

Rated
"[ICRA]AA+(Stable)"
By ICRA LIMITED

Application for Deposits Under Fixed Investment Plan (FIP)

Rated
"IND AA+/Stable"
By India Ratings &
Research Pvt. Limited

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

RESIDENT INDIVIDUALS, HUF & SOLE PROPRIETORSHIP

INTEREST RATES ON DEPOSITS UNDER FIXED INVESTMENT PLAN (FIP) (w.e.f. 28th NOVEMBER 2023)

FIP Interest Rates					
12 - 23 Instalments	8.10% p.a.				
24 - 35 Instalments	8.40% p.a.				
36 - 48 Instalments	8.60% p.a.				

Additional interest of 0.50% p.a. will be paid for Senior Citizen (Completed age 60 years on the date of opening the FIP)

Additional interest of 0.10% p.a. will be paid to Women Depositors

Fixed Investment Plan (FIP) Features

- Fixed Investment Plan: FIP is a monthly fixed deposit under the Fixed Investment Plan where Depositor can start with minimum amount of Rs.1000/- per instalment and create a saving pool for long term needs.
- Flexible No. of Instalments: Depositors are provided with an option of choosing the deposit Instalments starting from 12 to maximum 48 Instalments based on their long term needs.
- Hassle Free Payment: As FIP has facility of auto debit of instalment amount from the depositor's bank account, the depositor need not worry on the due date and payment of instalment amount.
- Attractive Interest Rate: FIP provides the attractive interest rate in market, which in turn helps depositors to reap attractive return.



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

Application No:

SHRIRAM

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

Shriram Finance Limited

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Admin Office: 6th Floor (level 2), Building No.Q2, Aurum Q Parć, Gen 4/1, TTC, Thane Belapur Road,
Ghansoli, Navi Mumbai 400710. Ph: 022-40957575. E-mail ID: customersupport@shriramfinance.in Application form for Deposits under Fixed Investment Plan (FIP) (Resident Individual / HUF / SOLE PROPRIETERSHIP) Please fill the information in BLOCK letters and tick in appropriate places, only with black or blue ink I/We wish to apply for FIP Payment Details (Favoring "Shriram Finance Limited") Dated: / / NEFT NEFT UTR No./Cheque / DD No: Cheque **Instalment Amount:** Drawn on: **Maturity Instruction (Mandatory)** No. of Instalments | Deposit Repayment to be made to Auto Refund Sole/First Applicant Minimum of 12 Conversion to Fixed Deposit (In case, Conversion to Fixed Deposit is opted, then following details need to be provided) and Anyone or Survivor /s Maximum of Quarterly Interest Payout Former or Survivor /s 48 Instalments Maturity instructionHalf Yearly Interest PayoutYearly Interest PayoutTearly Interest Payoutfor Fixed Deposit:AutorefundRenew only Principal AmountRenew Principal with Interest Amount Investor details as appearing in KYC documents (Self-attested KYC document [ID & Address Proof] to be submitted if same is not provided earlier) First Applicant Details: Customer ID: (If Existing Customer) ____*PAN: ___ ___*CKYC No: (If any) ___ *DOB: __/___*Marital Status: Married Unmarried Others Mr. /Ms. /Minor: *Gender: M F Others *Father Name: *Mother Name: Spouse Name (If Married): *Correspondence Address ___ City: State: *PinCode: *Permanent Address: Same as Above Different _____ __State:___ *PinCode: City: *Email ID (Mandatory): *Mobile No (Mandatory): *Shriram Group Employee *Form 15G / 15H Furnished Note Age Proof to be submitted if 1st Applicant is Minor / Senior Citizen Yes Organization Name:_ Yes No Guardian Name is Mandatory if any applicant is Minor In case, deposit is in the name of Minor, only Father / Mother of Minor should sign this form No Employee Code: _ (If No opted, TDS will be deducted) *Occupation *Minor Category *Status *Senior Citizen *Category of Depositor Self Employed Other (specify below) Politically Exposed person Resident Individual Member of Public C Yes [Yes 🗀 Service No 🗀 Private Sector Retired No 🗀 Relative of PEP \subset Shareholder HUF Public Sector Housewife Not Applicable Director Sole Proprietership Government Sector Student Relative of Director Professional Business Promoter Bank Details of Sole / First Applicant for payments (Interest / Redemption) [Cancelled cheque leaf to be submitted] *Bank Account no: _ *Bank Name :_ *IFSC Code: _ _ *MICR Code :_ *Bank Branch: *Account Type: Saving Current *PAN:___ *CKYC No: (If any) Natural Guardian Details: Customer ID: (If existing customer) *DOB: _/___*Marital Status: Married Unmarried Others * Mr./Ms. _ *Gender: M
F Others *Father Name:_ *Mother Name: Spouse Name (If Married): * Correspondence Address: ___ City:____ State: *PinCode: * Permanent Address: Same as Above Different _____ *Mobile No (Mandatory):___ *Email ID (Mandatory): *Guardian Relationship with First Applicant ☐ Father ☐ Mother ☐ Others (please specify):_ * Occupation Category *Status Senior Citizen *Category of Depositor Service Self Employed Other (specify below) Politically Exposed person Resident Individual Yes Member of Public No 🗀 Retired Private Sector Relative of PEP HUF Shareholder Public Sector) Housewife Not Applicable Sole Proprietership Government Sector Student Relative of Director

