



Shriram Transport Finance Company Limited

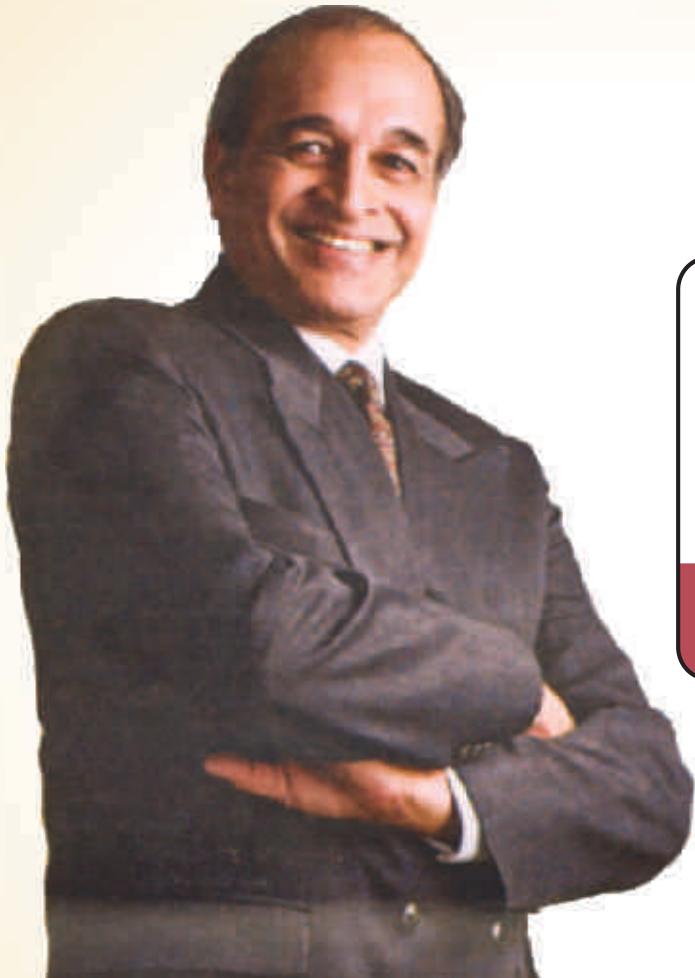
Corporate Identity No. (CIN) L65191TN1979PLC007874

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

Rated
"FAAA/Stable"
by CRISIL.

Application for Recurring Deposits (RD)

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

Rated
"MAA+ with
Stable Outlook"
by ICRA

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

RD Scheme		
Period (months)	Rate % (p.a. at Monthly rests)	Maturity value for Monthly installment of ₹ 500/-
12	7.03	6,230
24	7.12	12,930
36	8.18	20,460
48	8.34	28,565
60	8.50	37,500

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.



A WINNING RELATIONSHIP
SHIRIRAM TRANSPORT FINANCE COMPANY LIMITED
Regd. Office: Sri Towers, Plot No.14A South Phase, Industrial Estate, Guindy, Chennai-600032.
Landline: 044 485 24 666, Fax: 044 485 25 666, www.sstfc.in
Admin 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 : Sub broker code : _____

Branch : _____

Application form for Recurring Deposit (RD)

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

I/We wish to apply for RD

Payment Details (Favoring "Shriram Transport Finance Company Limited")

NEFT

NEFT UTR No./Cheque / DD No: _____

Dated: ___/___/___

Cheque

Drawn on : _____

DD

Installment Amount: _____

Tenure (Months)	Deposit Repayment to be made to	Maturity Instruction
12 <input type="checkbox"/>	Sole/First Applicant <input type="checkbox"/>	Auto Refund <input type="checkbox"/>
24 <input type="checkbox"/>	Anyone or Survivor /s <input type="checkbox"/>	Conversion to Fixed Deposit <input type="checkbox"/> (In case, Conversion to Fixed Deposit is opted, then following details need to be provided)
36 <input type="checkbox"/>	Former or Survivor /s <input type="checkbox"/>	Tenure (months): 12 <input type="checkbox"/> 24 <input type="checkbox"/> 36 <input type="checkbox"/> 48 <input type="checkbox"/> 60 <input type="checkbox"/>
48 <input type="checkbox"/>		Scheme: Cumulative <input type="checkbox"/> Monthly Interest Payout <input type="checkbox"/> Quarterly Interest Payout <input type="checkbox"/>
60 <input type="checkbox"/>		Half Yearly Interest Payout <input type="checkbox"/> Yearly Interest Payout <input type="checkbox"/>

