



Shriram Transport Finance Company Limited

Corporate Identity No. (CIN) L65191TN1979PLC007874

Regd. Office: 3rd Floor, Mookambika Complex, No. 4, Lady Desika Road, Mylapore, Chennai - 600 004, Tamil Nadu. Ph.: +91-44-24990356.

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 FIXED DEPOSITS

FD rated
"FAAA / Stable"
by CRISIL.

Application for Deposit

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

FD rated
"MAA+ / with
Stable Outlook"
by ICRA

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

NORMAL SCHEME							
Period (months)	Non-cumulative Deposits				Cumulative Deposit		maturity value for Rs.5000/-
	Monthly % p.a	Quarterly % p.a	Half yearly % p.a	Yearly %p.a	Rate % (p.a on Monthly rests)	Effective yield % p.a.	
12	7.34	7.39	7.46	7.60	7.34	7.60	5,380
24	7.53	7.58	7.65	7.80	7.53	8.10	5,810
36	8.00	8.05	8.13	8.30	8.00	9.00	6,351
48	8.00	8.05	8.13	8.30	8.00	9.39	6,878
60	8.18	8.24	8.32	8.50	8.18	10.07	7,518

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 PREVALENT ON THE DATE OF DEPOSIT / RENEWAL.



TO BE SPECIFIED AS PER THE PRO

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

and its subsidiary with details of branches

Abbar, Abu Road, Adankali, Adilabad, Adimaly, Adityapur, Adoni, Adoor, Ager, Agaraisla, Agaraisla I, Agri, Agri Regional Office, Ahmednagar, Ahmednagar II, Ahme

[illegible][illegible]

Particulars	As at March 31, 2010	As at March 31, 2019
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II	LIABILITIES AND EQUITY		
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Derivative financial instruments	8,342.19	468.26
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2 Non-financial liabilities	10,000,000	10,000,000
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Provisions	13,327.01	12,733.43
Other non-financial liabilities	28,722.30	31,974.81

Note: Brief particulars of Contingent Liabilities

Particulars	As at March 31, 2019
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(b) Commitments not provided for		(₹ in lacs)

(1.5 times of Net Owned Funds)

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

1) The Company has complied with the applicable provisions of the RBI Directions;

2) The deposits accepted by the Company are unsecured and rank pari passu with other

4) The Company is not in default in the repayment of deposits or interest thereon.

For Shriram Transport Finance Company Limited

S. LAKSHMINARAYANAN

Date: 27.06.2019 (DIN 02808698)

Directors of the Company and has been approved by the Board of Directors at its meeting held on

Regional Office of the Department of Non-Banking Companies of the Reserve Bank of India,

1. Please fill in the attached application form in Block Letters

2. All cheques/DD should be 'A/c payee' drawn in favour of

and deposited in under mentioned accounts :-

KOTAK MAHINDRA BANK A/C NO. 5211551870 Investment cheque along with application form &

HDFC BANK A/C NO- 00600310036543	submitted at select bank branches.
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All Communications with regards to deposits should be addressed to

Terms and Conditions governing acceptance of deposits.

Year Ended	Profit before provision	Profit after provision	Equity Dividend Declared
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* The dividend amount is inclusive of dividend distribution tax.



Shriram Transport Finance Company Limited

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Mylapore, Chennai - 600 004, Tamil Nadu. Ph.: +91-44-24990356, 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 : Sub Broker code- _____

Branch :

Application form for Deposit

We neither accept nor permit intermediary or employee to accept cash.

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

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

Type of Deposit Fresh ☐ Renewal ☐ Both ☐

Payment Details Cheque ☐ RTGS/NEFT ☐ If RTGS/NEFT, UTR No. _____

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

Sole/First Applicant ☐ Anyone or Survivor/s ☐ Former or Survivor/s ☐

Type of Receipt

Physical Receipt ☐ E-Receipt ☐

Auto Renewal ☐ Auto refund ☐

(Default option Auto Renewal, if no option selected)

Renewal for: ☐ Principal Amount ☐ Principal with Interest Amount

(Default option Principal with Interest Amount, if no option selected)

Tenure (Months)

12 ☐

24 ☐

36 ☐

48 ☐

60 ☐

Scheme

☐ Cumulative

☐ Monthly interest payout

☐ Quarterly interest payout

☐ Half-Yearly interest payout

☐ Yearly interest payout

Investor details as appear in KYC documents

First Applicant Details: Customer ID : _____ DOB ____/____/____ GENDER _____ Marital Status _____

Mr. / Ms. / Minor _____ / ____/____/____ 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) _____

CKYC 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

Member of Public ☐

Shareholder ☐

Director ☐

Promoter ☐

Relative of Director ☐

Status of the First Applicant

Resident Individual ☐

HUF ☐

Firms ☐

Corporate ☐

Trust ☐

*Minor:

