Shriram Transport Finance Company Limited

SHRIRAM Commercial Vehicle Finance GETS YOU GOING

Corporate Identification No. (CIN) L65191TN1979PLC007874
Regd. Office: 3rd Floor, Mookambika Complex, No. 4, Lady Desika Road,
Mylapore, Chennai - 600 004, Tamil Nadu. Ph.: +91-44-24990356.
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SHRIRAM UNNATI

FIXED DEPOSITS

FD rated "FAA+/Positive" by CRISIL.

Application for Deposit

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

FD rated "MAA+/stable" by ICRA.

INTEREST RATES-ON FRESH DEPOSITS / RENEWALS (w.e.f. 1st May, 2015)

Period (months)	Non-Cumulative Deposits				Cumulative deposits		
	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 ₹5,000/-
12	8.65	8.71	8.81	9.00	8.65	9.00	5,450
24	8.88	8.95	9.05	9.25	8.88	9.68	5,968
36	9.11	9.18	9.28	9.50	9.11	10.43	6,565
48	9.11	9.18	9.28	9.50	9.11	10.94	7,188
60	9.11	9.18	9.28	9.50	9.11	11.49	7,873

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Additional benefit for Senior Citizen is withdrawn with effect from 1st May 2015.

INDIA'S LARGEST ASSET- FINANCING NBFC

TERMS AND CONDITIONS GOVERNING ACCEPTANCE OF DEPOSITS

MINIMUM DEPOSIT

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

INTEREST PAYMENT

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

3) **IDENTIFICATION OF DEPOSITORS**

To comply with "Know your customer " guidelines for NBFCs prescribed by the Reserve Bank of India, first applicant should provide a certified copy of ID proof and Address proof. Any of any one of the following KYC documents (which contains the photograph of the concerned first depositor) can be submitted for identification and proof of residential address

Individuals

a) Passport
b) PAN Card with Address proof
c) Driving License
d) Voter's Identity Card issued by Election Commission of India
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) Latest photograph.

Company

a) Certificate of incorporation.
b) Memorandum and Articles of Association.
c) A resolution from the Board of Directors and power of attorney granted to its Managers, officers or employees to transact on its behalf.
d) PAN copy of the company
e) Proof of identity and address (as per KYC documents mentioned for individuals) of the authorised signatory of the company signing the application.

Partnership Firm

a) 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.

HUF

a) HUF PAN card
b) Deed of declaration of HUF
c) Proof of identity and address (as per KYC documents mentioned for individuals) of the Karta.

Trust and Foundations

a) Registration certificate
b) Trust deed
c) Proof of identity and address(as per KYC mentioned for individuals) of the authorised signatory of the trust/institution signing the application.

Unincorporated Association or Body of individuals

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

Additional documents required for NRI deposits

a) Passport with Valid Visa
b) Overseas employment letter (Optional for confirmation of residential status and overseas address)
c) A PIO card to establish Indian origin, if it is a foreign passport.
d) PAN card
e) Tax Residency Certificate (TRC) for the Income Tax Department of the Country of which the investor is a resident.
f) A local address proof , if different from the Passport address.

NON-RESIDENT DEPOSITS

4) Deposits from Non-Resident Indians are accepted on non-repatriation basis provided that the amount deposited with the company represents amounts transferred from NRO Account. Further this amount should not represent inward remittance from Overseas to NRO account or transfer of funds from NRE/FCNR (B) accounts to NRO account. A declaration to the above effect together with the documents have to be produced to the company each time a deposit is made, along with the application for the deposit. NRI depositor has to give non-resident undertaking and DTAA undertaking (wherever applicable).

5) The procedure for submitting the self-declaration form (Form 15G/H) for non-deduction of tax is not applicable to NRI deposits.

HUF DEPOSITS

6) HUF Deposits will be accepted subject to production of necessary documents as required under the procedure laid down by the Company.

JOINT DEPOSITS

7) Deposits may be made in the joint names of two/three persons under "First or Survivor/s (F or S)" or "Anyone or Survivor/s (A or S)". All communications will be addressed to the first depositor. All cheques/ warrants for interest payment and repayment of deposits will be drawn in favour of the first depositor.

8) Deposits pertaining to Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family cannot be held jointly.

