### SHRIRAM UNNATI

**FIXED DEPOSITS**

**Application for Deposit**

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

**INTEREST RATES-ON FRESH DEPOSITS/RENEWALS** *(w.e.f. 1st May 2020)*

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>12</td>
<td>7.34</td>
<td>7.39</td>
<td>7.46</td>
<td>7.60</td>
<td>7.34</td>
<td>7.60</td>
<td>5,380</td>
</tr>
<tr>
<td>24</td>
<td>7.53</td>
<td>7.58</td>
<td>7.65</td>
<td>7.80</td>
<td>7.53</td>
<td>8.10</td>
<td>5,810</td>
</tr>
<tr>
<td>36</td>
<td>8.00</td>
<td>8.05</td>
<td>8.13</td>
<td>8.30</td>
<td>8.00</td>
<td>9.00</td>
<td>6,351</td>
</tr>
<tr>
<td>48</td>
<td>8.00</td>
<td>8.05</td>
<td>8.13</td>
<td>8.30</td>
<td>8.00</td>
<td>9.39</td>
<td>6,878</td>
</tr>
<tr>
<td>60</td>
<td>8.18</td>
<td>8.24</td>
<td>8.32</td>
<td><strong>8.50</strong></td>
<td>8.18</td>
<td>10.07</td>
<td>7,518</td>
</tr>
</tbody>
</table>

Additional interest of 0.25% p.a. will be paid for Senior citizen (Completed age 60 years on the date of deposit/renewal)
Additional interest of 0.25% p.a. on all Renewals, where the deposit is matured on or after 1st November 2019.
Additional interest of 0.15% p.a to employees of Shriram Group Companies and their relatives.
Deposits will be accepted in multiples of 1000/- subject to a minimum amount of 5000/-.
Cumulative deposits can be renewed for maturity value.

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

1. **Financial Assets**
   - Current assets:
     - Cash and cash equivalents: 1,912,354
     - Bank balance other than above: 10,003,107
   - Derivative instruments: 1,403,100
   - Recurrents: 5,003,980
     - Debtors (R): 3,003,980
     - Other receivables: 2,003,980
   - Loans: 1,000,000
     - Non-Performing Assets: 200,000
   - Investments: 1,000,000
   - Other financial assets: 200,000

2. **Non-financial assets**
   - Current assets (net): 10,687,907
     - Debtors (net): 7,577,907
   - Inventories: 300,000
   - Property, plant & equipment: 1,000,000
   - Other assets: 1,000,000
     - Non-Performing Assets: 200,000

3. **Total assets**
   - 18,929,000
     - 18,728,000

**LIABILITIES AND EQUITY**

1. **Financial Liabilities**
   - Long-term liabilities: 1,000,000
   - Short-term liabilities: 1,000,000

2. **Shareholders’ Equity**
   - Share capital: 20,000
   - Retained profit: 1,000,000
   - Total equity: 1,020,000

3. **Total liabilities and shareholders’ equity**
   - 18,929,000
     - 18,728,000

**Note:**

- Brief particulars of Contingent Liabilities
  - **(A) Contingent Liabilities**
    - (i) In respect of Income Tax demands where the Company has filed appeal before various authorities: 20,000
    - (ii) VAT demands where the Company has filed appeal before various authorities: 10,000
    - (iii) Service tax demand (old): 10,000
    - (iv) Guarantees and counter guarantees: 100,000
    - Total: 140,000
  - **(B) Commitments not provided for**
    - (i) Estimated amount of contracts remaining to be executed on capital account, net of advances: 50,000
    - (ii) Commitments related to loans sanctioned but undrawn: 20,000
    - (iii) Future minimum lease payments under non-cancellable operating lease: 10,000
    - Total: 80,000

- **(C) Restricted capital**
  - No financial assets
  - Current assets net of 10,000
  - Non-Performing Assets net of 200,000

**By Order of the Board**

S. LAKSHMINARAYANAN

**Director**

Place: Chennai

Date: 27.06.2019

**KOTAK MAHINDRA BANK A/C NO: 25115-54670**

**KOTAK MAHINDRA BANK A/C NO: 150003-100356543**

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

**How to apply**

1. Please fill in the attached application form in Block Letters, Tick (✓) Box wherever applicable.
2. All cheques/DD should be ‘At credit payee’ drawn in favour of SHRIRAM TRANSPORT FINANCE COMPANY LIMITED and deposited in under mentioned accounts:-

