Shriram Finance Limited

Corporate Identity No. (CIN) L65191TN1979PLC007874
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SHRIRAM UNNATI

FIXED DEPOSITS

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. 2nd July 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	6.85	6.64	6.68	6.74	6.85
18-23	7.05	6.83	6.87	6.93	7.05
24-35	7.10	6.88	6.92	6.98	7.10
36-60	7.50	7.25	7.30	7.36	7.50

*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

1) **MINIMUM DEPOSIT:**
Deposits will be accepted in multiples of Rs. 1,000/- subject to a minimum amount of Rs. 5,000/-.

2) **SCHEME AND TENURE:**
Company accepts cumulative and non-cumulative deposits for different tenures as mentioned on the first page of the application form.

3) **INTEREST:**
Interest rate is fixed for the entire period of deposit. Interest will be payable on the deposit from (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 online mode, (ii) the date of realisation of the amount by the company in case of payment made by cheque / demand draft / any other mode.
Interest will be compounded on Cumulative deposit from the effective date of deposit until the end of the calendar quarter. Interest for the subsequent calendar quarter/s would be computed on the accumulated balance [principal and interest (net of TDS, if any)] until the next calendar quarter or maturity date whichever is earlier. Interest is compounded at monthly rest for Cumulative deposit and Non-Cumulative deposit where interest pay-out is Quarterly/Half-Yearly/Yearly. Interest [net of TDS, if any] will be credited to the deposit ledger on the last day of the calendar quarter.
If the Deposit is made / processed within a period of one month prior to the interest payout date, the interest for the part period will be paid on the next interest payout date without any deferral interest for the broken period.
Interest payable for Non-Cumulative Deposit 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

4) **IDENTIFICATION OF DEPOSITORS:**
To comply with "Know Your Customer" guidelines for NBFCs prescribed by the Reserve Bank of India, applicant(s) should provide a self-attested copy of ID proof and Address proof. Any one of the following KYC documents (which contains the photograph of the concerned depositor(s)) can be submitted for identification and proof of residential address.
KYC Documents for Individual, Karta, Trustee, Partner, Proprietor, Authorised Signatory/ies, Beneficial Owners, Power of Attorney Holders
a) Latest Photograph
b) Permanent Account Number(PAN) mandatory 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) ID & Address Proof (if CKYC number is available, then same is not required provided name and address is matching between CKYC portal and as per application form)
Officially Valid documents(OVD)
a) Passport
b) Driving License
c) Voter ID
d) Job card issued by NREGA duly signed by an officer of the State Government
e) Aadhaar 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 then 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 3 months from the date of submitting below documents, customer needs to submit above 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) Pension or Family Pension Payment Orders(PPOs) 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 Leave & License agreements with such employers allotting official accommodation.
Additional documents for INDIVIDUAL
a) Personalised cancelled cheque leaf. In case of minor – cheque leaf should be of minor.
b) Guardian's 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 minor.
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 UNDIVIDED FAMILY(HUF)
a) Copy of HUF PAN
b) Personalised cancelled cheque leaf in the name of HUF
c) Declaration with Karta 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/ Udyam registration certificate(URC) issued by the Government
- Certificate/ License issued by the Municipal Authorities under Shop & Establishment Act
- Income Tax return (Not just the acknowledgement) / GST returns.
- CST/ VAT/ GST certificate – Complete set of documents to be submitted
- Importer Exporter Code (IEC) issued by the office of DGFT/Licence/certificate of Practice issued in the name of the Proprietorship concern by any Professional Body incorporated under a statue.
- 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 signatory/ies 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(DPIN) 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 signatory/ies 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 board 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 official valid document (Aadhar/Driving License, Passport and Voter ID card) along PAN need to be obtained in support of beneficial owner declaration.
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 Diretcors, Beneficial owner declaration of the Company, KYC of Authorised Signatories 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 specifying the names of the beneficiaries, trustees, 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 as per 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 signatory as per mode of operation permitting investment, opening and claiming of maturity
Additional KYC Documents for an account of UNINCORPORATED ASSOCIATION OR BODY OF INDIVIDUALS
a) Latest Resolution of Association with authorised signatory and 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) Byelaws 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 entity/juridical person.
Documents for Deposits from NON RESIDENT INDIANS(NRI)/ PERSON OF INDIAN ORIGINS(PIO)/
OVERSEAS CITIZEN OF INDIA(OCI)
a) Recent Photograph
b) PAN – Self Attested
c) Signed personalised cancelled cheque leaf. In case of minor – cheque leaf should be of minor.
d) Date of birth proof, if minor
e) Application form duly filled and signed. In case of minor, it should be signed by guardian.
f) Passport
g) Valid Visa / Work / Residence permit / PIO/OCI Card
h) Overseas / Indian Address proof
i) Tax Residency Certificate (TRC) for the IT Dept. of the country of which the investor is resident, Form 41, PE Certificate, Declaration to avail DTAA benefit if customer wants to avail tax benefit.
j) For more detailed list of documents to be submitted, please refer NRI Document checklist on the website
The depositor shall inform the company within 30 days in case any update in the documents submitted earlier.