NOMINATION

9) The depositor and/or the depositors, where deposits are made by more than one person jointly may, at any time, nominate a person to whom his/their deposit in the Company shall vest in the event of his or all the joint holders' death. Notwithstanding anything contained in any other law for the time being in force or in any disposition, whether testamentary or otherwise in respect of such other deposit in the Company where a nomination made in the prescribed manner purports to confer on any person the right to vest in the deposit, the nominee shall, on the death of the depositor(s) become entitled to all the rights in the deposit in the Company to the exclusion of all other persons unless the nomination is varied or cancelled in the prescribed manner.

10) The Nomination can be made only by individuals.Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of attorney cannot nominate.

11) The nominee shall not be a trust, society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder.

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

INCOME-TAX PROVISIONS

13) 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 credited to a depositor if the gross interest exceeds the prescribed limit during the financial year.

14) Non-assessees are requested, if necessary, to furnish the prescribed form as per Income Tax Act in force from time to time, quoting PAN, for non-deduction of tax at source. The depositors are presumed to be aware of the penal provisions of the said Act in case of false declaration and the Company will in no way be responsible for such false declaration made by the depositor.

15) In accordance with the CBDT Circular 03/2011 dated 13/05/2011 TDS Certificates in Form No. 16A will be downloaded by the company from TIN Website and the same will be authenticated by means of digital signature (Circular under Section 119 of the Income Tax Act 1961). TDS certificates will not be generated from TIN Website if PAN is not furnished. While filling up the address of the applicant in the Deposit Application Form, please be informed that if the address as provided by you is the same address as the one updated with NSDL at the time of PAN application then the TDS certificates would be dispatched at this address. However, if both the addresses are different, then the TDS certificates would be printed with the address as updated with NSDL at the time of PAN application and would be sent by the company at the said address. If there is any change of address please update your address with NSDL by filling up the form for amendments/changes in PAN data and please intimate the said changes to the company also.

RENEWALS

16) Deposits can be renewed from the date of maturity only if renewal instructions along with deposit receipts are received within 6 months from the date of maturity. In such cases the rate prevailing on the date of maturity will be applicable. Otherwise the same will be renewed prospectively and in such cases interest ceases on maturity.

17) Renewal of deposit will be for an amount net of TDS if any.

18) 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. In such cases the depositor need not submit the original certificate for renewal.

19) The investor would have the option of changing the mode from auto renewal to auto refund and vice versa by giving necessary instructions atleast 15 days prior to maturity.

20) Cumulative deposits can be renewed for maturity value.

21) A deposit can be renewed for a lower multiple of ₹ 1,000/- by giving suitable instructions for repayment of balance amount.

22) A deposit can also be renewed for a higher multiple of ₹ 1,000/- by giving the differential amount. Such consolidations can be done only on the date of maturity and therefore, the necessary remittance should reach the company at least one day before the date of maturity.

23) In the case of A or S/s accounts, renewals retaining one of the depositor(s) as the first depositor are possible. However, renewals to persons other than the second / third depositors in A or S/s accounts are not possible. Renewal of deposits by a change in the first named depositor is not possible in the case of F or S/s accounts.

LOAN ON DEPOSITS

24) The Company may grant at its sole discretion, loan up to 75% of the amount of deposit to the depositor after the expiry of three months from the date of deposit at rate of interest two percent points above the interest rate payable on the deposit. The relative term deposit receipt(s) and other documents have to be signed by both/all the depositors in case of A or S/s accounts and by the first depositor in case of F or S/s accounts, Cheque for loans will be drawn only in favour of the first depositor.

25) No loan against NRI deposits will be allowed.

26) Renewal of deposit with loan outstanding is not permissible. Payment after adjustment of loan principal and loan interest will be made on maturity, if renewal instructions for the balance amount are not received atleast 15 days in advance of the maturity.

REPAYMENTS

27) If the Deposit Receipt is held in physical form, then receipt duly discharged on a revenue stamp of one rupee must be surrendered to the Company for repayment. In the case of deposit with "Former or Survivor" clause, the discharge has to be made by the first named depositor only. However, in the case of deposit with "Anyone or Survivor" clause, any depositor may give the discharge.

28) If the depositor has opted for auto refund then the physical certificate need not be submitted for repayment.

29) 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.

30) Interest will cease on the maturity date of deposit, if the deposit is not renewed within six months from the date of maturity, or if the deposit is withdrawn after the maturity date.

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

PREMATURITY PAYMENT

32) 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/s deposit and by the first named depositor in case of For S/s deposit.