Investor details as appear in KYC documents (Self-attested KYC document [ID & Address Proof] to be submitted if same is not provided earlier)

First 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: _____

Correspondence Address: _____

City: _____ State: _____ PinCode: _____

Permanent Address: Same as Above Different

City: _____ State: _____ PinCode: _____

Email ID (Mandatory) : _____ Mobile No (Mandatory): _____

TDS to be deducted	Form 15G/H Furnished	Shriram Group Employee		Note		
Yes <input type="checkbox"/>	Yes <input type="checkbox"/>	Yes <input type="checkbox"/>	Organization Name: _____	Age Proof to be submitted if 1st Applicant is Minor / Senior Citizen		
No <input type="checkbox"/>	No <input type="checkbox"/>	No <input type="checkbox"/>	Employee Code: _____	Guardian Name is Mandatory if any applicant is Minor		
Category	*Status	*Minor	*Senior Citizen	*Occupation	In case, deposit is in the name of Minor, only Father / Mother of Minor should sign this form	
Member of Public <input type="checkbox"/>	Resident Individual <input type="checkbox"/>	Yes <input type="checkbox"/>	Yes <input type="checkbox"/>	<input type="checkbox"/> Service <input type="checkbox"/> Self Employed <input type="checkbox"/> Other (specify below)	Politically Exposed person <input type="checkbox"/>	
Shareholder <input type="checkbox"/>	HUF <input type="checkbox"/>	No <input type="checkbox"/>	No <input type="checkbox"/>	<input type="checkbox"/> Private Sector <input type="checkbox"/> Retired	Relative of PEP <input type="checkbox"/>	
Director <input type="checkbox"/>				<input type="checkbox"/> Public Sector <input type="checkbox"/> Housewife	Not Applicable <input type="checkbox"/>	
Relative of Director <input type="checkbox"/>				<input type="checkbox"/> Government Sector <input type="checkbox"/> Student		
Promoter <input type="checkbox"/>				<input type="checkbox"/> Professional <input type="checkbox"/> Business		

Bank Details of Sole / First Applicant for payments (Interest / Redemption) [Cancelled cheque leaf to be submitted]

Bank Account no: _____ Bank Name: _____

IFSC Code: _____ MICR Code: _____

Bank Branch: _____ Account Type: Saving Current

Natural Guardian Details: Customer ID: _____ PAN: _____ CKYC No: _____

Mr. / Ms. / Minor : _____ DOB: ___/___/___ Gender: M F Others Marital Status: **Married** Unmarried

*Father Name: _____

*Mother Name: _____

^Spouse Name: _____

Correspondence Address: _____

City: _____ State: _____ PinCode: _____

Permanent Address: Same as Above Different

City: _____ State: _____ PinCode: _____

Email ID (Mandatory) : _____ Mobile No (Mandatory): _____

*Guardian Relationship with First Applicant Father Mother Others (please specify): _____

Category	*Status	*Minor	*Senior Citizen	*Occupation	*Politically Exposed Person (PEP)
Member of Public <input type="checkbox"/>	Resident Individual <input type="checkbox"/>	Yes <input type="checkbox"/>	Yes <input type="checkbox"/>	<input type="checkbox"/> Service <input type="checkbox"/> Self Employed <input type="checkbox"/> Other (specify below)	Politically Exposed person <input type="checkbox"/>
Shareholder <input type="checkbox"/>	HUF <input type="checkbox"/>	No <input type="checkbox"/>	No <input type="checkbox"/>	<input type="checkbox"/> Private Sector <input type="checkbox"/> Retired	Relative of PEP <input type="checkbox"/>
Director <input type="checkbox"/>				<input type="checkbox"/> Public Sector <input type="checkbox"/> Housewife	Not Applicable <input type="checkbox"/>
Relative of Director <input type="checkbox"/>				<input type="checkbox"/> Government Sector <input type="checkbox"/> Student	
Promoter <input type="checkbox"/>				<input type="checkbox"/> Professional <input type="checkbox"/> Business	

TERMS AND CONDITIONS GOVERNING ACCEPTANCE OF RECURRING DEPOSITS (RD)

1) MINIMUM RECURRING DEPOSIT (RD)

Deposits 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.

