustment of loan principle and loan interest will be made on maturity, if renewal instructions for the balance amount are not received at least 15 days in advance of the maturity.

13) REPAYMENTS

- PAYMENTS

 If the Deposit Receipt is held in physical form, then receipt duly discharged on a revenue stamp of one rupee must be surrendered to the Company for repayment. In the case of deposit with "For S/s" clause, the discharge has to be made by the first named depositor only. However, in the case of deposit with "Aor S/s" clause, any one of the depositor may give the discharge.

 If the depositor has opted for author efund then the physical certificate need not be submitted for repayment.

 The Company shall intimate the details of maturity of the deposit to the depositor at least two months before the date of maturity of the
- deposit.
- d) Interest will cease on the maturity date of deposit, if the deposit is not renewed within six months from the date of maturity, or if the deposit is withdrawn after the maturity date
- Repayment of deposits will be made only by National Electronic Fund Transfer (NEFT).

- 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 in case of A or S/s deposit and by the first named depositor in case of F or S/s deposit. a)
- As per the Directions of Reserve Bank of India currently in force: premature repayment:

Up to 3 months from the date of deposit/renewal (Lock-in-period)	No repayment (Not applicable in case of premature Repayment in the event of death of the depositor**)
After 3 months but before 6 months	No interest*
After 6 months but before the date of maturity	The Interest payable shall be 2 per cent lower than the Interest rate applicable to a Fixed deposit for the period 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 depos	itor, 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 inominee/legal heir, and ordy 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.

es are also applicable for premature repayments in the case of death of a depositor

Prematurity repayments will be made only in favour of the first depositor

GENERAL TERMS

- 15) The Fixed deposit receipt will be issued, subject to cheque realisation/ receipt of funds in company's account. In case of cheque dishonour/non receipt of funds, the Fixed deposit receipt stands cancelled automatically.

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

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

 Application for Fixed deposit should be made only on the forms prescribed by the Company and should be duly signed by all applicants.

 Payment should be made by means of an Account payee Chequel demand draft in favour of SHRIRAM TRANSPORT FINANCE

 COMPANY LIMITED. Payments can also be made through fund transfer (National Electronic Fund Transfer (NEFT) and Real Time Gross

 Settlement (RTGS) to the company's account.

 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 fift or the same 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
- 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.

 19 Deposit receipts issued by the Company are not transferable.

 20 Depositors are requested to infilmate any change of address, and instructions regarding interest remittance to reach the Company at least 15 days before the next interest payment is due. In case of change of address, residential address proof needs to be furnished.

 21 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.
- and us board of Unecotors are responsible for the correctness and veracity thereot.

 2) 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 State Level Consumer Dispute Redressal Forum or the National Consumer Dispute Redressal Forum for relief.

 2) 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, Chemai 600 001, Tamil Nadul for redressal.

 2) Any deposit which remains unclaimed and unpaid for a posted of source years from the data it becames due for sources.

- Chemai 600 001, Tamill Nadu for redressal.

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

 5 The Company is having a valid Certificate of Registration No 0.70459 dated 17/04/2007 issued by the Reserve Bank of India under Section 45 IA of the Reserve Bank of India desire has except any responsibility or guarantee about the present postion as to the financial soundness of the Company are regulated by the Reserve Bank of India under Section Company or for the correctness of any of the stalements or representations made or opinion expressed by the Company and for repayment of Company.

 5 Total amount of exposure (agregated 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/s IRs. 13.37 crores.

 77 Credit Rating CRISIL Limited "FAAA/Stable" and ICRA "MAA4-/with Stable Outlook".

- Credit Rating CRISIL Limited "FAAA/Slable" and ICRA "MAA-I with Stable Outlook".

 The deposits solicited by the Company are not insured.

 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) Directions, 2016 as amended from time to time and are subjected to jurisdiction of Chennal only. Subject to the said directions issued by RBI, the Company reserves the right to after or amend without notice any or all of the terms and conditions stipulated above.

