SHRIRAM City
MONEY WHEN YOU NEED IT MOST

CIN : L65191TN1986PLC012840
Regd Office : 123, Angappa Naicken Street, Chennai - 600 001 Phone : +91 44 2534 1431
Admn Office : New No.221(Old No.129), Royapettah High Road,
Mylapore, Chennai 600 004 Phone : +91 44 4391 5300
Secretarial Office : 144, Santhome High Road, Mylapore, Chennai - 600 004
Website: www.shriramcity.in Email: sect@shriramcity.in ,

INTEREST RATES ON ACCEPTANCE OF FRESH/RENEWAL OF DEPOSITS (w.e.f. Jan 2 ,2017)

	Non-Cumulative Deposits				Cumulative Deposit		
Period (months)	Monthly % p.a	Quarterly % p.a	Half yearly % p.a	Yearly %p.a	Effective Yield % p.a	Actual maturity value for Rs. 1000/- (up to two decimal)	Maturity value for Rs. 5000/-
12	7.49	7.54	7.61	7.75	7.75	1077.53	5,388
24	7.58	7.63	7.70	7.85	8.16	1163.14	5,816
36	7.72	7.77	7.85	8.00	8.66	1259.68	6,299
48	7.86	7.91	7.99	8.15	9.20	1368.03	6,840
60	7.95	8.00	8.08	8.25	9.72	1486.15	7,430

Non Cumulative/Cumulative deposits will be accepted in multiples of ₹ 1,000/- subject to a minimum amount of ₹ 5,000/- per deposit for cumulative deposit and ₹ 10,000/- per deposit for non cumulative deposit and Cumulative deposits can be renewed for maturity value.

Additional benefit 0.25% per annum for Senior citizen is provided (Completed age 60 years on the date of deposit/renewal)

India's largest Small Business Finance Company in the small loan segment (Source: "Analysis of Small Loan Credit Market for NBFCs in India – April 2013" by Frost and Sullivan)

Application form for Deposit

Shriram City Union Finance Limited

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Branch :
TR No. :
TR Date :
Broker Name :
Broker Code :
Broker Channel :

We neither accept nor permit intermediary to accept cash.

Please fill the information in BLOCK letters and tick in appropriate places

Affix a latest photograph with signature (DO NOT STAPLE)

I/We wish to apply for Placement/Renewal of Deposit

Type of Deposit Fresh ☐ Renewal ☐ Both ☐

Payment Details Cheque ☐

Cheque/DD No.________ Dated___/___/___ Drawn on ________ Amount ________

(Rupees ________), If Renewal, Old Cert No. ________ Maturity Date ___/___/___

Maturity Amount Rs.________ Renewal Amount Rs. ________ Balance to be refunded / paid Rs.________

Total Investment Amount ________ (Rupees ________)

Investor details as appearing in your submitted identification documents

Name of Applicant **DOB** **Gender**

1st Applicant Mr./Ms./Minor ___/___/___ M ☐ F ☐
Father's/Husband's/Natural Guardian's Name ________

2nd Applicant Mr./Ms./Minor________ ___/___/___ M ☐ F ☐
Father's/Husband's/Natural Guardian's Name ________

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) ☐☐☐☐☐☐☐☐☐☐
Aadhaar Card Number ☐☐☐☐☐☐☐☐☐☐☐☐
Existing Folio Number (If Existing Investor) ☐☐☐☐☐☐☐☐

Tax to be deducted Yes ☐ No ☐
15G/H (For Senior Citizens) Yes ☐ No ☐

KYC Documents (Id proof and Address proof)

a) Passport ☐ b) PAN Card with Address proof ☐ c) Voter's Identity Card issued by Election Commission of India ☐ d) Driving License ☐
e) Job card issued by NREGA duly signed by an officer of the State Government ☐ f) The letter issued by Unique Identification Authority of India containing details of Name, Address & Aadhar Number ☐ g) Utility Bill (Electricity/Telephone/Postpaid mobile phone/Piped Gas/Water Bill) not more than 2 months old ☐
h) Bank Account or Post Office saving bank account statement ☐
i) Others (Kindly Specify) ________

Type of Receipt
Physical Receipt ☐
E-Receipt ☐

Auto Renewal/Refund (Mandatory if E-Receipt opted)
Renew Principal only on Maturity ☐
Renew Principal and interest on Maturity ☐
Redeem on Maturity ☐

Scheme
Cumulative Deposit ☐
Non-Cumulative Deposit ☐

Tenure (Months)
12 ☐ 24 ☐ 36 ☐
48 ☐ 60 ☐

Interest Frequency (Only for Non-Cumulative)
Monthly ☐
Quarterly ☐
Half-Yearly ☐
Annual ☐

Mode of Interest Payment
Warrant ☐
ECS ☐
NEFT ☐

Repayment to be made to: Sole / First Applicant ☐ Anyone or Survivor/s ☐ Former/ Survivor ☐

Details of Bank Account (Sole / First Named Depositor)

Savings ☐ **Current** ☐

Account Number ________
Bank ________
Branch ________

9 Digit MICR Code ☐☐☐☐☐☐☐☐☐
(as appearing on MICR cheque issued by bank)
IFSC Code ☐☐☐☐☐☐☐☐☐☐☐☐

(Bank Account Details are Mandatory)

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

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

Email ID : ______________________________ Mobile Number | | | | | | | | | | |

Declaration: I/We have read the Terms and Conditions of the company and accept that they are binding on me/us. I/We hereby declare that the first named depositor mentioned in my/our application is the beneficial owner of this deposit and as such he / she should be treated as the payee for the purpose of tax deduction under Section 194A of the Income Tax Act, 1961. I/We hereby agree to abide by the attached terms and conditions governing the deposit.

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

I/We further declare that, I/We am/are authorised to make this deposit in the above mentioned scheme Shriram Siddhi 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.

Signature of the Depositor 's (Other than individual, please mention Name & Designation)

	Signature	Name	Designation
First Applicant/Guardian	______________	______________	______________
Second Applicant	______________	______________	______________
Third Applicant	______________	______________	______________

Nomination (Optional)

Where the investment is in the name of Minor, the Nomination should be signed by person lawfully entitled to act on behalf of the Minor.

I/We hereby nominate the following person to receive the amount payable to me/us, on my/our death.

Nominee Name ______________________________

Address of Nominee ______________________________

______________ City ______________ State ______________ PIN ______________

Relationship with Depositor (If Any)	Age of Nominee	Date of Birth of Nominee (If Minor)*

* As the Nominee is Minor on this date, I/We appoint (Name, Address & Age) ______________________________ to receive the amount of Deposit on behalf of the Nominee in the event of my/our/minor's death during the minority of the nominee.

