



# Shriram Finance Limited

Corporate Identity No. (CIN) L65191TN1979PLC007874

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**PARTNERSHIP FIRMS, TRUSTS,  
SOLE PROPRIETORSHIP, HUF,  
INSTITUTIONS & CORPORATE**

Deposits do not qualify as eligible investment for charitable Institutions registered under section 332 and 347 to 349 of the Income Tax Act.

Rated  
"CARE AAA;  
Stable"  
by CARE Ratings  
Limited

Rated  
"Crisil AAA/Stable"  
by CRISIL Limited

Rated  
"[ICRA]AAA (Stable)"  
by ICRA Limited

Rated  
"IND AAA/Stable"  
by India Ratings  
and Research  
Pvt Ltd

## Application for Deposit

CARE Rating indicates highest degree of safety

CRISIL Rating indicates highest degree of safety

ICRA Rating indicates highest degree of safety

India Ratings and Research Rating indicates highest degree of safety

### INTEREST RATES ON FRESH DEPOSITS/RENEWALS UPTO Rs. 10 CRORE (w.e.f. 6<sup>th</sup> May 2026)\*@

Period (In months)	Cumulative	Non-Cumulative			
	At Maturity % p.a.	Monthly % p.a.	Quarterly % p.a.	Half yearly % p.a.	Yearly % p.a.
12	6.75	6.55	6.59	6.64	6.75
18-23	7.00	6.79	6.82	6.88	7.00
24-35	7.05	6.83	6.87	6.93	7.05
36-60	7.25	7.02	7.06	7.12	7.25

\*Interest rates are rounded off to two decimal places.

@ Additional interest rate of 0.15% p.a. will be paid on all renewals, where the deposit is matured.

The above additional interest rates will be applied on the yearly rate, which will be factored correspondingly into the calculation of compounding interest rates for periods shorter than a year, including monthly, quarterly, and half-yearly rates.

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

# TERMS AND CONDITIONS GOVERNING ACCEPTANCE OF DEPOSITS

- MINIMUM DEPOSIT:**  
Deposits will be accepted in multiples of Rs. 1,000/-subject to a minimum amount of Rs. 5,000/-
- SCHEME AND TENURE:**  
Company accepts cumulative and non-cumulative deposits for different tenures as mentioned on the first page of the application form.
- INTEREST:**  
Interest will be fixed for the entire period of deposit. Interest will be payable on (i) the date of receipt of funds by the company in case of payment made by online remittance such as National Electronic Fund Transfer (NEFT) Real Time Gross Settlement (RTGS), IMPS / Net banking / Payment gateway/ Payment aggregator/ any other mode, (ii) the date of realisation of the amount by the company in case of payment by cheque / demand draft / any other mode.  
Interest shall be computed on cumulative deposit from the effective date of deposit until the end of the calendar quarter. Interest for the subsequent calendar quarters will be computed on the accumulated balance (principal and interest) (Net TDS, if any) until the next calendar quarter or maturity date whichever is earlier. Interest is compounded at monthly rate for Cumulative deposit and Non-cumulative deposit where interest pay-out is Half-Yearly/Yearly/Net TDS, if any will be credited to the depositor/agent on the last day of the calendar quarter.  
If the deposit is made / processed within a period of one month prior to the interest payment date, the interest for the past period will be paid on the next interest payment date without any deferral interest for the broken period.  
Interest payable on Non-Cumulative Deposits will be made only through National Electronic Fund Transfer (NEFT) as per the below given schedule.

Non-Cumulative- Monthly	Last day of every month
Non-Cumulative- Quarterly	Last day of March/June/September/December
Non-Cumulative- Half Yearly	Last day of March and September
Non-Cumulative-Yearly	Last day of March

- IDENTIFICATION OF DEPOSITORS:**  
To comply with 'Know Your Customer' guidelines for NBFCs prescribed by the Reserve Bank of India, applicants should provide a self-attested copy of ID proof and Address proof. Any one of the following documents (which contains the photograph of the concerned depositor) can be submitted for identification and proof of residential address:  
**KYC Documents for Individual, Karta, Trustee, Partner, Authorised Signatories, Beneficial Owners, Power of Attorney Holders**  
a) Latest Photograph  
b) Permanent account Number/PAN number/Form No. 97 (if transaction amount is less than or equal to Rs. 50,000/- or aggregating to less than Rs. 5,00,000/-during a financial year)  
c) ID & Address Proof (if KYC number is available, then same is not required provided name and address is matching between KYC portal and as per application form)  
**Official KYC documents (OVD)**  
a) Passport  
b) Driving License  
c) Voter ID  
d) Job card issued by NREGS duly signed by an officer of the State Government  
e) Aadhar Card  
f) Letter issued by the National Population Register containing details of name and address.  
If above submitted OVD does not have current address mentioned on application form than any of the below listed documents to be treated as deemed OVD for limited purpose of proof of address. If customer submits deemed OVD then within the date of submission of KYC documents, customer needs to submit valid OVD with current address.  
a) Utility bill in the name of customer, which is not more than two months old of any service provider, (Electricity, Telephone, post-paid mobile phone, Piped Gas, Water bill),  
b) Property or Municipal Tax receipt.  
c) Periodic or Family Pension Order/Order/PO issued to retired employees by Government departments or Public Sector undertakings, if they contain the address.  
d) Letter of allotment of accommodation from employer issued by State Government Departments, Statutory or Regulatory Bodies, Public Sector Undertakings, Scheduled Commercial Banks, Financial Institutions and Listed Companies, and Lease & License agreements with such employers attesting official accommodation.

- ADDITIONAL KYC DOCUMENTS FOR AN ACCOUNT OF HINDU UNBORN BENEFICIARY (HUB) FIRM:**  
a) Personalised cancelled cheque leaf in case of minor –cheque leaf should be minor.  
b) Guardian PAN copy in case of Minor or Form No. 97 (if transaction amount is less than or equal to Rs. 50,000/- or aggregating to less than Rs. 5,00,000/-during a financial year)  
c) Date of Birth Proof (if KYC number is available, then same is not required provided name and address is matching between KYC portal and as per application form)  
d) Form 121 (if tax not to be deducted)  
e) Email ID mandatory for E-Receipt.  
f) Application form duly filled and signed in case of other than deposits opened through digital mode. In case of minor, it should be signed by guardian.  
**Additional KYC documents for an account of HINDU UNBORN BENEFICIARY (HUB) FIRM:**  
a) Copy of HUF PAN  
b) Personalised cancelled cheque leaf in the name of HUF  
c) Declaration with Seal and Signature along with signatures of all coparceners  
d) Application form duly filled and signed with HUF Seal  
e) Form 121 (if tax not to be deducted)  
f) Email ID mandatory for E-Receipt.  
**Additional KYC documents for an account of SOLE PROPRIETORSHIP CONCERN**  
a) Personalised cancelled cheque leaf in the name of Sole proprietorship concern  
b) Application form duly filled and signed with Proprietor Seal  
c) Any two documents in the name of Proprietorship concern as a proof of business/activity  
- Registration certificate (Uyarn registration certificate/UGC issued by the Government  
- Certificate/License issued by the Municipal Authorities/Local Govt & Establishment Act  
- Income Tax Return (Not just the acknowledgment) / GST Returns  
- CST/VAT /GST certificate –Complete set of documents to be submitted  
- Importer Exporter Code (IEC) issued by the office of DGFT/License/Certificate of Practice issued in the name of the Proprietorship concern by any Professional Body incorporated under a statute.  
- Utility bill such as electricity, water and Landline / Telephone bills in the name of proprietorship concern.

- ADDITIONAL KYC DOCUMENTS FOR AN ACCOUNT OF PARTNERSHIP FIRM**  
a) Registration certificate  
b) Partnership deed  
c) PAN Copy of Firm – Self attested with Seal and Signature  
d) Proof of address of Firm – Principal place of business to be self attested with Seal and Signature, if it is different from Partnership deed.  
e) Personalised cancelled cheque leaf in the name of Partnership Firm  
f) Beneficial Ownership Declaration signed by authorised signatories as per mode of operation  
g) Application form duly filled and signed with Firm Seal  
**Additional KYC Documents for an account of LIMITED LIABILITY PARTNERSHIP FIRM**  
a) Limited Liability Partnership (LLP) Agreement  
b) Certificate of Incorporation  
c) PAN Copy of LLP attested with Seal and Signature  
d) Personalised cancelled cheque leaf in the name of LLP  
e) List of all partners of LLP with designated Partner Identification number (PIN) issued by Central government (on the letter head of LLP)  
f) Latest resolution with authorised signatory with mode of operation permitting investment, opening a deposit and claiming maturity  
g) Proof of address in the name of LLP  
h) Beneficial Ownership Declaration signed by authorised signatories as per mode of operation  
i) Application form duly filled and signed with LLP Seal  
**Additional KYC Documents for an account of CORPORATES**  
a) Certificate of Incorporation (COI)  
b) Memorandum and Articles of Association (MOA & AOA)  
c) Latest resolution with authorised signatory with mode of operation and designation permitting investment, opening a deposit and claiming maturity  
d) List of Directors with Director Identification number  
e) PAN Copy of Company attested with Seal and Signature  
f) Proof of address in the name of Company  
g) Personalised cancelled cheque leaf in the name of Company and with seal  
h) Beneficial Ownership Declaration signed by any two Directors or Company Secretary or Authorised signatories as per mode of operation in case of unlisted public limited company and Private Limited Company.  
In case of Foreign entity all authorised signatories should sign.  
i) In case the beneficial owner is an individual, self attested copy of any one of the following valid document (Aadhar/Driving License, Passport and Voter ID card) along PAN need to be obtained in support of beneficial ownership.  
j) In case the beneficial owner is a non-individual, then self attested copies of complete KYC documents of the non-individual entity need to be obtained. For example, in case the beneficial owner is a company, then self attested copies of Certificate of Incorporation, MOA, AOA, Board Resolution of the Company, Copy of PAN, Address proof in the company name, List of Directors, Beneficial owner declaration of the Company, KYC of Authorised Signatories need to be submitted.  
k) The beneficial ownership declaration must be provided for the entire 100% of the ownership; however, KYC documents are not required for beneficial owners whose controlling ownership is less than 10%.  
l) Application form duly filled and signed by Authorised signatories with company seal.

- ADDITIONAL KYC DOCUMENTS FOR AN ACCOUNT OF TRUST**  
a) Trust Deed (Certified by Registrar)  
b) Registration certificate  
c) Trust Declaration Form  
d) Document mentioning the names of the beneficiaries, trustee, settler and authors of Trust  
e) PAN Copy of Trust attested with Seal and Signature  
f) Address proof in the name of Trust  
g) Personalised cancelled cheque leaf in the name of Trust with Seal and Signature.  
h) Beneficial Ownership declaration signed by authorised signatories with mode of operation  
i) Application form duly filled and signed by authorised signatories with Trust Seal  
j) Form 121 required (if tax not to be deducted)  
k) Latest resolution of Trust signed by authorised signatories as per mode of operation permitting investment, opening a deposit and claiming maturity  
**ADDITIONAL KYC DOCUMENTS FOR AN ACCOUNT OF UNINCORPORATED ASSOCIATION OR BODY OF INDIVIDUALS**  
a) Latest Resolution of Association with authorised signatories with mode of operation permitting investment, opening a deposit and claiming maturity  
b) List of current Members on the Company Letterhead  
c) Power of Attorney granted to transact on its behalf  
d) PAN Copy of Association with Seal and Signature  
e) Address proof in the name of association or Body of Individuals.  
f) Personalised cancelled cheque leaf in the name of Association with Seal and Signature.  
g) Registration Certificate, if registered  
h) Bylaws or Rules in case of Societies  
i) Beneficial Ownership Declaration signed by authorised signatories as per mode of operation  
j) Application form duly filled and signed by authorised signatories with seal.  
**ADDITIONAL KYC Documents for an account of Artificial Juridical Persons not covered above (societies, universities and local bodies like Village panchayats)**  
a) Document showing name of the person authorised to act on behalf of the entity.  
b) Power of Attorney granted to transact on its behalf.  
c) Copy of PAN  
d) Such information as may be required to collectively establish the legal existence of such an artificial/juridical person.  
**Documents for Deposits from NON RESIDENT INDIAN (NRI) / PERSON OF INDIAN ORIGIN (PIO) OVERSEAS CITIZEN OF INDIA (OCI)**  
a) Reserve Bank of India has mandated financial institutions to share KYC information to a Central KYC registry (KYCR) who shall allot a unique KYC number. Depositors (as requested to share with us) must provide the same.  
**GENERAL TERMS:**  
1) Deposits will be accepted subject to production of necessary documents as required by the Company.  
**JOINT DEPOSITS:**  
a) Deposits may be made in the joint names of two/three persons under 'First or Survivors' (F or S) or 'Any one or Survivors (A or S)'. All communications will be addressed to the first depositor. All interest payments will be made to the first depositor.  
b) Joint Deposit can be made only by individuals. Deposits pertaining to non-individuals including society, trust, body of individuals, corporate, partnership firm, Karta of Hindu Undivided Family cannot be held jointly.  
c) Deposits held jointly by a Resident Indian and a Non-PIO/OCI or visa can be held only under First or Survivor basis.  
d) NRI/PIO/OCI status will only be preferred only if the first holder is NRI/PIO/OCI.  
e) Only first depositor holder is eligible to avail credited rate of interest, if any applicable.  
**NON-RESIDENT INDIAN (NRI) / PERSON OF INDIAN ORIGIN (PIO) OVERSEAS CITIZEN OF INDIA (OCI) DEPOSITS:**  
a) Deposits from NRI/PIO/OCI are accepted on funds received from Non Resident Ordinary (NRO) bank account on non-repatriation basis provided that the amount deposited with the company does not represent interest remittance from NRE/FCNR (B) accounts into the NRO account in accordance with the provisions of the Master Direction – Non-Banking Financial Companies Acceptance of Public Deposits (Reserve Bank Directions, 2016.  
b) Fixed Deposit from Non-Residents Indians (NRI) can be accepted for a maximum period of 3 years.  
c) The Company does not accept deposit from PIO/OCI.  
d) The applicant has to submit the documents and information as may be required by the company in relation to the deposit from Non-resident Indian/PIO/OCI in such form as may be prescribed by the company and Depositors are required to inform the company whenever there is a change in the status. Information regarding deposit from Non-resident Indian/PIO/OCI should be updated to the company.  
e) NRI/PIO/OCI Depositors are required to mandatorily W/IFATCA-CRS details. The company may be obliged to share information on the Depositor's account with the relevant authorities.  
**NOMINATION:**  
a) The depositor and/or the depositors, whose deposits are made by more than one person jointly, may, at any time, nominate a person to whom his/her deposit in the Company shall vest in the event of his or all the joint holder's 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, be deemed to be 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.  
b) Nomination can be made only by individuals. A Power of attorney holder cannot nominate.

- The nominee shall not be a trust, society, body of individuals, corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder.
- Amount can be a nominee representation by guardian.
- INCOME TAX PROVISIONS:**  
a) **TDS Deduction:** (i) As required under the Income Tax Act, 2005, 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 of Rs. 10,000/- per annum for non-resident citizens, Rs. 2,00,000/- Rupees Twelve lakhs only) for senior citizens and super senior citizens, during the financial year under specific customer ID. For this purpose, new regime will be considered as a default regime. For exemption of TDS, first applicant, must submit to the company a Tax declaration form (Form 12D/10E/RS 395 – as the case may be). However, if aggregate amount of interest accrued during the year exceeds non-taxable limit as specified from time to time, then any tax declaration form will not be valid and tax will be deducted at source.  
(ii) TDS will be deducted twice the rate in force if depositor's PAN becomes inoperative u/s 397(2D) on failure to link PAN with Aadhaar as per Form 162 of the Income Tax Rules, 2008.  
(iii) When interest amount is insufficient to recover TDS, the same will be recovered from the principal of the deposit.  
(iv) It is the sole responsibility of the applicant to provide the Company with a fresh Form 121 for every tax year. Non-admission of relevant form or submission of incomplete/incorrect form may result in Tax deduction and the Company will not be responsible for the same.  
b) **Furnishing PAN:** If depositor requires any exemption from tax deduction at source on interest payments a valid declaration in Form 121, as may be prescribed under the Income Tax Act, 2005 needs to be submitted. Any person making a false statement in the declaration shall be liable to prosecution u/s 483 of the Income Tax Act, 2005. The Company will in no way be responsible for such a declaration made by the depositor. PAN is mandatory for all deposits with the company with the exception of Rs. 50,000/- or aggregating of deposits (Fixed Deposit/ FDI, Recurring deposit (RD) and Fixed Maturity Plan (FMP) is more than Rs. 50,000/- during the financial year or the interest is crossed the prescribed limit.  
c) **Form 121:** A new Form 121 has to be submitted again when any additional deposit is made or when an existing deposit is renewed, even though the Depositors may have already furnished the forms for the current financial year.  
d) **TDS Certificates:** TDS Certificates in Form No. 131 will be downloaded by the Company from TIN Website and the same will be authenticated by means of digital signature (Circular under Section 239 of the Income Tax Act, 2005). 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 the address as provided by the depositor in the same address as the one updated with NSDL at the time of PAN activation for the TDS certificates. However, if both the addresses are different, then the TDS certificates will be printed with the address updated with NSDL at the time of PAN activation and would be sent to 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 said changes to the company also.  
e) **TDS relate to NRI/PIO/OCI deposits:**  
(i) The limit of TDS on interest on FDI deposit for purposes of Tax will not be applicable.  
(ii) Declaration u/s 305 Form 121 for non deduction of Tax will not be applicable. However, a lower deduction Certificate obtained from the income tax Department, can be furnished for claiming NRI or Lower rate of Tax.  
(iii) Tax rate will be as per the provisions of Section 303(2) of the Income Tax Act, 2005.  
(iv) If Double Tax Avoidance Agreement (DTAA) exists with the country of which the investor is resident, then the applicable Tax will be lower of DTAA rate or income tax rate. However, to take the benefit of DTAA, the Tax Residency Certificate (TRC), No Permanent Establishment (PE) and Self declaration have to be furnished. In the event of non-availability of the above, the higher Tax rate as per the Income Tax Act will apply.  
f) **DEPOSIT CERTIFICATE:**  
Deposit certificate will be sent to branch for hand delivery or dispatched by speed post/ courier at source on interest payments a valid declaration in Form 121, as may be prescribed under the Income Tax Act, 2005 needs to be submitted. Any person making a false statement in the declaration shall be liable to prosecution u/s 483 of the Income Tax Act, 2005. The Company will in no way be responsible for such a declaration made by the depositor. PAN is mandatory for all deposits with the company with the exception of Rs. 50,000/- or aggregating of deposits (Fixed Deposit/ FDI, Recurring deposit (RD) and Fixed Maturity Plan (FMP) is more than Rs. 50,000/- during the financial year or the interest is crossed the prescribed limit.  
g) Deposits can be renewed from the date of maturity only if renewal instructions are received prior to 7 working days from date of maturity of the deposit. In such cases the rate prevailing on the date of maturity will be applicable.  
h) Renewal of deposit will be for an amount of INR 5 Lacs.  
i) If the depositor opts for auto renewal then the deposit will continue to be auto renewed by the company without any notice as per the instructions specified in the application form till such time instructions to the contrary are received at Service center. In such cases the depositor need not submit the original certificate of deposit.  
j) The Depositor may check the renewal (only principal or together with interest) or redemption at any time prior to 7 working days from the application of maturity of the deposit. If the depositor has not chosen any option, the company shall initiate the application on maturity of the deposit.  
k) A deposit can be renewed for a higher multiple of Rs. 1,00,00/- giving suitable instructions for repayment of balance amount.  
l) A deposit can be renewed for a higher multiple of Rs. 1,00,00/- by giving the differential amount. Such considerations 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.  
m) In case of A or S accounts, renewal relating to one of the depositor's is as the first depositor is possible. However, renewals to persons other than the second / third depositors in A or S accounts are not possible. Renewal of deposits by change in the first named depositor is not possible in the case of F or S accounts.  
n) For minor investments, if the Depositor has opted for auto renewal and the Guardian PAN has been submitted during investment and if the Minor has become Major during contract period or during the auto renewals, then the responsibility will be on the depositor to sign and the Guardian PAN will be submitted to the company.  
o) In case of auto renewals, the Depositor has to submit the Tax Declaration Form 121 as applicable to the depositor within 15 days of fixed deposit issuance, failing which TDS will be deducted in the form of auto renewals / FDI, RD and FMP in the specific customer ID will be treated as Taxable and appropriate TDS amount will be deducted and remitted to Income Tax Department, GOI.  
13) **LOAN ON DEPOSITS:**  
a) 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 relevant term deposit receipt(s) and other documents have to be signed by both/all the depositors in case of A or S accounts and by the first depositor in case of F or S accounts. Cheque for loans will be drawn only on the first depositor.  
b) Renewal of deposit with loan outstanding will be permitted. Payment after adjustment of loan principal and loan interest will be made on maturity, if renewal instructions for the balance amount are not received latest 3 days advance before the date of maturity.  
c) Loan on Deposits is not permitted for Deposits accepted from NRI or Minor.  
14) **REPAYMENTS:**  
a) If the Depositor has opted for auto renewal, the maturity amount will be auto-credited to the First NRI's Bank account particulars submitted to us.  
b) The Company shall initiate the details of maturity of the deposit to be deposited at least two months before the date of maturity of the deposit. Any change in the maturity instruction must be submitted prior to 7 days of the maturity date.  
c) Deposits withdrawn from the maturity on the maturity date will be auto-debited on the maturity date and the maturity amount will be auto-credited to the First holder's Bank account particulars submitted to us.  
d) Repayment of deposits will be made only by National Electronic Fund Transfer (NEFT) and the maturity amount will be sent as TDS if any.  
15) **PREMIATURE PAYMENT:**  
a) The company reserves the right to allow, at its absolute discretion, withdrawal of Fixed deposit before maturity. Where a deposit is so allowed to be prematurely withdrawn the relative deposit receipt must be destroyed by all the depositors and the Company must be notified.  
b) 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)**
Up to 3 months from the date of deposit/renewal (Lock-in period) – in case of request made for emergency situation from time to time.	<ul style="list-style-type: none"> <li>In case of tiny deposits ***. The entire amount of deposit may be paid to the investor upon request, before the period of three months from the date of investment, without interest.</li> <li>In case of other deposits, not more than 50% of the principal sum of the deposit or Rs. 1 Lacs whichever is lower may be prematurely paid to the investor upon request within a period of three months from the date of investment, without any interest. The remaining amount of deposit with interest at the contracted rate shall be governed by the provisions of the extant directions as applicable for public deposits.</li> </ul> <p>In cases of critical illness***, hundred per cent of the amount of the principal sum of deposit, may be prematurely paid to individual depositors, if the depositors before the expiry of three months from the date of acceptance of such deposits, without interest.</p>
After 3 months but before 6 months	No interest*
After 6 months but before 6 months of date of maturity	The Interest payable shall be 2 per cent lower than the Interest rate applicable to a Fixed deposit for the period for which the Fixed deposit has run or if no rate has been specified for that period, then 3 per cent lower than the minimum rate at which Fixed deposits are accepted by the Company*

- \*\*In the event of the death of a depositor, the Company shall repay the deposit prematurely, even within the lock-in-period, to the surviving depositor(s) in case of the deposit and the surviving depositor(s) or to the nominee/legal heirs 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. However no interest is payable on such repayments of deposits.  
\*The above rates are also applicable for premature repayments in the case of death of a depositor.  
\*\*\* 'Tiny deposit' means the aggregate amount of public deposits not exceeding ₹10,000/- standing in the name of the sole or the first named depositor in the same capacity in all the branches of the company.  
\*\* For this purpose, expenses of an emergent nature include medical emergency or expenses due to natural calamities/disaster as notified by the concerned Government of the territory, which is notified by the Reserve Bank of India.  
\*\*\* 'Critical illness', shall be as defined by the IRDAI (Health Insurance) Regulations, 2016 and the guidelines issued thereunder, as amended from time to time.  
Premature repayments will be made only in favour of the first depositor.

- Tax wherever applicable and deducted at source and remitted to the applicable authority by the Company on behalf of the depositor, before premature withdrawal of Deposits(s), shall not be refunded – under any circumstance whatsoever.
- GENERAL TERMS:**  
16) The Fixed deposit receipt/ receipt will be issued, subject to cheque realisation/ receipt of funds in the company's account. In case of cheque dishonourment receipt of funds, the fixed deposit receipt stands cancelled automatically.  
17) The Company reserves the right to reject any application for Fixed deposit for renewal without assigning any reason therefor.  
18) Application for Fixed deposit should be made only on the forms prescribed by the Company and should be filled in all aspects. Payment should be made by means of an Account Payee Cheque/ demand draft in favour of **SIBRAM FINANCE LIMITED**. Payments can also be made through fund transfer (National Electronic Fund Transfer (NEFT)) and Real Time Gross Settlement (RTGS) (net banking) to the company's account.  
19) In the event of death of the first named depositor, all payments on account of principal and/or interest of the fixed deposit will be made to the person first in the order of the survivor(s) unless otherwise instructed by the depositor during the life time.  
20) In the event of death of sole depositor and/or all the joint depositors, all payment on account of principal and/or interest will be made to the Nominee appointed by the depositor(s) on production of proof of identity and on execution of such other documents as the company may deem fit for the same.  
In any other case, the amount will be paid to the legal representative(s) of the deceased on production of proper legal representation such as succession Certificate/Letter of administration probate of the will granted by a court of competent jurisdiction.  
21) Deposits accepted by the Company are non-transferable.  
22) Depositors are requested to intimate any change of KYC and instructions regarding interest remittance to reach the Company at least 7 days before the next interest payment is due. In case of change of address, residential address proof needs to be furnished.  
23) Any communication intended for customer will be sent to the mail ID mentioned in Fixed applicant which will be the registered mail ID. Depositors are requested to intimate all instructions/service request only from their registered email ID to the email IDs given in part 32. SFL is hereby authorised to accept all instructions/service request received or initiated through applicant's mail IDs registered with SFL. SFL will not be liable for the consequences or any losses incurred by the depositor, in case where multiple email IDs for the same instruction has been sent by the depositor. SFL shall not be held liable for any action taken by SFL based on the e-mail. SFL shall not be bound to act upon e-mails which are flagged. In such cases, if SFL proceeds to carry out the instruction/SFL understanding that action shall be treated as final. SFL is not liable to take note of or act on any instruction received from any e-mails other than the multiple of first applicant. SFL shall not be liable for any losses or damages which depositor may suffer as a consequence of SFL acting in accordance with or in reliance upon any e-mail administration. SFL is not bound to go into the authenticity of such mails received from the said ID. Any mail received from email ID shall be deemed by SFL as an authorised one. SFL shall stand protected in case of any such claim. SFL shall not be liable against SFL for carrying out such transactions based on e-mail issued or originated or email ID of the depositor. SFL shall not incur SFL in any case of having been notified or notified in any way, response and liability shall be solely that of the Depositor. SFL will not be under any obligation at any time to maintain any facility for the receipt of any e-mail submission.  
24) The Financial position of the depositor and the Company 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.  
25) In case of any deficiency of the company in servicing its deposit, the depositor can be a Complainant with the Company. If the company is not responded within 30 days, the depositor can approach the RBI Banking Ombudsman for resolution of the query. Alternatively, 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 Commission.  
26) In case of non-availability 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 Tribunal, whose full address is, 3rd Floor, Corporate Branch (UT Building), No.29, Rajaji Sala, Chennai 600 001, Tamil Nadu to redressal.  
27) Any deposit which remains undrawn/ unpaid for a period of seven years from the date it becomes due for payment will be transferred to "The Investor Education and Protection Fund" established by the central government under the provisions of the Investor Education and Protection Act, 2015.  
28) The Company has a valid Certificate of Registration No. 07-0459 dated 31/10/2023 issued by the Reserve Bank of India in force of erstwhile certificate No. 07-0459 dated 17/06/2007 established by the Reserve Bank of India No. 1534. 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 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.  
29) Total amount of exposure (aggregate dues) from facilities, both fund and non-fund based, and/or the aggregate dues from companies in the same group or other entities/business ventures in which the depositor has an interest in the company as on the date of the deposit shall not exceed 10% of the depositor's net worth as on the date of the deposit.  
30) Credit Rating: CARE Rating, AA+, Stable; CRISIL Rating: CRISIL, Stable; ICRA Rating: 'CR'AAA (Stable); India Ratings and Research Pvt. Ltd. 'AAA' (Stable).  
31) The deposits, received by the Company are not insured.  
32) The acceptance, renewal and repayment of deposits and interest payments are subject to the terms and conditions of the Company and the directors of the Reserve Bank of India (RBI) under Non-Banking Financial Companies (Acceptance of Deposits) Directions, 2016 as amended from time to time and to the nominee/legal heirs of the deceased depositor. Subject to the said directions issued by RBI, the Company reserves the right to alter or amend without notice any or all of the terms and conditions stipulated above.  
33) All correspondence with regard to deposits should be addressed to the Company's following service centres: Chennai-11, 1st Floor, Chakraborty Building, No. 51/21, Venkataswamy Road, T Nagar, Chennai, Tamil Nadu-600 017, Phone: +91 44 4837 1111. Email: customersupport@innr.com.in, Mumbai - Office No: 104 & 105 1st Floor, 1, Rupa Soubra, Sector - 1, Millennium Business Park, Malpura, Navi Mumbai, Maharashtra-400710, Phone: +91 22 4254545. Email: customersupport@innr.com.in.  
34) Payment of interest / repayment of deposit falling on a Sunday or a bank holiday or any day when the company's head office does not work due to holiday or otherwise will be made on the next working day.  
35) The Company has established a funding charge on its statutory liability seats in favour of Trustees representing public deposit holders who work as Directors or Officers of Reserve Bank of India.  
36) Credit Rating: CARE Rating, AA+, Stable; CRISIL Rating: CRISIL, Stable; ICRA Rating: 'CR'AAA (Stable); India Ratings and Research Pvt. Ltd. 'AAA' (Stable).  
37) Deposits made by Trusts/Societies/AOPs/Bes in the nature of Charitable Institutions registered under Section 32 and 347 & 349 of the Income Tax Act, 1961 will qualify as investments prescribed under section 30 of the Act.  
38) The company accepts Deposits through Agents. The agents can accept, fill in and register application form along with KYC documents and cheque in favour of 'Sriyam Finance Limited'. However, agents are not authorised to accept cash from depositors or issue receipt on behalf of the company for deposits. All correspondence with regard to deposits should be addressed to the Company's service centers as mentioned in point 32.  
39) Upon receipt of money for fixed deposit, if the company finds any discrepancy in the application documents received, the company shall notify the applicant by message/Email/Whatsapp. If the same is not received within 30 days of the company's receipt of the application money without any intimation to the originating account on the 30th day, then the intimation to the applicant.  
The above led of disclaimer 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 July 18, 2025 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.





**Know Your Customer (KYC) and FATCA-CRS Application Form**

Please fill the information in CAPITAL Letters and  in appropriate places

The information is sought under Prevention of Money Laundering Act, 2002, the rules notified thereunder and RBI guidelines on Know Your Customer  
**For existing Depositor, the information furnished herein will supersede the information available in the records of SFL**

**Customer's Details** (as per KYC documents)

Customer ID: \_\_\_\_\_ \*PAN (\*Form 97) \_\_\_\_\_  
 (If existing Investors)

CKYC No \_\_\_\_\_ (if any) \*Gender : M  F  Others

\*Date of Birth  
 [ D ] [ D ] [ M ] [ M ] [ Y ] [ Y ]

\*Name \_\_\_\_\_

\*Father Name \_\_\_\_\_

\*Mother Name \_\_\_\_\_

Spouse Name (If Married) \_\_\_\_\_

Country of Birth \_\_\_\_\_ City of Birth \_\_\_\_\_

\*Communication Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ \*Pin \_\_\_\_\_

Country \_\_\_\_\_ Birth Place \_\_\_\_\_

\*Nationality \_\_\_\_\_ \*Citizenship \_\_\_\_\_

\*Permanent Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ \*Pin \_\_\_\_\_

Country \_\_\_\_\_

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

\*Fields are Mandatory # Mandatory for E-Receipt \*If investment amount is less than or equal to ₹5,00,000/- or aggregating to less than ₹5,00,000/- during financial year

\*Category  Member of Public  Shareholder  Director  Relative of Director  Promoter

\*Occupation Type:  Salaried  Professional  Self Employed  
 Student  Housewife  Retired  Other (Please specify \_\_\_\_\_)

\*If Self Employed:  Manufacturing  Professionals  Service Provider  Agriculture  Trader

Nature of Business:  Jewellers/Bullion  Real Estate  Stock Broker  Other (Please specify \_\_\_\_\_)

\*Please tick (✓) If the following is applicable to you  Politically Exposed Person (PEP)  Relative of PEP  Not Applicable

**\*Annual Income:**

Upto Rs. 3 Lakhs  Above Rs. 3 Lakhs - 6 Lakhs  Above Rs. 6 Lakhs - 15 Lakhs  Above Rs. 15 Lakhs - 30 Lakhs  Above Rs. 30 Lakhs

**\*Source of Fund:**

Salaried  Business Income  Agriculture  Investment Income  Sale of Asset  Other (Please Specify) \_\_\_\_\_

**\*Person with Disability:**

Differently Aabled  YES  NO Type of Disability \_\_\_\_\_ Disability % \_\_\_\_\_ UDID No: \_\_\_\_\_

**\*Proof of Identity (Self Attested)**

	ID No.	Expiry Date
<input type="checkbox"/> Aadhaar issued by UIDAI	_____	____/____/____
<input type="checkbox"/> Passport	_____	____/____/____
<input type="checkbox"/> Driving Licence	_____	____/____/____
<input type="checkbox"/> Voter ID Card	_____	_____
<input type="checkbox"/> Others :	_____	_____

**\*Proof of Address (Self Attested)**

	Expiry Date
<input type="checkbox"/> Aadhaar issued by UIDAI	____/____/____
<input type="checkbox"/> Passport	____/____/____
<input type="checkbox"/> Driving Licence	____/____/____
<input type="checkbox"/> Voter ID Card	_____
<input type="checkbox"/> Others :	_____

**Please tick applicable tax resident declaration: (Any one)\***

I am a tax resident of India and not resident of any other country or  I am a tax resident of the country/ies mentioned below

Country	Tax identification Number	Identification Type (TIN or Other please specify)	Address Type for Tax Purpose <input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered office
_____	_____	_____	Address for Tax Purpose <input type="checkbox"/> Communication <input type="checkbox"/> Permanent <input type="checkbox"/> Please note Below
_____	_____	_____	_____
_____	_____	_____	Pin: _____ State: _____ Country: _____

#To also include USA, where the individual is a citizen/green card holder of USA

%In case Tax Identification No. is not available, kindly provide functional equivalents.

**Depositor Declaration**

- I/We certify that:
- (i) I/We have read and understood the FATCA-CRS Terms and Conditions and here by accept the same.
  - (ii) All the particulars (including Taxpayer Identification Number) given hereby are true, correct and complete to the best of my/our knowledge and belief.
  - (iii) I/We shall submit a new form to Shriram Finance Ltd., within 30 days if any information or certification in this form becomes incorrect/changed.
  - (iv) I/We agree that as may be required by regulators, Shriram Finance Ltd. may be required to report my/our details to such regulators or close or suspend my/our account without any obligation of advising me/us of the same.
  - (v) I/We understand that Shriram Finance Ltd. is relying on this information for the compliance of FATCA-CRS and agree not to hold Shriram Finance Ltd., their employees, authorised agents, service providers, liable for any consequences/losses/costs/ damaged in case of any of the above particulars being false, incorrect or incomplete or in case of my/our not intimating /delay in intimating any changes to the above particulars.
  - (vi) I/We agree to indemnify Shriram Finance Ltd. in respect of any false, misleading, inaccurate and incomplete information regarding my/our "U.S." person status or other Country Residential status or in respect of any other information as may be required under applicable tax laws.
  - (vii) I/We certify that: a. I/We is (1) an applicant taxable as a US Person under the laws of the United States of America (U.S.) or any state or political subdivision thereof or therein, including the District of Columbia or of any other states of the U.S. (i) an estate the income of which is subject to U.S. federal income tax regardless of the source thereof. (This clause is applicable only if the depositor is a US Person/Citizen) b. I/We is an applicant taxable as a tax resident under the laws of country outside India. (This clause is applicable only if the depositor is a Tax resident outside India).

Place : \_\_\_\_\_ Date : \_\_\_\_/\_\_\_\_/\_\_\_\_ \*Signature : \_\_\_\_\_

