

# **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.

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# SHRIRAM

ED DEPOSI



# Application for Deposit

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

"MAA+/ with Stable Outlook by ICRA

INTEREST RATES-ON FRESH DEPOSITS / RENEWALS (w.e.f. 15th June 2018)

	NORMAL SCHEME					SENIOR CITIZEN SCHEME*									
	No	n-Cumulat	tive Deposi	ts	Cumi	ulative Dep	posits	Non-Cumulative Deposits			;	Cumulative Deposits			
Period (months)	Monthly % p.a	Quarterly % p.a	Half yearly % p.a	Yearly % p.a	Rate % (p.a at Monthly rests)	Yield	Maturity value for ₹ 5,000/-	Period	,	Quarterly % p.a	Half yearly % p.a	Yearly % p.a	Rate % (p.a at Monthly rests)	Effective Yield % p.a	Maturity value for ₹ 5,000/-
12	7.49	7.54	7.61	7.75	7.49	7.75	5,388	12	7.72	7.77	7.85	8.00	7.72	8.00	5,400
24	7.72	7.77	7.85	8.00	7.72	8.32	5,832	24	7.95	8.00	8.08	8.25	7.95	8.59	5,859
36	8.28	8.34	8.42	8.60	8.28	9.36	6,404	36	8.51	8.57	8.66	8.85	8.51	9.66	6,449
48	8.28	8.34	8.42	8.60	8.28	9.78	6,956	48	8.51	8.57	8.66	8.85	8.51	10.10	7,020
60	8.28	8.34	8.42	8.60	8.28	10.21	7,553	60	8.51	8.57	8.66	8.85	8.51	10.56	7,640

\*Completed age-60 years on the date of deposit/renewal.

Additional interest of 0.15% p.a on all Renewals, where the deposit is matured on or after 15<sup>th</sup> June 2018.

Additional interest of 0.15% p.a to employees and employee's relatives. (All Shriram Group employees).

Deposits will be accepted in multiples of ₹ 1,000/- subject to a minimum amount of ₹ 5,000/- per deposit for cumulative deposits and ₹ 10,000/- per deposit for non-cumulative deposits. Cumulative deposits can be renewed for maturity value.

INTEREST RATES ARE SUBJECT TO CHANGE AND THE RATE APPLICABLE WILL BE THE RATE PREVALENT ON THE DATE OF DEPOSIT / RENEWAL

## TERMS AND CONDITIONS GOVERNING ACCEPTANCE OF DEPOSITS

### MINIMUM DEPOSIT 1)

Deposits will be accepted in multiples of  $\ref{total}$  1,000/- subject to a minimum amount of  $\ref{total}$  5,000/- for cumulative deposit and  $\ref{total}$  10,000/- for non-cumulative deposit.

### INTEREST PAYMENT

Interest payment will be made only through National Electronic Fund Transfer (NEFT).

## Interest for Non-cumulative Deposit will be paid as per 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

IDENTIFICATION OF DEPOSITORS

To comply with "Know your customer" guidelines for NBFCs prescribed by the Reserve Bank of India, first applicant 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 first depositor) can be submitted for identification and proof of residential address.

- a) Passport PAN Card with Address proof
- d)
- PAIN CARD WITH NOUTES P. S. D. 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.
- Photograph needs to be submitted at the time of placing of fresh deposit/renewal of existing

# In addition to the above documents, 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, postpaid mobile phone, piped gas, water bill).
  b) Property or Municipal Tax receipt
- Bank account or Post Office savings bank account statement
- 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. e)
- f)

- Company

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

## Hindu Undivided Family (HUF) a) HUF PAN Card

- Deed of declaration of HUF b)
- c) 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
  a) Resolution of the managing body of such Association or Body of Individuals.
  b) Power of attorney granted to him to transact on its behalf.
  c) 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.