Signature of Depositors for Nomination

First Applicant/Guardian ______________

Second Applicant ______________

Third Applicant ______________

Name and Address of Witness for Nomination

1) ______________ ______________ ______________

Signature of Witness ______________

2) ______________ ______________ ______________

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 Investment.**
- **NRI investors are requested to furnish passport copy with Visa page, domestic and international address.**

For office use only

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

SHRIRAM CITY UNION FINANCE LIMITED
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TERMS AND CONDITIONS GOVERNING ACCEPTANCE/RENEWAL OF DEPOSITS BY SHRIRAM CITY UNION FINANCE LIMITED, CORPORATE IDENTIFICATION NUMBER- L65191TN1986PLC012840 ("Company")

The Company accepts/renews both cumulative and non cumulative deposits from persons resident in India. The depositor can be Individual or Non Individual (Company, HUF, Partnership Firm, Trust, Foundation, Society, Unincorporated body/association,Body of Individuals etc)

1. INTEREST RATES-ON FRESH DEPOSITS/RENEWALS

NORMAL SCHEME

Period (months)	Non Cumulative Deposits				Cumulative Deposit		
	Monthly % p.a	Quarterly % p.a	Half Yearly % p.a	Yearly % p.a	Effective Yield % p.a	Actual Maturity Value for Rs. 1,000/- (upto two decimal)	Maturity value for ₹ 5000/-
12	7.49	7.54	7.61	7.75	7.75	1077.60	5388.00
24	7.58	7.63	7.70	7.85	8.16	1163.20	5816.00
36	7.72	7.77	7.85	8.00	8.66	1259.80	6299.00
48	7.86	7.91	7.99	8.15	9.20	1368.00	6840.00
60	7.95	8.00	8.08	8.25	9.72	1486.00	7430.00

SENIOR NORMAL SCHEME

Period (months)	Non Cumulative Deposits				Cumulative Deposit		
	Monthly % p.a	Quarterly % p.a	Half Yearly % p.a	Yearly % p.a	Effective Yield % p.a	Actual Maturity Value for Rs. 1,000/- (upto two decimal)	Maturity value for ₹ 5000/-
12	7.72	7.77	7.85	8.00	8.00	1080.00	5400.00
24	7.81	7.86	7.94	8.10	8.42	1168.40	5842.00
36	7.95	8.00	8.08	8.25	8.94	1268.20	6341.00
48	8.09	8.14	8.23	8.40	9.51	1380.40	6902.00
60	8.19	8.25	8.33	8.50	10.08	1504.00	7520.00

2. **MINIMUM DEPOSIT:** Deposits will be accepted in multiples of Rs. 1,000/- subject to a minimum amount of Rs. 5,000/- for cumulative deposit and Rs. 10,000/- for non-cumulative deposit.

3. **INTEREST PAYMENT :**(i) Interest payment for non cumulative deposits will be effected by credit to the designated bank account of the depositor through National Electronic Clearing Service ("NECS") / National Electronic Fund Transfer ("NEFT") / Automated Clearing House ("ACH") or any other electronic mode of payment from time to time as per schedule below.

Interest payment Option	Interest payment date
Monthly	Last day of every month
Quarterly	Last day of March/June/September/December
Half-yearly	Last day of March and September
Yearly	Last day of March

(ii) The interest on cumulative deposits shall be paid on the date of maturity.

(iii) Payment of interest / repayment of deposit falling due on a Sunday or a bank holiday or any day when the Company's head office does not work due to holiday or otherwise will be made on the next working day.

4. **IDENTIFICATION OF DEPOSITORS** : The first named applicant should provide certified copy of both Identification proof and Address proof as required under "Know Your Customer" ("KYC") guidelines for NBFCs prescribed by the Reserve Bank of India ("RBI"), as under. Any existing first named depositor who has not complied with the KYC documents as mentioned below, shall have to furnish such documents. In the absence of the KYC documents, the application for acceptance/renewal of deposit shall not be processed by the Company.

i. **Individuals** : (a) Passport, (b)PAN Card (c) Voters Identity Card issued by Election Commission of India (d) Job card issued by NREGA duly signed by the officer of the State Government (e) Driving Licence (f) letter issued by Unique Identification Authority of India containing details of Name, Address, Aadhaar Number and Latest Photograph.

ii. **Company : (a)** Certificate of Incorporation, Memorandum and Articles of Association (b) Resolution of the Board of Directors and power of attorney granted to its managers, officers or employees to make deposit and to transact on its behalf (c) PAN Card the Company and (d) Proof of identity and address (as per KYC documents mentioned for individuals) of the authorised signatory of the company signing the application.

iii. **Partnership Firm** : (a) Registration Certificate,(b) Partnership Deed (c) Authorised Signatory list (d) Proof of identity and address (as per KYC documents mentioned for individuals) of the authorised signatories.

iv. **Hindu Undivided Family ("HUF")** : (a) PAN Card of HUF (b) Deed of Declaration of HUF and (c)Proof of identity and address (as per KYC documents mentioned for individuals) of the Karta.

v. **Trust and Foundations :** (a) Registration Certificate, (b) Trust Deed, (c) Proof of identity and address (as per KYC documents mentioned for individuals) of the authorised signatory of the Trust /Institution signing the application.

vi. **Unincorporated Association or Body of individuals :** (a)Resolution of managing Body of such association or Body of individuals, (b) Resolution of managing Body of such association or Body of individuals, (c) Power of attorney granted to him to act on its behalf, (d) Proof of identity and address (as per KYC documents mentioned for individuals) of the person who is holding power of attorney to transact the business on behalf of the unincorporated association or body of individuals, (e) Such information as may be required to collectively establish the legal existence of such an association or body of individuals.

In case the address mentioned in the above documents differs from the present address mentioned in the application form, a copy of any one of the following documents should be furnished for proof of residential address. : (a) Utility bill which is not more than two months old of any service provider (electricity, telephone, postpaid mobile phone, piped gas, water bill), (b) Property or Municipal Tax receipt, (c) Bank account or Post Office savings bank account statement, (d) Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address, (e) Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, Public sector undertakings, scheduled commercial banks, financial institutions and listed companies. Similarly, leave and license agreements with such employers allotting official accommodation and (f) Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India.

5. **DEPOSITS BY HUF**: Deposits by HUFs will be accepted subject to production of necessary documents as required under the procedure laid down by the Company from time to time.