33) As per the Directions of Reserve Bank of India currently in force: premature repayment:

Up to 3 months from the date of deposit / renewal (Lock-in-period)	No repayment (Not applicable in case of premature repayment in the event of death of the depositor**)
After 3 months but before 6 months	No Interest*
After 6 months but before the date of maturity	The Interest payable shall be 2 per cent lower than the Interest rate applicable to a deposit for the period for which the deposit has run or if no rate has been specified for that period, then 3 per cent lower than the minimum rate at which deposits are accepted by the Company*
**in the event of death of a depositor, the Company shall repay the deposit prematurely, even within the lock-in period, to the surviving depositor/s in the case of joint holding with survivor clause, or to the nominee or the legal heir/s of the deceased depositor, on the request of the surviving depositor/s/nominee/legal heir, and only against submission of proof of death, and other necessary documents to the satisfaction of the Company.	
* The above rates are also applicable for premature repayment in the case of death of a depositor.	
Prematurity repayments will be made only in favour of the first depositor.	

GENERAL TERMS

34) The Company reserves the right to reject any application for deposit or for renewal without assigning any reason therefore.

35) Application for fixed/cumulative deposit should be made only on the forms prescribed by the Company.

36) 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 discharged from all liabilities by transferring the deposits absolutely in favour of the Survivor/s.

37) Deposit receipts issued by the Company are not transferable.

38) Depositors are requested to intimate any change of address and instructions regarding interest remittance to reach the Company atleast 15 days before the next interest payment is due. In case of change of address, residential address proof needs to be furnished.

39) The financial position of the Company as disclosed and the representations made in the application form are true and correct. The Company and its Board of Directors are responsible for the correctness and veracity thereof.

40) In case of any deficiency of the Company in servicing its deposit, the depositor may approach the District Level Consumer Dispute Redressal Forum or the State Level Consumer Dispute Redressal Forum or the National Consumer Dispute Redressal Forum for relief.

41) In case of non-repayment of the deposit or part thereof as per the terms and conditions of such deposit, the depositor may approach the Southern Region Bench of Company Law Board, whose full address is, 3rd Floor, Corporate Bhavan (UTI Building). No. 29, Rajaji Salai, Chennai 600 001, Tamil Nadu for redressal.

42) Any deposit which remains unclaimed and unpaid for a period of seven years from the date it becomes due for payment will he transferred to "The Investor Education and Protection Fund" established by the Central Government under section 205C(1) and (2) of the Companies Act, 1956.

43) The Company is having a valid Certificate of Registration No.07-00459 dated 17/04/2007 issued by the Reserve Bank of India under Section 45 IA of the Reserve Bank of India Act, 1934. The financial activities of the Company are regulated by the Reserve Bank of India. However the Reserve Bank of India does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company or for the correctness of any of the statements or representations made or opinion expressed by the Company and for repayment of deposits/discharge of liabilities by the Company.

44) Total amount of exposure (aggregate dues) from facilities, both fund and non-fund based, extended to, and the aggregate dues from companies in the same group or other entities or business ventures in which the directors and/or the Company are holding substantial interest as on 31/03/2014 is ₹43,642.02 lacs.

45) Credit Rating CRISIL Limited "FAA+/Stable"& ICRA"MAA+/Stable".

46) The deposits solicited by the Company are not insured.

47) Deposits accepted are subject to the directions issued by the Reserve Bank of India under Non Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 1998 as amended from time to time.

48) 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.

49) All correspondence with regard to deposits should be addressed to Company's Registered Office/ Administrative Office / Branch(es).

50) The acceptance, renewal and repayment of deposits and interest payment are subject to the terms and conditions of the Company and the directions of the Reserve Bank of India in force from time to time and are subject to jurisdiction of Chennai only.

51) The maturity value payable in case of cumulative deposits will vary where tax is deducted at source. The maturity value for Cumulative Deposits is rounded off to nearest rupee.

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

53) The Company has created a floating charge on its statutory liquid assets in favour of Trustees representing public deposit holders of the Company as per Directions of Reserve Bank of India.

54) In the event of the loss of Deposit Receipt/Interest Warrant, the Company may at its discretion issue a duplicate receipt, interest warrants upon receiving an indemnity bond from the depositor(s) in the form prescribed by the Company. All expenses in this connection will be borne by the Depositor(s).