**KOTAK MAHINDRA BANK A/C NO: 25115-54670**
**KOTAK MAHINDRA BANK A/C NO: 150003-100356543**

All Communications with regards to deposits should be addressed to Company’s service centre addresses as mentioned in point no. 30 of Terms and Conditions governing acceptance of deposits.
Application form for Deposit

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

I/W wish to apply for Fresh/Renewal of Deposit

<table>
<thead>
<tr>
<th>Type of Deposit</th>
<th>Fresh</th>
<th>Renewal</th>
<th>Both</th>
<th></th>
</tr>
</thead>
</table>

Payment Details

<table>
<thead>
<tr>
<th>Cheque</th>
<th>RTGS/NEFT</th>
<th>IF RTGS/NEFT, UTR No.</th>
<th></th>
</tr>
</thead>
</table>

Cheque/DD No. ___________ Dated ___________ Favouring Shriram Transport Finance Company Limited

Drawn on ___________ Amount ___________ (Rupees ___________)

If Renewal, Old Cert. No. ___________ Maturity Date ___________ Maturity Amount Rs. ___________

Renewal Amount Rs. ___________ Balance to be refunded / paid Rs. ___________

Total Investment Amount ___________ (Rupees ___________)

Deposit Repayment to be made to

<table>
<thead>
<tr>
<th>Sole/First Applicant</th>
<th>Anyone or Survivor/s</th>
<th>Former or Survivor/s</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Type of Receipt</th>
<th>E-Receipt</th>
<th></th>
</tr>
</thead>
</table>

Tenure (Months) 12 24 36 48 60

<table>
<thead>
<tr>
<th>Scheme</th>
<th>Cumulative</th>
<th>Monthly interest payout</th>
<th>Quarterly interest payout</th>
<th>Half-Yearly interest payout</th>
<th>Yearly interest payout</th>
</tr>
</thead>
</table>

Investor details as appear in KYC documents

First Applicant Details: Customer ID: _______________________ DOB: ___________ M/F/Others Married Unmarried

Father’s / Husband’s Name: ________________________

Mother’s Name: ________________________

Correspondence Address: _____________________________ City: ___________ State: ___________ Pin Code: ___________

Permanent Address: Same as Above

City: ___________ State: ___________ Pin Code: ___________

Email ID: _____________________________ Mobile No.: ___________

Income Tax Permanent Account Number (PAN): ________________________

KYC Number (If any): _____________________________

Tax to be deducted: Yes No Form 15G / Form 15H furnished: Yes No

Shriram Group Employee Yes No Organization Name: _____________________________ Employee Code: ___________

Category of First Applicant: ___________

Status of the First Applicant: Resident Individual

*Minor: Yes No Senior Citizen: Yes No

<table>
<thead>
<tr>
<th>Member of Public</th>
<th>Shareholder</th>
<th>Director</th>
<th>Promoter</th>
<th>Relative of Director</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>HUF</td>
<td>Firms</td>
<td>Corporate</td>
<td>Trust</td>
</tr>
</tbody>
</table>

Age proof to be submitted if 1st Applicant is Minor/Senior Citizen

* Guardian Name is mandatory if any of the applicant is Minor.

* In the case of deposit in the name of Minor only the FATHER or MOTHER of the Minor should sign this form.

Occupation: Service Private Sector Public Sector Government Sector Business

Other (Kindly Specify): _____________________________

Please tick (*) if following is additionally applicable to you: Politically Exposed Person (PEP) Relative of PEP

Self attested KYC Documents (Id Proof and Address Proof)

<table>
<thead>
<tr>
<th>Aadhar No: _______________________</th>
<th>Passport No: _______________________</th>
<th>Passport Expiry Date: _______________________</th>
</tr>
</thead>
<tbody>
<tr>
<td>Voter ID No: ____________________</td>
<td>Driving License No: _____________</td>
<td>Driving License Expiry Date: _____________</td>
</tr>
<tr>
<td>Others (Refer Clause 4 of Terms and Conditions) Kindly Specify: _____________________________</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Details of Bank Account (Sole/First Named Depositor)

Bank Account No: _____________________________ Bank Name: _____________________________

MICR Code: _____________________________ Bank Branch: _____________________________

IFSC Code: _____________________________

(Cancelled cheque leaf to be provided for proof of Account details) Account: Saving Current
<table>
<thead>
<tr>
<th>Category of Third Applicant</th>
<th>Status of the Third Applicant</th>
<th>*Minor:</th>
<th>Senior Citizen:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Member of Public</td>
<td>Resident Individual</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Shareholder</td>
<td>HUF</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Director</td>
<td>Corporate</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Promoter</td>
<td>Trust</td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>

* Guardian Name is mandatory if any of the applicant is Minor.