6. **DEPOSITS IN JOINT NAMES:** Deposits may be made in the joint names not more than three individuals only under First or Survivor/s ("F or S") or Anyone or Survivor/s ("A or S"). All communications will be addressed to the first named depositor. All cheques/ warrants for interest payment and maturity payment of deposits will be drawn in favour of the first named depositor. Deposits pertaining to Non-individuals cannot be held jointly.

7. **NOMINATION :** (i) The individual depositor (s) 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. (ii) The nominee shall not be a trust, society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. (iii) A minor can be a nominee represented by his natural/court appointed guardian.

8. **INCOME-TAX PROVISIONS :** (i) As required under the Income Tax Act, 1961, tax at applicable rate will be deducted at source from the amount of interest paid/payable/ credited to a depositor if the gross interest exceeds the prescribed limit during the financial year .All the deposits of each depositor may be clubbed together for the purpose of deduction of tax at source. (ii) Non-assesses shall, if necessary, furnish the prescribed form as per Income Tax Act in force from time to time, quoting PAN, for non-deduction of tax at source (The depositors are presumed to be aware of the penal provisions of the said Act in case of false declaration and the Company will in no way be responsible for such false declaration made by the depositor).(iii) In accordance with the CBDT Circular 04/2013 dated 17-04-2013 TDS Certificates in Form No. 16A will be downloaded by the Company from the TDS Centralized Processing Cell portal website of TDS Reconciliation Analysis and Correction Enabling System ("TRACES") and the same will be authenticated by means of digital signature (Certificate under Section 203 Rule 31(1)(b) of the Income Tax Act 1961). TDS certificates will not be generated from website of TRACES if PAN is not furnished. The TDS certificate shall be dispatched in the same address as printed on the TDS certificate generated from web site of TRACES irrespective of address appearing the respective deposit application form. Please update the change of address in your PAN details by filling up the form for amendments/changes in PAN data with National Depository Services Limited ("NSDL").

9. **HOW TO APPLY** (i) The Company shall accept fresh deposit or renewal of existing deposit (ii)Application for Fresh/Renewal of deposit shall be made in the prescribed form of the Company

duly filled in, signed and complete in all respect along with cheque for deposit amount and KYC documents (The Company does not accept cash)(iii) The Company reserves the right to reject any application for deposit or for renewal or loan on deposits without assigning any reason therefore. (iv) Deposit can be renewed from the date of maturity only if renewal instructions along with duly discharged deposit receipt is received by the Company within **6** months from the due date of maturity. In such cases the rate prevailing on the due date of maturity will be applicable. Otherwise the same will be renewed prospectively and in such cases interest shall cease on the due date of maturity. In case if the deposit receipt is held in soft form it is mandatory that the depositor should mention the auto renewal/auto refund at the time of initial deposit.(v)Renewal of deposit will be for the maturity value net of TDS if any.(vi)If the depositor opts for auto renewal then the deposit shall continue to be auto renewed till such time instructions to the contrary are received by the Company. In such cases the depositor need not submit the original deposit receipt for renewal. (vii)The depositor can have the option of changing the mode from auto renewal to auto refund and vice versa, if necessary instructions are received by the Company at least 15 days prior to the due date of maturity. (viii)A deposit can be renewed for a lower multiple of Rs. 1,000/- by giving suitable instructions for repayment of differential amount before due date of maturity.(ix)A deposit can also be renewed for a higher multiple of Rs. 1,000/- by giving the differential amount. Such consolidations can be done only on the due date of maturity only on receipt of differential amount by the Company at least one day before the due date of maturity. (x) Renewal of deposit with A or S can be done by retaining any one of the depositor(s) as the first depositor. Renewal of deposits with A or S in the name of persons other than any one of the depositor cannot be done. Renewal of deposits with F or S in the name of any person other than the first named depositor cannot be done. (xi) On acceptance of deposit and on successful processing of it, the Company shall issue a deposit receipt in hard copy or in electronic mode as chosen by the depositor. The hard copy of the deposit receipt shall be handed over to the depositor at his address and the soft copy of the deposit receipt shall be sent to the email id of the depositor mentioned in the application.(xii) Deposit receipts issued by the Company are not transferable.(xiii) The deposits solicited, accepted, held or renewed by the Company are unsecured and are not insured.

10. LOAN ON DEPOSITS : (i) The Company may, at its sole discretion grant loan up to 75% of the amount of deposit to the depositor after the expiry of three months from the date of deposit at rate of interest two percent higher than the rate of interest payable on such deposit. The deposit receipt(s) and other documents have to be signed by all the depositor(s) in case of A or S deposit and by the first depositor in case of F or S deposit. The loan amount shall be paid only in favour of the first depositor.(ii) Renewal of deposit with loan outstanding is not permissible. On the date of maturity of deposit under loan shall be paid after adjustment of outstanding loan principal and interest thereon.

11. REDEMPTION /MATURITY PAYMENTS/REFUNDS : (i) Cumulative deposits (the principal along with net interest thereon) shall be paid at the time of maturity. In case of non-cumulative deposits the interest shall be paid periodically and the principal shall be paid at the time of maturity.(iii) Both cumulative and non cumulative deposits are governed by schemes declared by the Company from time to time.(iv)Redemption/repayment/Refunds of Cumulative and non cumulative deposits shall be made subject to submission of deposit receipts r any other document as may be required from time to time. (v) Deposit Receipt held in physical form must be submitted to the Company duly discharged by signing on a revenue stamp of one rupee for redemption. In the case of deposit with F or S, the discharge of deposit receipt must be made by the first named depositor only. In the case of deposit with A or S, any one of the depositor may give the discharge of the deposit receipt.(vi) If the depositor has opted for auto refund then the physical certificate need not be submitted to the Company.(vi) The Company shall intimate the details of maturity of the deposit to the depositor at least two months before the date of maturity of the deposit.(viii) Interest will cease on the due date of maturity 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.(ix)Due date of maturity/refund/repayment shall be same as mentioned on the deposit receipt issued by the Company to the depositor and shall not change.(x) Repayment of deposits will be made only by NECS / NEFT/ACH or any other electronic mode of payment. (xi) The maturity value of cumulative deposits shall be paid net of tax deducted at source. The maturity value for Cumulative Deposits is rounded off to nearest rupee.

12. PREMATURITY REDEMPTION : (i) The Company reserves the right to allow, at its absolute discretion, withdrawal of deposit before maturity. 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 deposit and by the first named depositor in case of F or S deposit.(ii) Prematurity repayments will be made only in favor of the first named depositor.(iii) The followings, which are as per the Directions of RBI currently in force, shall apply for premature repayment.

