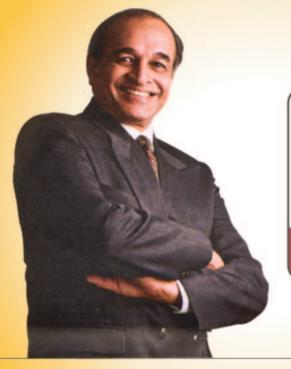


# Shriram Transport Finance Company Ltd.

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







# Application for Deposit

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



## **INTEREST RATES-ON FRESH DEPOSITS / RENEWALS**

	N	Non cumulative Deposits			Cumulative Deposit		
Period (months)	Quarterly % p.a	Half yearly % p.a	Yearly % p.a	Effective Yield % pa	Maturity value for Rs 25000		
12	8.95	9.05	9.25	9.25	27313		
24	9.41	9.52	9.75	10.23	30115		
36	10.34	10.47	10.75	11.94	33955		
48	10.34	10.47	10.75	12.60	37600		
60	10.34	10.47	10.75	13.32	41650		

Minimun deposit Rs. 25,000/-& above.

INDIA'S LARGEST ASSET- FINANCING NBFC\* Assets Under Management over Rs. 30,000 crs.

# CP01425

	Shriram Transport Finance Company Lim		Branch: TR No.:		
SHHIHAM	Regd. Office: 3rd Floor, Mookambika Complex, No. 4, I Mylapore, Chennai - 600 004, Tamil Nadu. Ph.: +91-44		Th Date.		
GETS YOU GOING	Admn Office: 101-105, Shiv Chambers, 1st Floor, 'B' Wi		Broker Name: Broker Code:		
	CBD Belapur, Navi Mumbai - 400 614. Ph.: +91-22-409	•			
Cheque/DD No	Dated/ Drawn	i on	of Rs		
(Rupees	) IF R	ENEWAL, Old Ce	ert. No////		
Maturity Amount: Rs	Renewal Amount: Rs	i	Balance Amount (to be refunded):Rs		
Please fill the informa	tion in BLOCK letters and Tick in appropria	te places			
First Applicant Mr./ Ms.		Ex	cisting Folio Number :		
Mother's Maiden Name					
DOB//	(Age Proof Required in case of Minor & Senio	or Citizen) Co	ontact Details (Mandatory If E-Receipt is opted)		
Guardian's Name	(In case first applicant i	is a Minor) Mo	obile No :		
Address:		En	nail ID :		
		Inc	come-tax Permanent Account Number (PAN) :		
City:	State:Pin:	[[			
Category of the First	Applicant				
• •	re holder / Director / Relative of Director	Та	x to be deducted : Yes No		
Status of the First Ap		15	H (for senior citizens) 15 G Yes No		
HUF / Individual / Trust	/ Firms / Corporate / Senior Citizen / Minor	10			
Joint Holders:					
1) Mr. / Ms					
	Renewal / Auto Refund (Mandatory If E-Receipt is opted) Renew principle only on Maturity.	Scheme Cumulative	Tenure (Months) Interest Frequency (Only for Non-Cumulative)		
	Renew principle and interest on Maturity.	Deposit Ion-Cumulative	Quarterly Annually		
Repayment to be made	to: Sole / First Applicant Anyone	or Survivor/s	48 60 Half-Yearly		
Mode of Interest Payme		NEFT			
Savings Current	Details of Bank Account (S	Sole/First Name	d Depositor)		
· · · · · · · · · ·					
Account Number	9 Dig	it MICR Code			
		Ľ	CR cheque issued by bank)		
Bank	(as a	ppearing on MIC			
Bank Branch	(as a IFSC (Bank Account Det	ppearing on MIC Code:	tory)		
Bank Branch Know Your Customer	(as a	ppearing on MIC Code: tails are Manda Age Proof of	tory) f Minor Applicant		
Bank Branch Know Your Customer I enclose a copy of one	(as a IFSC (Bank Account Def Guidelines Documents:	ppearing on MIC Code: tails are Manda Age Proof of 1. PAN card	tory)  Minor Applicant  2. Passport  3. SSLC Certificate		
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# (FOR USE BY THE PERSON TO WHOM THE DECLARATION IS FURNISHED)