5) **CENTRAL KYC REGISTRY:**
Reserve Bank of India has mandated financial institutions to share KYC information to a Central KYC registry (CKYCR) who shall allot a unique KYC number. Depositor(s) are requested to share with us such number upon receipt of the same.

6) **HINDU UNDIVIDED FAMILY (HUF) DEPOSITS :**
Deposits of HUF will be accepted subject to production of necessary documents as required by the Company.

7) **JOINT DEPOSITS :**
a) Deposits may be made in the joint names of two/three persons under "First or Survivor/s (F or S/s)" or "Anyone or Survivor/s (A or S/s)". All communications will be addressed to the first depositor. All interest payment and repayment of deposits will be made in the name of 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 NRI/PIO/OCI or vice versa can be held only under First or Survivor basis.
d) NRI/PIO/OCI status will only be provided only if the first holder is NRI/PIO/OCI.
e) Only first deposit holder is eligible to avail preferred rate of interest, if any applicable.

8) **NON-RESIDENT INDIAN (NRI)/ PERSON OF INDIAN ORIGIN (PIO)/ OVERSEAS CITIZEN OF INDIA (OCI) DEPOSITS:**
Fixed Deposit from NRI/PIO/OCI are accepted by funds received from Non Resident Ordinary (NRO) bank account on non-repatriation basis provided that the amount deposited with the company does not represent inward remittance or transfer 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 Deposit (Reserve Bank) Directions, 2016.
Fixed Deposit from Non-Resident Indians (NRI) can be accepted for a maximum period of 3 years.
The Company does not accept deposit from foreign nationals except PIO/OCI.
The applicant has to submit all the documents and information as may be required by the company in relation to the deposit from Non-resident Indians/PIO/OCI in such form as may be prescribed by the company and Depositors are required to inform the company promptly whenever there is a change in the status / information al ready provided to the company.
NRI/PIO/OCI Depositors are required to mandatorily fill FATCA-CRS details. The company may be obliged to share information on the Depositor's account with the relevant authorities.

9) **NOMINATION :**
a) 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.
b) Nomination can be made only by individuals. A Power of attorney holder cannot nominate.
c) 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.
d) A minor can be a nominee represented by guardian.

10) **INCOME-TAX PROVISIONS :**
a) **TDS Deduction:** (i) As required under the Income Tax Act, 2025, 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. 4,00,000/- (Rupees Four lakhs only) for non-senior citizens, Rs. 12,00,000/- (Rupees Twelve lakhs only) for senior citizens and super senior citizens, during the financial year under specific customer ID. For this purpose, new tax regime will be considered as a default regime. For exemption of TDS, first applicant, must submit to the company Tax declaration form (Form 121/Order U/s 395 – as the case may be). However, if aggregate amount of interest accrued during the year exceeds non-taxable limit as applicable from time to time, then any tax declaration form will not be valid and tax will be deductible.
(ii) TDS will be deducted at twice the rate inforce if depositor's PAN becomes inoperative u/s. 397(2)(b) on failure to link PAN with Aadhaar as per rule 162 of the Income Tax Rules, 2026.
(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-submission 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 a depositor requires any exemption from tax deduction at source on interest payments a valid declaration in Form 121, or as may be prescribed under the Income Tax Act, 2025 needs to be submitted. Any person making a false statement in the declaration shall be liable to prosecution u/s.482 of the Income Tax Act, 2025. The Company will in no way be responsible for such false declaration made by the depositor. PAN is mandatory where the deposit amount is more than Rs.50,000/-, or aggregating all deposits {Fixed deposit (FD), Recurring deposit (RD) and Fixed Investment Plan (FIP)} is more than Rs.500,000/- during the financial year or the interest is crossing 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, 2025). TDS certificates will not be generated from TIN Website if PAN is not furnished. While filling up the address of the applicant in the Deposit Application Form, please be informed that if the address as provided by you is the same address as the one updated with NSDL at the time of PAN application then the TDS certificate would be dispatched to that address. However, if both the addresses are different, then the TDS certificates would be printed with the address as updated with NSDL at the time of PAN application and would be sent by the company at the said address. If there is any change of address please update your address with NSDL by filling up the form for amendments/changes in PAN data and please intimate said changes to the company also.
e) **TDS with respect to NRI/PIO/OCI deposits:**
(a) The limit of Rs.10,000/- (at present) on FD interest for purposes of Tax will not be applicable.
(b) Declaration u/s 395 in 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 Nil or lower rate of Tax.
(c) Tax rate will be as per the provisions of Section 393(2) of the Income Tax Act, 2025.
(d) If Double Tax Avoidance Agreement (DTAA) exists with the country of which the investor is resident, then the applicable Tax rate will be lower of DTAA rate or income tax rate. However to claim the benefit of DTAA rate, the Tax Residency Certificate, Form 41, No Permanent Establishment (PE) and Self declaration will have to be furnished. In the event of non-furnishing of the above, the higher Tax rate as per the income Tax Act will apply.

