

Shriram Finance Limited

(Formerly known as Shriram Transport Finance Company Limited)

Corporate Identity No. (CIN) L65191TN1979PLC007874

Regd. Office: Sri Towers, Plot No. 14A, South Phase, Industrial Estate,

Guindy, Chennai - 600 032. Ph: 044 485 24 666

Admin Office: 6th Floor (level 2), Building No.Q2, Aurum Q Parć, Gen 4/1, TTC, Thane Belapur Road, Ghansoli, Navi Mumbai 400710. Ph: 022 4095 7575

Toll free No. 18001034959, E-mail ID: customersupport@shriramfinance.in, www.shriramfinance.in



SHRIRAM UNNATI

FIXED DEPOSITS

PARTNERSHIP FIRMS, TRUSTS, INSTITUTIONS & CORPORATES

Deposits do not qualify as eligible investment for charitable institutes registered under section 12A of the Income Tax Act.



Application for Deposit

ICRA rating indicates high degree of safety
India Ratings and Research rating indicates high degree of safety

Rated
"IND AA+Stable"
By India Ratings
8 Research
Pyt Limited

INTEREST RATES-ON FRESH DEPOSITS/ RENEWALS (w.e.f. 09th April 2024)

		Non-Cumulative Deposit				Cumulative Deposit		
Period (months)	Monthly % p.a.	Quarterly % p.a.	Half yearly % p.a.	Yearly % p.a.	Rate% (p.a.at Monthly rests)	Effective yield % p.a.	Maturity value for Rs. 5,000/-	
12	7.59	7.63	7.71	7.85	7.59	7.85	5,392	
18	7.73	7.77	7.85	8.00	7.73	8.16	5,612	
24	7.87	7.92	8.00	8.15	7.87	8.49	5,849	
30	8.05	8.10	8.18	8.35	8.05	8.88	6,110	
36	8.38	8.43	8.52	8.70	8.38	9.49	6,423	
42	8.42	8.47	8.56	8.75	8.42	9.75	6,706	
60	8.47	8.52	8.62	8.80	8.47	10.50	7,625	

Additional interest of 0.25% p.a. will be paid on all Renewals, where the deposit is matured.

All above tenures will be available for both offline and online investments.

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

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

SCHEME AND TENURE:

any accepts cumulative and non-cumulative deposits for different tenures as mentioned on the first page of the application form,

Interest rate is fixed for the entire period of deposit

Interest will be computed on Cumulative deposit from the date of deposit (date of realisation) until March 31st, Interest for the subsequent year/s would be computed on the accumulated belance [principal and interest (net of TDS, if any)] as of March 31st until the next March 31st or maturity date whichever is earlier, interest is compounded at monthly rest for Cumulative deposit and Non-Cumulative deposit where interest pay-out is QuarterlyHalf-yearly/Yearly, 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

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 proc and Address proof. Any one of the following KYC documents (which contains the photograph of the concerned depositor(s)) can be submitted for identification an proof of residential address.

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

Photograph needs to be submitted at the time of placing of fresh deposit/renewal, if not submitted earlier

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

List of OVD documents:

- Passport Driving License
- Voter's Identity Card issued by Election Commission of India
- Job card issued by NREGA duly signed by an officer of the State Governmen Aadhaar Card in a form issued by the Unique Identification Authority of India
- Letter issued by the National Population Register containing details of name and address,

ethe OVD does not have updated address, the following additional documents can be obtained for the limited purpose of proof of addr 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
- 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 allottino dicial accommodation
 - ents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India

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

Review of the Opposition from Resident Indians (NRI) are accepted by funds received from Non Resident Ordinary (NRO) bank account on non-repatriation basis provided that the amount deposited with the company does not represent inward remittance or transfer from NREFECNR(B) accounts into the NRO account in accordance with the provisions of the Master Direction -Non-Banking Financial Companies Acceptance of Public Deposit (Reserve Bank) Directions, 2016, Fixed Deposit from Non-Resident Indians (NRI) can be accepted for a maximum period of 3 years.