Up to 3 months from the date of deposit / renewal (Lock-in-period)	No repayment except 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 at 2 per cent lower than the Interest rate applicable to a deposit for the period for which the deposit has run or if no rate has been specified for that period, then 3 per cent lower than the minimum rate at which deposits are accepted by the Company*
**in the event of death of a depositor, the Company shall repay the deposit prematurely, even within the lock-in period, to the surviving depositor/s in the case of joint holding with survivor clause, or to the nominee or the legal heir/s of the deceased depositor, on the request of the surviving depositor/s/nominee/legal heir, and only against submission of proof of death, and other necessary documents to the satisfaction of the Company.	
* The above rates are also applicable for premature repayment in the case of death of a depositor.	

13. QUERY/GRIEVANCE :

(i) In case of any query or grievance or deficiency in service, the depositor at his option may

(a) contact any of the Company's following service centres

Chennai : No.95 (29/2),Habibullah RoadT.Nagar,Chennai600017.
Phone: +91 44 49371111Email: invquery@shriramvalue.in

Kolkata: Touch Stone Tower - II Floor, EN-10, Salt Lake, Sector V, Kolkata - 700091.
Phone: +91 22 4157 4545 Email: invquery@shriramvalue.in

Mumbai: Office No. 104&105, IstFloor, Level-1, Rupa Solitaire-Sec-1,
Millennium Business Park, Mahape, Mumbai-400710.
Phone: +91 2241574545 Email: invquery@shriramvalue.in

Secunderabad: I Floor, Maspack House, D.NO.12-13-1274-Street No.8, Tarnaka, Secunderabad-500017.Phone: +91 40 44182800 Email: invquery@shriramvalue.in

(b) may approach the District Level Consumer Dispute Redressal Forum or the State Level Consumer Dispute Redressal Forum or the National Consumer Dispute Redressal Forum as the case may be for relief.

(ii) 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, 3rd Floor, Corporate Bhavan (UTI Building). No. 29, Rajaji Salai, Chennai 600 001, Tamil Nadu for redressal.

14. GENERAL TERMS :(i)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 correspondences, Payment of interest and repayment of deposit will be made to the Survivor(s). The Company shall be fully discharged from all liabilities by transferring the deposits absolutely in favour of the Survivor(s).(ii) Depositors are requested to update address, bank account details, instructions regarding interest remittance redemption or maturity value to the Company in writing at least 15 days before the due date of interest payment/redemption. In case of change of address, proof of address duly attested needs to be furnished as per KYC guidelines. (iii) Any deposit which remains unclaimed and unpaid for a period of seven years from the date it becomes due for payment will be transferred to "The Investor Education and Protection Fund" ("IEPF") established by the Central Government under section 125 of the Companies Act, 2013. No claim shall lie against the Company after transfer of the amounts to IEPF. The Depositor can claim the amount from IEPF by following specified procedure. iv) The financial activities of the Company are regulated by the RBI. However, it must be distinctly understood that RBI does not undertake 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. (v) Deposits accepted are subject to the directions issued by the RBI under Non Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 1998 as amended from time to time. (vi) 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. (vii) 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 RBI in force from time to time and are subject to jurisdiction of Chennai only.(viii) The Company has created a floating charge on its statutory liquid assets in favour of M/S IDBI Trusteeship Limited, Asian Building, Ground Floor, 17 R. Kanmani marg, Ballard Estate, Mumbai 400 001 representing public deposit holders of the Company as per Directions of Reserve Bank of India.(ix) Please go through all the documents ,terms and conditions before applying for deposit in the Company (x) 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).

15. PARTICULARS REQUIRED TO BE SPECIFIED AS PER NON-BANKING FINANCIAL COMPANIES& MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISEMENT) RULES, 1977:

	Particulars	Company	Subsidiary Company
A	Name	SHRIRAM CITY UNION FINANCE LIMITED	SHRIRAM HOUSING FINANCE LIMITED
B	Corporate Identification Number	L65191TN1986PLC012840	U65929TN2010PLC078004
C	Registration Number	07-00458	08.0094.11
D	Registered with	Reserve Bank of India	National Housing Bank
E	Date of Incorporation	March 27, 1986	November 9, 2010
F	Business carried on	**Deposit accepting Non Banking Finance**	**Housing Finance**
G	Details of Branches of the Company	Refer Annexure I	Refer Annexure II

H. Brief Particulars of the Management of the Company : The Company is managed by the Managing Director under the supervision of the Board of Directors of the Company ("Board")

I. Names, Addresses and Occupation of the Directors of the Company: June 30,2017

NAME	DIN	ADDRESS	OCCUPATION	POSITION
Sri Debendranath Sarangi	01408349	14 West Mada Street, Srinagar Colony, Saidapet,Chennai - 600 015.	IAS (Retd.,)	Chairman
Sri Duruvasan Ramachandra	00223052	H No 1-66/1, Villa No. 5, CEO Enclave, Gachibowli, Hyderabad 500 032, Telangana State.	Service	Managing Director and CEO
Sri Gerrit Lodewyk Van Heerde	06870337	2, Dahlia Avenue, Welgedacht, Bellville, 7530, Erf 31452, South Africa,	Service	Director
Smt Maya S Sinha	03056226	11, Vipul Building, 28 B G Kher Marg, Malabar Hill Mumbai 400006.	Service	Director
Sri Khushru Burjor Jijina	00209953	2302-D, Ashok Towers, Dr. Ambedkar Marg, Parel, Mumbai 400012.	Service	Director
Sri Pranab Prakash Pattanayak	00506007	Flat No. A4/311, Gokulam Complex, India Heritage Foundation, Doddakallasandra, Kanakapura Road, Bangalore- 560 062	Consultant	Director
Sri Ranvir Dewan	01254350	41, Ewe Boon Road,# 11-41 Crystal Tower, Singapore 25935	Service	Director
Sri Shashank Singh	02826978	7A, 7th Floor, Manek, 11 LD Ruparel Marg, Malabar Hill, Mumbai 400006.	Service	Director
Sri Subramaniam Krishnamurthy	00140414	C/39, Ashalakshmi Apts 59, Arundale Beach Road,Besant Nagar,Chennai 600 090	Consultant	Director
Sri Vipen Kapur	01623192	A1 – 1201, World SPA Sector 41, Gurgaon 122 002 Haryana	Consultant	Director
Sri Venkataraman Murali	00730218	49/202(22/202), III FL-4, DLF, Commander's Court CCC034, C Block, Ethiraj Salai , Egmore, Chennai 600 008	Chartered Accountant in Practice	Director

J. Profits of the Company before and after making the provisions for tax and Dividends declared by the Company for the three financial years immediately preceding the date of advertisement

Year Ended March 31,	Profit before provision for Tax (₹ in Lacs)	Profit after provision for tax (₹ in Lacs)	Interim Dividend (₹)	Final Dividend (₹)	Total Dividend (₹)	Total Dividend Amount (₹ in Lacs)
			Per equity share of ₹ 10 each			
2015	84,108.70	55,806.39	4.50	10.50	15.00	11,887.88
2016	80,684.25	52,978.03	5.00	10.00	15.00	11,937.94
2017	85,364.26	55,605.99	5.00	10.00	15.00	11,869.37

Total dividend amount includes dividend distribution tax.