Professional

Promoter

Business

				Application No:			
Second Applicant De	tails: Customer ID:		*PAN	V:	*CKYC No: (If any))	
*Mr./Ms. / Minor:	(If existing customer						rried Unmarried Others
*Father Name:						*Gender: M 🗆 F 🗆	
*Mother Name:							
Spouse Name (If Mari	ried):						
* Natural Guardian's Nar	me:						
			City:		State:	*P	inCode:
*Permanent Address: Sa	ame as Above Diffe	rent					
			City:		State:	*F	PinCode:
							·
Category	*Status Resident Individual	*Minor Yes	*Senior Citizen Yes	Service	*Occupation Self Employed	Other (specify below)	*Category of Depositor Politically Exposed person
Member of Public Shareholder	HUF	No	No	Private Sector	Retired		Relative of PEP
Director	Sole Proprietership			Public Sector Government Sect	Housewife Student		Not Applicable
Relative of Director Promoter				Professional	Business		
Guardian Name is Mand	ed if 2 nd Applicant is Mino latory if any applicant is M name of Minor, only Fatl	Minor		sign this form			
Third Annlicant Deta	ails: Customer ID:		*PAN	J.	*CVVC No. (If any	.	
	(If existing customer	r)		··			urried Unmarried Others
						*Gender: M 🗆 F 🗆	
'Natural Guardian's Nam	,						
*Correspondence Addre	·						
Correspondence radire	.55*_		City:		State:	*P	inCode:
Permanent Address: Sa	ame as Above Differ	rent					
			City:		State:	*p	PinCode:
Email ID :					*Mobile No:		
Category	*Status	*Minor	*Senior Citizen		*Occupation		*Category of Depositor
Member of Public Shareholder Director Relative of Director Promoter	Resident Individual HUF Sole Proprietership	Yes No	Yes No	Service Private Sector Public Sector Government Sect Professional	Retired Housewife	Other (specify below)	Politically Exposed person Relative of PEP Not Applicable
Guardian Name is Manda	d if 3 nd Applicant is Minor / atory if any applicant is Mir name of Minor, only Father	nor		n this form NACH MANDA	TE EOP!4		}<
SHRIRA	UMRN F	o r	O f f	i c e u	s e o n	Dat Create	
Itility Code I C I	C 0 1 8 8 9 0 0	0000	4 3 9 4 1/1	We authorize S H	RIRAMFIN	ANCELIN	/ I T E D
Γo debit (tick√) S	B CA CC C	Other 🗌	Bank a/c Number				
vith Bank					IF	SC/MICR	
an amount of Rupee	Monthly sa	vingsin	stalment	amount in word			₹ Amount (in Figures)
Dehit Tune 🗵 Fiv	ed Amount 📝 Ma	ximum Δn	nount Free	iency × Monthly	× Quarterly × ⊔	alf Yearly 🔀 Vearl	y 🗹 As & when presented
Reference 1 1. I agree for the debit of been carefully read, under	mandate processing chargerstood & made by me/us.	ges by the ban I am authoris	nk whom I am auth	Reference norizing to debit my accountly/Corporate to debit my	nt as per latest schedule of count, based on the instruc	charges of the bank. 2. Th	his is to confirm that the declaration d by me. 3. I have understood that I I have authorized the debit.
From D D M N	VI Y Y Y			to the second se			Cinnakan (m)
「o	 ncelled	_	Signat	ture of First account holder	Signature of Seco	nd account holder	Signature of Thirt account holder
Phone No. Mobile N	lo		1. Nar	me as in bank records	2. Name as in b	pank records	Name as in bank records

TERMS AND CONDITIONS GOVERNING ACCEPTANCE OF PUBLIC DEPOSITS UNDER FIXED INVESTMENT PLAN (FIP)

- MINIMUM INSTALMENT OF DEPOSITS UNDER FIXED INVESTMENT PLAN (FIP)

 (i) The instalment will be accepted in multiples of Rs. 500¹ subject to a minimum amount of Rs. 1,000¹.