The Company does not accept deposit from foreign nationals except person of Indian origin,

plican thas to submit all the documents and information as may be required by the company in relation to the deposit from Non-resident Indians in such form as may scribed by the company and Depositors are required to inform the company promptly whenever there is a change in the status

onal documents required for Non-Resident deposits [Please refer point no. 9(e)]

- ional documents required for Non-Resident deposits [Please refer point no. 9(e)]
 Passport with valid Visa
 PlO Card (iff its a foreign passport)
 Tark Residency Certificate (TRC) from the Income Tax Department of the country of which the investor is resident, Form 10F in Electronic Format, and No Permanent
 Establishment (PE) Certificate to be provided annually to avail DTAA benefit.
 Overseas Employment letter (Optional for confirmation of residential status and overseas address)
 Address Proof of Overseas and of India)

- Undertaking from investor regarding the stay in India during the respective financial veal
- DTAA declaration

FATCA-CRS instructions

NRI Depositors are required to mandatorily fill FATCA-CRS details. The company may be obliged to share information on the Depositor's account with the reauthorities.

Company

- Certificate of incorporation
- Memorandum and Articles of Association,
 Aresolution from the Board of Directors and power of attorney granted to its Managers, Officers or employees to transact on its behalf.
- Permanent Account Number of the company,

 Proof of identity and address (as per KYC documents mentioned for individuals) of the beneficial owner, authorised signatory of the company as the case may be
- signing the application.
 The names of the relevant persons holding senior management position.
 The registered office and the principal place of its business, if it is different.

nership Firm

- Registration certificate Partnership deed
- Permanent Account Number of the partnership firm. c) d)
- Proof of identity and address (as per KYC documents mentioned for individuals) of the beneficial owner, managers, officers or employees, as the case may be, holding an attorney to transact on its behalf of the partnership firm.
- The names of all the partners
- Address of the registered office, and the principal place of its business, if it is different

Hindu Undivided Family (HUF)

- a) 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 Foundation

- Registration certificate
- Trust deed
- Permanent Account Number or Form No. 60 as defined in Income-tax Rules, 1962 of the trust (Please refer point 9(b)).
- Proof of identity and address (as per KYC mentioned for individuals) of the beneficial owner, managers, officers or employees, as the case may be, holding an attorney to transact on its behalf of the trust. d)
- The names of the beneficiaries, trustees, settlor and authors of the trust The address of the registered office of the trust
- g)
- List of trustees and Proof of identity and address (as per KYC mentioned for individuals), for those discharging role as trustee and authorised to transact or the trust,

Unincorporated Association or Body of individuals

- Resolution of the managing body of such Association or Body of Individuals
- b) Power of attorney granted to transact on its behalf,
- Permanent Account Number or Form No. 60 as defined in Income-tax Rules, 1962 of the unincorporated association or a body of individuals (Please refer point (9(b)).
- Proof of identity and address (as per KYC documents mentioned for individuals) of beneficial owner, managers, officers or employees, as the case may be holding the power of attorney to transact the business on behalf of the Unincorporated association or Body of Individual. d)
- e) Such information as may be required to collectively establish the legal existence of such an association or body of individuals Juridical persons not covered above (societies, universities and local bodies like village panchayats)
- Document showing name of the person authorised to act on behalf of the entity;
- Proof of identity and address (as per KYC documents mentioned for individuals) of the person who is holding the power of attorney to transact on its behalf Permanent Account Number
 - Such information as may be required to collectively establish the legal existence of such an entity/juridical per
- The depositor shall inform the company within 30 days in case any update in the documents submitted earlier.