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SHRIRAM Commercial Vehicle Finance GETS YOU GOING	Shriram Transport Finance Company Limited Regd. Office: 3rd Floor, Mookambika Complex, No. 4, Lady Desika Road, Mylapore, Chennai - 600 004, Tamil Nadu. Ph.: +91-44-24990356. Admn Office: 101-105, Shiv Chambers, 1st Floor, 'B' Wing Sector-11, CBD Belapur, Navi Mumbai - 400 614. Ph.: +91-22-40957575. www.stfc.in	Branch: TR No.: TR Date: Broker Name: Broker Code: Broker Channel:

Cheque/DD No.__________ Dated___/___/___ Drawn on __________ of ₹__________

(Rupees__________) IF RENEWAL, Old Cert. No.__________ Maturity Date:___/___/___

Maturity Amount: ₹__________ Renewal Amount: ₹__________ Balance Amount (to be refunded): ₹__________

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

First Applicant Mr./ Ms.__________

Mother's Maiden Name__________

DOB___/___/___ (Age Proof Required in case of Minor & Senior Citizen)

Guardian's Name __________ (In case first applicant is a Minor)

Address:__________

City:__________ State:__________ Pin: __________

Existing Folio Number :

Contact Details (Mandatory if E-Receipt is opted)

Mobile No :

Email ID :

Income-tax Permanent Account Number (PAN) :

Category of the First Applicant :

Member of public / Share holder / Director / Relative of Director

Status of the First Applicant :

HUF / Individual / Trust / Firms / Corporate / Senior Citizen / Minor / NRI*

Tax to be deducted : ☐ Yes ☐ No

15 H (for senior citizens) 15 G ☐ Yes ☐ No

Joint Holders:

1) Mr. / Ms.__________ 2) Mr. / Ms.__________

Type of Receipt	Auto Renewal / Auto Refund (Mandatory If E-Receipt is opted)	Scheme	Tenure (Months)	Interest Frequency (Only for Non-Cumulative)
Physical Receipt E-Receipt	☐ Renew principle only on Maturity. ☐ Renew principle and interest on Maturity. ☐ Redeem on Maturity.	Cumulative Deposit Non-Cumulative Deposit	12 24 36 48 60	☐ Monthly ☐ Quarterly ☐ Half-Yearly ☐ Annually

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

Mode of Interest Payment : **Warrant** ☐ **ECS** ☐ **NEFT** ☐ **DD** ☐

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 and investors are advised to provide cancelled cheque leaf for the bank details mentioned.

Know Your Customer Guidelines Documents:

I enclose a copy of one of the following documents for KYC compliance.

1. Passport ☐ **2. PAN Card (with address proof)** ☐

3. Voters Identity card ☐ **4. Driving Licence** ☐ **5. Aadhaar Card** ☐

Age Proof of Minor Applicant

1. PAN card ☐ **2. Passport** ☐ **3. SSLC Certificate** ☐

4. LIC Policy ☐ **5. Health Insurance Policy** ☐

6. Others (Specify) ☐

Nomination (Optional)

Where the investment is in the name of a 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's Name__________ DOB __________ Guardian's Name __________
(To be Furnished in case the Nominee is a Minor)
Address of the Nominee/Guardian__________

Signature of Applicant (s) for nomination

Witnesses Signature Name & Address

1

2

Sole / First Applicant Second Applicant Third Applicant

DECLARATION : I/We have read the terms and conditions of the company and accept that they are binding on me /us. We declare that the first named investor is the beneficial owner of this joint deposit and is to be treated as payee for the purpose of Income tax act 1961.
VERIFICATION : I/We have gone through the financials and other statements / particulars / representation 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.

Specimen Signatures: Individuals Other Than Individuals

		Name	Designation	Sign
Sole / First Applicant				
Second Applicant				
Third Applicant				

Investors are strongly advised to have their accounts in joint names or use nomination.
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 provide passport copy with visa page, Indian and Overseas address.**

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

A. Name of the Company : **SHRIRAM TRANSPORT FINANCE COMPANY LIMITED**

B. Date of Incorporation of the Company : 30th June 1979

C. Business carried on by the Company with details of branches : Asset Finance Company-Deposit Taking. (Commercial Vehicle Financing and allied activities)

