

**JUBILEE
DEPOSIT**

**A special 50 month
Fixed Deposit Scheme**



**PARTNERSHIP FIRMS, TRUSTS,
INSTITUTIONS & CORPORATES**

Rated
“[ICRA]AA+ (Stable)”
by ICRA

**APPLICATION
FOR DEPOSIT**

Rated
“IND AA+/Stable”
By India Ratings
& Research

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

Interest rates on Fresh Deposits/Renewals (w.e.f. 5th April 2023)

JUBILEE DEPOSIT (Tenure - 50 months)							
Investment Type	Non-cumulative Deposits				Cumulative Deposit		
	Monthly % p.a.	Quarterly % p.a.	Half yearly % p.a.	Yearly % p.a.	Rate (p.a. at Monthly rests)	Effective yield % p.a.	Maturity Value for Rs 5,000/-
Fresh	8.18	8.24	8.33	8.50	8.18	9.71	7,025
Renewal	8.43	8.49	8.58	8.77	8.43	10.06	7,095

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

Interest Rates are subject to change and the rate applicable will be the rate prevalent on the date of deposit/renewal.

Shriram Finance Limited

(Formerly known as Shriram Transport Finance Company Limited)

Corporate Identity No. (CIN) L65191TN1979PLC007874

Regd. Office: Sri Towers, Plot No. 14A, South Phase, Industrial Estate, Guindy, Chennai - 600 032. Ph: 044 485 24 666

Admin Office: 6th Floor (level 2), Building No.Q2, Aurum Q Parç, Gen 4/1, TTC, Thane Belapur Road, Ghansoli, Navi Mumbai 400710. Ph: 022 4095 7575

Toll free No. 18001034959, E-mail ID: customersupport@shriramfinance.in, www.shriramfinance.in



Application No: _____


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Thane Belapur Road, Ghansoli, Navi Mumbai 400710. Ph: +91-22-40957575.

Business Associate Name : _____

Business Associate Code : _____

Affiliate Business Associate : _____

Branch : _____

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

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

I/We wish to apply for Fresh/Renewal of Deposit for a Period of 50 months

Payment Details

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

If Renewal, Old Cert No. _____ Maturity Date ____/____/____ Renewal Amount Rs. _____

Part Refund Amount Rs. _____ Total Investment Amount _____ *Deposit Type : Fresh Renewal Both ***Type of Receipt**Physical Receipt # E-Receipt ***Form 15G submitted (For Trust only)**Yes No

(If No, TDS will be deducted)

***Maturity Instruction**# Auto Refund Renew only Principal Amount Renew, Principal with Interest Amount

(If, no option selected, Principal with interest amount will be renewed)

***Category**Member of Public Shareholder ***STATUS**Partnership Firm Trust Corporate Others ***Scheme** Cumulative Monthly interest Quarterly interest Half-Yearly interest Yearly interest

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

CYKC No. (if any) _____

Name of Entity _____

Registered Address _____

City _____ State _____ * Pin Code _____ Country _____

* Date of Incorporation ____/____/____ * PAN _____

#Email ID: _____ *Mobile No. _____

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

*Bank Account No _____ *Bank Name _____

*MICR Code

*Branch _____

*IFSC Code *Account: Saving Current

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

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

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

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

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

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

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

Name of Authorised Signatory

PAN

Signature

1. _____

2. _____

3. _____

* Details are mandatory

Details mandatory for E-Receipt

For office use only

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

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

- A. Name of the Company : **SHRIRAM FINANCE LIMITED**
(Formerly known as Shriram Transport Finance Company Limited)
- B. Date of Incorporation of the Company : 30th June 1979
- C. Business carried on by the Company : NBFC - INVESTMENT AND CREDIT COMPANY.
and its subsidiary with details of branches : (NBFC-ICC)
(Commercial Vehicle Financing and allied activities)

THE COMPANY HAS BRANCHES IN BELOW MENTIONED STATES AND UNION TERRITORIES:

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

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

Subsidiary	Business carried on by the subsidiary
Not Applicable	Not Applicable

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

E. Names, Addresses & Occupation of the Directors:

Sr. No.	Full Name & Designation	Address	Occupation
1.	*Mr. S. Lakshminarayanan Chairman (DIN 02808698)	33, Paschimi Marg, First Floor, Vasant Vihar, New Delhi-110057.	Retired Civil Servant (Former Secretary to GOI, Ministry of Home Affairs) and Currently working with Private Companies as Advisor/ Consultant
2.	@Mr. Umesh Revankar Vice Chairman and Managing Director (DIN 00141189)	1001, Simran CHS Ltd., Plot no. 9, 15th Road, Khar (West), Near Gabana HDFC Bank, Mumbai – 400052.	Service
3.	*Mrs. Kishori Udeshi (DIN 01344073)	15, Sumit Apartment, 31, Carmichael Road, Mumbai – 400026.	Retired
4.	Mr. S. Sridhar (DIN 00004272)	D-905, Ashok Towers, Dr. S. S. Rao Road, Parel, Mumbai – 400012	Management Consultant
5.	Mr. D. V. Ravi (DIN 00171603)	B3E, Regal Palm Gardens, CEE DEE YES Apartments, Velachery Tambaram Road, Velachery, Chennai- 600 042	Service
6.	Mr. Pradeep Kumar Panja (DIN 03614568)	Bhaskara, 21, I Main Road, 4th Cross, Gaurav Nagar, JP Nagar 7th Phase Bangalore 560 078	Retired SBI Managing Director
7.	Mr. Ignatius Michael Viljoen (DIN 08452443)	419, Highland Road, Kensington, Johannesburg, 2094, South Africa	Head of Credit at Sanlam Emerging Markets Portfolio Management
8.	Mr. Parag Sharma (DIN 02916744)	B-1401, Ellora, Plot No.27, Sector – 11 Building, CBD Belapur, Navi Mumbai – 400 614.	Service
9.	@Mr. Y. S. Chakravarti (DIN 00052308)	Flat No.302, Banjara Heritage Apartments, Road No. 3, Panchavati Society, Banjara Hills, Hyderabad – 500 034	Service
10.	#Mr. Jugal Kishore Mohapatra (DIN 03190289)	Flat No. 101, Lova Villa, Plot No. 408, Saheed Nagar, Bhubaneswar - 751007	Retired Civil Servant (IAS)
11.	#Mrs. Maya S. Sinha (DIN 03056226)	11- Vipul building, B.G Kher marg, Opp. Malabar hill police station, Malabar hill Mumbai - 400006	Service

*will cease to be Director of the Company with effect from commencement of business hours on December 05, 2022.

@The Board of Directors in its meeting held on December 04, 2022 has re-designated Mr. Umesh Revankar as Executive Vice Chairman and appointed Mr. Y. S. Chakravarti as Managing Director & CEO of the Company with effect from December 05, 2022, subject to approval of the shareholders of the Company.

#The Board of Directors of the Company in its meeting held on December 04, 2022 appointed Mr Jugal Kishore Mohapatra and Mrs. Maya S. Sinha as Independent Directors with effect from December 04, 2022, subject to approval of the shareholders of the Company. Mr. Jugal Kishore Mohapatra was unanimously elected as Chairman of the Board with effect from December 05, 2022

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

Year Ended	Profit before provision for Tax	Profit after provision for tax	Equity Dividend Declared	
			Rate %	Amount *
31.03.20	3,438.67	2,501.84	50	136.76
31.03.21	3,278.01	2,487.26	180	463.90
31.03.22	3,549.25	2,707.93	200	539.65

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

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

Particulars	As at March 31, 2022	As at March 31, 2021
I ASSETS		
1 Financial assets		
a) Cash and cash equivalents	10,662.44	11,050.93
b) Bank balance other than (a) above	5,692.72	5,390.89
c) Derivative financial instruments	201.40	169.25
d) Receivables		
(I) Trade receivables	5.35	8.92
(II) Other receivables	192.67	49.90
e) Loans	1,16,665.15	1,08,303.04
f) Investments	6,809.16	3,197.85
g) Other financial assets	51.45	49.03
Total financial assets	1,40,280.34	1,28,219.81
2 Non-financial assets		
a) Current tax assets (net)	228.24	171.73
b) Deferred tax assets (net)	869.38	639.14
c) Investment property	1.97	2.00
d) Property, plant and equipment	110.56	124.44
e) Right-of-use assets	302.52	308.51
f) Other intangible assets	3.04	2.39
g) Other non-financial assets	310.04	293.32
Total non-financial assets	1,825.75	1,541.53
Total assets	1,42,106.09	1,29,761.34
II LIABILITIES AND EQUITY		
LIABILITIES		
1 Financial liabilities		
a) Payables		
(I) Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	0.02	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	166.01	152.52
(II) Other payables		
(i) total outstanding dues of micro enterprises and small enterprises	1.46	0.37
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	1.21	0.54
b) Debt securities	41,256.55	40,061.87
c) Borrowings (other than debt securities)	46,676.93	45,281.37
d) Deposits	21,948.98	16,232.41
e) Subordinated liabilities	4,614.25	4,620.76
f) Lease liabilities	349.43	349.49
g) Other financial liabilities	859.64	1,149.82
Total financial liabilities	1,15,874.48	1,07,849.15
2 Non-financial liabilities		
a) Current tax liabilities (net)	36.82	102.02
b) Provisions	138.18	142.54
c) Other non-financial liabilities	124.42	99.26
Total non-financial liabilities	299.42	343.82
Total liabilities	1,16,173.90	1,08,192.97
3 Equity		
a) Equity share capital	270.52	253.06
b) Other equity	25,661.67	21,315.31
Total equity	25,932.19	21,568.37
Total liabilities and equity	1,42,106.09	1,29,761.34

Note: Brief particulars of Contingent Liabilities

(A) Contingent liabilities		(₹. in crores)
Particulars	As at March 31, 2022	
a. In respect of Income tax demands where the Company has filed appeal before various authorities		175.17
b. VAT demand where the Company has filed appeal before various appellates		117.21
c. Service tax demands where the Company has filed appeal before various authorities		1,976.41
d. Penalty levied for Contravention of provisions of Section 6(3)(b) of FEMA, 1999 read with Regulation 4 of Foreign Exchange Management (Transfer or Issue of Security by a Person Resident outside India) Regulations, 2000		5.00
Total		2,273.79

(B) Commitments not provided for		(₹. in crores)
Particulars	As at March 31, 2022	
a. Estimated amount of contracts remaining to be executed on capital account, net of advances		11.45
b. Commitments related to loans sanctioned but undrawn		92.43

- I. (A) The amount which the Company can raise by way of deposits (1.5 times of Net Owned Funds) ₹ 47,411.77 crores
(B) The aggregate of public deposits held on 31.03.2022 ₹ 27,196.00 crores

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

K. The Company hereby declares that:

- The Company has complied with the applicable provisions of the RBI Directions;
- The compliance with the Directions does not imply that the repayment of deposits is guaranteed by the Reserve Bank of India;
- The deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities.
- The Company is not in default in the repayment of deposits or interest thereon.

By Order of the Board
For Shriram Finance Limited
(Formerly known as Shriram Transport Finance Company Limited)

S. LAKSHMINARAYANAN
CHAIRMAN
(DIN 02808698)

Place: New Delhi
Date: December 04, 2022

The above text of advertisement has been issued on the authority and in the name of the Board of Directors of the Company and has been approved by the Board of Directors at its meeting held on December 04, 2022 through Video conferencing and a copy of same has been delivered to the Regional Office of the Department of Non-Banking Companies of the Reserve Bank of India, Chennai.