CENTRAL KYC REGISTRY:

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

HINDU UNDIVIDED FAMILY (HUF) DEPOSITS: Deposits of HUF will be accepted subject to production of necessary documents as required by the Company

- 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. a)
- Deposits pertaining to Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family cannot be held jointly trust.
- 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/their deposit in the Company shall vest in the event of his or all the joint holders' death. Notwithstanding anything contained a may other law for the time being in force or in any disposition, whether testamentary or demokes in respect of such other deposits in the Company shall 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.
- nination can be made only by individuals. Non individuals including society, trust, body corporate, partnership firm, karta of HUF, holder of Power of attorne
- The nominee shall not be a trust, society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder,

- INCOME-TAX PROVISIONS:
- TOS Deduction: (a) 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 deposit of the posis 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 150-Hidder Us 100-der Us 197—as the case may be).
 (b) TDS will be deducted at twice the rate inferior of depositors PSN becomes integrating use. 206AA on failure to link PSN with Aadhaar as per rule 114AAA. If the provision of section 206AA is applicable to specified person in addition to section 206AB, the tax shall be deducted at higher of the two rates provided in section 206AA.
- Prunishing PAN: If a Non-assessee depositor requires any exemption from tax deduction at source on interest payments a valid deduration in Form 15G/15H, or other form as may be prescribed under the Income Tax Act 1961 needs to be submitted. The depositors are pressured to be aware for the present provisions of the said, with respect to false declaration and the Company will no new yet presponsible for such false declaration made by the depositor. PAN is managerositor. PAN is mana
- Form 15G/15H: A new form 15G/15H has to be submitted again when any additional deposit is made or when an existing deposit is re Depositors may have already furnished the forms for the current financial year.
- Depositiors may have already furnished the forms for the current financial year.

 TID SC ertificates in accordance with the CEDT Crucial rogist 1 dated 1 slogs 2011 Table Cartificates 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, 1981), TIOS certificates will not the generated from TIN Website IPAN in Knimsket. While filling up the address of the applicant in the Poposit Application From, please be informed, means a provided by you is the same address as a form under the provided with NSDL at the time of PAN application means the provided to the dispersation of the provided by the company at the addresses are offered, then the TIOS certificates would be printed with the address supplication that of the provided with the address as supplicated to that addresses are offered, then the TIOS 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 the time of PAN application and would be sent by the company at the said address. If the time of PAN application and would be sent by the company at the said address. If the time of PAN application the sent installs the said to the time of PAN application and would be sent by the company at the said address. If the time of PAN application and would be sent by the company at the said address. If the time of PAN application and would be sent by the company at the said address. If the time of PAN application and the time of PAN application and the part of PAN application and the part of PAN application and the PAN
- TDS with respect to Non-Resident deposits:

 (a) The limit of Rs.5,0000- on FD interest for purposes of Tax will not be applicable.
- (b) Declaration u/s 197 in Form 15G/15H for non deduction of Tax will not be applicable. However, a lower deduction Certificate obtained from the income tax Department, can be furnished for claiming Nil or lower rate of Tax.
- Tax rate will be as per the provisions of Section 195 of the Income Tax Act, 1961
- Thoughe Tax Avoidance Agreement (DTAA) exists with the country of which the investor is resident, then the applicable Tax rate will be lower of DTAA rate or income tax rate. However to claim the benefit of DTAA rate, the Tax Residency Certificate will have to be furnished. In the event of non-furnishing of the Tax Residency Certificate, the higher Tax rate as per the income Tax Act will apply, Further, to claim the lower rate as per DTAA, Indian PAN will also be required otherwise, the Tax rate will be as per the provisions of Section 195 of the Income Tax Act, 1961.

DEPOSIT CERTIFICATE:

Deposit or included will be sent to branch for hand delivery or dispatched by speed post/courier at the given correspondence / communication address in the application man of 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).

RENEWALS

- Deposits can be renewed from the date of maturity only if menival 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.