  HINDU UNDIVIDED FAMILY (HUF) DEPOSITS

  Deposits of HUF will be accepted subject to production of necessary documents as required by the Company.
- JOINT DEPOSITS
- Deposits may be made in the joint names of two/three persons under "First or Survivor/s (F or S/s)" or "Anyone or Survivor/s (A or S/s)". All communications will be addressed to the first depositor. All interest payment and repayment of deposits will be made in the name of the first depositor. Deposits pertaining to Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family cannot be held jointly. 6)

5)

- The depositor and/or the depositors, where deposits are made by more than one person jointly may, at any The depositor around net depositors, where deposits are make by those trian the person forming may a rain 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 depositing 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
- 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. 8)
- A minor can be a nominee represented by his natural/court appointed guardian. 10)

## INCOME-TAX PROVISIONS

- 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
- amount of interest paid and/or credited to a depositor if the gross interest exceeds the prescribed limit during the financial year. Non-assessees are requested, if necessary, to furnish the prescribed form as per Income Tax Act in force from time to time, quoting PAN, for non-deduction of tax at source. The depositors are presumed to be aware of the penal provisions of the said Act in case of false declaration and the Company will in no way be responsible for such false declaration made by the depositor. 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 certificates would be dispatched to that address. However, if both the addresses are different, then the TDS certificates would be printed with the address as updated with NSDL at the time of PAN application 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 forms for amendments/changes in PAN data and please intimate the said changes to the company also. the said changes to the company also.

- 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 till such time instructions to the contrary are received. In such cases the depositor need not submit the original certificate for renewal.

- 17) The investor would have the option of changing the mode from auto renewal to auto refund and vice versa by giving necessary instructions atleast 15 days prior to maturity.
- Cumulative deposits can be renewed for maturity value.
- A deposit can be renewed for a lower multiple of ₹ 1,000/- by giving suitable instructions for repayment of balance amount.
- A deposit can also be renewed for a higher multiple of ₹ 1,000/- by giving the differential amount. Such 20) 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
- 21) 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.  $Renewal \ of \ deposits \ by \ a \ change \ in \ the \ first \ named \ depositor \ is \ not \ possible \ in \ the \ case \ of \ For \ S/s \ accounts.$ 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.

## 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). 28)

## PREMATURITY PAYMENT

- The company reserves the right to allow, at its absolute discretion, withdrawal of 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-p	No repayment (Not applicable in case of premature repayment in the event of death of the depositor**)
After 3 months but before 6 mg	onths No Interest*
After 6 months but before the of maturity	The Interest payable shall be 2 per cent lower than the Interest rate applicable to a deposit for the period for which the deposit has run or if no rate has been specified for that period, then 3 per cent lower than the minimum rate at which deposits are accepted by the Company*

\*\* in the event of 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 or the legal heir/s of the deceased depositor, on the request of the surviving depositor/s/nominee/legal heir, and only against submission of proof of death, and other necessary documents to the satisfaction of the Company. However no interest is payable on such repayment of deposits.

\* The above rates are also applicable for premature repayment in the case of death of a depositor.

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

## GENERAL TERMS

- The Company reserves the right to reject any application for deposit or for renewal without assigning any reason therefore.
- Application for fixed/cumulative deposit should be made only on the forms prescribed by the Company.
- 33) In the event of demise of the first joint depositor, on production of death certificate, the Survivor/s will be recognised as the sole / joint depositor/s, as the case may be, for all purposes and all correspondence, payment of interest and repayment of deposit will be made to the Survivor/s. The Company shall be discharged from all liabilities by transferring the deposits absolutely in favour of the Survivor/s.
- 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.
- 36)
- The Scheme is not open for Non-Resident Indians and Foreign Nationals.

  The Financial position of the Company as disclosed and the representations made in the application form are 37) true and correct. The Company and its Board of Directors are responsible for the correctness and veracity
- 38) 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 39) depositor may approach the Southern Region Bench of Company Law Board, 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 205C (1) and (2) of the Companies Act, 1956.

  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.
- 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 31/03/2017 is ₹3,215.53 lacs. Credit Rating CRISIL Limited "FAAA/Stable" & ICRA "MAA+/with Stable Outlook".
- The deposits ollicited by the Company are not insured.

  Deposits accepted are subject to the directions issued by the Reserve Bank of India under Non-Banking 45) Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 1998 as amended from time to time.
- Subject to the Non-Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 1998 and other applicable laws, the Company reserves the right to alter or amend without notice any or all of 46) the terms and conditions stipulated above without assigning any reason thereof.
- All correspondence with regard to deposits should be addressed to Company's Registered Office / 47) Administrative Office / branch(es). 48)
- 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 in force from time to time and are subject to jurisdiction of Chennai only.
- 49) 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.
- In the event of the loss of deposit Receipt the Company may at its discretion issue a duplicate receipt upon receiving an indemnity bond from the depositor (s) in the form prescribed by the Company. All expenses in this connection will be borne by the Depositor (s).