3) 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 next working day.

4) SCHEME AND TENURE

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 rate is fixed for the entire period of deposit. Interest will be computed on each installment amount from the respective deposit date 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.

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.

Individuals

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:

- a) Passport
- b) Driving License
- c) Voter's Identity Card issued by Election Commission of India.
- d) Job card issued by NREGA duly 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 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 documents specified above.

Hindu Undivided Family (HUF)

- a) HUF 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 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.

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 (A or S/s)". All communications will be addressed to the first depositor. All interest payment and repayment of deposits will be made in the name of first depositor.
- b) Deposits pertaining to Karta of Hindu Undivided Family cannot be held jointly.

10) NOMINATION

- a) The depositor and/or the depositors, where deposits are made by more than one person jointly may, at any time, nominate a person to whom his/their deposit in the Company shall vest in the event of his or all the joint holders' death. Notwithstanding anything contained in any other law for the time being in force or in any disposition, whether testamentary or otherwise in respect of such other deposit in the Company where a nomination made in the prescribed manner purports to confer on any person the right to vest in the deposit, the nominee shall, on the death of the depositor(s) become entitled to all the rights in the deposit in the Company to the exclusion of all other persons unless the nomination is varied or cancelled in the prescribed manner.
- b) Nomination can be made only by individuals. 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.

- b) **Furnishing PAN:** If a Non-assessee depositor requires any exemption from tax deduction at source on interest payments a valid declaration in Form 15G/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 (Fixed deposit (FD) and Recurring deposit (RD)) is equal or more than ₹ 500,000/- or the interest is crossing ₹ 5,000/-.

- c) **Form 15G/H:** A new form 15G/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 of the applicant in the Deposit Application Form, please be informed that if the address as provided by you is the same address as the one updated with NSDL at the time of PAN application then the TDS certificate would be dispatched to that address. However, if both the addresses are different, then the TDS certificates would be printed with the address as updated with NSDL at the time of PAN application and would be sent by the company at the said address. If there is any change of address please update your address with NSDL by filling up the form for amendments/changes in PAN data and please intimate 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,
 - i) 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 not submit any new request or application for conversion.
 - ii) the Company will generate Fixed Deposit E-Receipt to the registered email id of the first applicant on conversion.
 - iii) the interest will be credited to the bank account mentioned on the RD application form if the scheme opted is other than Cumulative.
 - iv) 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 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.

v) 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

There will not be any 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

- 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 heirs/s of the deceased depositor, on the request of the surviving depositor/s/nominee/legal heir, and only against submission of proof of death, and other necessary documents to the satisfaction of the Company, however no interest is payable on such repayments of deposits.
	*The above rates are also applicable for premature repayments in the case of death of a depositor.
	Prematurity repayments will be made only in favour of the first depositor.

GENERAL TERMS

- 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 TRANSPORT FINANCE COMPANY LIMITED**.

- 20) In the event of death of the first named depositor all payments on account of principal and / 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 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 payment will be transferred to "The Investor Education and Protection Fund" established by the Central Government under section 125 of the Companies Act, 2013.

- 27) The Company is having a valid Certificate of Registration No.07-00459 dated 17/04/2007 issued by the Reserve Bank of India under Section 45 IA of the Reserve Bank of India Act, 1934. The financial activities of the Company are regulated by the Reserve Bank of India. However, the Reserve Bank of India does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company or for the correctness of any of the statements or representations made or opinion expressed by the Company and for repayment of deposits/discharge of liabilities by the Company.