K. Summarized Financial Position of the Company as in two Audited Balance Sheet immediately preceding the date of advertisement : ₹ in Lacs

(₹ in lacs)

Particulars	As at March 31, 2017	As at March 31, 2016
I. Equity and Liabilities		
1. Shareholders' funds		
(a) Share capital	6594.34	6592.72
(b) Reserves and surplus	496246.51	444569.04
	502840.85	**451161.76**
2. Share application money pending allotment	0.09	
3. Non-current liabilities		
(a) Long-term borrowings	981425.92	926754.33
(b)Other long-term liabilities	35046.56	49908.67
(c) Long-term provisions	115891.97	17508.50
	1132364.45	**994171.50**
3. Current liabilities		
(a) Short-term borrowings	381301.95	100027.58
(b) Other current liabilities	431188.38	472792.29
(c) Short-term provisions	5950.44	67289.24
	818440.77	**640109.11**
Total	**2453646.16**	**2085442.37**
II. ASSETS		
1. Non-current assets		
(a) Fixed assets:		
(i) Tangible assets	6974.96	7044.05
(ii) Intangible assets	841.14	1441.11
(b) Non-current investments	48535.69	45685.33
(c) Deferred tax assets	4422.47	3720.83
(d) Long-term loans and advances	992796.27	622714.45
(e) Other non-current assets	1532.39	3520.69
	1055102.92	**684126.46**
2. Current assets		
(a) Current Investments	22915.89	33548.53
(b) Cash and bank balances	63713.44	64190.54
(c) Short-term loans and advances	1303341.46	1291345.74
(d) Other current assets	8572.45	12231.10
	1398543.24	**1401315.91**
Total	**2453646.16**	**2085442.37**
Amount the Company can raise by way of deposits as per RBI's Direction	**739841.75**	**663352.67**
Exposure to Group^	**Nil**	**Nil**
Credit Rating for fixed deposits by ICRA	**MAA +/Stable**	**MAA+(Stable)**
Aggregate amount of Deposits held	**325593.84**	**298585..73**
Contingent liabilities *	**5621.67**	**5537.03**

*Contingent Liabilities as on March 31,2017: account of Income Tax (Rs 2,990.65 lacs),Kerala VAT (Rs 5.37 lacs),Tamil Nadu VAT (Rs 125.65 Lacs),Guarantees issued by the Company (Rs 2,500.00 lacs). Contingent Liabilities as on March 31, 2016: Income Tax (Rs. 2,956.88 lacs), Kerala VAT (Rs. 4.65 Lacs), Tamil Nadu VAT (Rs. 125.65 lacs), Guarantees issued by the Company (Rs. 2,500 Lacs).
^Total aggregate amount of exposure/dues from facilities, both fund and non-fund based, extended to and the aggregate dues from companies in the same group or other entities or business ventures in which the directors and/or the Company are holding substantial interest.

The above summarized financial position may be read with financial statements and Notes to Accounts forming an integral part of such financial statements.The financial statements/Annual Reports of the Company and it's subsidiary are displayed on the web site of the Company.

The Company hereby declares that (i) the Company has no overdue deposits other than unclaimed deposits,(ii) the Company is not in default in the repayment of deposit or interest thereon, (iii) the Company has complied with the applicable provisions of the RBI Directions,(iv) the compliance with directions of RBI by the Company does not imply that the repayment of deposits is guaranteed by the RBI,(iv) the deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities(v) the financial position of the Company as disclosed above and the representations made in the application form are true and correct and the Company/its Board are responsible for the correctness and veracity thereof.

The above text of the advertisement is issued on the authority and in the name of the Board, which was approved by the Board at its meeting held on June 30,2017 and a copy of the same signed by the majority of Directors was delivered to RBI for registration.