BRANCHES :-

Abohar, Adilabad, Adimaly, Adoni, Agartala, Agra, Ahmedabad, Ahmedabad II, Ahmednagar, Ahmedpur, Ajmer, Akola, Alappuzha, Aligarh, Allahabad, Alwar, Amalapuram, Amaravati, Ambala, Ambattur, Ambikapur, Amreli, Amritsar, Anakapalli, Anand, Ananthapur, Ananthapur II, Anchal, Angamaly, Angul, Anupgarh, Arakalgud, Arakonam, Arani, Aranthangi, Arasikere, Arcot, Ariyalur, Arrah, Aruppukottai, Asansol, Athani, Attingal, Attur, Aurangabad, Azadpur, Azamgarh, Bacheli, Baddi, Bagalkot, Baharampur, Bailhongal, Balaghat, Balasore, Bangalore, Bangalore KH Road, Bankura, Banswara, Bantwal, Baramati, Baran, Barasat, Bardoli, Bareilly, Barmer, Baroda, Basavakalyan, Batlagundu, Beed, Begusarai, Behraich, Belapur, Belgaum, Bellary I, Belthangady, Berhampur, Betul, Bhadrak, Bhagalpur, Bhandara, Bharatpur, Bharuch, Bhatinda, Bhavanipuram, Bhavnagar, Bhawanipatna, Bhdaravati, Bhilai, Bhilwara, Bhimavaram, Bhind, Bhiwadi, Bhiwandi, Bhiwani, Bhopal, Bhubaneshwar, Bhubaneswar II, Bhuj, Biaora, Bidar, Bijapur, Bijnore, Bikaner, Bilashpur, Bilaspur, Bilaspur I, Birbhum, Bodeli, Boisar, Bokaro, Bongaigaon, Bulandshaher, Bundi, Burdwan, Burhanpur, Calcutta Central, Calicut, Chakan, Challakere, Chamarajnagar, Chandan Nagar, Chandapura, Chandigarh, Chandikhole, Chandrapur, Channagiri, Channapatna, Channarayapatna, Chattarpur, Chembur, Chengalpattu, Chickballapur, Chidambaram, Chikhli, Chikkamangalore, Chikkodi, Chinchwad, Chindwara, Chiplun, Chirala, Chitradurga, Chittore, Chittorgarh, Chowtuppal, Coimbatore, Coimbatore II, Coimbatore III, Coochbehar, Cuddalore, Cuddapah, Cuddapah II, Cumbum, Cuttack, Daba Gardens, Dabaspet, Dahisar, Dahod, Damoh, Darbhanga, Dausa, Davangere, Deepika, Dehradun, Deoghar, Dewas, Dhamtari, Dhanbad, Dhar, Dharmapuri, Dharwad, Dhulia, Dindigul, Doddaballapur, Durgapur, Eluru, Ernakulam II, Ernakulam New, Ernakulam Old, Erode, Etawah, Faizabad, Faridabad, Farrukhabad, Fathepur, Gadag, Gadhinglaj, Gadwal, Gajuwaka, Gajwel, Gandhidham, Ganganagar, Gangavathi, Gangtok, Ganjbasoda, Gaya, Goa/Panjim, Gobichettipalayam, Godhara, Godhavarikhani, Gokak, Gondia, Gorakhpur, Gudivada, Gudiyatham, Gudur, Guduvanchery, Gulbarga, Gummidipoondi, Guna, Guntur, Gurgaon, Gurgaon I (Sohana), Guwahati I, Guwahati II, Gwalior, Haldwani, Halol, Hanmana, Hanumangarh, Harihara, Harur, Hassan, Haveri, Hazaribagh, Himayathnagar, Himmatnagar, Hindupur, Hirekerur, Hisar, Hodal, Hooghly, Hoshangabad, Hospet, Hosur, Hosur II, Hosur III, Hubli, Hunsur, Huvinahadagali, Iikal, Indore, Indore II, Irinjalakuda, Iritty, Itchapuram, J P Nagar, Jabalpur, Jabalpur I, Jagadamba, Jagdalpur, Jaipur, Jaipur LajpatMarg, Jaipur-LalKothi, Jaisalmer, Jajpur, Jalandhar, Jalgaon, Jalna, Jamkhambhalia, Jammu, Jamnagar, Jamshedpur, Janakpuri I, Janjgir, Jewargi, Jhalawar, Jhansi, Jharsuguda, Jhunjhunu, Jodhpur, Jodhpur I, Jorhat, Junagadh, Jyepore, Kadiri, Kadur, Kaithal, Kakinada, Kakinada III, Kallakurichi, Kalpakkam, Kalyan, Kamareddy, Kanchangadh, Kanchipuram, Kanchipuram II, Kangeyam, Kangra, Kanjirapally, Kankavali, Kannur, Kanpur, Kanpur City Centre, Karad, Karaikudi, Karim Nagar, Karnal, Karol Bagh, Karur, Kasargod, Kashipur, Kathua, Katni, Kattappana, Kattedan, Kavali, Kawardha, Kayamkulam, Keonjhar, Khamgaon, Khammam, Khandwa, Kharagpur, Kodada, Koilpatti, Kolar, Kolhapur, Kolkata - South, Kompally, Koppal, Korba, Kota, Kothagudem, Kotputli, Kottayam, Krishnagiri, Krishnanagar, Kukatpally, Kulithalai, Kullu, Kumbakonam, Kumta, Kundapur, Kunigal, Kunnamkulam, Kurnool