* In the case of deposit in the name of Minor only the FATHER or MOTHER of the Minor should sign this form.

### Third Applicant Details

**Customer ID:**

<table>
<thead>
<tr>
<th>Mr./Ms./Minor</th>
<th>/ /</th>
</tr>
</thead>
</table>

**DOB:**

<table>
<thead>
<tr>
<th>M</th>
<th>F</th>
<th>Others</th>
<th>Married</th>
<th>Unmarried</th>
</tr>
</thead>
</table>

**Mother’s Name:**

**Natural Guardian’s Name:**

**Address:**

<table>
<thead>
<tr>
<th>City</th>
<th>State</th>
<th>Pin Code</th>
</tr>
</thead>
</table>

**Income Tax Permanent Account Number:**

**CKYD Number (if any):**

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### Second Applicant Details

**Customer ID:**

<table>
<thead>
<tr>
<th>Mr./Ms./Minor</th>
<th>/ /</th>
</tr>
</thead>
</table>

**DOB:**

<table>
<thead>
<tr>
<th>M</th>
<th>F</th>
<th>Others</th>
<th>Married</th>
<th>Unmarried</th>
</tr>
</thead>
</table>

**Father’s/Husband’s Name:**

**Mother’s Name:**

**Natural Guardian’s Name:**

**Address:**

<table>
<thead>
<tr>
<th>City</th>
<th>State</th>
<th>Pin Code</th>
</tr>
</thead>
</table>

**Income Tax Permanent Account Number:**

**CKYD Number (if any):**

---

### Category of Second Applicant

**Member of Public:**

**Shareholder:**

**Director:**

**Promoter:**

**Relative of Director:**

**Trust:**

---

**Occupation:**

<table>
<thead>
<tr>
<th>Service</th>
<th>Private Sector</th>
<th>Public Sector</th>
<th>Government Sector</th>
<th>Professional</th>
<th>Self Employed</th>
<th>Retired</th>
<th>Housewife</th>
<th>Student</th>
<th>Business</th>
</tr>
</thead>
</table>

**Other (Kindly Specify):**

---

Please tick (✓) if following is additionally applicable to you: Politically Exposed Person (PEP) Relative of PEP

### Second Self attested KYC Documents

- Aadhar No: ____________________________
- Passport No: _________________________
- Passport Expiry Date: _____________
- Driving License No: _________________________
- Driving License Expiry Date: _____________
- Others (Refer Clause 4 of Terms and Conditions) Kindly Specify: ____________________________

---

### Third Self attested KYC Documents

- Aadhar No: ____________________________
- Passport No: _________________________
- Passport Expiry Date: _____________
- Driving License No: _________________________
- Driving License Expiry Date: _____________
- Others (Refer Clause 4 of Terms and Conditions) Kindly Specify: ____________________________

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### General Notes

- **Natural Guardian Details:**
  - Mr./Ms. ____________________________
  - DOB: ____________________________
  - GENDER: M | F | Others
  - Address: ____________________________
  - City: _____________
  - State: _____________
  - Pin Code: _____________
  - Email ID: ____________________________
  - Mobile No. ____________________________

- **Income Tax Permanent Account Number:**
  - PAN: ____________________________
  - CKYD Number (if any): ____________________________

- **Category of Guardian:**
  - Member of Public
  - Shareholder
  - Director
  - Relative of Director
  - Promoter
  - Politically Exposed Person (PEP)
  - Relative of PEP

- **Second Applicant Details:**
  - Customer ID: ____________________________
  - DOB: ____________________________
  - GENDER: M | F | Others
  - Marital Status: Married | Unmarried
  - Father’s/Husband’s Name: ____________________________
  - Mother’s Name: ____________________________
  - Natural Guardian’s Name: ____________________________
  - Address: ____________________________
  - City: _____________
  - State: _____________
  - Pin Code: _____________
  - Email ID: ____________________________
  - Mobile No. ____________________________