11) **DEPOSIT CERTIFICATE:**
Deposit certificate will be sent to branch for hand delivery or dispatched by speed post/courier at the given correspondence / communication address in the application form and the Company shall not be held responsible for any loss or delay in transit or will be sent on registered mail ID if E receipt is opted. If the deposit receipt is not received by the Depositor(s) for any reason, the Depositor(s) should write to the company for enquiry.Allexpenses in this connection will be borne by the Depositor(s).Notwithstanding of re-issuance of duplicate receipt, the obligation of SFL is limited to the single deposit receipt only, against which money has beenr eceived by SFL. Under all circumstances, mere re-issuance of deposit receipt(s) by SFL against single deposit ofmoney will not result in duplication of payment or higher liability on the part of SFL.

12) **RENEWALS:**
a) 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.
b) Renewal of deposit will be for an amount net of TDS, if any.
c) If the depositor opts for auto renewal then the deposit shall continue to be auto renewed on maturity as per the instructions specified in the application form till such time instructions to the contrary are received at Service centre. In such cases the depositor need not submit the original certificate for renewal.
d) The Depositor may change the renewal (only principal or together with interest) or refund option at any time prior to 7 working days from the date of maturity of the deposit. If the depositor has not chosen any option, the company shall refund the applicable amount on maturity of deposit.
e) A deposit can be renewed for a lower multiple of Rs.1,000/- by giving suitable instructions for repayment of balance amount.
f) A deposit can also be renewed for a higher multiple of Rs.1,000/- by giving the differential amount. Such consolidations can be done only on the date of maturity and therefore, the necessary remittance should reach the company at least one day before the date of maturity.
g) In the case of A or S/s accounts, renewals retaining one of the depositor(s) as the first depositor are possible. However, renewals to persons other than the second / third depositors in A or S/s accounts are not possible. Renewal of deposits by a change in the first named depositor is not possible in the case of F or S/s accounts.
h) 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 renewal process, then it is the responsibility of the Minor who has become Major and the Guardian who has signed the original application to submit the PAN of the Minor who has become Major.
i) In case of auto renewals, the Depositor has to submit the Tax declaration form (Form 121 as applicable) to the service centre within 15 days of fixed deposit issuance, failing which TDS will be deducted from the interest on all the investments (FD, RD and FIP) 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 relative term deposit receipt(s) and other documents have to be signed by both/all the depositors in case of A or S/s accounts and by the first depositor in case of F or S/s accounts, Cheque for loans will be drawn only in favour of the first depositor.
b) Renewal of deposit with loan outstanding is not permissible. Payment after adjustment of loan principal and loan interest will be made on maturity, if renewal instructions for the balance amount are not received at least7 days in advance of the maturity.
c) Loan on Deposit is not permitted for Deposits accepted from NRI or Minor.

14) **REPAYMENTS:**
a) If the depositor has opted for auto refund, the maturity amount will be auto-credited to the First holder's Bank account particulars submitted to us.
b) 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. Any change in the maturity instruction must be submitted prior to 7 days of the maturity date.
c) Deposits without maturity instruction on the maturity date will be auto-closed 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 paid will be net of TDS if any.