By Order of the Board
For **SHRIRAM CITY UNION FINANCE LIMITED**

Place : Chennai
Date : June 30, 2017

DEBENDRANATH SARANGI
CHAIRMAN

ANNEXURE I

Abohar , Addanki , Adilabad, Adimali, Adoni, Aduthurai, Adyar I, Agra - Ludcd, Ahmadpur WCD, Ahmedabad Cd, Ahmedabad EF , Ahmednagar Chit Cd H, Ajmer Ludcd, Akivedu, Akola, Alandur, Aler, Aligarh, Allahabad Ludcd, Aluva, Alwal, Alwar - Ludcd, Alwarthirunagar, Amalapuram, Amaravathi -II, Amaravati, Ambala Ludcd, Ambasamudram, Ambattur, Ambattur II, Ambedkar Nagar LUD, Ambur, Ameerpet, Amreli Junagadh WCD, Amritsar, Amudalavalasa, Anakapalli, Anand Branch Cd, Ananthapur II, Ananthpur - I, Andipatty, Angamaly, Anna Nagar I, Anna Nagar III, Arakonam, Arani, Arani III, Aranthangi, Arapalayam, Ariyalur, Ariyalur I, Armoor, Arumbakkam, Aruppukottai II, Asansol, Ashwaraopeta, Atchuthapuram, Atmakur, Atmakur, Attapur, Atthur II, Attingal-Cd, Attur I, Aurangabad, Aurangabad Chit Cd H, Aurangabad-II WCD, Avadi, Avanigadda, Avinasi, Ayanavaram, Ayyapnthangal, Azamgarh - WCD, B Kothakota, Badvel, Bagalkot, Bahraich-Barabanki WCD, Balanagar, Balapur, Balotra, Banaganepalli, Banaswada Gold Br, Banda-Fatehpur WCD, Bandra Wcd, Bangalore Nonchit, Bangarupalyam, Bapatla, Barabanki Ludcd, Baramati-Amh, Barasat, Bareilly-Ludcd, Barnala-Sangrur WCD, Baroda Cd, Barshi WCD, Baruipur, Basheerbagh, Basmathnagar - Parbhani Wcd, Batlagundu I, Beed-Aurangabad WCD, Belgaum, Bellampally, Bellary, Bemetara-Kawardha, Besant Nagar, Bethaniapuram, Bethemcherla, Betul Cd, Bhadrachalam, Bhainsa, Bhandara - Amh, Bharuch Cd, Bhathinda, Bhavani, Bhavnagar Cd, Bheemgal, Bhilai Cd, Bhilwara EF WCD, Bhilwara Ludcd, Bhimavaram, Bhiwani - Harayana Wcd, Bhongir, Bhopal Cd, Bhubaneswar, Bhupalapalle, Bhusawaljalgaon Wcd, Biaora Guna WCD, Bidar, Bijapur I, Bikaner Ludcd, Bilaspur - Cd, Bobbili, Bodhan, Bodinaikanur, Boduppal, Bokaro, Borivali WCD, Brahmapur, Bramhapuri- Chandrapur Wcd, Buchireddypalem, Budaun Ludcd, Bulandshahar , Buldhana WCD, Burdwan, Calicut, Chada, Chakan WCD, Chalisgaon Jalgaon Wcd, Challapalli, Chamaraj Nagar, Champapet, Chandanagar, Chandigarh, Chandragiri, Chandrapur, Channapatna, Channarayapatna, Chattarpur - Cd, Cheepurupalli Gold Br, Chengalpet, Cherial, Cherukupalle, Chettupattu, Chevapettai, Chhapra, Chickballapur, Chidambaram, Chidambaram II, Chikkadpally, Chikmagalur Chit, Chilakaluripet, Chilakaluripeta -II, Chimakurthy, Chinawaltair, Chinna Bazaar, Chinsura, Chintalapudi, Chinthamani, Chiplun - Amh, Chirala, Chitoor I, Chitradurga, Chittorgarh WCD, Chitwel, Chokkikulam, Cholavanthan, Chomu Jaipur WCD, Choodavaram, Choutappal, Chromepet, Coimbatore II, Coimbatore-I, Cuddalore II, Cuddapah, Cuddapah II, Cumbum II, Cuttack, Dadar Chit Cd Hp, Darsi, Dausa-Ludcd, Davangere Chits, Dehradun Ludcd, Denkanikottai, Deoria Lud, Devakottai, Devarakonda, Dewas Cd, Dhanbad, Dharapuram, Dharmapuri, Dharmapuri II, Dharmavaram, Dharwad I, Dhavaleswaram, Dhone, Dhule Amh, Dilshad Garden, Dilsukh Nagar, Dindigul I, Dindugal, Doddaballapur, Durgapur-WCD, Dwaraka Nagar, East Delhi Branch, Efizc, Eluru I, Eluru III, Ernakulamk, Erode, Erode III, Etawa Ludcd, Faizabad, Faridabad, Faridkot- Moga WCD, Fatehpur Lud, Ferozpur Ludcd, Five Roads, Gadag I, Gadhinglaj- Kolhapur Wcd, Gadwal, Gajapathi Nagaram, Gajuwakka, Gajwel, Ganapavaram, Gandhi Bazar, Gandhi Nagar, Gandhi Puram, Gandhidham Cd, Gangavathi, Gannavaram, George Town, Ghanpur, Ghatkesar, Ghaziabad., Ghazipur-Varanasi WCD, Giddaluru, Gingee I, Gobichettipalayam II, Gobichettipallayam, Godavarikhani, Golibar Square Wcd, Gonda- Faizabad WCD, Gondia - Amh, Gooty, Gorakhpur - Ludcd, Goregaon Chit Cd Hp, Gowribidanur, Gudivada, Gudiyatham, Gudiyatham II, Gudur, Guduvanchery, Gugai, Gulbarga, Gummidipoondi, Guna - Cd, Guna Ashoknagar, Guntakal, Guntur I, Guntur II, Gurajala, Gurgaon Branch, Gurgaon EF, Gwalior Cd, Habsiguda, Haldwani, Haliya, Hamirpur-Ludcd, Hanuman Junction, Hanumangarh, Hanumkonda, Harda WCD, Hardoi LUD, Haridwar-Dehradun, Harur, Hassan Chits, Hathras , Haveri, Himayat Nagar, Himmatnagar - Cd, Hindupur, Hinganghat- Wardha Wcd, Hingna Road Wcd, Hingoli - Parbhani Wcd, Hisar Ludcd, Hoshiarpur, Hospet, Hosur, Hosur II, Howrah, Hubli, HUBLI-EF, Humanabad, Hunsur, Husnabad, Huzurabad, Huzurnagar, Ibrahimpatnam, Ibrahimpatnam Hyd, Ichalkaranji-Kolhapur Wcd, Ieeja Gold Branch, Illuppur, Indapur, Indira Nagar, Indore Cd, Inkollu, Jabalpur Cd, Jabalpur EF WCD, Jadcherla, Jaggaihpet, Jagityal, Jaihindpuram, Jaipur EF, Jaipur II WCD, Jaipur III WCD, Jaipur Ludcd, Jaiselmer-LUD, Jalgaon, Jallandhar, Jallandhar EF, Jalna, Jamkhandi, Jammalamadugu, Jammikunta, Jammu Ludcd, Jamnagar Cd, Janagaon, Jangareddy Gudam, Jaunpur Lud, Jayanagar, Jetpur Wcd, Jeyakondam II, Jhansi - Ludcd, Jodhpur Ludcd, Jodhpur WCD, Jogipet, Junagadh Cd, K K Nagar, K K Nagar II, K Pudur II, Kadapa Iv, Kadiri, Kaikaluru, Kaithal, Kakinada - I, Kalavasal, Kalayar Koil, Kalikiri, Kallakurichi, Kallakurichi II, Kallukuzhi, Kalluru II, Kalpakkam, Kalpakkam - II, Kalyandurg, Kalyani Nagar Wcd, Kamareddy, Kanakapura, Kancheepuram, Kanchikacharla, Kanchipuram II, Kandukuru, Kangara, Kangeyam, Kanigiri, Kanjirappally, Kanker - Cd, Kannur, Kanpur Ludcd, Karad, Karaikal, Karaikal II, Karaikudi, Karaikudi I, Karambakudi, Karimnagar I, Karimnagar II, Karkala, Karnal Ludcd, Karungapally, Karur II, Karwar, Kashipur WCD, Katni Cd, Katol Wcd, Kattumanar Koil, Kattur, Kavali, Kaveripattinam, Kayamkulam - Cd, Kazipet, Kazipet, Keelkattalai, Keeranur, Kelambakkam, Kengeri, Khaambhaliya Jamnagar, Khamgaon - Amh, Khammam I, Khammam II, Khammam III, Khanna-Ludcd, Kharagpur WCD, Kharghar Panvel Wcd, Kharkhana, Kodada, Kolar, Kolathur, Kolhapur Chit Cd Hp, Kolhapur Non Chit WCD, Kolkata Cd, Kondagaon-Jagdalpur, Koothanallur I, Kopargaon WCD, Koppal, Koratipadu, Korba Cd, Korutla, Kota, Kota Ludcd, Kothagudem, Kothavalasa, Kottarakkara, Kottayam Branch, Kovilpatti II, Koyyala Gudem, Krishna Nagar, Krishnagiri I, Krpet, Kudal- Ratnagari Wcd, Kukatpalli, Kumarapalayam, Kumbakonam, Kumbakonam II, Kunigal, Kuntrathur, Kuppam, Kurnool I, Kurnool II, Kurnool III, Kurukshetra - Ludcd, Kushaiguda, Kuttalam, L B Nagar, Lakadikapool, Lakhimpur Kheri Lud, Lalgudi, Latur I Amh, Laxmi Nagar, Lingsur -Hp, Lucknow Ludcd, Ludhiana, Ludhiana EF, Ludhiana II, M.V.P. Colony, Macherla, Machilipatnam, Madanapalle, Madgaon, Madhavaram, Madhira, Madhuranthangam, Madhurawada, Madikeri Branch, Madipakkam, Madurai Anna Nagar, Madurai II, Madurai IV, Madurai Main, Madurai-I, Mahaboobabad, Mahaboobnagar, Mahaboobnagar II, MAHAD, Maharanipeta Chit, Mahasamund Cd, Mahuva, Malegaon Nasik