Yes ☐

No ☐

Senior Citizen:

Yes ☐

No ☐

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
☐ Professional ☐ Self Employed ☐ Retired ☐ Housewife ☐ Student ☐ 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)

☐ Aadhar No : _____ ☐ Passport No : _____ Passport Expiry Date: _____

☐ Voter ID No : _____ ☐ Driving License No : _____ Driving License Expiry Date : _____

☐ Others (Refer Clause 4 of Terms and Conditions) Kindly Specify _____

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 ☐

Natural Guardian Details :

DOB GENDER
Mr./Ms. _____ /_____/____ M ☐ F ☐ Others ☐
Address: _____
City _____ State _____ Pin Code _____
Email ID: _____ Mobile No. _____

Income Tax Permanent Account Number (PAN)

CKYC Number (If any)

Category of Guardian

Member of Public ☐ Shareholder ☐ Director ☐ Relative of Director ☐ Promoter ☐
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)

☐ Aadhar No : _____ ☐ Passport No : _____ Passport Expiry Date : _____
☐ Voter ID No : _____ ☐ Driving License No : _____ Driving License Expiry Date : _____
☐ Others (Refer Clause 4 of Terms and Conditions) Kindly Specify _____

Second Applicant Details: Customer ID :

DOB GENDER MARITAL STATUS
Mr. / Ms. / Minor _____ /_____/____ M ☐ F ☐ Others ☐ 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)

CKYC Number (If any)

Category of Second Applicant**Status of the Second Applicant*****Minor:****Senior Citizen:**

Member of Public <input type="checkbox"/>	Resident Individual <input type="checkbox"/>	Yes <input type="checkbox"/>	Yes <input type="checkbox"/>
Shareholder <input type="checkbox"/>	HUF <input type="checkbox"/>	No <input type="checkbox"/>	No <input type="checkbox"/>
Director <input type="checkbox"/>	Firms <input type="checkbox"/>		
Promoter <input type="checkbox"/>	Corporate <input type="checkbox"/>		
Relative of Director <input type="checkbox"/>	Trust <input type="checkbox"/>		

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.

Occupation: ☐ Service ☐ Private Sector ☐ Public Sector ☐ Government Sector
☐ Professional ☐ Self Employed ☐ Retired ☐ Housewife ☐ Student ☐ 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)**

☐ Aadhar No : _____ ☐ Passport No : _____ Passport Expiry Date : _____
☐ Voter ID No : _____ ☐ Driving License No : _____ Driving License Expiry Date : _____
☐ Others (Refer Clause 4 of Terms and Conditions) Kindly Specify _____

Third Applicant Details: Customer ID :

DOB GENDER Marital Status
Mr. / Ms. / Minor _____ /_____/____ M ☐ F ☐ Others ☐ 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)

CKYC Number (If any)

Category of Third Applicant**Status of the Third Applicant*****Minor:****Senior Citizen:**

Member of Public <input type="checkbox"/>	Resident Individual <input type="checkbox"/>	Yes <input type="checkbox"/>	Yes <input type="checkbox"/>
Shareholder <input type="checkbox"/>	HUF <input type="checkbox"/>	No <input type="checkbox"/>	No <input type="checkbox"/>
Director <input type="checkbox"/>	Firms <input type="checkbox"/>		
Promoter <input type="checkbox"/>	Corporate <input type="checkbox"/>		
Relative of Director <input type="checkbox"/>	Trust <input type="checkbox"/>		

Age proof to be submitted if 3rd 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
☐ Professional ☐ Self Employed ☐ Retired ☐ Housewife ☐ Student ☐ 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)**

☐ Aadhar No : _____ ☐ Passport No : _____ Passport Expiry Date : _____
☐ Voter ID No : _____ ☐ Driving License No : _____ Driving License Expiry Date : _____
☐ Others (Refer Clause 4 of Terms and Conditions) Kindly Specify _____

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.

First Applicant	Second Applicant	Third Applicant
<p>Affix a latest Photograph with signature (DO NOT STAPLE)</p>	<p>Affix a latest Photograph with signature (DO NOT STAPLE)</p>	<p>Affix a latest Photograph with signature (DO NOT STAPLE)</p>

Signature of the Depositor's (Individuals)		(Non- Individual/Companies etc., Please mention Name & Designation)		
First Applicant / Guardian		Name	Designation	Seal & Signature
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, Regd. Office: 3rd Floor, Moookambika Complex, No. 4 Lady Desika Road, Mylapore, Chennai - 600 004, Tamil Nadu.

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

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.

Name and Address of Witness 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 Deposit / Renewal.

For office use only

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

TERMS AND CONDITIONS GOVERNING ACCEPTANCE OF DEPOSITS

1) MINIMUM DEPOSIT

Deposits will be accepted in multiples of Rs. 1,000/- subject to a minimum amount of Rs. 5,000/-.