I, Kurnool II, Kushalnagar, L B Nagar, Lakhimpur, LakhimpurKheri, Laigudi, Latur, Lingasugur, Lucknow, Lucknow I, Ludhiana, Machilipatnam, Madanapalli, Madhurawada, Madikeri, Madiwala I, Madras Main, Madurai, Madurai II, Mahaboobnagar, Mahaboobnagar I, Malda, Malegaon, Malur, Manapparai, Mancherial, Mandapeta, Mandi, Mandsaur, Mangalore - New, Mangalore - Old, Manjeri, Marathali, Markapuram, Marthandam, Masjid, Mathura, Mayiladithurai, MayurVihar, Meerut, Mehsana, Melmaruvathur, Melur, Mettupalayam, Mettur, Miryalaguda, Modasa, Moga, Moradabad, Morbi, Morena, Motihari, Mudbidiri, Mudhol, Mulabagilu, Mundargi, Muzaffarpur, Mylapore, Mysore I, Mysore II, Nadiad, Nagamangala, Nagapattinam, Nagercoil, Nagole, Nagour, Nagpur, Namakkal, Nanded, Nandigama, Nandurbar, Nandyal I, Nandyal II, Naragund, Narasaraopeta, Narnaul, Narsinghpur, Narsipatnam, Nashik, Nashik Road, Natham, Navsari, Neemuch, Nelamangala, Nellore, Nellore II, Neyyatinkara, Nirmal, Niwai, Nizamabad, Ongole, Ooty, Osmanabad, Ottanchatram, Ottappalam, Padi, Palacode, Palani, Palanpur, Palayamkottai, Palghat, Panchkula, Pandarpur, Panvel, Paonta Sahib, Paramakudi, Parbhani, Parrys, Parvathipuram, Patan, Pathanamthitta, Pathankot, Patna, Patna I, Pattukotai, Pendurthi, Perambalur, Perambur, Phalodi, Piduguralla, Pollachi, Pondicherry, Pondicherry - II, Poonammallee, Porbander, Proddatur -II, Pudukottai, Pune, Puri, Purnea, Pusad, Puttur, Quilon, Rai Bareilly, Raichur, Raiganj, Raigarh, Raipur, Raipur II, Rajahmundry I, Rajahmundry III, Rajapalayam, Rajkot, Rajnandgaon, Rajpibla, Rajsamand, Ramanathapuram, Ramgarh, Ranchi, Ranipet, Rasipuram, Ratangarh, Ratlam, Ratnagiri, Raygada, Redhills, Renukoot, Rewa, Rewari, Roha, Rohtak, Rourkela, Sadulpur, Sagar, Sagara, Sahibabad, Sakaleshpura, Sakinaka, Salem, Salem II, Salur, Samalkha, Sambalpur, Sandur, Sangagiri, Sangamner, Sangareddy, Sangli, Sangroor, Sankarankovil, Saraipalli, Satara, Sathiyamangalam, Satna, Secunderabad, Sedam, Sehore, Sendhwa, Seoni, Shadnagar, Shahapur, Shahdol, Shahjahanpur, Sharanpur, Shillong, Shimla, Shimoga I & II, Shivpuri, Sholapur, Sholinganallur, Shrinagar, Shrirampur, Siddipet, Sikar, Silaiman, Silchar, Siliguri, Sindhanur, Singarayakonda, Sira, Sirkali, Sirohi, Sirsa, Sirsi, Sivaganga, Sivakasi, Sriganganagar, Srikakulam, Sultanpur, SulthanBathery, Sulur, Sundargarh, Surat, Surendranagar, SwaiModhopur, T Dasarahalli, Tadepalligudem, Tadipatri, Tambaram, Tamluk, Tarnaka, Tenali, Tenkasi, Tezpur, Thalaivasal, Thalassery, Thane, Thanjavur, Tharad, Theni, Thingal Nagar, Thiruchengode, Thirukoilur, Thirunagar, Thiruppathur, Thiruthuraipoondi, Thiruvaiyaru, Thiruvallur, Thuraiyur, Tindivanam, Tindivanam II, Tinsukhia, Tiptur, Tiruchendur, Tirunelveli, Tirupathi, Tirupur, Tirur, Tiruvannamalai, Tiruvarur, Tiruvotriyur, Tiruvur, Trichur, Trichy, Trichy II, Trivandrum, Tughlakabad, Tumkar I, Tuticorin, Tuticorin II, Udaipur I, Udgir, Udhampur, Udumalpet, Udupi, Ujjain, Ulundrupet, Una, Usilampatti, Vadipatti, Valliyoor, Vaniyambadi, Vapi, Varanasi, Vasai, Vashi, Vatakara, Velachery, Vellore, Vellore-II, Veraval, Vijayawada I, Vijaywada II, Villupuram, Virudhachalam, Virudhunager, Visakapatnam, Vizianagaram, Wadi, Wadkhal, Waidhan, Warangal, Warangal II, Wardha, Wardhaman Nagar, Washim, Yadgir, Yamuna Vihar, Yamunanagar, Yavatmal, Yelahanka.