- **Income Tax Permanent Account Number:**
  - PAN: ____________________________
  - CKYD Number (if any): ____________________________

---

Please tick (✓) if following is additionally applicable to you: Politically Exposed Person (PEP) Relative of PEP

---

### General Notes

- **Category of Third Applicant:**
  - Member of Public
  - Shareholder
  - Director
  - Promoter
  - Relative of Director

- **Status of the Third Applicant:**
  - Resident Individual
  - HUF
  - Firms
  - Corporate

- **Third Self attested KYC Documents:**
  - Aadhar No: ____________________________
  - Passport No: _________________________
  - Passport Expiry Date: _____________
  - Driving License No: _________________________
  - Driving License Expiry Date: _____________
  - Others (Refer Clause 4 of Terms and Conditions) Kindly Specify: ____________________________

---

### General Notes

- **Age proof to be submitted if 2nd Applicant is Minor/Senior Citizen:**
  - *Guardian Name is mandatory if any of the applicant is Minor.
  - *In the case of deposit in the name of Minor only the FATHER or MOTHER of the Minor should sign this form.
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 named depositor mentioned in my/our application is the beneficial owner of this deposit and as such he/she should be treated as the payee for the purpose of tax 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 Fixed Deposits and that the amount kept in the deposit is through legitimate source and does not involve directly or indirectly any proceeds of schedule of offence and/or is not designed for the purpose of any contravention or evasion of the provisions of the Prevention of Money Laundering Act, 2002 and any Rules, Notifications, Guidelines or Directions there under, as amended from time to time. I/We shall provide any further information and fully co-operate in investigation as and when required by the Company in accordance to the applicable law. I/We further affirm that the detail provided by me/us is/are true in all respect and nothing has been concealed. I/We authorize Shriram Transport Finance Company Ltd to contact me/us, in person, by post, telephone, e-mail, using short messaging service (SMS), WhatsApp, Bots relating to my/our deposits.

<table>
<thead>
<tr>
<th>First Applicant</th>
<th>Second Applicant</th>
<th>Third Applicant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Affix a latest Photograph with signature (DO NOT STAPLE)</td>
<td>Affix a latest Photograph with signature (DO NOT STAPLE)</td>
<td>Affix a latest Photograph with signature (DO NOT STAPLE)</td>
</tr>
</tbody>
</table>

Signature of the Depositor’s (Individuals) (Non- Individual/Companies etc., Please mention Name & Designation)

<table>
<thead>
<tr>
<th>First Applicant / Guardian</th>
<th>Second Applicant / Guardian</th>
<th>Third Applicant / Guardian</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
<td>Designation</td>
<td>Seal &amp; Signature</td>
</tr>
</tbody>
</table>

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, Regd. Office: 3rd Floor, Mokambika Complex, No. 4 Lady Desika Road, Mylapore, Chennai - 600 004, Tamil Nadu.

Nominee Name M/s. / Minor

Address of Nominee _____________________________________________________________

<table>
<thead>
<tr>
<th>City</th>
<th>State</th>
<th>PIN</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Relationship with First Depositor</th>
<th>Age of Nominee</th>
<th>Date of Birth of Nominee [ If Minor]*</th>
</tr>
</thead>
</table>

* 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.

<table>
<thead>
<tr>
<th>Signature of the Depositors For Nomination</th>
<th>Name and Address of Witness for Nomination</th>
</tr>
</thead>
<tbody>
<tr>
<td>1) First Applicant / Guardian</td>
<td>2) Second Applicant / Guardian</td>
</tr>
<tr>
<td>3) Third Applicant / Guardian</td>
<td></td>
</tr>
</tbody>
</table>

- 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 Deposit / Renewal.

For office use only

<table>
<thead>
<tr>
<th>TR number</th>
<th>Cert number</th>
<th>Cert date</th>
<th>Checked By</th>
<th>Authenticated by</th>
<th>Authentication date</th>
</tr>
</thead>
</table>
TERMS AND CONDITIONS GOVERNING ACCEPTANCE OF DEPOSITS

1) MINIMUM DEPOSIT

Deposit will be accepted in multiples of Rs. 1000.00 subject to minimum amount Rs. 5,000.00.