1. Name and address of the person responsible for p	paying interest on sums metioned in paragraph 1 of the
declaration	
2. Date on which the declaration was furnished by the	ne declarant
3. Period for which interest is credited / paid	
4. Amount of interest	
5. Rate at which interest is credited / paid	
Forwarded to the Chief Commissioner or Commission	oner of Income-tax
Place:	Signature of the person responsible
Date:	for paying interest on Desposits "interest other than interest on Deposits"
	OM THE DECLARATION IS FURNISHED)
1. Name and address of the person responsible for p	paying interest on sums metioned in paragraph 1 of the
declaration	
2. Date on which the declaration was furnished by the	ne declarant
3. Period for which interest is credited / paid	
4. Amount of interest	
5. Rate at which interest is credited / paid	
Forwarded to the Chief Commissioner or Commission	oner of Income-tax
Place:	Signature of the person responsible
Date:	for paying interest on Desposits "interest other than interest on Deposits"
	OM THE DECLARATION IS FURNISHED)
1. Name and address of the person responsible for p	paying interest on sums metioned in paragraph 1 of the
declaration	
2. Date on which the declaration was furnished by the	ne declarant
3. Period for which interest is credited / paid	
4. Amount of interest	
5. Rate at which interest is credited / paid	
Forwarded to the Chief Commissioner or Commission	oner of Income-tax
Place:	Signature of the person responsible
Date:	for paying interest on Desposits "interest other than interest on Deposits"

## FORM NO.15G

[See section 197A(1), 197A(1A) and rule 29C]

Declaration under section 197A(1) and section 197A (1A) of the Income-tax Act, 1961 to be made by an individual or a person (not being a company or firm) claiming certain receipts without deduction of tax.

	PA	KI-I				
1] Name of Assessee (Declarant	):	2]PAN of the Assessee :				
		3] Assessment Year				
		(for which de	eclaration is be	ing made)		
4] Flat / Door / Block No. :	5] Name of Premises :	6] <sup>#</sup> Status :	7] Assess	ed in which Ward	/ Circle	
8] Road / Street / Lane :	9] Area / Locality :	10] AO Code	(under whom	assessed last time	e) :	
		Area Code	АО Туре	Range Code	AO No.	
11] Town / City / District :	12] State :					
		14] Last Asse	ssment Year in	<u>ו</u> ו		
	13] PIN	which assess	ed :			
15] Email :	16] Telephone (with STD code) /	17] Present V	Vard / Circle			
	Mobile No :	18] Residential Status : (within meaning of Section 6 of the Income Tax Act, 1961)		Resident		
19] Name of Business / Occupat	ion :	20] Present AO Code (if not same as above):				
21] Jurisdictional Chief Comm. o	f Income Tay or Comm of	Area Code	АО Туре	Range Code	AO No.	
Income Tax (if not assessed to in						
22] Estimated total income from	the sources mentioned below:	•		(Please tick the relev	ant box)	
Dividend from shares referred to	o in Schedule - I					
Interest on securities referred to						
Interest on sums referred to in S	Schedule - III					
Income from units referred to in Schedule - IV						
The amt of withdrawal referred i	in sec-80CCA(2)(a) from National Saving	gs Scheme refer	red to in Sche	dule - V		
23] Estimated total income of th	e previous year in which income mentic	oned in Col - 22	to be included	l:		

24] Details of investments in respect of which the declaration is being made :

# SCHEDULE-I (Please see on the reverse) SCHEDULE-II

(Details of the securities held in the name of declarant and beneficially owned by him)

Description of securities	Number of securities	Amount of securities	Date(s) of securities (dd/mm/yyyy)	Date(s) on which the securities were acquired by declarant (dd/mm/yyyy)

#### SCHEDULE-III (Details of the sums given by the declarant on interest)

	(Details of the sams given by the detailant of interest)					
Name and address of the person to whom the sums are given on interest	Amount of sums given on interest	Date on which the sums were given on interest (dd/mm/yyyy)	Period for which sums were given on interest	Rate of interest		
	S	CHEDULE - IV (Please se	e on reverse)			

## SCHEDULE - V (Please see on reverse)

Signature of the Declarant

**Declaration / Verification** 

\*I / We do hereby declare that to the best of \* my / our knowledge and belief what is stated above is correct, complete and is truly stated. \*I / We declare that the incomes referred to in this form are not includible in the total income of any other person u/s 60 to 64 of Income Tax Act, 1961. \*I / We further, declare that tax on \*my / our estimated total income, including \*income / incomes referred to in column 22 above, computed in accordance with provisions of the Income Tax Act, 1961, for the previous year ending on \_\_\_\_\_\_ relevant to the assessment year \_\_\_\_\_\_ will be nil. \*I / We also, declare that \*my / our \*income / incomes referred to in Column 22 for the previous year ending on \_\_\_\_\_\_ relevant to the assessment year \_\_\_\_\_\_ will not exceed the maximum amount which is not chargeable to income tax.

Date :	PA [For use by the person to w		Signature of the Declarant	
1] Name of the person responsible for paying th	e income referred to in Column 22 of Pa	rt I :	2] PAN of the person ir	ndicated in Column 1 of Part II
SHRIRAM TRANSPORT FINANC	E COMPANY LIMITED			AAACS7018R
3] Complete Address : MOOKAMBIKA COMPLEX IIIRD FLOOR, NO.4, LADY DESIKACHARI ROAD, MYLAPORE, CHENNAI - 600 004			4] TAN of the person indicated in Column 1 of Part II : <b>CHES00900E</b>	
5] Email :	6] Telephone / Mobile No : 044-24991363/24990356		7] Status :	Domestic Company
8] Date on which Declaration is Furnished (dd/mm/yyyy) :	9] Period in respect of which the dividend has been declared or the income has been paid /		10] Amount of income paid :	11] Date on which the income has been paid / credited (dd/mm/yyyy) :
12] Date of declaration, distribution or payment of dividend/withdrawal under the National Savings Scheme(dd/mm/yyyy) :			ccount Number of Nation rawal has been made :	al Saving Scheme from which

Forwarded to the Chief Commissioner or Commissioner of Income-tax

Place : \_\_\_\_\_ Date : \_\_\_\_\_

Place :

Signature of the person responsible for paying the income referred to in Column 22 of Part I

### SCHEDULE-I

(Details of shares, which stand in the name of the declarant and beneficially owned by him)

No. of shares	Class of shares & face value of each share	Total value of shares	Distinctive numbers of the shares	Date(s) on which the shares were acquired by the declarant (dd/mm/yyyy)

### SCHEDULE- IV

(Details of the mutual fund units held in the name of declarant and beneficially owned by him)

Name and address of the mutual fund	Number of units	Class of units & face value of each unit	Distinctive numbers of the units	Date(s) on which the shares were acquired by the declarant (dd/mm/yyyy)

### SCHEDULE-V

### (Details of the withdrawal made from National Savings Scheme)

Particulars of the Post Office where the account under the National Savings Scheme is maintained and the account number	Date on which the account was opened (dd/mm/yyyy)	The amount of withdrawal from the account

#### Notes:

1. The declaration should be furnished in duplicate.

2. \*Delete whichever is not applicable.

3. <sup>#</sup>Declaration can be furnished by an individual under section 197A(1) and a person (other than a company or a firm) under section 197A(1A).

4. \*\* indicate the capacity in which the declaration is furnished on behalf of a HUF, AOP, etc

5. Before signing the declaration / verification, the declarant should satisfy himself that the information furnished in this form is true, correct and complete in all respects.

Any person making a false statement in the declaration shall be liable to prosecution under 277 of the Income-tax Act, 1961 and on conviction be punishable-

i)In a case where tax sought to be evaded exceeds twenty-five lakh rupees, with rigorous

imprisonment which shall not be less than 6 months but which may extend to seven years and with fine;

i)In any other case, with rigorous imprisonment which shall not be less than 3 months but which

may extend to two years and with fine.

6. The person responsible for paying the income referred to in column 22 of Part I shall not accept the declaration where the amount of income of the nature referred to in sub-section (1) or sub-section (1A) of section 197A or the aggregate of the amounts of such income credited or paid or likely to be credited or paid during the previous year in which such income is to be included exceeds the maximum amount which is not chargeable to tax.";

FOR THE KIND ATTENTION OF DEPOSITORS

Incomplete forms are not accepted by the income tax authorities and therefore, could result in deduction of tax at source. Please therefore, submit the form completed in all respects.

1. Income-tax, wherever applicable, will be deducted at source in accordance with the Income Tax Act, 1961, as amended to Date.

2. It may be noted that exemption from tax deduction will be granted only from the date of receipt of Form 15G and any tax deducted and remitted to the government before that date will not be refunded by the company under any circumstances.

3. The amount of Income-tax deducted at source is remitted to the credit of Central Government before the 7<sup>th</sup> day of the following month. Any claim for refund, will have to be made by the depositor to the income-tax authorities by filing a Return of Income.

4. Form 15G is a self declaratory form and does not require attestation by Govt. / Bank Official. However in case of thumb impression, the Form 15G should be attested by a Bank official or by a Gazetted Officer. For the deposit held in the name of Minor, the declaration should be signed by the Guardian.

5. Before returning the forms, depositors are requested to ensure that all the columns are duly filled up and that the signatures have been affixed.

6. Under the provisions of section 206AA, quoting of Permanent Account Number (PAN) in the declaration form 15G/H in Clause No.5 is mandatory for non-deduction of Tax at Source. If PAN is not quoted in the declaration form, the form would be invalid and tax will be deducted at a higher rate of 20%.

# **FORM NO. 15H**

[See Section 197A(1C) and Rule 29C(1A)]

Declaration under section 197A(1C) of the Income-tax Act, 1961 to be made by an individual who is of the age of sixty years or more claiming certain receipts without deduction of tax.

Part - I

1. Name of Assessee (Declarant):		2. PAN of the Assessee :				
		3. Age :			4. Assessment Year : (For which declaration is being made)	
5. Flat/ Door/ Block No.:	6. Name of Premises:	7. Assessed in wh	7. Assessed in which Ward / Circle :			
8. Road/ Street/ Lane:	9. Area/ Locality:	10. AO Code: ( Under whom assessed last time)				
11. Town/ City/ District:	12. State :					
	13. PIN :					
15. Email	16. Telephone No. (with STD code) and Mobile No.:					
18. Name of Business/ Occupation :						
20. Jurisdictional Chief Commissioner of Inc ( if not assessed to income-tax earlier)	ome tax or Commissioner of Income Tax					
21. Estimated total income from the sources	mentioned below					
		(Please Tick the Relevant Box)				
Dividend from Shares referred to in Schedul	e I	-				
Interest on Securities referred to in schedule	II					
Interest on sums referred to in schedule III						
Income from Units referred to in schedule IV						
The amount of withdrawal referred to in Cla	ause (a) of Sub section 2 of Section 80CCA refer	red to in schedule V				
22. Estimated total income of the previous y	ear in which income mentioned in column 21 is to	o be included				

23. Details of investments in respect of which the declaration is being made:

### Schedule I (Please see on the reverse)

Schedule II

(Details of the securities held in the name of the declarant and beneficially owned by him)

Description of	Number of	Amount of	Date(s) of	Date(s) on which the securities were
securities	securities	securities	securities (dd/mm/yyyy)	acquired by declarant (dd/mm/yyyy)

Schedule III

(Details of the sums given by the declarant on interest)

Name and address of the person to whom the sums are given on interest	Amount of sums given on interest	Date on which the sums were given on interest (dd/mm/yyyy)	Period for which sums were given on interest	Rate of interest

Schedule IV (Please see on the reverse)

Schedule V (Please see on the reverse)

### **Declaration / Verification**

Signature of the Declarant

Signature of the Declarant

o hereby declare that I am resident in India within the meaning of section 6 of the Income Tax Act, 1961. I also, hereby declare that to the best of my knowledge and belief what is Ι stated above is correct, complete and is truly stated and that the incomes referred to in this form are not includible in the total income of any other person u/s 60 to 64 of the Income Tax Act, 1961. I further, declare that the tax on my estimated total income, including \*income/ incomes referred to in column 21 computed in accordance with the provisions of the Income Tax Act, 1961, for a previous year ending on 31st March . ... relevant to the Assessment year.. ..... will be nil.

Place : Date :

PART II [For use by the person to whom the declaration is furnished]

1. Name of the person responsible for paying the income referred to in column 21 of Part I: SHRIRAM TRANSPORT FINANCE COMPANY LIMITED		f Part I:	I: 2. PAN of the person indicated in column 1 of Part II: AAACS7018R	
3. Complete Address: MOOKAMBIKA COMPLEX IIIRD FLOOR, NO.4, LADY DESIKACHARI ROAD, MYLAPORE, CHENNAI - 600 004		4. TAN of the person indicated in column 1 of Part II: CHES00900E		
5. Email	6. Telephone No. (with STD code) and Mobile No.: <b>044-24991363 / 24990356</b>		7. Status : Dome	estic Company
8. Date on which declaration is furnished (dd/mm/yyyy)	<ol> <li>Period in respect of which the div has been declared or the income ha been paid/ credited:</li> </ol>		10. Amount of Income Paid:	11. Date on which the income has been paid/ credited (dd/mm/yyyy)
, , , , ,			count number of Nationa which withdrawal has bee	5

Forwarded to Chief Commissioner or Commissioner of Income Tax.....

Schedule I
(Details of shares, which stand in the name of the declarant and beneficially owned by him)

No. of shares	Class of Shares & Face Value of Each Shares	Total Value of Share	Distinctive numbers of Shares	Date(s) on which the shares were acquired by the declarant (dd/mm/yyyy)

### **Schedule IV**

(Details of the mutual fund units held in the name of the declarant and beneficially owned by him)

Name & Address of the Mutual Fund	No. of Units	Class of Unit and Face value of each unit	Distinctive no. of Units	Income in respect of units

### Schedule V

(Details of withdrawal made from National Savings Scheme)

Particulars of Post Office where the account under the National Savings scheme is maintained and the account number	Date on which the account was opened (dd/mm/yyyy)	The amount of withdrawal from account

### Notes:

- 1. The declaration should be furnished in duplicate.
- 2. \* Delete whichever is not applicable.1.
- 3. Before signing the verification, the declarant should satisfy himself that the information furnished in the declaration is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income Tax Act, 1961 and on conviction be punishable
  - (i) In a case where tax sought to be evaded exceeds twenty five lakh rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine;
  - (i) In any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine.
- 4. The person responsible for paying the income referred to in column 21 of Part I shall not accept the declaration where the amount of income of the nature referred to in section 197A(1C) or the aggregate of the amounts of such income credited or paid or likely to be credited or paid during the previous year in which such income is to be included exceeds the maximum amount which is not chargeable to tax and deduction(s) under Chapter VI A, if any , for which the declarant is eligible.

FOR THE KIND ATTENTION OF DEPOSITORS

Incomplete forms are not accepted by the income tax authorities and therefore, could result in deduction of tax at source. Please therefore, submit the form completed in all respects.

- 1. Income-tax, wherever applicable, will be deducted at source in accordance with the Income Tax Act, 1961, as amended to Date.
- 2. It may be noted that exemption from tax deduction will be granted only from the date of receipt of Form 15H and any tax deducted and remitted to the government before that date will not be refunded by the company under any circumstances.
- 3. The amount of Income-tax deducted at source is remitted to the credit of Central Government before the 7th day of the following month. Any claim for refund, will have to be made by the depositor to the income-tax authorities by filing a Return of Income.
- Form 15H is a self declaratory form and does not require attestation by Govt. / Bank Official. However in case of thumb impression, the Form 15H should be attested by a Bank official or by a Gazetted Officer.
- 5. Before returning the forms, depositors are requested to ensure that all the columns are duly filled up and that the signatures have been affixed.
- 6. Under the provisions of section 206AA, quoting of Permanent Account Number (PAN) in the declaration form 15G/H in Clause No.5 is mandatory for non-deduction of Tax at Source. If PAN is not quoted in the declaration form, the form would be invalid and tax will be deducted at a higher rate of 20%

### TERMS AND CONDITIONS GOVERNING ACCEPTANCE OF DEPOSITS

- Fixed/Cumulative Deposits are accepted in multiples of Rs.1,000/- subject to a minimum amount of Rs.25,000/- per deposit account.
- Interest payment will be made only through National Electronic Clearing Service (NECS) / National Electronic Fund Transfer (NEFT) where ever such facility is availablea nd Interest payment will be sent through 'At par' post-dated interest warrants for depositors in other places.
- 3) To comply with "Know Your Customer" guidelines for NBFCs prescribed by the Reserve Bank of India. New depositors should provide a copy of any one of the following documents (which contains the photograph of the concerned first depositor) for identification and proof of residential address.

(i) Passport (ii) Pan Card with address proof (iii) Voters Identity Card (iv) Driving Licence. In case the address mentioned in the above documents differs from the present address, a copy of anyone of the following documents should be furnished for proof of residential address.

 (i) Telephone bill (ii) Bank a/c statement (iii) Letter from any recognized public authority (iv)Electricity bill (v) Letter from employer (vi) Ration card.

The above requirement will also be applicable for any existing first named depositor who has still not complied with the above requirement. In the absence of the above, the Company will not be able to process the application for deposit / renewal.

- 4) 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.
- 5) 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. However, tax will not be deducted, if declaration in the prescribed form is furnished to the Company in respect of each financial year.
- 6) 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 both/ all the depositors in case of A or S(s) deposit and by the first named depositor in case of F or S(s) deposit.
- 7) As per the directions of Reserve Bank of India currently in force:
  - No deposit shall be repaid before the expiry of three months from the date of its acceptance:
  - The Company may, at its sole discretion or at the request of the depositor as the case may be, repay a public deposit after three months from the date of its acceptance, but before its maturity (including premature repayment in the case of death of the depositor), in which case, the Company shall pay interest at the following rates:;

(a) After 3 months but before 6 months from the date of deposit	No Interest
(b) After 6 months from the date of deposit but before the date of maturity	The interest payable shall be 2 percent lower than the interest rate applicable to a public deposit for the period for which the public deposit has run or if no rate has been specified for that period, then 3 percent lower than the minimum rate at which public deposits are accepted by the Company.

- 8) The brokerage is paid up front for the entire period of the deposit to our authorised agent. In case of premature withdrawal the brokerage is payable for the period completed and excess brokerage paid will be recovered from the deposit amount.
- 9) The Company shall not grant any loan against a public deposit or make premature repayment of a deposit within the period of three months (lock in period) from the date of its acceptance. Provided that 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, to the satisfaction of the Company.
- 10) The Deposit Receipts duly discharged on a revenue stamp of one rupee must be surrendered to the Company for repayment. Redemption payment will be made only by National Electronic Clearing Service (NECS) / National Electronic Fund Transfer (NEFT) where ever such facility is available and by crossed Account Payee draft / cheque for depositors in other places. 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 can give the discharge.
- 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.
- 12) The company has created floating charge on its Statutory Liquid Assests in favour of Trustees representing Public Deposit Holders of the Company as per Reserve Bank of India's Directions.
- 13) The Company may 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 points above the interest rate payable on the deposit.
- 14) Renewal of deposit with loan outstanding is not permissible. Maturity Payment after adjustment of loan principal and loan interest will be made on maturity, if Renewal instructions for the balance amount are not received within one week in advance of the maturity.
- 15) In case of non-repayment of the deposit or part thereof in accordance with the terms and conditions of such deposit, the depositor may approach the Southern Region Bench of Company Law Board, Corporate Bhawan (UTI Building), 3rd Floor, No.29 Rajaji Salai, Chennai-600 001. Ph: 044-25262793.
- 16) Any deposit together with interest accrued thereon which remains unclaimed for a period of seven years from the date it becomes due for payment will be transferred to "The Investor Education and Protection Fund" established by the Central Government under section 205C(1) of the Companies Act, 1956.

- 17) 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
- 18) Interest will cease on maturity date if deposit is withdrawn after the maturity date.
- 19) 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.
- 20) 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.
- 21) The financial activities of the Company are regulated by the Reserve Bank of India. It must, however, be distinctly understood that Reserve Bank of India does not undertake any responsibility for the financial soundness of the Company or for the correctness of any of the statements or representations made or opinions expressed by the Company and for repayment of deposits/discharge of liabilities by the Company.
- 22) 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.
- 23) 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 31/03/2012 is71.232.52 lacs.
- 24) Credit Rating CRISIL Limited "FAA+/Stable"& ICRA "MAA+/Stable
- 25) The deposits solicited by the Company are not insured.
- 26) The Company is having a valid Certificate of Registration No.07-00459 dated17/04/2007 issued by the Reserve Bank of India under Section 45 IA of the Reserve Bank of India Act, 1934. 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.
- 27) Deposits accepted are subject to the directions issued by the Reserve Bank of India under Non Banking Financial Companies Acceptance of Deposits (Reserve Bank) Directions, 1998 as amended from time to time.
- 28) The Company reserves the right to reject any application for deposit or for renewal without assigning any reason therefore.
- Application for fixed/cumulative deposit should be made only on the forms prescribed by the Company.
- 30) 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 shallbe discharged from all liabilities by transferring the deposits absolutely in favour of the Survivor/s.
- 31) 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).
- 32) Deposit receipts issued by the Company are not transferable.
- 33) The Company will not recognise any lien, charge or other encumbrance on the deposit.
- 34) Depositors are requested to intimate any change of address and instructions regarding interest remittance to reach the Company at least 30 days before the next interest payment is due.
- 35) All correspondence with regard to deposits should be addressed to Company's Registered Office/Administrative Office / Branch(es).
- 36) 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.
- 37) Deposits from Non-resident Indians are accepted on non-repatriation basis provided that the amount deposited with the company does not represent inward remittances or transfer from NRE/FCNR (B) accounts into the NRO Account. A declaration as above from the depositor and other documents have to be produced to the company each time a deposit is made, together with the application for the deposit
- Deposits by HUF will be accepted subject to production of necessary documents as required under the procedure laid down by the Company.
- 38) The Maturity Value payable in case of cumulative deposits will vary where tax is deducted at source.
- 39) The maturity value for Cumulative Deposits is rounded off to nearest rupee.
- 40) In case of Change of Address of the depositor/s, residential address proof needs to be furnished.
- 41) 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.
- 42) 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.

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

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

B. Date of Incorporation of the Company : 30th June 1979 C. Business carried on by the Company : Asset Finance Company-Deposit Taking. (Commercial Vehicle Financing and allied activities) with details of branches

#### **BRANCHES:-**

<section-header>

 With details of branches
 (Commercial Vehicle Financing and allied activities)

 BCRANCHES :
 Image: Commercial Vehicle Financing and allied activities)

 All And BAD, ADONI, AGARTALA, AGRA, AHMEDABAD, AHMEDNAGAR, AJMER, AKOLA, ALAPPUZHA, ALIGARMA, ARANG, ALANAPURA, ANARAL, ANARAL, ANARCH, ANARCH, ANARCH, ALIGARMA, ARANG, ALANAPURA, ANARAL, ANARCH, ANA

Subisidiaries	Business carried on by the subsidiary
Shriram Equipment Finance Company Limited Regd. Office: Mookambika Complex, III Floor, 4, Lady Desika Road, Mylapore, Chennai, Tamil Nadu - 600 004.	Hire purchase/ loan financing of equipments
Shriram Automall India Limited Regd. Office: Mookambika Complex, III Floor, 4, Lady Desika Road, Mylapore, Chennai, Tamii Nadu - 600 004.	Development of pre-owned commercial vehicle hubs across India called "Automalls" and set up a one-stop shop catering to the various needs of commercial vehicle owners
D. Brief Particulars of :	The Company is managed by its

Managing Director under the

supervision of the Board.

the Management of the Company

E. Names, Addresses & Occupation of the Directors

SI.No.	Full Name & Designation	Address	Occupation
1.	Mr. Arun Duggal Chairman	A-4, 3rd Floor, West End Colony, New Delhi-110 021	Chairman
2.	Mr. Umesh Revankar Managing Director	Flat No. 202, Kalpana CHS Limited, 11th Road, Khar (West), Mumbai – 400052.	Managing Directo
3.	Mr. R. Sridhar	Bungalow No.33, Atur Park, V. N.PuravMarg, Chembur, Mumbai-400071	Director
4.	Mr. M. S. Verma	A-55, Belvedere Park, DLF City, Phase-III, Gurgoan - 122 002, Haryana.	Director
5.	Mr. S. M. Bafna	22, GobindMahal, 86-B, Marine Drive, Mumbai-400 020.	Director
6.	Mr. S. Lakshminarayanan	33, PaschimiMarg, First Floor, VasantVihar, New-Delhi-110057.	Director
7.	Mr.Puneet Bhatia	214 B Aralias Apartments DLF PH-V, Old Golf Club, Gurgaon, Haryana-122 009.	Director (Nominee of Newbridge India Investments II Limited)
8.	Mr.Ranvir Dewan	41 Ewe Boon Road, # 11-41, Crystal Tower, Singapore-259335	Director (Nomine of Newbridge India Investments II Limited)

F) & (G) Profits of the Company before and after making provision for tax and Dividends declared by the Company for the three financial years immediately Preceding the date of advertisment (Rs. In lakhs)

Year Ended	Profit before provision for Tax	Profit after provision for tax	Equity Divide	nd Declared
			Rate %	Amount*
31.03.10	132,459.12	87,311.74	60	15,877.26
31.03.11	184,892.76	122,988.00	65	17,123.84
31.03.12	188,091.02	125,744.96	65	17,094.58

\* 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:

Particulars	As at March 31, 2012	As at March 31, 2011
I. EQUITY AND LIABILITIES		
(1) Shareholders' funds		
(a) Share capital	22.632.46	22,618,47
(b) Reserves and surplus	576,598.79	467,820.83
	599,231.25	490,439.30
(2) Non-current liabilities		
(a) Long-term borrowings	1,468,683.97	1,246,103.02
(b) Other Long term liabilities	183,685.75	235,715.57
(c) Long term provisions	136,905.61	100,643.00
	1,789,275.33	1,582,461.59
(3) Current liabilities		
(a) Short-term borrowings	304,023.56	80,234.79
(b) Trade payables	47,564.15	33,318.81
(c) Other current liabilities	819,293.03	957,863.74
(d) Short-term provisions	18,360.44	18,545.60
	1,189,241.18	1,089,962.94
Total	3,577,747.76	3,162,863.83
II. ASSETS		
(1) Non-current assets		
(a) Fixed assets		
(i) Tangible assets	3.624.70	3.594.81
(ii) Intangible assets	146.17	44.26
(b) Non-current investments	56.027.49	39,142.66
(c) Deferred tax assets (net)	21,667.50	15,368.69
(d) Long term loans and advances	1.572.971.32	1,425,239,75
(e) Other non-current assets	10,366.68	8,055.39
()	1.664.803.86	1,491,445.56
(2) Current assets	80 61	
(a) Current investments	339,417.21	325,423.23
(b) Cash and bank balances	530,809.22	357,237,71
(c) Short-term loans and advances	1,034,705.33	982,068.91
(d) Other current assets	8,012.14	6,688.42
	1,912,943.90	1,671,418.27
Total	3,577,747.76	3,162,863.83

Note : Brief particulars of Contingent Liabilities(Rs in Lacs)

a.	In respect of Income tax demands/ESOP disallowance	5,691.53
b.	Guarantees and Counter Guarantees	233,498.60

#### Commitments not provided for

a.	Uncalled amount in investment in ICICI Investment			
	Management Company Limited	2,000.00		

I. (A) The amount which the Company can raise by way of deposits (4 times of Net Owned Funds) Rs.1,908,801.72 Lacs

- (B) The aggregate of deposits held on 31.03.12 Rs. 121,116.26 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		Arun Duggal	
Date: 05.07.2012	CHAIRMAN		
	ority and in the name of the Direction dated 05.07.2012approved the		
Mr.Arun Duggal	Mr. Umesh Revankar	Mr.R. Sridhar	

Mr. M. S. Verma	Mr. S. Lakshminarayanan	Mr.Puneet Bhatia
Mr.Ranvir Dewan	Mr. S. M. Bafna	

#### 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