- 28) Total amount of exposure (aggregate dues) from facilities, both fund and non-fund based, extended to, and the aggregate dues from companies in the same group or other entities or business ventures in which the directors and/or the Company are holding substantial interest as on 31/03/2021 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, Sector-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, Secunderabad, 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 nearest rupee.

- 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.

- 38) 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 deposits. The Servicing of 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.

PROVISIONAL RECEIPT

Received with thanks from Mr/Ms./Minor cheque/DD/FD (in case of renewal) No ₹ For

Dated drawn on bank brancnch towards Recurring Deposit 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.

Date :

(Valid subject to realisation of cheque / receipt of funds in Company's account)

(For Shriram Transport Finance Company Limited)

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 : **SHIRIRAM 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:-

Particulars	As at March 31, 2021	As at March 31, 2020
I ASSETS		
1 Financial assets		
a) Cash and cash equivalents	11,050.93	3,088.99
b) Bank balance other than (a) above	5,390.89	4,225.93
c) Derivative financial instruments	169.25	758.73
d) Receivables		
(i) Trade receivables	8.92	10.50
(ii) Other receivables	49.90	5.64
e) Loans	1,08,303.04	1,02,231.63
f) Investments	3,197.85	2,798.48
g) Other financial assets	49.03	38.70
Total financial assets	1,28,219.81	1,13,158.60
2 Non-financial assets		
a) Current tax assets (net)	171.73	249.10
b) Deferred tax assets (net)	639.14	62.50
c) Investment property	2.00	2.03
d) Property, plant and equipment	124.44	149.88
e) Right-of-use assets	308.51	334.29
f) Other intangible assets	2.39	2.67
g) Other non-financial assets	210.84	169.57
Total non-financial assets	1,459.05	970.04
Total assets	1,29,678.86	1,14,128.64
II LIABILITIES AND EQUITY		
LIABILITIES		
1 Financial liabilities		
a) 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	255.51	143.44
(iii) Other payables	0.37	-
(iv) total outstanding dues of micro enterprises and small enterprises	0.54	1.13
b) Debt securities	40,061.87	34,266.96
c) Borrowings (other than debt securities)	45,281.37	42,474.60
d) Deposits	16,232.41	11,960.12
e) Subordinated liabilities	4,620.76	5,670.07
f) Lease liabilities	349.49	362.81
g) Other financial liabilities	964.35	912.32
Total financial liabilities	1,07,766.67	95,791.85
2 Non-financial liabilities		
a) Current tax liabilities (net)	102.02	102.02
b) Provisions	142.54	146.33
c) Other non-financial liabilities	99.26	83.28
Total non-financial liabilities	343.82	331.63
Total liabilities	1,08,110.49	96,123.48
3 Equity		
a) Equity share capital	253.06	226.88
b) Other equity	21,315.31	17,778.28
Total equity	21,568.37	18,005.16
Total liabilities and equity	1,29,678.86	1,14,128.64

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

Particulars	As at March 31, 2021	As at March 31, 2020
I ASSETS		
1 Financial assets		
a) Cash and cash equivalents	11,050.93	3,088.99
b) Bank balance other than (a) above	5,390.89	4,225.93
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2 Non-financial assets		
a) Current tax assets (net)	171.73	249.10
b) Deferred tax assets (net)	639.14	62.50
c) Investment property	2.00	2.03
d) Property, plant and equipment	124.44	149.88
e) Right-of-use assets	308.51	334.29
f) Other intangible assets	2.39	2.67
g) Other non-financial assets	210.84	169.57
Total non-financial assets	1,459.05	970.04
Total assets	1,29,678.86	1,14,128.64
II LIABILITIES AND EQUITY		
LIABILITIES		
1 Financial liabilities		
a) 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	255.51	143.44
(iii) Other payables	0.37	-
(iv) total outstanding dues of micro enterprises and small enterprises	0.54	1.13
b) Debt securities	40,061.87	34,266.96
c) Borrowings (other than debt securities)	45,281.37	42,474.60
d) Deposits	16,232.41	11,960.12
e) Subordinated liabilities	4,620.76	5,670.07
f) Lease liabilities	349.49	362.81
g) Other financial liabilities	964.35	912.32
Total financial liabilities	1,07,766.67	95,791.85
2 Non-financial liabilities		
a) Current tax liabilities (net)	102.02	102.02
b) Provisions	142.54	146.33
c) Other non-financial liabilities	99.26	83.28
Total non-financial liabilities	343.82	331.63
Total liabilities	1,08,110.49	96,123.48
3 Equity		
a) Equity share capital	253.06	226.88
b) Other equity	21,315.31	17,778.28
Total equity	21,568.37	18,005.16
Total liabilities and equity	1,29,678.86	1,14,128.64

