

FD rated

"FAAA / Stable

by CRISIL

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 UNNATI **XED DEPOSITS**

Application for Deposit

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

FD rated "MAA+/ with Stable Outlook by IC

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

	NORMAL SCHEME					SENIOR CITIZEN SCHEME									
	No	n-Cumula	tive Deposi	ts	Cumu	ulative Dep	posits	Non-Cumulative Deposits Cumulative De				ulative Dep	osits		
Period (months)	· ·	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	7.58	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.

INDIA'S LARGEST ASSET- FINANCING NBFC

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. 1) 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 '/ par'post-dated interest warrants in other locations. 2)

Interest for Non-cumulative Deposit will be paid as per below given schedule

and the second second second	
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

3)

a) b)

- Passport PAN Card with Address proof Driving License
- c) d)
- 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. e) f)
- Photograph needs to be submitted at the time of placing of fresh deposit/renewal of existing deposit. g)

In addition to the above documents, the following additional documents can be obtained for the

- Imited purpose of proof of address:
 Utility bill which is not more than two months old of any service provider (electricity, telephone, postpaid mobile phone, piped gas, water bill).
 Property or Municipal Tax receipt

- Bank account or Post Office savings bank account statement Pension or family pension payment orders (PPOs) issued to retired employee's by Government Departments or Public Sector Undertakings, if they contain the address. d)
- Letter of allorment 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 e) employers allotting official accommodation
- Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India. f)

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. d)
- e)
- 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

- a) b)
- tnership Firm Registration certificate Partnership deed Authorised signatory List Proof of identity and address (as per KYC documents mentioned for individuals) of the authorised signatorised d)

Hindu Undivided Family (HUF)

- a) HUF PAN Card bĺ
- Deed of declaration of HUF Proof of identity and address (as per KYC documents mentioned for individuals) of the Karta.
- C) Proor or reconstructions
- Registration certificate a
- Trust deed
- b) c) b) 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 d)

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 4) 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. 5) 6)
- 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 in any other law for the time being in force or in any disposition, whether testamentary or otherwise in respect of such other deposit in the Company where a nomination made in the prescribed manner purports to confer on any person the right to vest in the deposit, the nominee shall, on the death of the depositor(s) become entitled to all the rights in the deposit in the Company to the exclusion of all other persons unless the nomination is varied or cancelled in the prescribed manner and the person of all other persons unless the nomination is varied or cancelled in the prescribed manner and the person of all other persons unless the nomination is varied or cancelled in the prescribed manner and the person of all other persons unless the nomination is varied or cancelled in the prescribed manner and the person of all other persons unless the nomination is varied or cancelled in the prescribed manner and the person of all other persons unless the nomination is varied or cancelled in the prescribed manner and the person of all other persons unless the nomination is varied or cancelled in the prescribed manner and the person of all other persons unless the nomination is varied or cancelled in the prescribed manner and the person of all other persons unless the nomination is varied or cancelled in the person of all other persons unless the nomination is varied or cancelled in the person because the person of all other persons unless the nomination is varied or cancelled in the person of all other persons unless the nomination is varied or cancelled in the person of all other persons unless the nomination person because the person of all other persons unless the nomination is varied or cancelled in the person of all other persons unless t 7) manner.
- Nomination can be made only by individuals. Non individuals including society, trust, body corporate, partnership firm, karta of HUF, holder of Power of attorney cannot nominate. The nominee shall not be a trust, society, body corporate, partnership firm, Karta of Hindu Undivided 8)
- 9) The nonline end and be a nonline end of the second second
- 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 e financial year.
- Non-assessees are requested, if necessary, to furnish the prescribed form as per Income Tax Act in 12) 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 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. 13) 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 aid changes to the company also
- RENEWALS Renewals 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 depositive 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 centre of the deposit shall continue to be auto renewed till such time. 14)
- 15) 16) 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 atleast 15 days prior to maturity. 17) 18)
- 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 19) 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 remitta 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. 21) 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 22) 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.
- 23) 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 24) 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 25) 26)
- the date of maturity of the deposit.
- 27) 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 ⁴
within the lock-in period, to the surviving clause, or to the nominee or the legal he	e Company shall repay the deposit prematurely, even depositor/s in the case of joint holding with survivor eir/s of the deceased depositor, on the request of the and only against submission of proof of death, and action 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 reason therefore.
- 32) 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, 33) 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. 35)
- 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.
- 36
- 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 thereof.
- 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 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 39)
- 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 41) 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 42) 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"
- 44 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.
- 46) 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)
- 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. The maturity value payable in case of cumulative deposits will vary where tax is deducted at source. The
- 49) 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.
- 52) 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).

	Λ	Broker Channel :	
GETS YOU GOING	Broker Name : SPA Capit	al services Ltd	
Shriram Transport Finance Col Regd. Office : 3rd Floor, Mookambika Complex, No.4	4 Lady Desika Road,	Broker Code : 140017	
Mylapore, Chennai - 600 004, Tamil Nadu. Ph.: +91-44- Admn Office : 101-105, Shiv Chambers, 1st Floor, 'f CBD Belapur, Navi Mumbai - 400 614. Maharashtra. Ph.: +9	B' Wing, Sector - 11,	Branch :	
	Application form for Deposi	it	
We neither accept nor permit intermediary to accept ca	ash.		
Please fill the information in BLOC	K lottors and tick in	appropriato plaços	
		appropriate places	Affix a latest
I/We wish to apply for Placement/Renewal of Deposit			photograph with signature (DO NOT STAPLE)
Type of Deposit Fresh Renewal	Both		
Payment Details Cheque Cheque RTGS/NEFT	If RTGS/NEFT, UTR No.		
Cheque/DD No	Dated/ Dra	awn onAmo	unt
(Rupees), If Renewal, Old Cert No	Matu	rity Date///
Maturity Amount Rs Renewal Am	nount RsBa	alance to be refunded / paid Rs	
Total Investment Amount(Rupe	ees)
Category of First Applicant		Deposit Repayment to be made to)
Member of Public/Shareholder/Director/Relative of Director	Sole/F	irst Applicant	
Status of the First Applicant		e or Survivor/s	
HUF/Individual/Trust/Firms/Corporate/Senior Citizen/Minor Type of Receipt		· <u> </u>	
<i>·</i> ·· ·	Scheme nulative Deposit	Interest Frequency (Only for Non-Cumulative)	Mode of Interest Payment
E-Receipt Non	-Cumulative Deposit	Monthly	ECS/NEFT
Auto Renewal/Refund (Mandatory if E-Receipt opted)	Tenure (Months)	Quarterly	Warrant
	24 🗌 36 🗌	Half-Yearly	
Renew Principal and interest on Maturity 48 Redeem on Maturity	60	Annual	
· · · · · · · · · · · · · · · · · · ·	ppearing in your submitted ider	ntification documents	
Name of Applicant	ppearing in your submitted later	DOB	Gender
1st Applicant Mr./Ms./Minor			/
Father's/Husband's/Natural Guardian's Name		//	/ M 🛄 F 🛄
2nd Applicant Mr./Ms./Minor		/	
Father's/Husband's/Natural Guardian's Name			/ M 🛄 F 🛄
3rd Applicant Mr./Ms./Minor		//	/ M [] F []
Father's/Husband's/Natural Guardian's Name			
Address of 1st/Sole Depositor			
City	State	PIN Code	
Income Tax Permanent Account Number (PAN)			
Existing Folio Number (If Existing Investor)			
Tax to be deducted Yes No	D 15G/H (For Seni	or Citizens) Ye	es 🗌 No 🗌
KYC Documents (Id proof and Address proof)			
		tion Commission of India 🔲 d) Dr	
e) Job card issued by NREGA duly signed by an officer of the State Name, Address & Aadhar Number g) Utility Bill (Electri			, .
h) Bank Account or Post Office saving bank account statement		,	
i) Others (Kindly Specify)			
Please note :			
1) Guardian Name is mandatory if any of the applicant is			
 In the case of deposit in the name of Minor only the F4 Age proof to be submitted if 1st Applicant is Minor/Se 		ould sign this form.	
SI Age proof to be submitted if 1st Applicant is Winor/Se			

Email ID :						Mobile Num	ber							
		C	Details of	Bank A	ccount	(Sole/First Nai	ned Deposit	or)						
Bank Account No							Bank Name							
MICR Code]	Bank Branc	ר <u>–</u>						
IFSC Code														
(Cancelled chequ	e leaf to be	provided	for proof	f of Acco	ount de	tails)	Account			Savir	ng		Cur	rent
first named deposi for the purpose of 1 governing the depo- I/We have gone t consideration, I/W I/We further decla the amount kept in not designed for th Notifications, Guid in investigation as is/are true in all re-	tax deduction osit. through the /e/am /are m are that, I/W/ n the deposit ne purpose of delines or Dir and when re- spect and no	n under Sect financials ar laking the de de am/are au is through le f any contra rections ther quired by th othing has b	tion 194A o nd other st posit with ithorised tc egitimate so vention or re under, as e Company peen conces	of the Inco tatement the comp o make th ource and evasion o s amende y in accor aled.	ome Tax ts/repre bany at r his depo d does n of the p ed from rdance t	Act, 1961. I/We sentations/partion ny/our own risk a sit in the above r ot involve directl rovisions of the time to time. I/W o the applicable L	hereby agree t culars furnishe and volition. mentioned sch y or indirectly Prevention of e shall provide .aw. I /We furt	o abide ed /mac eme Sh any proc Money e any fu her affir	by th de by riran ceed: Lau rther m th	n Unn s of sc nderi infor at th	ached f compa ati Fix hedul ng Act mation e deta	terms any an ed De e of of , 2002 n and t il prov	and co d afte posits fence and a fully co	nditions r carefu and tha and/or is ny Rules o-operate
	Signature	of the De	positor's Signat	-	than II	ndividual, plea I	se mention Name	Name	& D	esigr		ı) signa	tion	
First Applicant/0	Guardian								_					
Second Applica	nt													
Third Applicant														
				No	minati	on (Optional)								
Where the invest the Minor. I/We hereby nor Nominee Name	ninate the	following p	person to	receive	the an	nount payable	to me/us, oi	n my/o		-		to act	on b	ehalf o
Address of Nomir														
Address of Nomii			_ City			State		_ PIN _						
						State	Date of							
Relati	ionship wit	h Deposito	or (If Any	·)	Age	of Nominee	Date of	Birth o	f No	mine	e (If I	Mino	r)*	
* As the Nominee	ionship wit e is Minor o sit on behalt Signature o	h Deposito	e, I/We ap	ppoint (f	Age of Name, A	of Nominee Address & Age) y/our/minor's d Na	Date of	Birth o the mi ss of Wi	f No nori tness	ty of	the n	Mino to r omino	r)* receiv	e the
* As the Nominee	ionship wit e is Minor o sit on behalt Signature o for No	h Deposito	or (If Any e, I/We ap minee in r rs	ppoint (f	Age of Name, A	o f Nominee Address & Age) y/our/minor's d	Date of	Birth o the mi ss of Wi	f No nori tness	ty of	the n	Mino to r omino	r)* receiv	e the
Relati	ionship wit e is Minor o sit on behalt Signature for No Guardian	h Deposito	e, I/We ap minee in rs	ppoint (f	Age of Name, A	of Nominee Address & Age) y/our/minor's d Na	Date of	Birth o the mi ss of Wi	f No nori tness	ty of	the n	Mino to r omino	r)* receiv	e the

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				



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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:-

 Construction
 Construction
 Construction
 Construction

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

 Status
 Amage and another and another another

Subsidiary	Business carried on by the subsidiary
Shriram Automall India Limited	Development of hubs across India called "Automalls"
Regd.Office: Mookambika Complex, 3rd Floor, No. 4,	for pre-owned commercial vehicle and Setting - up a
Lady Desika Road, Mylapore, Chennai,	one-stop shop catering to the various needs of
Tamil Nadu - 600 004.	commercial vehicle owners
D. Brief Particulars of the	: The Company is managed by its CEO and
Management of the Company	Managing Director under the supervision 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 (7 in lace)

	in youro ininioulatory proce	nom	(< 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	000.005.04	000 / /0 50
(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 t	han	
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 (b) Non-current investments	145.29 125,216.98	127.87 111,426.49
(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 2 693 970 18

		2,327,830.08	2,693,970.18
Total		6,796,330.18	5,932,715.20
Note:	Brief particulars of Contingent Liab	ilities	(₹ in lacs)
	Contingent Liabiliti	As at March 31, 2016	
a.	In respect of Income tax demands appeal before CIT(Appeals)	14,284.36	
b.	VAT demand where the company		
C.	Service tax liability pertaining to H		12,833.93
d.	Guarantees and counter guarante	153,309.05	
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 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 show cause notice demanding service tax on services refuered to wards 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)

			((11 1acs)
		Commitments not provided for	As at March 31, 2016
Γ	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
Ľ	C.	Commitments related to loans sanctioned but undrawn	1,056.07
I.	(/	44.39 lacs	
	(E	91.42 lacs	
J	. Th	e Company has no overdue deposits other than unclaimed deposits.	

The Company hereby declares that: ĸ

Plac

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

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Place: Chennai	CHAIRMAN
Date: 27.07.2016	(DIN 02808698)
Issued under the authority and in the name of the Board of C)irectors of the Company, who have by a

Issue ard of Directors of the Company, who have resolution dated 27.07.2016 approved the above text.

HOW TO APPLY

- 1. Please fill in the attached application form in Block Letters, Tick (\checkmark) 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.
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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.