15) **PREMATURE 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 discharged by all the depositors.
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) – incase of request made for emergent situation ^^	● 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. ● In case of other deposits, not more than 50% of the principal sum of the deposit or Rs.5 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 In cases of critical illness^^^, hundred per cent of the amount of the principal sum of deposit, may be prematurely paid to individual depositors, at the request of the depositors, before the expiry of three months from the date of acceptance of such deposits, without interest.
After 3 months but before 6 months	No interest*
After 6 months but before the date of maturity	The Interest payable shall be 2 per cent lower than the Interest rate applicable to a 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 the case of joint holding with survivor clause, or to the nominee/legal heir/s of the deceased depositor, on the request of the surviving depositor/s/nominee/legal heir, and only against submission of proof of death, and other necessary documents to the satisfaction of the Company. 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/ authority.
^^^ '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.

c) Tax wherever applicable and deducted at source and remitted to the applicable tax authority by the Company on behalf of the depositor, before premature withdrawal of Deposit(s), shall not be refunded – under any circumstance whatsoever.

GENERAL TERMS:

16) The Fixed deposit receipt/e- receipt will be issued, subject to cheque realisation/ receipt of funds in company's account. In case of cheque dishonour/non receipt of funds, the fixed deposit receipt stands cancelled automatically.
17) The Company reserves the right to reject any application for Fixed deposit or for renewal without assigning any reason thereof.
18) Application for Fixed deposit should be made only on the forms prescribed by the Company and should be duly signed by all applicants. **Payment should be made by means of an Account payee Cheque/ demand draft in favour of SHRIRAM 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 his life time.
In the event of death of sole depositor and / or all the joint depositor, 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.
20) Deposit receipts issued by the Company are not transferable.
21) 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.
22) Any communication intended for customer will be sent to the mail ID mentioned of First applicant which will be the registered mail ID. Depositors are requested to intimate all their instruction/service request only from their registered email ID to the email IDs given in point 32. SFL is hereby authorised to accept all instructions/ service request received or initiated through applicant's mail IDs registered with SFL. SFL will also not be liable for the consequences or any losses incurred by the depositor, in case where multiple emails 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 illegible. In such cases if SFL proceeds to carry out the instruction SFL understanding or action shall be treated as final. SFL is not liable to take note or act on any instruction received from any e-mail ids other than the email ids 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 submission. 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 the SFL as an authorised one. SFL shall stand protected at all times and no claim shall be made against SFL for carrying out such transactions based on e-mails issued or originated out of e-mail ID's. Depositor shall not accuse SFL at any point of having been negligent or violative to any loss, response and liability shall solely be that of the Depositor. SFL shall not be under any obligation at any time to maintain any facility for the receipt of any e-mail submission.
23) 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.
24) In case of any deficiency of the Company in servicing its deposit, the depositor can lodge a Complaint with the Company. If the Company has 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 Forum for relief.
25) In case of non-repayment of the deposit or part thereof as per the terms and conditions of such deposit, the depositor may approach the Southern Region Bench of Company Law Tribunal, whose full address is, 3rd Floor, Corporate Bhavan (UTI Building), No.29, Rajaji Salai, Chennai 600 001, Tamil Nadu for redressal.
26) Any deposit which remains unclaimed and unpaid for a period of seven years from the date it becomes due for payment will be transferred to "The Investor Education and Protection Fund" established by the Central Government under section 125 of the Companies Act, 2013.
27) The Company is having a valid Certificate of Registration No.07-00459 dated 31/01/2023 issued by the Reserve Bank of India in lieu of erstwhile certificate No. 07-00459 dated 17/04/2007 under Section 45-IA of the Reserve Bank of India Act, 1934. The financial activities of the Company are regulated by the Reserve Bank of India. However, the Reserve Bank of India does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company or for the correctness of any of the statements or representations made or opinion expressed by the Company and for repayment of deposits/discharge of liabilities by the Company.
28) 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 31/03/2025 is Rs. 67.49 crores.
29) Credit Ratings: CARE Ratings Limited "CARE AAA; Stable", CRISIL Limited "Crisil AAA/Stable", ICRA Limited "[ICRA]AAA (Stable)" and India Ratings and Research Pvt Ltd "IND AAA/Stable".
30) The deposits solicited by the Company are not insured.
31) 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 (RBI) under Non-Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 2016 as amended from time to time and are subjected to jurisdiction of Chennai only. 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.
32) All correspondence with regard to deposits should be addressed to Company's following service centres: **Chennai:** 1st Floor, Chaitanya Exotica, No: 51/24, Venkata Narayana Road, T Nagar, Chennai, Tamil Nadu- 600017., Phone:+91 44 49371111, Email: customersupport@shriramfinance.in; **Mumbai :** Office No.104 & 105 1st Floor, Level 1, Rupa Solitaire, Sector - 1, Millennium Business Park, Mahape, Navi Mumbai, Thane, Maharashtra - 400710, Phone :+91 22 41574545, Email : customersupport@shriramfinance.in.
33) The maturity value payable in case of cumulative deposits will vary where tax is deducted at source. The maturity value for Cumulative Deposits is rounded off to nearest rupee.
34) Payment of interest / repayment of deposit falling due on a Sunday or a bank holiday or any day when the Company's head office does not work due to holiday or otherwise will be made on the next working day.
35) The Company has created a floating charge on its statutory liquid assets in favour of Trustees representing public deposit holders of the Company as per Directions of Reserve Bank of India.
36) Email ID and Mobile number is mandatory for investment in Fixed Deposit, where certificate mode is opted as E-Receipt.
37) Deposits made by Trust/Societies/AOPs/BOIs in the nature of Charitable Institution registered under Section 332 and 347 to 349 of the Income Tax Act, does not qualify as investments prescribed u/s 350 of the Act.
38) The company accepts deposits through agents. The agents can accept duly filled in deposit application form along with KYC documents and cheque in favour of "Shriram 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 Company's service centers as mentioned in point no. 32.
39) Upon receipt of money for fixed deposit, if the company finds any discrepancy in the application/documents received, the company shall be notifying the applicant via Message/Email/Whatsapp. If the same is not resolved within 30 days, the company shall refund the application money without any interest to the originating account on the 30th day, with due intimation to the applicant