Commercial Vehicle Finance

Shriram Transport Finance Company Limited

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Mylapore, Chennai - 600 004, Tamil Nadu. Ph.: +91-44-24990356, www.stfc.in

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CBD Belapur, Navi Mumbai – 400 614. Maharashtra. Ph.: +91-22-40957575.

**RR Investors Capital Broker Name:** Services Pvt. Ltd.

DEBDEL063 **Broker Code:** 

**Branch** 

Application	on form for Deposit					
We neither accept nor permit intermediary to accept cash.						
Please fill the information in BLOCK letters and tick in approp	oriate places					
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 NoDated/_	/Favouring Shriram Transport Finan	ce Company Limited				
Drawn onAmount(Rupe	ees	)				
If Renewal, Old Cert No Matu	rity Date/ Maturity Amount Rs.					
Renewal Amount RsBalance to be	e 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 Tenure ( Physical Receipt 12	(Months) Scheme Cumulative	Mode of Interest Payment				
E-Receipt 24	Monthly interest payout	·				
Auto Renewal/Refund (Mandatory if E-Receipt opted) Renew Principal only on Maturity  36	Quarterly interest payout	NEFT				
Renew Principal and interest on Maturity 48	Half-Yearly interest payout					
Redeem on Maturity 60	Yearly interest payout					
First Applicant Details: Customer ID :  Mr. / Ms. / Minor  Father's / Husband's Name  Correspondence Address :		GENDER F Others				
City		de				
Permanent Address: Same as Above						
City	StatePin Co	de				
Email ID:	Mobile No					
Income Tax Permanent Account Number (PAN)						
Tax to be deducted: - Yes No Fc	orm 15G / Form 15H furnished: Yes No					
Category of First Applicant  Member of Public Shareholder Director Relative of Director  Status of the First Applicant  Minor Individual Senior Citizen HUF Firms Corporate Trust  Age proof to be submitted if 1st Applicant is Minor/Senior Citizen  Please tick (  ) if following is additionally applicable to you: Politically Exposed Person (PEP)  Relative of PEP						
KYC Documents (Id Proof and Address Proof)						
Aadhar No : Passport No:						
Driving License No : Voter ID No : Voter ID No :						
Others (Refer Clause 3 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 de	etails) Account: Saving Current					

*Natural Guardian Details :	DOB	GENDER
Mr./Ms	/	M F Others
Address:		
CityState		
Email ID:	_Mobile No	
* 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	s form.	
Income Tax Permanent Account Number (PAN)		
Category of Guardian		
Member of Public Shareholder Director Relative of Director	::)	<b>¬</b>
Please tick (✓) if following is additionally applicable to you: Politically Exposed Person (PE	P) Relative of PEP	
KYC Documents (Id Proof and Address Proof)	7	
Aadhar No : Driving License No :		
Others (Refer Clause 3 of Terms and Conditions) Kindly Specify	Voter ID No :	
Others (Nerel Clause 3 of Ferris and Conditions) Kindly Specify		
Second Applicant Details: Customer ID :	DOB	GENDER
Mr./Ms./Minor		M F Others
Father's/Husband'sName		
*Natural Guardian's Name		
Address:		
CityState		
Email ID:	_Mobile No	
Income Tax Permanent Account Number (PAN)		
Category of Second Applicant		
Member of Public Shareholder Director Relative of Director		
Status of the Second Applicant		
Minor Individual		
Age proof to be submitted if 2 <sup>nd</sup> Applicant is Minor/Senior Citizen  Please tick (✓) if following is additionally applicable to you: Politically Exposed Person (PE	P) Relative of PEP	
KYC Documents (Id Proof and Address Proof)		
Aadhar No :		
Driving License No:	Voter ID No :	
Others (Refer Clause 3 of Terms and Conditions) Kindly Specify		
Third Applicant Details: Customer ID :	DOB	GENDER
Mr./Ms./Minor		M F Others
Father's/Husband'sName		
*Natural Guardian's Name		
Address:		
CityState		Pin Code
Email ID:	_Mobile No	
Income Tax Permanent Account Number (PAN)		
Category of Third Applicant		
Member of Public Shareholder Director Relative of Director		
Status of the Third Applicant		
Minor Individual		
Age proof to be submitted if $3^{rd}$ Applicant is Minor/Senior Citizen  Please tick ( $\checkmark$ ) if following is additionally applicable to you: Politically Exposed Person (PE	P) Relative of PEP	
KYC Documents (Id Proof and Address Proof)		
Aadhar No :	Passport No:	
Driving License No :		
Others (Refer Clause 3 of Terms and Conditions) Kindly Specify		
* - " - " - " - " - " - " - " - " - " -		
* 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 sho	uld 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.