 Remental of deposit will be for an amount ret of TDS, if any,
- c)
- Renewal of deposit will be for an amount net of TDS, if any, If the depositor of so 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 may change the renewal (only principal or together with interest) received option at any time prior to 15 days from the date of maturity of the deposit. If the depositor has not chosen any option, the company shall refund the applicable amount on maturity of the deposit Crumlative deposits can be renewed for a lower multiple of Rs. 1,000- by giving suitable instructions for repayment of balance amount. d)
- ent of balance amount.
- h)
- Adeposic can be renewed for a lower multiple of 1rs. 1, 1000- by giving suitable instructions for repayment of bancon solidations can be done only on the date of maturity and therefore, Adeposic can also be enrewed for a higher multiple of 1rs. 1, 1000- by giving the differential amount. Short consolidations can be done only on the date of maturity and therefore, the necessary enrichance should reach the company at least one day before the date of maturity.

 In the case of An Se accounts, renewed retaining one of the depository is as the first depositor or possible. However, renewals to persons other than the second / third depositors in An Si secondust are not possible, Renewal of depositor by a change in the first named depositor is not possible in the case of F or Sis accounts.

 From Minor investments, if the Depositor has optiod for auto renewal and the Guardian PAN has been suit middle during investment and if the Minor has possible in the PAN of the Minor with has become Major and the Guardian who has signed the original application to suburity with best Note the Minor with has become Major and the Guardian who has signed the original application to suburity with best Note the Minor with has become Major and the Guardian who has signed the original application to suburity with best Note the Minor with has become Major and the Guardian who has signed the original application to suburity with his Second Major.
- in case of auto renewals, the Depositor has to submit the Tax declaration form (Form 15G/15H as applicable) to the service centre within 15 days of fixed deposil 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, COI j)

LOAN ON DEPOSITS:

REPAYMENTS:

- 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 a trate 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 bothalf the depositors in case of For Stacocounts, Cheque for loans will be drawn only in fevour of the depositor or incase of For Stacocounts and by the first depositor in case of For Stacocounts and by the first depositor in case of For Stacounts (Sheque) for loans will be drawn only in fevour of the depositor of the source of the state o b) ewal of deposit with loan outstanding is not permissible. Payment after adjustment of loan principal and loan interest will be made on maturity, if renewal instructions ne balance amount are not received at least 15 days in advance of the maturity.
- 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 case of deposit with "F or Ss" dause, the discharge has to be made by the first named depositor only. However, in the case of deposit with "Aor Sis" clause, any or the depositor only with the discharge has to be made by the discharge has the discharge has to be made by the discharge has the discharge ha
- If the depositor has opted for auto refund, then the physical certificate need not be submitted for repayment.
- The Company half intrinsie the details of maturity of the deposit is not renewed within six months from the date of maturity of the deposit, interest will case 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.
- sits will be made only by National Electronic Fund Transfer (NEFT)
- PREMATURE 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 recept must be discharged by all the depositors in case of A or Sts deposit and by the first named depositor in case of F or Sts deposit.
- As per the Directions of Reserve Bank of India currently in force:

	1 romanaro ropaymona	
Up to 3 months from the date of deposit/renewal (Lock-in-period)		No repayment (Not applicable in case of premature Repayment in the event of death of the depositor**)
	After 3 months but before 6 months	No interest*
	After 6 months but before the date of maturity	The Interest payable shall be 2 per cent lower than the Interest rate applicable to a Fixed deposit for the period for which the Fixed deposit has run or if no rate has been specified for that period, then 3 per cent tower 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 depositors in the case of joint holding with survivor clause, or to the nomine

*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.

- 21)
- 22)
- 23)
- 26)

- nearest rupe.

 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.
- Email ID and Mobile number is mandatory for investment in Fixed Deposit, where certificate mode is opted as E-Receip
- Enten to an involunt institution is institution by the institution of the company accepts deposits frough agents. The agents can accept duly filled in deposit application form along with KYC documents and cheque in favour of "Shriram Finance Limited". However, agents are not authorised to accept cash from depositors or issue receipt on behalf of the company for deposits. The Servicing of deposits accepted by the Company is undertaken by Towace Technology Solutions Private Limited" and all Correspondence with regard to deposits should be addressed to Company's service centers as mentioned in point no. 30

Application No:



Shriram Finance Limited
(Formerly known as Shriram Transport Finance Company Limited)
Regd. Office: Sri Towers, Plot No. 14A, South Phase, Industrial Estate, Guindy,
Chennai - 600 032. Ph: 044 485 24 666 www.shriramfinance.in
Admin Office: 6th Floor (level 2), Building No.Q2, Aurum Q Parć, Gen 4/1, TTC,
Thane Belapur Road, Ghansoli, Navi Mumbai 400710. Ph: +91-22-40957575.