 (ii) The tenure of deposits under FIP and No. of instalment, the amount payable periodically, cannot be changed after remittance of the 1st instalment is made under the Fixed investment Plan.

 PRE-DETERMINED DATE FOR INSTALMENT PAYMENT

- RE-DETERMINED DATE FOR INSTALMENT PAYMENT
 rst receipt date will be considered as the instalment date for subsequent instalments, if instalment date falls on bank holiday, NACH will be sent for presentation three bank on the same day as per the NPC Quideline.

 DIE OF ACCEPTANCE AND OPERATION

 Deposit account under FIP can be opened by remitting the first instalment through account payee cheque drawn in favour of 'Shriram Finance Limited' along with duly fills in application form and National Automated Clearing House (NACH) mandate form. The subsequent month's instalments may be directly transferred through NACH (debt clearing) system.

 If any of the instrument is bounced for any reason by the paying banker, The Company will send the instalment payment link not later than the last instalment due date using which the depositor can make the payment of missed instalment. The link will not be sent if the last instalment is bounced.

 Payment for the last instalment or any instalment beyond the last due date shall not be accepted and if remitted by the investor by any mode, the same shall be refunded without interest.
- b)

- be refunded without interest.

 Monthly statement de acount giving details of the transactions will be sent to the registered Email ID of the First Applicant.

 In case of death of the Primary depositor, the debit of future instalments through NACH will not be presented / payment link generation will not be made for further instalments after receipt of such information about the death. The claim in case of death will be settled in accordance with the pre-closure terms and conditions mentioned under point II.

 EME AND TENURE

 The Company accepts deposits under FIP for different tenure as mentioned on the first page of the application form. Tenure shall be for a minimum of 23 months (in case of 12 instalments including the 1st instalment) months.

 The maturity date shall be 12 months form the last due date of the last instalment is instalment as eselected by the depositor. For example, if the depositor chooses to invest for 15 months the maturity date shall be 26 months from the set due to the form the date of 1st investment.

INTEREST

- NTEREST

 a) Interest rate for deposits is fixed for the entire period of FIP. Interest will be computed on each instalment amount from the respective payment date or date of remittance whichever is later, until March 31st of the same financial year, For the subsequent financial years, the interest would be computed on the accumulated balance (principal and interest [net of TDS, if any)] as of March 31st of the previous financial year until March 31st of the next financial year or maturity date whichever is earlier, Interest [net of TDS, if any] will be credited to the deposits feader on 31st March 31st of the next financial year or maturity date whichever is earlier, Interest flet of the Oppositor has chosen to invest and not on the tenure of the deposits under the FIP (If depositor has chosen 13 instalments for investment, then interest rate defined under 12 Instalments 23 Instalments will be considered.

 Example: If the depositor chooses to invest Rs, 1,000-/ per month with number of FIP instalments becone as 12 against which 8,10% interest will be considered, and the total tenure of this investment will be 23 months, leading to gross maturity value of Rs, 13,504/- without deduction of TDS, subject to remittance of instalments on the due date.

 IDENTIFICATION OF DEPOSITORS

 To comply with "Know Your Customer" guidelines for NBFCs prescribed by the Reserve Bank of India, applicant(s) should provide a self-attested copy of ID proof and Address proof. Any one of the following KYC documents (which contains the pholograph of the concerned depositor(s)) can be submitted for identification and proof of residential address.

dua**i**s

iduals
Permanent Account Number or Form No. 60 as defined in Income-tax Rules, 1962 (Please refer point 10(b))
Photograph needs to be submitted at the time of placing of fresh deposits under the FIP , if not submitted earli
Copy of any OVD (Officially Valid Document) containing details of his her identity and address:

List of OVD documents

- tof 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 Government.
 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.
 Letter for OVD does not have updated address, the following additional documents may be pro
 Utility bill which is not more than two months old of any service provider (electricity, telephone, pos
 Propertor Municipal Tay receits)

- use accuraces.

 Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, public secto
 undertakings, scheduled commercial banks, financial institutions and listed companies. Similarly, leave and license agreements with such employers
 allotting official accommodation. anous grounds accommodation.

 e) Documents 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.
 Proprietary Firms

- Proprietary Firms
 For opening an account in the name of a sole proprietary firm, Customer Due Diligence of the individual (proprietor) shall be carried out as mentioned in Individuals' section above.

 In addition, any two of the following documents shall be obtained as a proof of business/activity in the name of the proprietary firm:

 Registration certificate inconflicate including Udyam Registration Certificate (URC) issued by the Government

 Certificate ficence issued by the municipal authorities under Shop and Establishment Act

 Sales and Income Tax Returns (not just the acknowledgment) in the name of the sole proprietor where the firm's income is reflected, duly authenticate/dischowledged by the Income Tax authorities

 ACTIVITIES (PROIST Certificate)

 Certificate filescription or comment issued by Sales Tay/Service Tay/Professional Tax authorities

- CST/AIT/GST Certificate

 Certificate Registration document issued by Sales Tax/Service Tax/Professional Tax authorities

 IEC (Importer Exporter Code) issued to the proprietary concern by the office of DGFT or Licence/certificate of practice issuencem by any professional body incorporated under the statute

 Utility bills such as electricity, water and landline telephone bills in the name of the entity.

- pepining an account in the name of the Company, certified copies of each of the following documents shall be required:

 Certificate of incorporation.

 Memorandum and Articles of Association.

 Board Resolution authorizing placement of the deposit and for execution of the necessary documents in favour of Shriram Finance Limited.

 Permanent Account Number of the company.

 Proof of identity and address (KYC documents) of the Beneficial Owner(s) and the Authorized Officer signing the Application on behalf of the Company.

 Shareholding pattern duly signed by the Authorized person / Auditor / Company Secretary of the company and the details of the names of the Directors of the Company.

 The ranses of the relevant persons holding senior management position.
- The names of the relevant persons holding senior management position.
 The registered office and the principal place of its business, if it is different,

hip Firm

fifed copies of each of the following documents shall be rec

Registration certificate

- Registration certifi Partnership deed

 - Partnership firm.
 The names of all the Partners
 Address of the Registered Off
 divided Family (HUF)
 HUF PAN Card copy

- Deed of declaration of HUF
 Proof of identity and address (KYC document) of the Karta.
 Pass sheet / Bank statement of the HUF reflecting the name and address of the HUF

o) Passheet / Bank statement or open of the foundations entified copies of each of the following documents shall be required: a) Registration certificate b) Trust deed c) Permanent Account Number or Form No. 60 as defined in

- Permanent Account Number or Form No. 60 as defined in Income-lax Rules, 1962 of the trust (Please refer point 10(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 for transact on its behalf of the trust.

 The names of the beneficiaries, trustees, settlor, protector if any, and authors of the trust.

 The address of the registered office of the trust.

 List of trustees and Proof of identity and address (as per KYC mentioned for individuals), for those discharging role as trustee and authorized to transact on behalf of the trust.

ociation / Body of Individuals

- Valent National Control of the managing body of such Association or Body of Individuals.

 Power of attorney 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 (Pik The depositor shall inform the Company within 30 days in case of any update in the documents submitted earlier.

 CENTRAL KY CREGISTRY

 Through 10(b).

 The company within 30 days in case of any update in the documents submitted earlier.

 CENTRAL KY CREGISTRY

 Serves Was Not in Update in the documents submitted earlier.

 CENTRAL KY CREGISTRY

 Locuments with under the case of the company within 30 days in case of any update in the documents submitted earlier.

 CENTRAL KY CREGISTRY

 Reserve Bank Of India bax mandated financial institutions to cheer 100 days in the case of the case of the case of the case of the company within 50 days in case of any update in the documents submitted earlier.

 CENTRAL KY CREGISTRY

NINAL KYCREGISINY
serve Bank of India has mandated financial institutions to share KYC information to a Central KYC registry (CKYCR) who shall allot a unique KYC number, positor(s) are requested to share the unique number upon receipt of the same,
INTI DEPOSITORS UNDER FIP

Deposits may be made in the joint names of twofitnee persons under "First or Survivoris (F or S/s)" or "Anyone or Survivoris (A or S/s)". All communications be addressed to the first depositor, All interest payment and repsyment of deposit under FIP will be made in the name of first depositor.

- NATION
 The depositor and/or the depositors, where deposits under FIP are made by more than one person jointly may, at any time, nominate a person to visible her deposits under FIP shall vest in the event of his or all the joint holders' death. Notwithstanding anything contained in any other law for the time in force or in any disposition, whether testamentary or otherwise in respect of such other deposits in the Company where a nomination made in the press 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 right of the deposit in the Company to the exclusion of all other persons unless the nomination is varied or cancelled in the prescribed manner. Nomination can be made only by individuals, A Power of attorney holder cannot nominate.
- Nomination can be made only by individuals. A Power of attorney holder cannot nominate.

 The nominee shall not be a trust, society, body corporate, and partnership firm, I hindu Undivided Family or a Power of Attorney holder.

 Arninor can be a nominee represented by his natural court appointed guardian.

- UNIX-1AX PKUVISIONS
 TOS Deduction: (i) 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 reddled to a depositor if the gross interest exceeds the prescribed limit during the financial year under specific customer ID. For exemption of TDS, First applicant, must submit to the company Tax declaration form (Form 15G)Horder Us 10/Order Us 197-as the case may be).

 (ii) TDS will be deducted at twice the rate inforce if depositor's PAN becomes inoperative uis, 206AA on failure to link PAN 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 and 206AB.
- Furnishing PAN: If a Non-assesse depositor requires any exemption from tax deduction at source on interest payments a valid declaration in Form 15G/1964, or any other form as may be prescribed under the Income Tax Act 1961 needs to be submitted. The depositors are presumed to be assessed to the penal provisions of the said Act with respect to false declaration and the Company will in no way be responsible for such false translation made by the depositor, PAN is mandatory where the deposit amount is equal or more than Rs. 50,0000 and any activities and the provision of the provision of the Interest in Consignity (Fig. 2004). The Interest is Consignity (Fig. 2004) and the Panal Panal
- Investment Plant (FIP)) is equal or more than Rs. 500,000- or the interest is crossing Rs. 5,0000.

 Form 15G/15H: A new form 15G/15H has to be submitted again when any additional FIP is made even though the Depositors may have already furnished the forms for the current financial year.

 TDS Certificates: in accordance with the CBDT Circular 03/2011 dated 13/05/2011 TDS Certificates in Form No. 16A will be downloaded by the Company from TIN Website and the same will be authenticated by means of digital signature (Circular under Section 119 of the income Tax Act 1961), TDS certificates will not be generated from TIN Website if PAN is not furnished. While filling up the address of the applicant in the FIP Application Form, please be informed that if the address aprovided by the first depositors is the same address as the one updated with NSDL at the unit of PAN application Form the TDS certificates would be dispatched to that address. However, if both the addressess are different, then the TDS certificates would be printed with the address supdated with NSDL at the time of PAN application and would be eart by the company at the said address. If there is any change of address with NSDL at the time of PAN application and would be eart by the company at the said address. If there is any change of address with NSDL at the time of PAN application and would be eart by the company at the said address. If there is any change of address with NSDL at the company also.

 EVENUALS

11) RENEWALS

- address with NSUL by filling up the form for amendmentschanges in PAN data and the said changes shall be informed to the company also.

 WEWALS

 The Deposits under FIP will be converted into Fixed Deposits (FID), if the Depositor has opted for the same and the rate prevailing for Fixed Deposits on the date of maturity of deposits under FIP with the applicable.

 Conversion of maturity amount of deposit under FIP into Fixed Deposits will be for an amount net of TDS, if any,

 If the depositor opts for conversion to Fixed Deposit on maturity of deposit under FIP then on maturity of the said Fixed Deposit, the same shall be refunded unless instructions are received for renewal. If converted / renewed on maturity, as desired by the depositor.

 i) The Company will generate and serial Fixed Deposit E-Receipt to the registered email do if the first applicant on conversion / renewal.

 ii) The interest will be credited to the bank account memotion of the FIP application from fifthe scheme opted is other than Cumulative.

 iii) The Depositor has to submit the Tax declaration from (Form 15G/15H as applicable) to the service centre within 15 days of fixed deposits issuance, failing which the all the investments (FIP and FIP) in the specific customer ID will be treated as taxable and appropriate TDS amount will be deducted and paid to income Tax Department, COL.

 iy) For investments in the name of the minor, where the Guardian PAN has been submitted during investment and if the Minor has become Major during contract period or during the conversion to Fixed Deposit process, then the Company shall deduct TDS as applicable to cases where PAN is not available unless PAN is submitted by the Minor becoming a Major.

 Any change in the original instructions shall be informed to the Company prior to 15 days to the date of Maturity.

 If the depositor has not chosen any option for renewal or refund, the amount as due on the date of maturity shall be refunded by the Company.

LOAN ON DEPOSITS UNDER FIP

Loan facility is r 13) REPAYMENTS

- The deposits under FIP will be refunded directly to the first applicant bank account on maturity, if auto refund / refund is opted.

 The deposits of maturity of the deposit under FIPs shall be communicated by the Company through the registered mail ID / SMS sent to the registered mobile number of the depositor, alleast two months before the date of maturity of the deposit.

 Repayment of deposit will be made only by National Electronic Fund Transler (NEFT). 14) PREMATURE PAYMENT
 - MANUKE PAYMEN.

 The Company reserves the right to allow, at its absolute discretion, withdrawal of deposit under FIP before maturity. Where a deposit under FIP is so allow to be prematurely withdrawn, a request from the registered mail id of the depositor or a request letter duly signed by the first named depositor in case of Aro Sis is required.

 Sis and request letter duly signed by all the depositors in case of Aro Sis is required.

 Premature withdrawal of deposits it permitted for either one or more instalment under the FIP provided the respective instalment has completed more the 3 months from the date of payment by the depositor and wherever instalment has not completed 3 months, premature withdrawal will not be permitted.

er terms: Premature repayme

Up to 3 months from the date of instalment (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 from the date of Instalment	No interest*					
After 6 months from the date of Instalment but before the date of maturity	The Interest payable shall be 2 per cent lower than the Interest rate applicable to deposit under FIP for the period for which the deposit has run or if no Interest rate has been specified for that period, then 3 per cent lower than the minimum rate at which deposit are accepted by the Company*					
**in the event of the death of a depositor, the Company shall repay the deposit under FIP prematurely even within the lock-in-period to the surviving depositor/s in the case of joint holding with survivor dause,; or to the nomineellegal helir/s of the deceased depositor on the request of the surriving depositor/s/nomineellegal helir/s of death and other necessary documents to the satisfaction of the Company, However, no interest is payable on such repayments of deposits.						
*The above rates are also applicable for prema-	ture repayments in the case of death of a depositor.					

rever applicable and deducted at source and remitted to the applicable tax authority by the Company on behalf of the depositor, before pre wal of Deposit(s), shall not be refunded—under any circumstance whatsoever.

GENERAL TERMS

Premature repayments will be made only in favour of the first depositor.

- 21)
- 22)
- c) Tax wherever applicable and deducted at source and remitted to the applicable tax authority by the Company on behalf of the depositor, before premature withdrawal of Deposit(s), shall not be refunded under any circumstance whatsoever.

 NERAL TERMS

 The certificate of deposit under FIP will be issued subject to cheque realisation/receipt of funds in Company's account. In case of cheque dishonour/non-receipt of funds partialing for fist installment of the deposit under FIP, the said deposit stands cancelled automatically, funds partialing for fist installment of the deposit under FIP, the said deposit stands cancelled automatically.

 In case of any instrument returned unpaid, the necessary charges will be debited to the deposit under FIP account.

 Application for deposit under FIP should be made on the forms prescribed by the Company and should be duly signed by all applicants. First installment payment should be made by means of an Account payee Chequel demand draft in favour of SHRRAM FINANCE LIMITED. Deposit under FIP and its installments will not be accepted from NFO.NRE Account.

 The Company will not collect any charges for the NACH dishonour. However, it may be noted that the depositor's Bank may levy charges for each NACH dishonour. Similarly, the Company will not collect any charges for Abch gests from the depositor of the many levy charges for each NACH dishonour. Similarly, the Company will not collect any charges for the NaCH dishonour charge in any manner.

 Depositor may cancel his/her NACH mandate anytime in between 8 stop the future instalment payments. However, one cancelled, such mandate will not be revived, in case depositor(s) with to pay instalment under FIP after cancellation of the earlier application, the depositors, will have to submit fresh NACH Mandate or pay the due through payment link. No Presentation of NACH instalment debit will be pushed for cases whose mandate has been cancelled ideactionately object to the solution of the depositor will be made to the person first in th 23)

- 27)
- 29)

- The Company is having a valid Certificate of Registration No.07-00459 dated 31.01/2023 issued by the Reserve Bank of India in lieu of erstwhile certificate No. 07-00459 dated 17 April 2007 under Section 45-10 of the Reserve Bank of India Act, 1934. The financial activities of the Company are regulated by the Reserve Bank of India Act, 1934. The financial activities of the Company are regulated by the Reserve Bank of India Act, 1934. The financial activities of the Company are regulated by the Reserve Bank of India Act, 1934. The financial activities of the Company are regulated by the Reserve Bank of India (Act, 1934. The financial activities of the Company are regulated by the Reserve Bank of India (Reserve Bank of India (Reserve Bank of India) (Reserve Bank of I

- IP is not open for Non-Resident Indians and Foreign Nationals. IID and Mobile number is mandatory for investment in FIP.
- The Servicing of deposits under FIP accepted by the Company is undertaken by "Novac Technology Solutions Private Limited" and all Correspondence with regard to such deposits under FIP should be addressed to Company's service centers as mentioned in point no. 35.

PROVISIONAL RECEIPT

Received with thanks	from Mr/Ms./Minor		cheque/DD/No	₹For
Dated	drawn on	bank	branch towards FIP for the 1st Instalment	
Senior citizen	Minor			
Following Documents	s received : (Self-attested)			

38)

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 Government / The letter issued by Unique Identification Authority of India containing details of Name, Address & Aadhaar number / Letter issued by the National Population Register Containing details of name and address / Utility Bill (Electricity/Telephone/Postpaid mobile phone/Piped Gas/Water Bill) not more than 2 months old / Cancelled cheque / Form 15G / Form 15H / Others (kindly specify). Age proof in case of minor and senior citizen



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

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

(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:

	Union Territory				
Andhra Pradesh	Haryana	Madhya Pradesh	Rajasthan	Uttar Pradesh	Delhi
Chhattisgarh	Karnataka	Maharashtra	Tamil Nadu	Uttarakhand	Puducherry
Gujarat	Gujarat Kerala		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
10.	Mr. S. Ravindran Independent Director (DIN 09778966)	C 1601, Lakshchandi Heights, Gen AVK Marg, Gokuldham, Goregaon East, Mumbai – 400 063, Maharashtra.	Professional

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 crores)

				(111010103)	
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 crores*)

		(₹ in crores)
Particulars	As at March 31, 2023	As at March 31, 2022
I ASSETS		
1 Financial assets		
a) Cash and cash equivalents	9,505.30	10,662.44
b) Bank balance other than (a) above	6,312.11	5,692.72
c) Derivative financial instruments	668.81	201.40
d) Receivables		
(I) Trade receivables	17.00	5.35
(II) Other receivables	260.12	190.49
e) Loans	1,71,984.58	1,16,665.15
f) Investments	8,565.06 72.70	6,809.16
g) Other financial assets Total financial assets		51.45
	1,97,385.68	1,40,278.16
2 Non-financial assets		
a) Current tax assets (net)	716.97	228.24
b) Deferred tax assets (net)	1,743.92	869.38
c) Investment property	2.62 209.49	1.97 110.56
d) Property, plant and equipment e) Right-of-use assets	490.21	302.52
f) Intangible assets under development	66.08	302.52
g) Goodwill	1,406.73	_
h) Other intangible assets	1,217.65	3.04
Other non-financial assets	424.51	312.22
Tetal nen-financial assets	6,278.18	1,827.93
Total assets	2,03,663.86	1,42,106.09
II LIABILITIES AND EQUITY		
LIABILITIES		
1 Financial liabilities		
a) Payables		
(I) Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises		0.00
(ii) total outstanding dues of creditors	-	0.02
other than micro enterprises and small		
enterprises	293.24	166.01
(II) Other payables		
(i) total outstanding dues of micro		
enterprises and small enterprises	0.36	1.46
(ii) total outstanding dues of creditors		
other than micro enterprises and small enterprises	1.09	1,21
b) Debt securities	43,652.59	41,256.55
c) Borrowings (other than debt securities)	73,590.02	46,676.93
d) Deposits	36,139.83	21,948.98
e) Subordinated liabilities	4,523.85	4,614.25
f) Lease liabilities	563.46	349.43
g) Other financial liabilities	1,020.66	859.64
Total financial liabilities	1,59,785.10	1,15,874.48
Non-financial liabilities Current tax liabilities (net)	160.89	36.82
b) Provisions	211.48	138.18
c) Other non-financial liabilities	199.75	124.42
Total non-financial liabilities	572.12	299.42
Total liabilities	1,60,357.22	1,16,173.90
3 Equity	,,	,,
		i
a) Equity share capital	374.43	270.52
a) Equity share capital b) Other equity	42,932.21	25,661.67
a) Equity share capital		