2) BICLENDAR TENDENCY

For deposits with tenure of 5 years or less, in terms of cumulative deposits for different tenures as mentioned on the face of the deposit slip. Where the tenure of the Scheme is less than 5 years, in terms of cumulative deposits for different tenures as mentioned on the face of the deposit slip. Where the tenure of the Scheme is less than 5 years, in terms of cumulative deposits for different tenures as mentioned on the face of the deposit slip. Where the tenure of the Scheme is less than 5 years, in terms of cumulative deposits for different tenures as mentioned on the face of the deposit slip.

3) INTEREST RATE

The interest rate is fixed till the end of the period of deposit. It will be compounded Cumulatively from the date of opening of deposit till the end date of deposit. Interest will be paid till the nearest working date of 15th March in case of non-cumulative deposits.

4) IDENTIFICATION OF DEPOSITORS

The applicant should ensure that all the necessary documents prescribed by the Reserve Bank of India, or applicable should be submitted with the RBI prescribed form of D proof and Address proof. Any one of the following KYC documents which contains this photograph of the concerned person can be submitted for identification of a depositor of the said address.

- Identity Card
- Passport
- Driving License
- Voter Identity Card
- Aadhar Card
- Bank Account Statement

In addition to the above documents, the following additional documents can be obtained for the limited purpose of proof of address.

- Utility Bill (not more than 2 months old of any service provider (electricity, telephones, and landline mobile phones, gas, water, etc.))
- Property Tax Receipt
- Bank Account or FD Statement in account holder’s name
- Police or Motor vehicle driving license issued by Government
- Current Ration Card
- Any Self-attested Affidavit
- Any other document as considered relevant by the branch

5) CLOSING OF DEPOSIT

- To close the deposit before maturity, a formal application should be submitted along with an application fee of Rs. 500.00 (Fifty Rupees), which is non-refundable, for each application. The closing of the deposit will result in the payment of interest up to the close date of the deposit.

6) RENEWAL

- Renewal of deposits will be an option of re-instatement of the deposit for the same tenure and interest rate if approved by the bank.
- The depositor who re-instates the deposit on maturity will have to pay the applicable interest on the new principal amount.
- The re-instatement will be processed if the new principal amount is equal to or greater than the original principal amount.

7) IDENTIFICATION OF DEPOSITORS

- The identification of the depositor should be made on the basis of the photographs of the depositor.
- In addition to the above documents, the following additional documents can be obtained for the limited purpose of proof of identity.

- Identity Card
- Voter Identity Card
- Driving License
- Aadhar Card
- Bank Account Statement

- Police or Motor vehicle driving license issued by Government
- Current Ration Card
- Any Self-attested Affidavit
- Any other document as considered relevant by the branch

8) TRUST AND FUNDING

- Entity registration certificate
- Trust deed
- Proof of identity and address as per KYC documents mentioned for individuals of the authorized signatory of the trust

9) CENTRALIZED REGISTRATION

- Deposits (both P&F or C&F) will be accepted subject to the following conditions as may be required by the Company:

- The company will deposit funds
- The company will be liable for the tax implications
- The account will be frozen
- The account will be closed
- The account will be terminated

10) JOINT DEPOSITS

- The account must be joint in the same names in which the deposit is made
- All co-depositors will be beneficiaries in case of death of any co-depositor
- All co-depositors will be required to give a joint indication of acceptance of the terms and conditions of the deposit

11) DEATH OF THE DEPOSITOR

- On the death of the depositor, the next of kin (as mentioned in the declaration) will be entitled to the entire deposit
- The next of kin will be responsible for the timely payment of all the necessary taxes and duties

12) UNCLAIMED INTEREST

- The unclaimed interest will be paid on the expiry of the deposit period
- The unclaimed interest will be paid on the death of the depositor
- The unclaimed interest will be paid on the closure of the deposit account

13) GENERAL TERMS

- The general terms and conditions governing acceptance of deposits will be subject to variation without any prior intimation
- The maximum tenure of deposit will be subject to variation
- The interest rate will be subject to variation
- The minimum deposit will be subject to variation
- The maximum amount of deposit will be subject to variation
- The bank reserves the right to revise the terms and conditions at any time
- The bank reserves the right to terminate the deposit at any time

14) DEPOSIT CERTIFICATE

- Depositors will be entitled to receive a hard copy of the deposit certificate by post or email to the registered address of the depositor

15)這個页面包含對存款條款的詳細描述。