Subisidiaries	Business carried on by the subsidiary
Shriram Equipment Finance Company Limited Regd. Office: Mookambika Complex, 3rd Floor, No. 4, Lady Desika Road, Mylapore, Chennai, Tamil Nadu - 600 004.	Hire purchase / loan financing of equipments.
ShriramAutomall India Limited Regd. Office: Mookambika Complex, 3rd Floor, No. 4, Lady Desika Road, Mylapore, Chennai, Tamil Nadu - 600 004	Development of hubs across India called "Automalls" for pre-owned commercial vehicle and Setting - up a one-stop shop catering to the various needs of commercial vehicle owners

D. Brief Particulars of the Management of the Company : The Company is managed by its Managing Director under the supervision of the Board

E. Names, Addresses & Occupation of the Directors

Sl.No.	Full Name & Designation	Address	Occupation
1.	Mr. Arun Duggal Chairman	A-4, 3rd Floor, West End Colony, New Delhi-110 021	Retired Banker
2.	Mr. Umesh Revankar Managing Director	Flat No. 202, Kalpana CHS Limited, 11th Road, Khar (West), Mumbai – 400052.	Service
3.	Mr. R. Sridhar	Flat No. 502, 5th Floor, Summit First Avenue, Shastri Nagar, Adyar, Chennai - 600020	Service
4.	Mr. S. M. Bafna	22, GobindMahal, 86-B,Marine Drive,Mumbai-400 020.	Business
5.	Mr. S. Lakshminarayanan	33, PaschimiMarg, First Floor, VasantVihar, New-Delhi-110057.	Retired Civil Servant (Former Secretary to GOI, Ministry of Home Affairs) and Currently working with Private Companies as Advisor/ Consultant
6.	Mr. Puneet Bhatia	214 B Aralias Apartments, DLF PH-V, Old Golf Club, Gurgaon, Haryana-122 009	Managing Director and Country head of - TPG Capital India.
7.	Mrs. Kishori Udeshi	15, Sumit Apartment, 31, Carmichael Road, Mumbai – 400026.	Deputy Governor, RBI (Retired)
8.	Mr. Amitabh Chaudhry	Flat 4301, 43rd Floor, Tower III, Electra Planet Godrej, Near Jacob Circle, Saat Rasta, Mahalaxmi, Mumbai, 400011	Managing Director& CEO of HDFC Standard Life Insurance Co. Ltd.
9.	Mr. Gerrit Lodewyk Van Heerde	7 Mountain View, Crescent Eversdal Heights, Durbanville, 7550, South Africa	Actuary

F) & (G) Profits of the Company before and after making provisions for tax and Dividends declared by the Company for the three financial years immediately preceding the date of advertisement

(₹ in lacs)

Year Ended	Profit before provision for Tax	Profit after provision for tax	Equity Dividend Declared	
			Rate %	Amount*
31.03.12	188,091.02	125,744.96	65	17,094.58
31.03.13	201,619.11	136,062.01	70	18,549.76
31.03.14	182,804.26	126,420.77	70	18,580.48

* The dividend amount is inclusive of dividend distribution tax.

