



# 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 Parc, 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



**PARTNERSHIP FIRMS, TRUSTS, INSTITUTIONS & CORPORATES**  
Deposits do not qualify as eligible investment for charitable institutes registered under section 12A of the Income Tax Act.



## Application for Deposit

ICRA rating indicates high degree of safety

India Ratings and Research rating indicates high degree of safety



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

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

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

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

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



**SHRIRAM**  
Finance**Shriram Finance Limited**

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Chennai - 600 032. Ph: 044 485 24 666 [www.shriramfinance.in](http://www.shriramfinance.in)  
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Thane Belapur Road, Ghansoli, Navi Mumbai 400710. Ph: +91-22-40957575.

Business Associate Name : Assetmine Capital Pvt Ltd.

Business Associate Code : DEBMUM112

Affiliate Business Associate :

Branch :

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

Please fill the information in CAPITAL letters and tick in appropriate places, only with black or blue ink

I/We wish to apply for Fresh/Renewal of Deposit for a Period (months) of 12  18  24  30  36  42  60 **Payment Details**

If Fresh, Cheque/RTGS/NEFT, UTR No \_\_\_\_\_ Amount: \_\_\_\_\_ Drawn on \_\_\_\_\_ Date : \_\_\_\_\_

If Renewal, Old Cert No. \_\_\_\_\_ Maturity Date \_\_\_\_/\_\_\_\_/\_\_\_\_ Renewal Amount Rs. \_\_\_\_\_

Part Refund Amount Rs. \_\_\_\_\_ Total Investment Amount \_\_\_\_\_ \*Deposit Type : Fresh  Renewal  Both 

<b>*Type of Receipt</b> Physical Receipt <input type="checkbox"/> # E-Receipt <input type="checkbox"/>	<b>*Maturity Instruction</b> # Auto Refund <input type="checkbox"/>	<b>*Category</b> Member of Public <input type="checkbox"/> Shareholder <input type="checkbox"/>	<b>*STATUS</b> Partnership Firm <input type="checkbox"/> Trust <input type="checkbox"/> Corporate <input type="checkbox"/> Others <input type="checkbox"/>	<b>*Scheme</b> <input type="checkbox"/> Cumulative <input type="checkbox"/> Monthly interest <input type="checkbox"/> Quarterly interest <input type="checkbox"/> Half-Yearly interest <input type="checkbox"/> Yearly interest
	<b>*Form 15G submitted (For Trust only)</b> Yes <input type="checkbox"/> No <input type="checkbox"/> (if No, TDS will be deducted)			

Company Identification No: / Registration No.: \_\_\_\_\_ Customer ID: (if existing investor) \_\_\_\_\_

CYKC No. (if any) \_\_\_\_\_

Name of Entity \_\_\_\_\_

Registered Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ \* Pin Code \_\_\_\_\_ Country \_\_\_\_\_

\* Date of Incorporation \_\_\_\_/\_\_\_\_/\_\_\_\_ \*PAN \_\_\_\_\_

#Email ID: \_\_\_\_\_ \*Mobile No. \_\_\_\_\_

**Details of Bank Account (Cancelled cheque leaf to be submitted)**

\*Bank Account No \_\_\_\_\_ \*Bank Name \_\_\_\_\_

\*MICR Code                      \*Branch \_\_\_\_\_\*IFSC Code                      \*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 name depositor mentioned in my/our application is the beneficial owner of this deposit and as such he/she should be treated as the payee for the purpose of tax declaration under Section 194A of the Income Tax act, 1961. I/We hereby agree to abide by the attached terms and conditions governing the deposit.

I/We have gone through the financials and other statements/representations/particulars furnished/made by the company and after careful consideration. I/We/am/are making the deposit with the company at my/our own risk and volition.

I/We further declare that, I/We am/are authorized to make this deposit in the above mentioned scheme Shriram Unnati Fixed Deposits and that the amount kept in the deposit is through legitimate source and does not involve directly or indirectly any proceeds of schedule of offence and/or is not designed for the purpose of any contravention or evasion of the provisions of the Prevention of Money Laundering Act, 2002 and any Rules, Notifications, Guidelines or Directions there under, as amended from time to time. I/We shall provide any further information and fully co-operate in investigation as and when required by the company in accordance to the applicable Law. I/We further affirm that the detail provided by me/us is/are true in all respect and nothing has been concealed. I/We authorize Shriram Finance Limited to contact me/us, in person, by post, telephone, e-mail, using short messaging service (SMS), WhatsApp, Bots relating to my/our deposits.