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 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.

Application No:

SHRIRAM Finance **Shriram Finance Limited** **Regd. Office:** Sri Towers, Plot No. 14A, South Phase, Industrial Estate, Guindy, Chennai - 600 032. Ph: 044 485 24 666 **www.shriramfinance.in** **Admin Office:** 6th Floor (level 2), Building No.Q2, Aurum Q Parć, Gen 4/1, TTC, Thane Belapur Road, Ghansoli, Navi Mumbai 400710. Ph: +91-22-40957575.	**Business Associate Name** : SHINE CAPITAL PVT. LTD. **Business Associate Code** : DEBMUM111 **Affiliate Business Associate** : **Branch** :

APPLICATION FORM FOR FIXED DEPOSIT (SOLE PROPRIETORSHIP, HUF, 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______ 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 121 submitted (For Trust / HUF only)**

Yes ☐ No ☐

(if No, TDS will be deducted)

***Maturity Instruction**
- Auto Refund ☐
- Renew only Principal Amount ☐
- Renew, Principal with Interest Amount ☐
- (If not opted will be treated as auto refund)

***Mode of Operation:**
- Proprietor ☐
- Any One Partner ☐
- As per Board Resolution ☐
- Karta of HUF ☐
- Others ____________

***Scheme**
- ☐ Cumulative
- ☐ Monthly interest
- ☐ Quarterly interest
- ☐ Half-Yearly interest
- ☐ Yearly interest

***Type of Entity**

Private LTD ☐	Partnership ☐	HUF ☐	Foreign Bodies ☐	LLP ☐
Public LTD ☐	Sole Proprietor ☐	Government ☐	Trust ☐	Bank ☐
Soceity ☐	Association ☐	Club ☐	Section 25/8 Company ☐	Others ☐ ____________

*Non-Profit Organisation YES ☐ NO ☐ *If yes Darpan ID____________

***Nature of Business**

Manufacturing ☐	Professionals ☐	Service Provider ☐	Agriculture ☐	Trader ☐
Jewellers/Bullion ☐	Real Estate ☐	Stock Broker ☐	Other (Please Specify____________)	

***Annual Turnover**

☐ 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

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

CYKC No. (if any)____________ LEI No.: ____________ LEI Expiry Date: ____/____/____

Name of Entity____________

Registered Address____________

____

City ____________State____________ * Pin Code____________ Country____________

* Date of Incorporation ____/____/____ *PAN ____________ *GSTIN____________

#Email ID: ____________ *Mobile No. ____________ *UDYAM REG. NO. ____________

Details of Bank Account (Personalised 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 393(1) of the Income Tax act, 2025. 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 services (SMS), Whatsapp, Bots relating to my 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. I/We confirm that the Company has explained and provided me / us the above information / Terms & Conditions in the vernacular language (mentioned in the SFL Financial Page) and the same has been understood by me. I hereby consent to Shriram Finance Limited to update my contact information in Central KYC registry and understand that I shall be intimated of any such change(s) by the Company.