WCD, Malikipuram, Malkajgiri, Mallapur, Malleswaram, Manali, Manamadurai, Manapparai, Mancherial, Mandapeta, Mandi-Ludcd, Mandya, Manendragarh Cd, Mangalagiri, Mangalore Chit I, Manjeri Branch, Mannargudi, Mannargudi II, Mansa-Bhathinda WCD, Manthani, Manuguru, Marakkanam, Markapur, Marredpally, Marripeda, Marturu, Mathikere, Mathura - Ludcd, Medak, Meerut, Mehdipatnam, Mehsana Cd, Melur, Metpally, Mettupalayam, Mettur, Miryalaguda II, Miryalguda, Mirzapur Lud, Miyapur, Modasa, Moga, Mohali WCD, Moodabidri Chit, Morbi Wcd, Mothkur, Motihari, Mount Road, Mring, Mukhed-Nanded WCD, Mulugu, Mummidivaram, Muradabad - Ludcd, Musiri, Mustafa Nagar, Muthupet II, Muzaffarpur, Mydukur, Myladuthurai Chit, Myladuthurai II, Mylapore, Mylavaram, Mysore, Nagapattinam II, Nagaram, Nagari-I, Nagarkurnool Gold Br, Nagayalanka, Nagerkoil I, Nagole, Nagpur, Nagpur Ramnagar, Naidupet, Nakrekal, Nalgonda, Nalgonda II, Namakkal I, Nandalur, Nanded Amh, Nanded -II, Nandigama, Nanganallur, Nanilam, Narasannapet, Narasapur, Narasapur Medak, Narasaraopet, Narayanaguda, Narayanapet, Narsampet, Narsipatnam Chit, Nashik Road WCD, Nashik-II WCD, Nasik Chit Cd Hp, Nasik Non Chit, Navsari Cd, Nayagarh, Needamangalam, Neelakunda Palle, Nellore - I, Nellore II, Nellore III, Nerul - Amh, Nesapakkam, Neyveli I, Neyveli Iv, Nidadavole, Nirmal, Nizamabad I, Nizamabad II, Nizamabad III, Nizampet, Noida-East Delhi , Nuzvid, Oddanchathiram, Omalur, Ongole, Ongole II, Osmanabad - Sholapur Wcd, P N Pudur, Padi, Paithan - Aurangabad Wcd, Pakala, Palacode, Palakarai, Palakol, Palakonda, Palakurthy, Palamaner, Palani, Palasa, Palayamkottai, Palghat, Pali WCD, Palladum, Pallikaranai, Pallipalayam, Palvancha, Palwal WCD, Pamarru, Pamidi, Pammal, Pandharpur- Sholapur Wcd, Panipat-Karnal Ludcd, Panjim - Amh, Panruti, Panruti-II, Panvel I Amh, Paonta Sahib-Dehradu, Papanasam, Paramakudi I, Paramathivelur, Paratwada - Amravati Wcd, Parbhani Amh, Parchuru, Parigi, Parkal, Parvathipuram, Patan Mehsana, Pathankot, Pathapatnam Gold Br, Patiyala, Patna Wcd, Patnam Bazaar, Pattukottai, Pattukottai I, Payyannur, Pedanandipadu, Peddapally Gold Br, Peddapuram, Pendurthi, Penugonda, Penugonda II, Peralam, Perambalur, Perambur, Peravurani, Perinthalmanna, Periyanaickanpalayam, Perundurai, Perungudi, Phirangipuram, Piduguralla, Piler, Pilibhit WCD, Pimpri Chit Cd Hp, Pitampura, Pochampalle, Pollachi, Pondicherry II, Pondycherry, Pondycherry I, Ponnamaravathy, Ponneri, Ponnur, Poonamallee, Porumamilla, Porur, Porur II, Pratapgarh Lud, Proddatur I, Pudukottai, Pudukottai I, Pudukottai II, Pulivendula, Puliyampatti, Pune Chit Cd Hp, Pune Deccan, Punganur, Purasawakkam, Pusad - Yavatmal Wcd, Puttur, Puttur Chit Branch, Quilon, R.S.Puram, Raibareilly WCD, Raichur, Raigarh Cd, Railway Koduru, Raipur Cd, Rajahamundry I, Rajahmundry, Rajahmundry - II, Rajahmundry II, Rajaji Nagar, Rajam, Rajampeta, Rajapalayam, Rajapalayam II, Rajkot Cd, Rajnandgaon Branch Cd, Rajsamand-LUD, Rajura - Chandrapur Wcd, Ramachandrapuram, Ramanathapuram, Ramanathapuram II, Ramnad, Rampur-Moradabad WCD, Ramtek- Nagpur Wcd, Ranasthalam, Ranchi, Ranipet, Ranipet II, Rasipuram, Rasipuram I, Ratlam Cd, Ratnagiri, Ravulapalem Chit, Rayachoti, Rayadurgam, Rayagada, Razole, Red Hills, Renigunta, Repalle, Rewari LUD, Rishikesh-Dehradun WCD, Rohtak-Hisar, ROPAR, Rorkee Ludcd, Rorkee-Rudrapur-Lud, S.B.Colony, Sadasivapeta, Sagar Cd, Sagar Chit, Saharanpur Ludcd, Sakardhara Square Wcd, Salem II, Salem III, Salem-I, Salibanda, Salur, Samastipur, Sanath Nagar, Sangagiri, Sangamaner, Sangareddy, Sangli Branch, Sangrur Ludcd, Sankarankoil II, Santhosh Nagar, Saravanampatti, Satana - Nasik Wcd, Satara, Sathyamangalam, Satna Cd, Sattenapalli, Satthur, Sattupalli, Satyavedu, Secunderabad I, Selaiyur, Selaiyur II, Sembanarkoil, Seoni - Cd, Shad Nagar, Shahada Dhule Wcd, Shahapur, Shahjahanpur LUD, Shamshabad, Shimla, Shimoga II Chit, Shirpur-Dhule WCD, Shirwal WCD, Shivaji Nagar, Shivam, Shivpuri WCD, Sholapur, Sholinganallur, Shrirampur Wcd, Siddipet, Sikar-Jaipur III WCD, Siliguri EF WCD, Sillod - Aurangabad Wcd, Sindhanur I, Singanallur, Singarayakonda, Sircilla, Sirkazhi, Sirpurkagaznagar, Sirsi CHIT I, Siruguppa, Sitapur LUD, Sivagangai, Sivakasi, Sivakasi II, Solan, Sompeta, South Delhi- WCD, Sri Kalahasti, Sriganga Nagar-Ludcd, Srikakulam - II, Srikakulam I, Sriperumpudur, Srirangam I, Srivilliputhur, Sullia, Sullurpet, Sultanpur LUD, Sulthan Batherry, Surat Cd, Suryapet, T Nagar RS, T. Nagar, T.Dasarahally, Tadepalligudem, Tadepatri, Talegao WCD, Tambaram, Tambaram II, Tanuku, Tarn Taran-Amritsar-WCD, Tekkali, Tenali, Tenkasi-II, Thamarassery, Thandur, Thane Chit Cd Hp, Thane -II WCD, Thanjavur, Thanjavur I, Thanjavur II, Tharamangalam, Theerthalli, Theni, Theni II, Thillai Nagar, Thindivanam II, Thiruchengode, Thirukazhukundram, Thirukkattupalli, Thirukovilur, Thirunagar, Thirunindravur, Thiruppur II, Thiruthuraipoondi, Thiruvallur, Thiruvallur II, Thiruvanmiyur, Thiruvannamalai, Thiruvannamalai II, Thiruvannamalai III, Thiruvarur I, Thiruverumbur, Thiruvnnamalai IV, Thiruvottiyur II, Thittakudi II, Thorrur, Thuvaranguruchi, Tindivanam I, Tiptur, Tiruchendur II, Tirumalgiri, Tirunelveli, Tirunelveli I, Tirupathi II, Tirupati - I, Tirupattur II, Tiruppur, Tiruppur I, Tirur, Tiruvuru, Tondairpet, Tonk Ludcd, Trichur, Trichy II, Trichy-I, Trivandrum, Tumkur, Tuni, Tuticorin, Tuticorin II, Udaipur EF LUD, Udaipur Ludcd, Udgir - Latur WCD, Udhampur WCD, Udumalaipet, Udupi, Ujjain - Cd, Ulundurpet, Umred- Nagpur Wcd, Una-Veraval WCD, Unnao Lud Cd, Uravakonda, Uthiramerur, Uttam Nagar, V Kota, Vadallur, Vaijapur-Aurangabad Wcd, Valigonda, Valliyur, Valsad-Vapi, Vanasthalipuram, Vaniyambadi, Vapi Cd, Vapi Non Chit WCD, Varanasi Ludcd, Vasco, Vashi Chit Cd Hp, Vedaranyam, Velacherry, Vellakovil, Vellore II, Vellore III, Vempalle, Vemulavada, Venkatagiri, Veraval Wcd, Vidyaranyapura, Vijaya Nagar, Vijayawada I, Vijayawada II, Vijayawada III, Vijayawada Iv, Vijayawada V, Vijayawada VII, Vikarabad, Villivakkam, Villupuram, Villupuram II, Vinjamur, Vinukonda, Viralimalai, Virudachalam, Virudachalam I, Virudhunagar I, Virugambakkam, Vissannapet, Vita WCD, Vizag I Town, Vizag N.A.D, Vizianagaram I, Vizianagaram II, Vuyyur, Wai -Satara Wcd, Waluj-Aurangabad WCD, Wanaparthy, Wandawasi, Warangal I, Warangal II, Warangal Iv, Wardha, Wardhannapet, Warna WCD, Warora- Chandrapur Wcd, Warud - Amravati Wcd, Washim Wcd, Wcd Palanpur, Wcd Porbandar, Wcd Vidisha, West Mambalam, Wilson Garden, Woraiyur I, Wyra III, Yadgir, Yalamanchili, Yamunanagar Ludcd, Yavatmal, Yelahanka, Yellandu, Yemmiganur, Yeola - Nasik Wcd, Zaherabad,