2) 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 multiple selection made, the deposit will be treated as placed in Cumulative Deposit Scheme for 36 months. In case customer opts for Non-Cumulative deposit option but the interest payout frequency is not indicated or multiple selection is made in the application form, the deposit will be treated as placed in monthly payout frequency scheme.

3) INTEREST:

Interest rate is fixed for the entire period of deposit. Interest will be computed on Cumulative deposit from the date of deposit (date of banking) 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 schedule.

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

- Passport
- PAN Card with Address proof
- 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.
- Aadhar Card
- Photograph needs to be submitted at the time of placing of fresh deposit.

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

- Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill).
- Property or Municipal Tax receipt
- Bank account or Post Office savings bank account statement
- Pension or family pension payment orders (PPOs) issued to retired employee's 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.

Company

- Certificate of incorporation.
- Memorandum and Articles of Association.
- Resolution from the Board of Directors and power of attorney granted to its Managers, Officers or employees to transact on its behalf.
- PAN copy of the company
- Proof of identity and address (as per KYC documents mentioned for individuals) of the authorised signatory of the company signing the application.

Partnership Firm

- Registration certificate
- Partnership deed
- Authorised signatory List
- 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
- Proof of identity and address (as per KYC documents mentioned for individuals) of the Karta.

Trust and Foundations

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

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.
- 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.
- Such information as may be required to collectively establish the legal existence of such an association or body of individuals.

5) CENTRAL KYC REGISTRY

Reserve Bank Of India has mandated financial institutions to share KYC information to a Central KYC registry (CERSAI) who shall allot a common KYC number. Depositor(s) are requested to share with us such number upon receipt of the same.

6) HINDU UNDIVIDED FAMILY (HUF) DEPOSITS

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

7) 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)". 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.
- Deposits pertaining to Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family cannot be held jointly.

8) NOMINATION

- 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/her deposit in the Company shall vest in the event of his or her 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.
- 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 holder.
- 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 interest paid and/or credited to a depositor if the gross 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/Holder 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 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 Rs. 50,000/- or aggregating all deposits (Fixed deposit (FD) and Recurring deposit (RD)) is equal or more than Rs. 500,000/- or the interest is crossing the prescribed limit.
- 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 though the Depositors may have already furnished the forms for the current financial year.
- 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.

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 at 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).

11) RENEWALS

- 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.
- Renewal of deposit will be for an amount 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 Depositor makes multiple or no selection between auto renewal and auto refund then 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.
- Cumulative deposits can be renewed for maturity value.
- A deposit can be renewed for a lower multiple of Rs. 1,000/- by giving suitable instructions for repayment of balance amount.
- A deposit can also be renewed for a higher multiple of Rs. 1,000/- 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 / third 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.
- 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 (RD 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 both/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

- 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 "F or S/s" clause, the discharge has to be made by the first named depositor only. However, in the case of deposit with "A or S/s" clause, any one of the depositor may give the discharge.
- If the depositor has opted for auto refund 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.
- 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).

14) PREMATURETY PAYMENT

- 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.
- 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 Redemption 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 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 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

- The Fixed deposit receipt will be issued, subject to cheque realisation/ receipt of funds in company's account. In case of cheque dishonourment 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.
- 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 Cheque/ 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 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.
- Deposit receipts issued by the Company are not transferable.
- Depositors are requested to intimate 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.
- 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.
- 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.
- 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 Branch of Company Law Tribunal, whose full address is, 3rd Floor, Corporate Bhavan (UTI Building), No.29, Rajaji Salai, Chennai 600 001, Tamil Nadu for redressal.
- 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.
- 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 I A 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.
- 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 31/03/2019 is Rs. 1,394.66 lacs.
- Credit Rating CRISIL Limited "FAAA/Stable" and ICRA "MAA++ 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 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.
- All correspondence with regard to deposits should be addressed to the Company's following service centres: Chennai: No.95 (29/2), Habibullah Road, Opp. To Mennett/Venkata Subbarao School), T Nagar, Chennai-600017, Phone:+91 44 49371111, Email: customersupport@stfc.in; Mumbai: Office No.104 & 105 1st Floor, Level 1, Rupa Solitaire, Sec-1, Millennium Business Park, Mahape, Mumbai-400710, Phone :+91 22 41574545, Email : customersupport@stfc.in; Secunderabad : 1st Floor, Maspack House, D. No.12-13-1274, Street No.8, Tanaka, Secunderabad-500017, Phone:+91 40 44182800, Email: 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.
- 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.
- 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.
- The Scheme is not open for Non-Resident Indians and Foreign Nationals.
- Email ID and Mobile number is mandatory for investment in Fixed Deposit, where certificate mode is opted as E-Receipt