I hereby authorize and I voluntarily opt for Aadhaar OVD KYC or e-KYC or offline verification, and submit to SFL my Aadhaar number, Virtual ID, e-Aadhaar, XML, Masked Aadhaar, Aadhaar details, demographic information, identity information, Aadhaar registered mobile number, face authentication details and/or biometric information (collectively, “Information”) for the purpose of establishing my identity / address proof or in the capacity of guardian of my minor child's identity / address. I am informed by the SFL that in connection with Aadhaar services, SFL shall share Aadhaar number and/or biometrics with CIDR/UIDAI, and in response, the CIDR/UIDAI shall share with SFL, the authentication data or verification data such as Aadhaar Holder Name, Date of Birth, Address, Photo, and Registered Mobile Number.

Nomination Details U/S 45QB of RBI Act 1934 (Form DA1) – Sole Proprietorship

☐ I/We the above mentioned depositor(s) do not wish to Nominate

☐ I/We above named depositors at current address in your records, nominate the following person to whom in the event of my/our/minor's death the amount of this deposit may be returned by Shriram Finance Limited: Nominee name has to be printed on the certificate Yes ☐ No ☐

Name of the Nominee: Mr./Mrs.____________DOB of Nominee:____/____/____

Address of Nominee:____________

____________City:____________ Pincode:____________

Nominee Relationship with First Applicant: Father ☐ Mother ☐ Son ☐ Daughter ☐ Spouse ☐ Others (Specify) ____________

As the Nominee is minor on this date, I/We appoint____________DOB of Appointee: ____/____/____

Address:____________

to receive amount of the said deposit on behalf of the nominee in event of my/our/minor's death during the minority of the nominee.

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

Name of Authorised Signatory	PAN	Signature
1. ____________	____________	____________
2. ____________	____________	____________
3. ____________	____________	____________

*** Details are mandatory** **# Details mandatory for E-Receipt**

Shriram Finance Limited

SHRIRAM Finance

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:____________________ (If existing Investors)

*PAN (^Form 97)____________________

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** ____________________

Paste latest passport size photograph with signature (DO NOT STAPLE)

IGNORE if already submitted earlier

***Permanent Address:** ____

City ____________________ **State** ____________________ ***Pin** ____________________

Country ____________________

* **Marital Status:**
☐ Married ☐ Unmarried
☐ Others

***Mobile No** ____________________ #**Email ID** ____________________

* **Fields are Mandatory** **# Mandatory for E-Receipt** **^If investment amount is less than or equal to ₹50,000/- 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: Nature of Business:** ☐ Manufacturing ☐ Professionals ☐ Service Provider ☐ Agriculture ☐ Trader
☐ 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 Abled ☐ YES ☐ NO **If yes and Investor is not an existing customer, then annexure for Differently abled (Annexure XXI) to be attached**

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

	ID No.	Expiry Date
☐ Aadhaar issued by UIDAI		
☐ Passport		____/____/______
☐ Driving Licence		____/____/______
☐ Voter ID Card		
☐ Others :		

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

	Expiry Date
☐ Aadhaar issued by UIDAI	
☐ Passport	____/____/______
☐ Driving Licence	____/____/______
☐ Voter ID Card	
☐ 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 ☐ Residential ☐ Business ☐ Registered office Address for Tax Purpose ☐ Communication ☐ Permanent ☐ 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 : ____________________

SHRIRAM Finance

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**

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

C. Business carried on by the Company and its subsidiary with details of branches : NBFC - INVESTMENT AND CREDIT COMPANY. (NBFC-ICC) (The Company is primarily engaged in the business of financing commercial vehicles, passenger vehicles, construction equipment, farm equipment, micro, small and medium enterprises, two-wheelers, gold loans, personal loans 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
					Andaman and Nicobar Islands

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
Shriram Overseas Investments Limited (formerly Shriram Overseas Investments Private Limited)	The Company is a NBFC engaged in the business of investment in,acquire and hold, underwrite, subscribe for and/or sell or dispose shares, bonds, stocks, securities, debenture stocks issued by any company constituted and carrying on business in India or elsewhere, and also act as underwriters and brokers of stock, shares, debentures, Government Bonds, Units of Unit Trust of India, National Savings Certificate, Fixed Deposits and other savings instruments.