ANNEXURE II

Ahemedabad, Ahemednagar, Ahmedabad East, Ajmer, Allahabad, Alwar, Ambala, Amravati, Amritsar, Aurangabad, Banashankari, Barasat, Bareilly, Bathinda, Bengaluru, Bharuch, Bhavnagar, Bhopal, Bhubaneshwar, Bikaner, Bilaspur, Chandigarh, Chandrapur, Chennai Arumbakkam, Chennai Mylapore, Coimbatore, Ernakulam, Guntur, Haldwani, Haridwar, Himatnagar, Hosur, Hubli, Hyderabad, Indore, Jaipur, Jalandhar, Jodhpur, Kanchipuram, Kanpur, karimnagar, karnal, Kolhapur, Kolkata, Kota, Kukatpally, Kurnool, Lucknow, Ludhiana, Madurai, Meerut, Mehsana, Navi Mumbai, Neemuch, Nellore, Palanpur, Puducherry, Pune, Raipur, Rajamundry, Rajkot, Ratlam, Secunderabad, Siliguri, Solapur, Surat, Tiruchirapalli, Tirunelveli, Tirupati, Tiruvallur, Udaipur, Ujjain, Vadodara, Vijayawada, Viman Nagar, Visakhapatnam, Wardha, Warrangal.

HOW TO APPLY

1. Please fill in the attached application form in Block Letters, Tick (✓) Box wherever applicable.
2. All cheques/DD should be 'A/c payee' drawn in favour of **SHRIRAM CITY UNION FINANCE LIMITED** and deposited in under mentioned accounts :-