 All correspondence with regard to deposits should be addressed to Company's following service centres: Chennai: No. 95 (29/2), Habibullah Road, Opp. To Mcrennetti Venkata Subbarao School), T Nagar, Chennai, Tamil Nadu 600017, Phone:+91 44 49371111, Email: customersupportigistic.in; Mumbai: Office No. 104 & 105 1st Floor, Level 1, Rupa Solitaire, Sec-1, Millennium Business Park, Maharashtra-4 m0710; Phone: +91 224 1574545, Email: customersupportigistic.in; Secunderabad/Hyderabad: 1st Floor, Maspack House, D. No.12-13-1274, Street No.8, Tarnaka, Secundarabad, Telangana 500017, Phone: +91 40 44182800, Email: customersupportigistic.in customersupport@stfc.in.
- The maturity value payable in case of cumulative deposits will vary where tax is deducted at source. The maturity value for Cumulative Deposits is rounded off to nearest rupee.
- 32) Payment of interest / repayment of deposit falling due on a Sunday or a bank holiday or any day when the Company's head office does not work due to holiday or otherwise will be made on the next working day.
 33) The Company has created a floating charge on its statutory liquid assets in favour of Trustees representing public deposit holders of the Company as per Directions of Reserve Bank of India.

34) Fixed Deposit from NRI

Fixed Deposit from Non-Resident Indians (NRI) are accepted by funds received from Non Resident Ordinary (NRO) bank account on new Non-Resident Ordinary (NRO) bank account on new National Natio I need begate from rived selection industry (in viv) are accepted on interest prevail into the selection of the repatitation basis provided that the amount deposited with the company does not represent inward remittance or transfer from REEFCNR(b) accounts 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 person of Indian origin.

The applicant agrees to submit all the documents and information as may be required by the company in relation to the deposit from Non-resident Indians in such form as may be prescribed by the company and any change in the information provided are required to be promptly informed to the company.

The Company may be obliged to share information on the depositor's account with relevant authorities

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

Application No:



Shriram Transport Finance Company Limited
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 www.stfc.in
Admn Office: 101-105, Shiv Chambers, 1st Floor, 'B' wing, Sector – 11,
CBD Belapur, Navi Mumbai – 400 614. Maharashtra. Ph.: +91-22-40957575.

Business Associate Name	: IIFL SECURITIES LTD
Business Associate Code	: DEBMUM054
Affiliate Business Associate	:IIFL SB Code-
Branch	:

Application Form for Fixed Deposit (PARTNERSHIP FIRM, TRUSTS, INSTITUTIONS & CORPORATES)

		ixea Deposit (i7ttititi			•
l	Please fill the inforn	nation in CAPITAL letters	and tick in appropriate	places, only with black or	r blue ink
I/We wish to apply	for Fresh/Renewa	of Deposit for a Period	(months) of 12 2	4 36 48	60
Payment Details			· <u> </u>		
If Fresh, Cheque/RT	GS/NEFT, UTR No	Ar	mount:	Drawn on	Date :
If Renewal, Old Ce	ert No	Matu	ırity Date/	/ Renewal Amour	nt Rs
Part Refund Amount I	Rs	Total Investment Am	ount	*Deposit Type :Fresh	Renewal Both
*Type of Receipt	-	* Maturity Instruction	*Category	*STATUS	*Scheme
Physical Receipt # E-Receipt]	Auto Refund	Member of Public	Partnership Firm	
	J	Renew only Principal Amount	Shareholder	Trust	Cumulative Monthly interest
*Form 15G submitte	ed (For Trust only)	Renew, Principal with		Corporate Others	Quarterly interest
Yes No]	Interest Amount (If, no option selected,		Others	Half-Yearly interest
(if No, TDS will be	deducted)	Principal with interest amount will be renewed)			Yearly interest
Company Identifica	tion No:		. Cı	ustomer ID: (if existing inv	estor)
				-	
Name of Entity					
Registered Address					
City		State	* Pin Code	2	_ Country
* Date of Incorporat	ion//	*PAN			
#Email ID:			*Mobile	· No.	
	De	etails of Bank Account (C	ancelled cheque leaf to	o be submitted)	
*Bank Account No			*Bank Na	me	
*MICR Code			*Branch_		
*IFSC Code			*Account	: Saving C	urrent
named depositor me	ntioned in my/our ap	pplication is the beneficial	owner of this deposit an	d as such he/she should b	e hereby declare that the first e treated as the payee for the is and conditions governing the
		and other statements/re			e company and after careful
					iti Fixed Deposits and that the
					edule of offence and/or is not
	•	·		,	O2 and any Rules, Notifications, co-operate in investigation as
					/us is/are true in all respect and
		e Shriram Transport Finance relating to my/our deposits.		me/us, in person, by post,	telephone, e-mail, using short
Signature of the	Authorised signat	ories / Trustee(s) with N	ame and PAN details		
Name of Au	thorised Signatory		PAN		Signature
1					
2		_			
3					
* 5 . 11					
* Details are mand	latory # Detai	Is mandatory for E-Receip	t		
For office use only	Cert numbe	r Cert date	Chacked By	Authenticated by	Authentication date



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 - INVESTMENT AND CREDIT COMPANY.