First Applicant			Second Applicant	d 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	Depositors		(If Ot	her than Individu	ıal, Please menti	on Name & Designat	ion)
First Applica	int / Guardian			Name	1	Designation	S	ignature
Second App	licant / Guardian							
	ant / Guardian			-				
1. In case of 2. In case ar	deposits in joint nar ny of the applicants is npression must be at	minor then on	ly the father or	mother of the mino	ided above. r should sign th	e form.		
			Nomina	ation Details (Form D	A1)			
the event of company Ltc Nominee Na	under section 45QB of npanies (Nomination) my / our / minor's dea I, Regd. Office: 3rd Floo me Mr./Ms./Minor	Rules, 1985) in route the the amount of the control	of the deposit, pa mplex, No. 4 Lady I	ts with non-banking f	inancial Compar Name and addr given below, m Chennai - 600 004,	nies. I/We, ess), nominate t nay be returned l Tamil Nadu.	he following person	to whom in
Address of N	ominee						PIN	
R	elationship with First			of Nominee		Birth of Nomine		
* As the Non	ninee is Minor on this o	late, I/We appoir	nt (Name, Addres	s & Age)				
Sig	nature of the Deposit	ors		Name	and Address of	Witness for Nom	nination	
For	Nomination		1)			2)		
	nt / Guardian							
				atura of Witness			of Witness	
1. In case of 2. In case an	Third Applicant / Guardian Signature of Witness Signature o							

## For office use only

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

Interest rates are subject to change and the rate applicable will be the rate prevalent on the date of Investment.

Investors are strongly advised to have their accounts in Joint names or use nomination facility.



## PARTICULARS REQUIRED TO BE SPECIFIED AS PER NON-BANKING FINANCIAL COMPANIES & MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISEMENT) RULES, 1977:

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

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

C. Business carried on by the Company: Asset Finance Company-Deposit Taking.

and its subsidiary with details of branches (Commercial Vehicle Financing and allied activities)

## **BRANCHES:-**

BRANCHES:
BRANCHES:
BRANCHES:
Alobra, Adilabad, Adimaly, Adoni, Agartala, Agra, Ahmedabad, Ahmedabad II, Ahmednagar, Ahmedpur, Ajmer, Akid, Akola, Akol, Aland, Alangulam, Alappuzha, Aligant, Aliahabad, Alwar, Arnadaguram, Arnariner, Amaravail, Ambah, Amballu, Ambaltur, Ambedsar Nagar, Ambegojai, Ambagura, Anteria, Anakapali, Ahangu, Anahapuzha, Aliahabad, Awar, Anahaguram, Anahapur, II, Anartang, Archal, Anganahy, Angul, Anugpan, Anuppur, Anarthapur, Arnarinag, Archal, Anganahy, Angul, Anuppan, Anuppur, Anarthapur, II, Anarthag, Archal, Anganahy, Angul, Anuppan, Anuppur, Anariya, Aurangah, Ausa, Aragur, Azampan, Bachel, Badd, Bagakot, Bagar, Baharam, Baland, Baladot, Babado, Banaha, Badd, Badda, Balagakot, Balagar, Baharam, Barand, Barana, Ba

Subsidiary	Business carried on by the subsidiary
Shriram Automall India Limited Regd.Office: Mookambika Complex, 3rd Floor, No. 4, Lady Desika Road, Mylapore, Chennai, Tamil Nadu - 600 004.	Development of hubs across India called "Automalls" for pre-owned commercial vehicle and Setting - up a one-stop shop catering to the various needs of commercial vehicle owners

- D. Brief Particulars of the Management of the Company
- : The Company is managed by its Managing Director and CEO under the supervision of the Board
- Names Addresses & Occupation of the Directors