H. Summarised Financial Position of the Company as appearing in the latest Audited Balance Sheet as per the revised Schedule VI:

(₹ in lacs)

Particulars	As at March 31, 2014	As at March 31, 2013
I. EQUITY AND LIABILITIES		
(1) Shareholders' funds		
(a) Share capital	22,690.67	22,688.79
(b) Reserves and surplus	804,631.06	696,785.17
	827,321.73	719,473.96
(2) Non-current liabilities		
(a) Long-term borrowings	2,271,208.89	1,905,304.86
(b) Other Long term liabilities	98,698.95	129,764.03
(c) Long term provisions	127,174.08	113,468.54
	2,497,081.92	2,148,537.43
(3) Current liabilities		
(a) Short-term borrowings	298,589.79	414,686.94
(b) Trade payables	44,592.08	58,344.76
(c) Other current liabilities	1,225,628.63	1,076,193.53
(d) Short-term provisions	29,355.70	28,544.89
	1,598,166.20	1,577,770.12
Total	4,922,569.85	4,445,781.51
II. ASSETS		
(1) Non-current assets		
(a) Fixed assets		
(i) Tangible assets	9,901.78	5,826.70
(ii) Intangible assets	164.49	178.56
(b) Non-current investments	68,779.99	59,231.50
(c) Deferred tax assets (net)	25,116.23	28,382.80
(d) Long term loans and advances	2,209,907.78	1,948,353.68
(e) Other non-current assets	9,442.50	17,015.36
	2,323,312.77	2,058,988.60
(2) Current assets		
(a) Current investments	203,746.33	297,659.63
(b) Cash and bank balances	708,597.76	631,932.90
(c) Short-term loans and advances	1,678,912.32	1,449,484.29
(d) Other current assets	8,000.67	7,716.09
	2,599,257.08	2,386,792.91
Total	4,922,569.85	4,445,781.51

Note : Brief particulars of Contingent Liabilities

(₹ in lacs)

	Contingent Liabilities not provided for	As at March 31, 2014
a.	In respect of Income tax demands where the company has filed appeal before CIT(Appeals)	52,678.52
b.	VAT demand where the company has filed appeal before Tribunal	2,532.82
c.	Service tax liability pertaining to HP/Lease	12,824.07
d.	Guarantees and counter guarantees	237,503.49
e.	Guarantees given for subsidiaries	300.00

Future cash outflows in respect of (a), (b) and (c) above are determinable only on receipt of judgements /decisions pending with various forums/authorities. The Company is of the opinion that above demands are not sustainable and expects to succeed in its appeals.

The Company has received Show Cause Notice demanding service tax on services rendered towards provision of collection of receivables and liquidity facilities in respect of Securitisation / Direct Assignments for the period 2008-09 to 2011-12 and the same is contested by the Company.

(₹ in lacs)

	Commitments not provided for	As at March 31, 2013
a.	Estimated amount of contracts remaining to be executed capital account	191.76
b.	Uncalled amount in investment in ICICI Investment Management Company Limited	1,046.96

I. (A) The amount which the Company can raise by way of deposits (4 times of Net Owned Funds) ₹ 2,898,205.48 lacs

(B) The aggregate of deposits held on 31.03.14 ₹ 234,342.43 lacs

J. The Company has no overdue deposits other than unclaimed deposits.

K. The Company hereby declares that:

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

2) The compliance with the Directions does not imply that the repayment of deposits is guaranteed by the Reserve Bank of India; and

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 deposit or interest thereon.

By Order of the Board

For Shriram Transport Finance Company Limited

Place: Chennai

Date: 09.07.2014

Arun Duggal

CHAIRMAN

Issued under the authority and in the name of the Directors of the Company, who have by a resolution dated 09.07.2014 approved the above text.

HOW TO APPLY

1. Please fill in the attached application form in Block Letters, Tick (✓) Box wherever applicable.
2. All cheques / DD should be 'A/c payee' drawn on **SHRIRAM TRANSPORT FINANCE COMPANY LIMITED** and to be deposited in **'AXIS CMS ACCOUNT NO. STFCDEB 230010200011635'**.
3. A copy of Deposit slip along with deposit form & KYC documents should be sent to the local branch of authorised broker or to:

The Manager (Deposit), Shriram Values Service, Office No. 1-7, Aggarwal Trade Centre, Ist Floor, "B" Wing Sector-11, CBD Bellapur, Navi Mumbai - 400 614. Ph. 022-41574545

All communications with regard to deposits should be addressed to The Manager (Deposit), Shriram Value Service, Office No. 1-7, Aggarwal Trade Centre, 1st Floor, "B" Wing, Sector-II, CBD Belapur, Navi Mumbai - 400 614. Ph. 022-41574545