(NBFC-ICC)

(Commercial Vehicle Financing and allied activities)

BRANCHES:isolate Nagui, Ambagoa, Ambago

Not Applicable	Not Applicable
D. Brief Particulars of the	: The Company is managed by its Managing Director &

Business carried on by the subsidiary

E. Names. Addresses & Occupation of the Directors

Subsidiary

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, Mumbai – 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

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

Profit before Profit after **Equity Dividend Declared** Year Ended provision for Tax provision for tax Amount Rate % 31.03.18 2.371.83 1.568.02 3,778.27 328.22 2,501.84 31.03.20 3,438.67 50 136.76

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

		(₹. in crores)
Particulars	As at March 31, 2020	As at March 31, 2019
I ASSETS		
1 Financial assets		
Cash and cash equivalents Bank balance other than above	3,088.99 4.225.93	1,029.14
Derivative financial instruments	4,225.93 758.73	2,952.33 21.72
Receivables	750.75	21.72
(I) Trade receivables	10.50	8.48
(II) Other receivables	5.64	19.94
Loans Investments	102,231.63 2,798.48	96,751.49 3,999.07
Other financial assets	2,796.46 45.15	36.88
2 Non-financial assets		00.00
Current tax assets (net)	249.10	106.58
Deferred tax assets (net)	62.50	75.70
Investment property Property, plant and equipment	2.03 149.88	2.06 143.46
Right-of-use assets	327.84	143.46
Other intangible assets	2.67	1.97
Other non-financial assets	169.57	143.66
Total assets	114,128.64	105,292.48
II LIABILITIES AND EQUITY		
LIABILITIES		
1 Financial liabilities		
Derivative financial instruments	-	83.42
Payables		
(I) Trade payables (i) total outstanding dues of micro		
enterprises and small enterprises	0.40	_
(ii) total outstanding dues of creditors		
other than micro enterprises and		
small enterprises (II) Other payables	143.44	133.46
(i) total outstanding dues of micro		
enterprises and small enterprises	_	_
(ii) total outstanding dues of creditors		
other than micro enterprises and	1 12	2.72
small enterprises Debt securities	1.13 34,266.96	2.72 34,181.76
Borrowings (other than debt securities)	42.474.60	37.189.30
Deposits	11,960.12	10,341.46
Subordinated liabilities	5,670.07	6,201.88
Other financial liabilities	912.32 362.81	1,016.48
	362.81	_
2 Non-financial liabilities Current tax liabilities (net)	102.02	102.97
Provisions	146.33	133.26
Other non-financial liabilities	83.28	69.49
Total liabilities	96,123.48	89,456.20
3 Equity		
Equity share capital	226.88	226.90
Other equity Total equity	17,778.28 18,005.16	15,609.38 15.836.28
Total liabilities and equity	114.128.64	105.292.48
.o.a nabinues and equity	117,128.04	103,232.40

Note: Brief particulars of Contingent Liabilities

(A) Contingent liabilities

(₹ in crores)

Particulars	As at March 31, 2020
In respect of Income tax demands where the Company has filed appeal before various authorities	133.64
VAT demand where the Company has filed appeal before various appellates	117.21
Service tax demands where the Company has filed appeal before various authorities	325.99
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
	In respect of Income tax demands where the Company has filed appeal before various authorities VAT demand where the Company has filed appeal before various appellates Service tax demands where the Company has filed appeal before various authorities 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

Estimated amount of contracts remaining to be executed on capital account, net of advances b. Commitments related to loans sanctioned but undrawn 311.87

(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

As at March 31, 2020

The Company has no overdue deposits other than unclaimed deposits.

Particulars

K. The Company hereby declares that:

(B) Commitments not provided for

- 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;
- The deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities.
- 4) The Company is not in default in the repayment of deposits or interest thereon.

By Order of the Board For Shriram Transport Finance Company Limited

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

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 copy of the same has been email to the Regional Office of the Department of Non-Banking Companies of the Reserve Bank of India, Chennal.

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 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.

"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 Transport Finance Company 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. 30 of the terms and conditions of governing acceptance of deposits."

^{*} The dividend amount is inclusive of dividend distribution tax

PROVISIONAL RECEIPT

Received with thanks from Entity	cheque/DD/FD(in case of renewal) No	\o	Dated	drawn on b	bank
branch as fixed deposit under Cumulative / Non-Cumulative Scheme for a period	of month (s).				
Documents received : (Self-attested) As per Documents mentioned in clause 4 o	lause 4 of Terms and conditions.				

(For Shriram Transport Finance Company Limited)

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

Date: