

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. Ph.: +91-22-40957575. www.stfc.in



SHRIRAM UNN TI

FIXED DEPOSITS



Application for Deposit

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



INTEREST RATES-ON FRESH DEPOSITS / RENEWALS (w.e.f. 2nd January 2017)

	NORMAL SCHEME				SENIOR CITIZEN SCHEME										
	Non-Cumulative Deposits Cumulative Deposits			posits	Non-Cumulative Deposits Cumulative I			ulative Dep	osits						
Period (months)	1	Quarterly % p.a	Half yearly % p.a	Yearly % p.a	Rate % (p.a at Monthly rests)	Yield	Maturity value for ₹ 5,000/-	Period (months)		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	7.58	7.63	7.70	7.85	7.58	8.16	5,816	24	7.81	7.86	7.94	8.10	7.81	8.42	5,842
36	7.72	7.77	7.85	8.00	7.72	8.66	6,299	36	7.95	8.00	8.08	8.25	7.95	8.94	6,341
48	7.86	7.91	7.99	8.15	7.86	9.20	6,840	48	8.09	8.14	8.23	8.40	8.09	9.51	6,902
60	7.95	8.00	8.08	8.25	7.95	9.72	7,430	60	8.19	8.25	8.33	8.50	8.19	10.08	7,520

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

Deposits will be accepted in multiples of ₹ 1,000/- subject to a minimum amount of ₹ 5,000/- for cumulative deposit and ₹ 10,000/- for non-cumulative deposit.

INTEREST PAYMENT

Interest payment will be made only through National Electronic Clearing Service (NECS) National Electronic Fund Transfer (NEFT) wherever such facility is available and through 'Apar' post-dated interest warrants in other locations.

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.

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.

 The letter issued by Unique Identification Authority of India containing details of Name, Address & Aadharnumber.
- Photograph needs to be submitted at the time of placing of fresh deposit/renewal of existing deposit.

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

- Pension or family pension payment orders (PPOs) issued to retired employee's by Government Departments or Public Sector Undertakings, if they contain the address. d)
- Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies. Similarly, leave and license agreements with such employers allotting official accommodation
- 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.

 A 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

- thership 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
- b) Irust deed
 c) 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 under the procedure laid down by the Company. JOINT DEPOSITS
- 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 cheques / warrants for interest payment and repayment of deposits will be drawn in favour 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.

- The depositor and/or the depositors, where deposits are made by more than one person jointly may, at any time, nominate a person to whom his/their deposit in the Company shall vest in the event of his or all the joint holders death. Notwithstanding anything contained in any other law for the time being in force or in any disposition, whether testamentary or otherwise in respect of such other deposit in the Company where a nomination made in the prescribed manner purports to confer on any person the right to vest in the deposit, the nominee shall, on the death of the deposit of 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
- 9)
- Family or a Power of Attorney holder.

 A minor can be a nominee represented by his natural/court appointed guardian.

 INCOME-TAX PROVISIONS 10)

- As required under the Income Tax Act. 1961, tax at applicable rate will be deducted at source from the 11) amount of interest paid and/or credited to a depositor if the gross interest exceeds the prescribed limit during
- 12) 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.
- 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 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. aid changes to the company also

RENEWALS

- 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 autor renewal then the deposit shall continue to be autor renewed till such time instructions to the contrary are received. In such cases the depositor need not submit the original certificate for renewal.

- The investor 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.
- 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 remitte 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. 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

- 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
- Redemption payment will be made only by National Electronic Clearing Service (NECS) / National Electronic 28) Fund Transfer (NEFT) wherever such facility is available and by crossed Account Payee cheque for depositors in other locations.

PREMATURITY PAYMENT

- The company reserves the right to allow, at its absolute discretion, withdrawal of deposit before maturity. 29) 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 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 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.
- * 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

- 31) The Company reserves the right to reject any application for deposit or for renewal without assigning any
- Application for fixed/cumulative deposit should be made only on the forms prescribed by the Company. 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.

 The Scheme is not open for Non- Resident Indians and Foreign Nationals.
- 37) 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
- 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 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
- 40) 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 31/03/2016 is ₹ 3,384.57 lacs.
- 43) Credit Rating CRISIL Limited "FAAA/Stable" & ICRA "MAA+/ with Stable Outlook"
- The deposits solicited 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 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 / Administrative Office / branch(es). 47)
- 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.

 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
- 50) 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 51)
- public deposit holders of the Company as per Directions of Reserve Bank of India. In the event of the loss of deposit Receipt / Interest Warrant, the Company may at its discretion issue a duplicate receipt, interest warrants 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).



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

Broker Channel :
Broker Name :
Broker Code :
Branch:

Application form for Deposit	
We neither accept nor permit intermediary to accept cash.	
Please fill the information in BLOCK letters and tick in appropriate places	
I/We wish to apply for Placement/Renewal of Deposit	Affix a latest photograph
If we wish to apply for Placement/Kenewai of Deposit	with signature
Type of Deposit Fresh Renewal Both	(DO NOT STAPLE)
Payment Details Cheque RTGS/NEFT If RTGS/NEFT, UTR No.	
Cheque/DD No	unt
(Rupees), If Renewal, Old Cert No Matur	rity Date / /
Maturity Amount Rs Renewal Amount Rs Balance to be refunded / paid Rs	
Total Investment Amount (Rupees)
Category of First Applicant Member of Public/Shareholder/Director/Relative of Director Deposit Repayment to be made to Sole/First Applicant)
Status of the First Applicant Anyone or Survivor/s	
HUF/Individual/Trust/Firms/Corporate/Senior Citizen/Minor Former or Survivor/s	
Type of Receipt Scheme Interest Frequency (Only	Mode of Interest
Physical Receipt Cumulative Deposit for Non-Cumulative) Non-Cumulative Deposit	Payment
E-Receipt	ECS/NEFT Warrant
Renew Principal only on Maturity	vvarrant \Box
Renew Principal and interest on Maturity 48 60 Annual	
Redeem on Maturity	
Investor details as appearing in your submitted identification documents Name of Applicant	
	Candan
DOB	Gender
1st Applicant Mr./Ms./Minor	
1st Applicant Mr./Ms./Minor	/ M 🗆 F 🗀
1st Applicant Mr./Ms./Minor	/ M 🗆 F 🗀
1st Applicant Mr./Ms./Minor	/ M 🗆 F 🗀
1st Applicant Mr./Ms./Minor	/ M F / M F
1st Applicant Mr./Ms./Minor	/ M 🗆 F 🗀
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1st Applicant Mr./Ms./Minor	/ M
1st Applicant Mr./Ms./Minor	M
1st Applicant Mr./Ms./Minor	M F C M F C M F C M F C NO C riving License C ty of India containing details of
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1st Applicant Mr./Ms./Minor	M F C M F C M F C M F C NO C riving License C ty of India containing details of

- 1) Guardian Name is mandatory if any of the applicant is Minor.
- 2) In the case of deposit in the name of Minor only the FATHER or MOTHER of the Minor should sign this form.
- 3) Age proof to be submitted if 1st Applicant is Minor/Senior Citizen.

Mobile Number Details of Bank Account (Sole/First Named Depositor) Bank Account No. ___ MICR Code Bank Branch IESC Code (Cancelled cheque leaf to be provided for proof of Account details) Account Saving Current 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 $for the purpose of tax deduction under Section 194A of the Income Tax\ Act, 1961. I/We hereby agree to abide by the attached terms and conditions are the purpose of tax deduction under Section 194A of the Income Tax and Income Tax are the purpose of tax deduction under Section 194A of the Income Tax are the purpose of tax deduction under Section 194A of the Income Tax are the purpose of tax deduction under Section 194A of the Income Tax are the purpose of tax deduction under Section 194A of the Income Tax are the purpose of tax deduction under Section 194A of the Income Tax are the purpose of tax deduction under Section 194A of the Income Tax are the purpose of tax are the purpo$ 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 authorised to make this deposit in the above mentioned scheme Shriram Unnati Fixed Deposits and that 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. Signature of the Depositor's (Other than individual, please mention Name & Designation) Signature Name Designation First Applicant/Guardian Second Applicant Third Applicant Nomination (Optional) Where the investment is in the name of Minor, the Nomination should be signed by person lawfully entitled to act on behalf of I/We hereby nominate the following person to receive the amount payable to me/us, on my/our death. Nominee Name Address of Nominee ___ _____ City ______ State ______ PIN ____ Age of Nominee Relationship with Depositor (If Any) Date of Birth of Nominee (If Minor)* st As the Nominee is Minor on this date, I/We appoint (Name, Address & Age) $__$ amount of Deposit on behalf of the Nominee in the event of my/our/minor's death during the minority of the nominee. Signature of Depositors Name and Address of Witness for Nomination for Nomination First Applicant/Guardian_ Second Applicant ____ Third Applicant Signature of Witness ____ Signature of Witness ___

Email/SMS alerts for all details relating to my deposit with STFC may be sent to the undermentioned mail Id/Mobile number

- 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 Investment.

For office use only

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



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:-

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

BRANCHES:
Abohar, Adilabad, Adimay, Adoni, Agartalia, Agra, Ahmedabad, Ahmedabad II, Ahmednagar, Ahmedpur, Amer, Akluj, Akola, Akot, Alangulam, Alapurban, Aligarha, Aligarhabad, Awar, Amalapuram, Amahar, Amarawati, Ambala, Ambaltur, Ambedkar Nagar, Ambejogai, Ambikapur, Amrei, Ammirahar, Anakapalii, Anand, Ananthapur, Ananthapur II, Anchal, Angamahy, Angul, Arupagah, Arakagud, Arakonam, Ananthapur, Ananthap

ramuna vinai, ramunanagai, ravaimai, relahanka, zalou.	
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

The Company is managed by its CEO and Managing Director under the supervision o on of the Board

E. Names, Addresses & Occupation of the Directors:						
Sr. No.	Full Name & Designation	Address	Occupation			
1.	Mr. S. Lakshminarayanan Chairman (DIN 02808698)	33, Paschimi Marg, First Floor, Vasant Vihar, 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. Jasmit Singh Gujral Managing Director and CEO (DIN 00196707)	S -12, Mandawa Enclave, Hanuman Nagar, Sirsi Road, Jaipur, Rajasthan - 302021.	Service			
3.	Mr. S. M. Bafna (DIN 00162546)	22, Gobind Mahal, 86-B, Marine Drive, Mumbai - 400020.	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 Apartments, Velachery Tambaram Road, Velachery, Chennai - 600042.	Service			
10.	Mr. Ramakrishnan Subramanian (DIN 02192747)	Seawood B 1004, Hiranandani, 5/63 Egattur, Opp Siruseri IT Park, OMR Chennai - 600130.	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 *
31.03.14	182,804.26	126,420.77	70	18,580.48
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

^{*} 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.

(₹ in lacs)

Particulars	As at March 31, 2016	As at March 31, 2015
I. EQUITY AND LIABILITIES		
(1) Shareholders' funds		
(a) Share capital	22,690.67	22,690.67
(b) Reserves and surplus	992,720.78	901,105.83
	1,015,411.45	923,796.50
(2) Non-current liabilities		
(a) Long-term borrowings	3,026,967.38	3,157,076.48
(b) Other long-term liabilities	116,350.63	97,134.26
(c) Long-term provisions	284,271.68	158,650.37
	3,427,589.69	3,412,861.11
(3) Current liabilities		
(a) Short-term borrowings	333,035.34	266,140.59
(b) Trade payables		
 Total outstanding dues of micro 	-	-
enterprises and small enterprises		
 Total outstanding dues of creditors other than 		
micro enterprises and small enterprises	151,136.57	115,968.91
(c) Other current liabilities	1,818,197.18	1,174,164.15
(d) Short-term provisions	50,959.95	39,783.94
	2,353,329.04	1,596,057.59
Total	6,796,330.18	5,932,715.20
·	·	(₹ in lacs)

Particulars	As at March 31, 2016	As at March 31, 2015
II. ASSETS		
(1) Non-current assets		
(a) Fixed assets		
(i) Tangible assets	9,961.01	9,944.50
(ii) Intangible assets	145.29	127.87
(b) Non-current investments	125,216.98	111,426.49
(c) Deferred tax assets (net)	30,770.26	25,648.45
(d) Long-term loans and advances	4,301,019.05	3,082,287.15
(e) Other non-current assets	1,387.51	9,310.56
	4,468,500.10	3,238,745.02
(2) Current assets		
(a) Current investments	10,399.52	221,292.13
(b) Cash and bank balances	236,385.69	472,339.89
(c) Short-term loans and advances	2,075,986.71	1,994,093.70
(d) Other current assets	5,058.16	6,244.46
•	2,327,830.08	2,693,970.18
Total	6,796,330.18	5,932,715.20

Note: Brief particulars of Contingent Liabilities

(₹ in lacs As at March 31, 2016 Contingent Liabilities not provided for In respect of Income tax demands where the company has filed 14 284 36 appeal before CIT(Appeals) VAT demand where the company has filed appeal before Tribunal 7,843.00 Service tax liability pertaining to HP/Lease Guarantees and counter guarantees 12.833.93 153,309,05 Guarantees given for subsidiaries

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 opinions 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 The Company has received snow cause notice definationing service tax on services remove to common provision of collection of receivables and liquidity facilities in respect of Securifisation / 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, 2016
a.	Estimated amount of contracts remaining to be executed on capital account	422.56
b.	Uncalled amount in investment in ICICI Investment Management Company Limited	809.83
C.	Commitments related to loans sanctioned but undrawn	1,056.07

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

₹1 395 344 39 lacs

₹756.891.42 lacs

(B) The aggregate of public deposits held on 31.03.2016
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 liabilities

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

By Order of the Board For Shriram Transport Finance Company Limited

Place: Chennai Date: 27.07.2016 S. LAKSHMINARAYANAN CHAIRMAN

(DIN 02808698) Issued under the authority and in the name of the Board of Directors of the Company, who have by a resolution dated 27.07.2016 approved the above text.

HOW TO APPLY

- 1. Please fill in the attached application form in Block Letters, Tick (✓) Box wherever applicable.
- 2. All cheques/DD should be 'A/c payee' drawn in favour of 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.