Note: Brief particulars of Contingent Liabilities

(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

a. Estimated amount of contracts remaining to be executed on capital account, net of advances

b. Commitments related to loans sanctioned but undrawn

283.98

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

(B) The aggregate of public deposits held on 31.03.2023

₹ 53,290.02 crores ₹ 34,805,01 crores

As at March 31, 2023

(₹ in crores)

- J. The Company has no overdue deposits other than unclaimed deposits.
- $\ensuremath{\mathrm{K.}}$ The Company hereby declares that:

(B) Commitments not provided for

Particulars

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

(Formerly known as Shriram Transport Finance Company Limited)

Place: Bhubaneshwar Jugal Kishore Mohapatra
CHAIRMAN
Date: November 26, 2023 (DIN 03190289)

The above text of advertisements 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 on November 15, 2023 and November 26 2023 and the copies of same have been delivered to the Regional Office of the Department of Non-Banking Companies of the Reserve Bank of India, Chennai.

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 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 deposit under Fixed Investment Plan (FIP) 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 investigations 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 desposits.

My Personal / KYC details may be shared with Central KYC Registry.

 $Ihereby \, consent \, to \, receiving \, information \, from \, Central \, KYC \, Registry \, through \, SMS/Email \, on \, my \, registered \, number/email \, address.$

I hereby consent to download records from Central KYC Registry by using KYC identifier furnished by me/us

First Applicant Second Applicant Third Applicant										
	Affix a l Photog with sign (DO NOT S	raph nature		W	Affix a latest Photograph vith signature O NOT STAPLE)			Affix a latest Photograph with signature (DO NOT STAPLE)		
Sig	Signature of the Depositors (Individuals)									
First Applica	nt / Guardia	an								
Second Appl	licant / Guar	rdian								
Third Applicant / Guardian					. In case of deposits . Thumb Impression		•	ust sign on the space p or notary public	rovided above.	
Nomination Details U/S 45QB of RBI Act 1934 (Form DA1)										
I/We above named depositors at current address in your records, nominate the following person to whom in the event of my/our/minor's death the amount of this deposit may be returned by Shriram Finance Limited: Name of the Nominee:DOB of Nominee:DOB of Nominee:										
								Pincode:		
As the Nomi	nee is mino	or on this da	ate, I/We app	Father Mother ooint	-					
to receive ar	mount of th	e said depo	sit on behal	f of the nominee ir	event of my/o	ur/minor's dea	th during the r	ninority of the nom	ninee.	
				on rules prescribed by loinding on me/us.	Reserve Bank of Inc	lia and the Proced	ures/terms and co	nditions laid down by t	he Company	
Signature o	of the deposit	tors for nomi	ination		N	ame and Address	of Witness for N	Iomination		
First Applicant	t / Guardian_			1)			2)			
Second Applic	Second Applicant / Guardian									
Third Applicar	Third Applicant / Guardian Signature of Witness Signature of Witness									
• Investors are strongly advised to have their accounts in Joint names or use nomination facility.										
	Interest rates are subject to change and the rate applicable will be the rate prevalent on the date of deposit under Fixed Investment Plan (FIP) / conversion to Fixed Deposit. witness required in case if thumb impression is affixed by Depositor(s), Name of nominee should be same as that appearing on valid ID Proof on the nominee.									
TR num		Cert nu	ımber	Cert date	Checked	By Aut	thenticated By	Authentica	tion Date	

Instructions to fill Mandate

- 1. Kindly attach a photocopy/cancelled cheque along with this mandate form
- 2. UMRN is a reference number given by National Payments Corporation of India Ltd. (NPCI) and is auto generated during mandate creation. Please keep it blank.
- $3. \ Bank\ A/c\ Number\ should\ be\ exactly\ as\ per\ the\ bank\ records\ with\ leading\ Zeros\ if\ any\ eg.\ 00401204000056$
- 4. IFSC and MICR should be as printed on Cheque leaf.
- 5. PERIOD FROM: First Strike date of the Instalment
- 6. Mandate will be presented on or after the strike date
- $7. \ \ Please \ maintain \ at \ least \ 20 \ days \ between \ the \ date \ of \ NACH \ mandate \ and \ the \ first \ strike \ date$
- $8. \ \ Mention\,your\,Mobile\,No.\,and\,Email\,ID\,to\,receive\,timely\,communications$
- 9. Please fill up the mandate in black or blue ball point pen WITHOUT ANY ALTERATION / CORRECTION
- 10. Please write in CAPITAL letters and within the BLOCKS, as banks accept or reject mandates based on scan image.