Sr. No.	Full Name & Designation	Address	Occupation
1.	Mr. S. Lakshminarayanan Chairman (DIN 02808698)	33, PaschimiMarg, First Floor, VasantVihar, New Delhi-110057.	Retired Civil Servant (Former Secretary to GOI, Ministry of Home Affairs) and Currently working with Private Companies as Advisor/Consultant
2.	Mr. Umesh Revankar Managing Director & CEO (DIN 00141189)	Flat No. 202, Kalpana CHS Limited, 11th Road, Khar (West), Mumbai – 400052.	Service
3.	Mr. S. M. Bafna (DIN 00162546)	22, GobindMahal, 86-B, Marine Drive, Mumbai-400 002.	Business
4.	Mr. Puneet Bhatia (DIN 00143973)	525 A Magnolias, DLF Golf Course, DLF Phase 5, Gurgaon, Haryana-122009.	Managing Director and Country head of -TPG Capital India.
5.	Mrs. Kishori Udeshi (DIN 01344073)	15, Sumit Apartment, 31, Carmichael Road, Mumbai – 400026.	Deputy Governor, RBI (Retired)
6.	Mr. Amitabh Chaudhry (DIN 00531120)	Flat 4301, 43rd Floor, Tower III, Electra Planet Godrej, Near Jacob Circle, Saat Rasta, Mahalaxmi, Mumbai-400011	Managing Director & CEO of HDFC Standard Life Insurance Co. Ltd.
7.	Mr. Gerrit Lodewyk Van Heerde (DIN 06870337)	2 Dahlia Avenue, Welgedacht, Bellville, 7530, South Africa	Actuary
8.	Mr. S. Sridhar (DIN 00004272)	D-905, Ashok Towers, Dr. S. S. Rao Road, Parel, Mumbai - 400012	Management Consultant
9.	Mr. D. V. Ravi (DIN 00171603)	B3E, Regal Palm Gardens, CEE DEE YES A partments, VelacheryTambaram Road, Velachery, Chennai- 600 042	Service

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 lacs)

Year Ended	Profit before provision for Tax	Profit after provision for tax	Equity Divide	end Declared
			Rate %	Amount *
31.03.15	184,238.81	123,780.98	100	27,224.56
31.03.16	178,143.12	117,819.76	100	27,356.57
31.03.17	192,392.55	125,734.25	100	27,307.07

<sup>\*</sup> The dividend amount is inclusive of dividend distribution tax

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

Balarios crisoto.		(₹ in lacs)
Particulars	As at March 31, 2017	As at March 31, 2016
I. EQUITY AND LIABILITIES		
(1) Shareholders' funds		
(a) Share capital	22,690.67	22,690.67
(b) Reserves and surplus	11,07,532.20	9,92,720.78
	11,30,222.87	10,15,411.45
(2) Non-current liabilities		
(a) Long-term borrowings	33,70,018.31	30,26,967.38
(b) Other long-term liabilities	1,31,085.66	1,16,350.63
(c) Long-term provisions	3,89,393.83	2,84,271.68
	38,90,497.80	34,27,589.69
(3) Current liabilities		
(a) Short-term borrowings	4,98,313.75	3,33,035.34
(b) Trade payables		
<ul> <li>Total outstanding dues of micro</li> </ul>	-	-
enterprises and small enterprises		
<ul> <li>Total outstanding dues of creditors other than</li> </ul>		
micro enterprises and small enterprises	1,73,212.74	1,51,136.57
(c) Other current liabilities	17,09,067.45	18,18,197.18
(d) Short-term provisions	39,716.00	50,959.95
	24,20,309.94	23,53,329.04
Total	74,41,030.61	67,96,330.18
·	·	(₹ in lacs)