Note: Brief particulars of Contingent Liabilities

(A) Contingent liabilities	(₹. in crores)
Particulars	As at March 31, 2021
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	1,976.41
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	2,232.26

(B) Commitments not provided for	(₹. in crores)
Particulars	As at March 31, 2021
a. Estimated amount of contracts remaining to be executed on capital account, net of advances	3.53
b. Commitments related to loans sanctioned but unrawn	148.66

I. (A) The amount which the Company can raise by way of deposits (1.5 times of Net Owned Funds) ₹ 28,318.37 crores

(B) The aggregate of public deposits held on 31.03.2021 ₹ 15,897.16 crores

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

K. The Company hereby declares that:

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

By Order of the Board
For Shriram Transport Finance Company Limited

S. LAKSHMINARAYAN
CHAIRMAN
(DIN 02806989)

Place: New Delhi
Date: 24.06.2021

The above text of advertisement has been approved by the Board of Directors at its meeting held on 24.06.2021 through Video conferencing and has been issued on the authority and in the name of the Board of Directors of the Company and a copy of 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

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 **SHIRIRAM TRANSPORT FINANCE COMPANY LIMITED** and deposited in under mentioned accounts :-

KOTAK MAHINDRA BANK A/C NO- 5211554670	Investment cheque along with application form & KYC documents to be submitted at select bank branches.
HDFC BANK A/C NO- 00600310036543	

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

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

Year Ended	Profit before provision for Tax	Profit after provision for tax	Equity Dividend Declared
31.03.19	3,778.27	2,563.99	Rate %
31.03.20	3,438.67	2,501.84	Amount *
31.03.21	3,278.01	2,487.26	50

120

328.22

136.76

463.90

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 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)

Signature of the Depositor's (Individuals)

First Applicant / Guardian	
Second Applicant / Guardian	
Third Applicant / Guardian	

1. In case of deposits in joint names, all the depositors must sign on the space provided above.

2. Thumb Impression must be attested by the magistrate or notary public

Nomination Details (Form DA1)

Nomination under section 45QB of the Reserve Bank of India Act, 1934 (read with section 45ZA of the Banking Regulation Act, 1949 and Rule 2(1) of the Banking Companies (Nomination) Rules, 1985) in respect of deposits with non-banking financial Companies. I/We,..... (Name and address), nominate the following person to whom in the event of my/our/minor's death the amount of the deposit, particulars whereof are given below, may be returned by Shriram Transport Finance Company Ltd.

Nominee Name: Mr./Ms./Minor _____

Address of Nominee: _____

City: _____ State: _____ PinCode: _____

Relationship with First Depositor	Age of Nominee	Date of Birth of Nominee (If Minor)*

*As the Nominee is Minor on this date, I/We appoint (Name, Address & Age) to receive the amount of Deposit on behalf of the Nominee in the event of my/our/minor's death during the minority of the nominee.

Declaration: I/We have read and understood the nomination rules prescribed by Reserve Bank of India and the Procedures/terms and conditions laid down by the Company governing the nomination facility and accept that they are binding on me/us.

Signature of the deposits for nomination

1) _____

2) _____

First Applicant / Guardian _____

Second Applicant / Guardian _____

Third Applicant / Guardian _____

Signature of Witness _____

Signature of Witness _____

- Investors are strongly advised to have their accounts in Joint names or use nomination facility.
- Interest rates are subject to change and the rate applicable will be the rate prevalent on the date of Recurring Deposit / conversion to Fixed Deposit.

For Office use only

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