Business Associate Name	: Assetmine Capital Pvt Ltd.
Business Associate Code	: DEBMUM112
Affiliate Business Associate	:
Branch	:

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

	Application Form for Fixed Deposit (FARTNERSHIP FIRM), TROSTS, INSTITUTIONS & CORPORATES)						
Ple	ase fill the inform	ation in CAPITAL letters a	and tick in appropriate	places, only with black or	blue ink		
I/We wish to apply for Fresh/Renewal of Deposit for a Period (months) of 12 18 24 30 36 42 60 Payment Details							
If Fresh, Cheque/RTGS,	/NEFT, UTR No	Am	nount:	Drawn on	Date :		
If Renewal, Old Cert No Maturity Date/ Renewal Amount Rs							
Part Refund Amount Rs							
*Type of Receipt Physical Receipt		*Maturity Instruction	*Category	*STATUS	*Scheme		
# E-Receipt		Auto Refund	Member of Public	Partnership Firm Trust	Cumulative		
*Form 15G submitted	(For Trust only)	Renew only Principal Amount	Shareholder	Corporate	Monthly interest Quarterly interest		
Yes No		Renew, Principal with Interest Amount		Others	Half-Yearly interest		
(if No, TDS will be de	ducted)	interest Amount			Yearly interest		
Company Identification	Company Identification No: / Registration No.: Customer ID: (if existing investor)						
CYKC No. (if any)							
Name of Entity							
negistered Address							
City	St	ate	* Pin Code	e	_Country		
* Data of languagesia	. / /	*PAN					
" Date of incorporation	1/	PAN					
#Email ID:			*Mobile	e No			
*0		ails of Bank Account (Ca	•	•			
_							
*MICR Code			Branch -				
*IFSC Code			*Account	: Saving C	urrent		
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 name 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 declaration 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 Finance Limited to contact me/us, in person, by post, telephone, e-mail, using short messaging service (SMS), WhatsApp, Bots relating to my/our deposits. My personal / KYC details may be shared with Central KYC Registry. I hereby consent to receiving information from Central KYC Registry through SMS/Email on my registered number/email address. I hereby consent to download records from Central KYC Registry by using KYC identifier furnished by me/us							
Signature of the A	uthorised signato	ries / Trustee(s) with Na	me and PAN details				
Name of Authorised Signatory PAN Signature							
1							
۷	<u> </u>						
3							
* Details are mandat	ory # Details	mandatory for E-Receipt					
For office use only				A 41 - 11 - 11			
TR number	Cert number	Cert date	Checked By	Authenticated by	Authentication date		



PARTICULARS REQUIRED TO BE SPECIFIED AS PER THE PROVISIONS OF NON-BANKING FINANCIAL COMPANIES ACCEPTANCE OF PUBLIC DEPOSITS (RESERVE BANK) DIRECTIONS, 2016 AND MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISEMENT) **RULES, 1977:**

A. Name of the Company : SHRIRAM FINANCE LIMITED (Formerly known as Shriram Transport Finance Company Limited)

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

C. Business carried on by the Company

and its subsidiary with details of branches NBFC - INVESTMENT AND CREDIT COMPANY. (NBFC-ICC) (The Company is primarily engaged in the business of financing commercial vehicles, passenger vehicles, construction equipment, farm equipment, micro, small and medium enterprises, two-wheelers,

gold loans, personal loans and allied activities)

The company has branches in below mentioned states and union territories:

	Union Territory				
Andhra Pradesh	Gujarat	Kerala	Odisha	Telangana	Chandigarh
Assam	Haryana	Madhya Pradesh	Punjab	Tripura	Dadra and Nagar Haveli and Daman and Diu
Bihar	Himachal Pradesh	Maharashtra	Rajasthan	Uttar Pradesh	Delhi
Chhattisgarh	Jharkhand	Manipur	Sikkim	Uttarakhand	Jammu and Kashmir
Goa	Karnataka	Meghalaya	Tamil Nadu	West Bengal	Puducherry

for more details of our branches, please visit Company's website (Link: https://www.shriramfinance.in/branch-locator/)

Subsidiary	Business carried on by the subsidiary
Shriram Housing Finance Limited	Housing Finance

The subsidiary company has branches in below mentioned states and union territories:

	State					
Andhra Pradesh	Haryana	Madhya Pradesh	Rajasthan	Uttar Pradesh	Delhi	
Chhattisgarh	Karnataka	Maharashtra	Tamil Nadu	Uttarakhand	Puducherry	
Gujarat	Kerala	Punjab	Telangana	West Bengal		

for more details of branches, please visit our subsidiary's website (Link: https://www.shriramhousing.in/contact-us)

D. Brief Particulars of the Management of the Company

: The Company is managed by its Executive Vice Chairman / Managing Director & CEO under the supervision of the Board

E. Names, Addresses & Occupation of the Directors :

Sr. No.	Full Name & Designation	Address	Occupation
1.	Mr. Jugal Kishore Mohapatra, Chairman, Independent Director (DIN 03190289)	Flat No. 101, Lova Villa, Plot No. 408, Saheed Nagar, Bhubaneswar - 751007	Retired Civil Servant (IAS)
2.	Mr. Umesh Revankar, Executive Vice Chairman (DIN 00141189)	1001, Simran CHS Ltd., Plot no. 9, 15th Road, Khar (West), Near Gabana HDFC Bank, Mumbai – 400052	Service
3.	Mr. Y. S. Chakravarti, Managing Director and Chief Executive Officer (DIN 00052308)	Flat No.302, Banjara Heritage Apartments, Road No. 3, Panchavati Society, Banjara Hills, Hyderabad – 500 034	Service
4.	Mr. S. Sridhar, Independent Director (DIN 00004272)	D-905, Ashok Towers, Dr. S. S. Rao Road, Parel, Mumbai – 400012	Management Consultant
5.	Mr. D. V. Ravi, Non-Executive Non-Independent Director (DIN 00171603)	B3E, Regal Palm Gardens, CEE DEE YES Apartments, Velachery Tambaram Road, Velachery, Chennai- 600 042	Service
6.	Mr. Pradeep Kumar Panja, Independent Director (DIN 03614568)	Bhaskara, 21, I Main Road, 4th Cross, Gaurav Nagar, JP Nagar, 7th Phase Bangalore 560 078	Retired SBI Managing Director
7.	Mr. Ignatius Michael Viljoen, Non-Executive Non-Independent Director (DIN 08452443)	419, Highland Road, Kensington, Johannesburg, 2094, South Africa	Head of Credit at Sanlam Emerging Markets Portfolio Management
8.	Mr. Parag Sharma, Joint Managing Director and Chief Financial Officer (DIN 02916744)	B-1401, Ellora, Plot No.27, Sector – 11 Building, CBD Belapur, Navi Mumbai – 400 614	Service
9.	Mrs. Maya S. Sinha, Independent Director (DIN 03056226)	11- Vipul building, B.G Kher Marg, Opp. Malabar Hill Police Station, Malabar Hill, Mumbai - 400006	Retired Bureaucrat

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

Year Ended	Profit before provision for Tax	Profit after provision for tax	Equity Dividend Declared	
			Rate %	Amount *
31.03.21	3,278.01	2,487.26	180	463.90
31.03.22	3,549.25	2,707.93	200	539.65
31.03.23	8,184.89	5,979.34	350	1,311.31