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

I hereby consent to receiving information from Central KYC Registry through SMS/Email on my registered number/email address.

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

**Signature of the Authorised signatories / Trustee(s) with Name and PAN details**

Name of Authorised Signatory	PAN	Signature
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____

\* Details are mandatory # Details mandatory for E-Receipt

**For office use only**

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

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

- A. Name of the Company : **SHRIRAM FINANCE LIMITED** (Formerly known as Shriram Transport Finance Company Limited)
- B. Date of Incorporation of the Company : 30th June 1979
- C. Business carried on by the Company and its subsidiary with details of branches : **NBFC - INVESTMENT AND CREDIT COMPANY. (NBFC-ICC)**  
(The Company is primarily engaged in the business of financing commercial vehicles, passenger vehicles, construction equipment, farm equipment, micro, small and medium enterprises, two-wheelers, gold loans, personal loans and allied activities)

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

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

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

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

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

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

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

- D. Brief Particulars of the Management of the Company : The Company is managed by its Executive Vice Chairman / Managing Director & CEO under the supervision of the Board
- E. Names, Addresses & Occupation of the Directors :

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

F & G. -Profits of the Company before and after making provisions for tax and dividends declared by the Company for the three financial years immediately preceding the date of advertisement

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

\* The dividend amount is inclusive of dividend distribution tax, if any.

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

Particulars	As at March 31, 2023	As at March 31, 2022
<b>I ASSETS</b>		
<b>1 Financial assets</b>		
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	6,809.16
g) Other financial assets	72.70	51.45
<b>Total financial assets</b>	<b>1,97,385.68</b>	<b>1,40,278.16</b>
<b>2 Non-financial assets</b>		
a) Current tax assets (net)	716.97	228.24
b) Deferred tax assets (net)	1,743.92	869.38
c) Investment property	2.62	1.97
d) Property, plant and equipment	209.49	110.56
e) Right-of-use assets	490.21	302.52
f) Intangible assets under development	66.08	-
g) Goodwill	1,406.73	-
h) Other intangible assets	1,217.65	3.04
i) Other non-financial assets	424.51	312.22
<b>Total non-financial assets</b>	<b>6,278.18</b>	<b>1,827.93</b>
<b>Total assets</b>	<b>2,03,663.86</b>	<b>1,42,106.09</b>
<b>II LIABILITIES AND EQUITY</b>		
<b>1 Financial liabilities</b>		
a) Payables		
(I) Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	-	0.02
(ii) total outstanding dues of creditors 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
<b>Total financial liabilities</b>	<b>1,59,785.10</b>	<b>1,15,874.48</b>
<b>2 Non-financial liabilities</b>		
a) Current tax liabilities (net)	160.89	36.82
b) Provisions	211.48	138.18
c) Other non-financial liabilities	199.75	124.42
<b>Total non-financial liabilities</b>	<b>572.12</b>	<b>299.42</b>
<b>Total liabilities</b>	<b>1,60,357.22</b>	<b>1,16,173.90</b>
<b>3 Equity</b>		
a) Equity share capital	374.43	270.52
b) Other equity	42,932.21	25,661.67
<b>Total equity</b>	<b>43,306.64</b>	<b>25,932.19</b>
<b>Total liabilities and equity</b>	<b>2,03,663.86</b>	<b>1,42,106.09</b>

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	
<b>Total</b>	<b>2,122.40</b>	

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

- I. (A) The amount which the Company can raise by way of deposits (1.5 times of Net Owned Funds) ₹ 53,290.02 crores
- (B) The aggregate of public deposits held on 31.03.2023 ₹ 34,805.01 crores
- J. The Company has no overdue deposits other than unclaimed deposits.
- K. The Company hereby declares that:
- 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;
  - The deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities.
  - 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: Bhubaneswar  
Date: June 23, 2023

Jugal Kishore Mohapatra  
CHAIRMAN  
(DIN 03190289)

The above text of advertisement has been issued on the authority and in the name of the Board of Directors of the Company and has been approved by the Board of Directors at its meeting held on June 23, 2023 and a copy of same has been delivered to the Regional Office of the Department of Non-Banking Companies of the Reserve Bank of India, Chennai