		(₹ in lacs)
Particulars	As at March 31, 2017	As at March 31, 2016
II. ASSETS		
(1) Non-current assets		
(a) Fixed assets		
(i) Property, plant and equipment	8,217.04	9,961.01
(ii) Intangible assets	160.57	145.29
(b) Non-current investments	1,49,713.52	1,25,216.98
(c) Deferred tax assets (net)	36,228.16	30,770.26
(d) Long-term loans and advances	47,30,887.55	43,01,019.05
(e) Other non-current assets	7,514.84	1,387.51
(2) Current assets	49,32,721.68	44,68,500.10
(a) Current investments	5,220.97	10,399.52
(b) Cash and bank balances	4,44,068.53	2,36,385.69
(c) Short-term loans and advances	20,53,132.32	20,75,986.71
(d) Other current assets	5,887.11	5,058.16
	25,08,308.93	23,27,830.08
Total	74,41,030.61	67,96,330.18
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Note:	Brief particulars of Contingent Liabilities	(₹ in lacs)
	Contingent Liabilities not provided for	As at March 31, 2017
a.	In respect of Income tax demands where the Company has filed appeal before various authorities	15,085.63
b.	VAT demand where the Company has filed appeal before various Appellates	10,925.05
C.	Service tax liability pertaining to HP/Lease where the Company has filed appeal before CESTAT	12,833.93
d.	Guarantees and counter guarantees	1,50,560.62
e.	Guarantees given for subsidiaries	200.00

Future cash outflows in respect of (a), (b) and (c) above are determinable only on receipt of judgements/decisions pending with various forums/authorities. The Company is of the opinion that above demands are not sustainable and expects to succeed in its appeals. No tax expense has been accrued in the financial statements for the tax demand raised. The management believes that the ultimate outcome of this proceeding will not have a material adverse effect on the Company's financial position and results of operations.

The Company has received show cause notice demanding service tax on services rendered towards provision of collection of receivables and liquidity facilities in respect of securitisation / direct assignments for the period 2008-09 to 2014-15, the same are contested by the Company.

(₹ in lacs) Commitments not provided for As at March 31, 2017 a. Estimated amount of contracts remaining to be executed on capital account 491.66 Uncalled amount in investment in ICICI Investment Management Company b. 747.02 Limited c. Commitments related to loans sanctioned but undrawn 846.72

- ₹ 1.509.213.66 lacs
- (A) The amount which the Company can raise by way of deposits (1.5 times of Net Owned Funds)
   (B) The aggregate of public deposits held on 31.03.2017
- ₹847,836.11 lacs
- The Company has no overdue deposits other than unclaimed deposits. 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
- 4) The Company is not in default in the repayment of deposits or interest thereon

By Order of the Board

For Shriram Transport Finance Company Limited S. LAKSHMINARAYANAN Place: Chennai CHAIRMAN (DIN 02808698) Date: 29.06.2017

The above text of advertisement has been issued on the authority and in the name of the Board of Directors of the Company and has been approved by the Board of Directors at its meeting held on 29.06.2017and a copy of same signed by the majority of directors has been delivered 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.
- All cheques/DD should be 'A/c payee' drawn in favour of SHRIRAM TRANSPORT FINANCE COMPANY LIMITED and deposited in under mentioned accounts :-

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

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

All communications with regard to deposits should be addressed to The Manager (Deposit), Shriram Value Service, Office No. 104-105, 1st Floor, Level - 1, Rupa Solitaire, Bldg No. A-1, Sector 1, Millennium Business Park, Mahape, Navi Mumbai - 400710, Maharashtra, Tel.: 022-41574545.

PROVISIONAL RECEIPT	We neither accept nor permit intermediary to accept cash.			
Received with thanks from Mr/Mrs.Ms	Received with thanks from Mr/Mrs.Msdrawn on	₹ For	Dated	drawn on bank
branch as fixed deposit under Cumulative / Non-Cumu Following Documents received : (Self-attested)	branch as fixed deposit under Cumulative / Non-Cumulative Scheme for a period ofmonth (s). Following Documents received : (Self-attested)	Senior citizen	Minor	
Passport / PAN Card with Address proof / Driving License / Voten Name, Address & Aadhar number / Utility Bill (Electricity/Telept	Van Sasport / 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 / The letter issued by Unique Identification Authority of India containing details of News (kindly specify) Address & Aadhar number / Utility Bill (Electricity/Telephone/Postpaid mobile phone/Piped Gas/Water Bill) not more than 2 months old/Bank Account or Post Office saving bank account statement / Cancelled cheque / Form 15G / Form 15H / Others (kindly specify)	duly signed by an officer of the S nk Account or Post Office saving	State Government / The letter issued g bank account statement / Cancelle	by Unique Identification Authority of India containing details of ed cheque / Form 15G / Form 15H / Others (kindly specify).
Age proof in case of minor and senior citizen.				
Date:	(Valid Subject to realisation of cheque/ demand draft)		(For Shriram Transport Finance Company Limited)	npany Limited)