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

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

(₹ in crore				
Particulars	As at March 31, 2023	As at March 31, 2022		
I ASSETS				
Financial assets Cash and cash equivalents Bank balance other than (a) above Derivative financial instruments	9,505.30 6,312.11 668.81	10,662.44 5,692.72 201.40		
d) Receivables (I) Trade receivables (II) Other receivables e) Loans f) Investments	17.00 260.12 1,71,984.58 8,565.06	5.35 190.49 1,16,665.15 6,809.16		
g) Other financial assets Total financial assets	72.70 1,97,385.68	51.45 1,40,278.16		
2 Non-financial assets a) Current tax assets (net) b) Deferred tax assets (net) c) Investment property d) Property, plant and equipment e) Right-of-use assets f) Intangible assets under development g) Goodwill	716.97 1,743.92 2.62 209.49 490.21 66.08 1,406.73	228.24 869.38 1.97 110.56 302.52		
N) Other intangible assets Other non-financial assets Tetal nen-financial assets	1,217.65 424.51 6,278.18	3.04 312.22 1,827.93		
Total assets	2,03,663.86	1,42,106.09		
II LIABILITIES AND EQUITY LIABILITIES	2,00,000.00	1,72,100.00		
Financial liabilities Payables (I) Trade payables (i) total outstanding dues of micro enterprises and small enterprises (ii) total outstanding dues of creditors	-	0.02		
other than micro enterprises and small enterprises (II) Other payables (i) total outstanding dues of micro	293.24	166.01		
enterprises and small enterprises (ii) total outstanding dues of creditors other than micro enterprises and	0.36	1.46		
small enterprises b) Debt securities c) Borrowings (other than debt securities) d) Deposits e) Subordinated liabilities f) Lease liabilities g) Other financial liabilities Total financial liabilities	1.09 43,652.59 73,590.02 36,139.83 4,523.85 563.46 1,020.66 1,59,785.10	1.21 41,256.55 46,676.93 21,948.98 4,614.25 349.43 859.64 1,15,874.48		
Non-financial liabilities Current tax liabilities (net) Provisions Other non-financial liabilities Total non-financial liabilities	160.89 211.48 199.75 572.12	36.82 138.18 124.42 299.42		
Total liabilities	1,60,357.22	1,16,173.90		
Equity a) Equity share capital b) Other equity Total equity	374.43 42,932.21 43,306.64	270.52 25,661.67 25,932.19		
Total liabilities and equity	2,03,663.86	1,42,106.09		

(A) Contingent liabilities

(₹ in crores)

	Particulars	As at March 31, 2023
a.	In respect of Income tax demands where the Company has filed appeal before various authorities	55.87
b.	VAT demand where the Company has filed appeal before various appellates	4.92
c.	Service tax demands where the Company has filed appeal before various authorities	2,056.61
d.	Penalty levied for Contravention of provisions of Section 6(3)(b) of FEMA, 1999 read with Regulation 4 of Foreign Exchange Management (Transfer or Issue of Security by a Person Resident outside India) Regulations, 2000	5.00
	Total	2,122.40

(R) Commitments not provided for

(₹ in crores)

(B) Commune not provided for		(< 111 (10162)
	Particulars	As at March 31, 2023
	Estimated amount of contracts remaining to be executed on capital account, net of advances	101.36
b.	Commitments related to loans sanctioned but undrawn	283.98

(A) The amount which the Company can raise by way of deposits (1.5 times of Net Owned Funds)

₹ 53.290.02 crores ₹ 34,805.01 crores

(B) The aggregate of public deposits held on 31.03.2023 J. The Company has no overdue deposits other than unclaimed deposits.

K. The Company hereby declares that:

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

By Order of the Board For Shriram Finance Limited

(Formerly known as Shriram Transport Finance Company Limited)

Jugal Kishore Mohapatra Place: Bhubaneshwar CHAIRMAN Date: June 23, 2023 (DIN 03190289)

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 June 23, 2023 and a copy of same has been delivered to the Regional Office of the Department of Non-Banking Companies of the Reserve Bank of India, Chennai