The subsidiary company does not have any branch.

D. Brief Particulars of the Management of the Company : The Company is managed by its Executive Vice Chairman / Managing Director & CEO / Managing Director & CFO under the supervision of the Board

E. Names, Addresses & Occupation of the Directors :

Sr. No.	Full Name & Designation	Address	Occupation
1.	Mr. Jugal Kishore Mohapatra, Chairman, Independent Director (DIN 03190289)	Flat No. 101, Lova Villa, Plot No. 408, Saheed Nagar, Bhubaneswar - 751007	Retired Civil Servant (IAS)
2.	Mr. Umesh Revankar, Executive Vice Chairman (DIN 00141189)	1001, Simran CHS Ltd., Plot no. 9, 15th Road, Khar (West), Near Gabana HDFC Bank, Mumbai – 400052.	Service
3.	Mr. Parag Sharma, Managing Director & CEO (DIN 02916744)	B-1401, Ellora, Plot No.27, Sector – 11 Building, CBD Belapur, Navi Mumbai – 400 614.	Service
4.	Mr. Sunder Subramanian, Whole-Time Director designated as Joint Managing Director and CFO (DIN 08189901)	B, 101, Lakhani's Galaxy, Sec 15, CBD Belapur, Navi Mumbai, Thane – 400 614.	Service
5.	Mr. Pradeep Kumar Panja, Independent Director (DIN 03614568)	Bhaskara, 21, I Main Road, 4th Cross, Gaurav Nagar, JP Nagar, 7 th Phase Bangalore – 560 078.	Retired SBI Managing Director
6.	Mr. S. Ravindran Independent Director (DIN 09778966)	C 1601, Lakshchandi Heights, Gen AVK Marg, Gokuldham, Goregaon East, Maharashtra, Mumbai – 400063.	Professional
7.	Mr. Gokul Dixit Independent Director (DIN 00357170)	Opp Luz Church Road, No: 4, Krishanswamy Avenue, Mylapore Chennai – 600 004.	Professional
8.	Mrs. M. V. Bhanumathi Independent Director (DIN 10172983)	29A, Laxmi Estate, Verma Nagar, Azad Road, Near Chinai College, Andheri, Mumbai – 400069.	Management and Legal Consultancy
9.	Mr. D. V. Ravi, Non-Executive Non-Independent Director (DIN 00171603)	B3E, Regal Palm Gardens, CEE DEE YES Apartments, Velachery Tambaram Road, Velachery, Chennai – 600 042.	Service
10.	Mr. Ignatius Michael Viljoen, Non-Executive Non-Independent Director (DIN 08452443)	No. 20, Timbavati Complex, St. Christopher Road, St. Andrews, Germiston – 2007 South Africa	Head of Credit at Sanlam Emerging Markets Portfolio Management

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
31.03.2023	8,184.89	5,979.34	350	1,311.31
31.03.2024	9,683.64	7,190.48	450	1,690.45
31.03.2025	12,606.02	9,761.00	495	1,861.52

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

(₹ in crores)

Particulars	As at March 31, 2025	As at March 31, 2024
I ASSETS		
1 Financial assets		
a) Cash and cash equivalents	10,681.40	6,013.37
b) Bank balance other than (a) above	10,684.34	1,597.82
c) Derivative financial instruments	250.09	330.48
d) Receivables		
(I) Trade receivables	50.82	51.63
(II) Other receivables	202.87	332.96
e) Loans	2,45,392.79	2,07,929.41
f) Investments	15,598.71	10,656.64
g) Other financial assets	3,307.96	3,269.69
Total financial assets	**2,86,168.98**	**2,30,182.00**
2 Non-financial assets		
a) Current tax assets (net)	432.07	572.51
b) Deferred tax assets (net)	3,694.86	2,884.03
c) Investment property	-	0.98
d) Property, plant and equipment	1,025.68	845.77
e) Intangible assets under development	-	-
f) Goodwill	1,189.45	1,406.73
g) Other intangible assets	698.95	1,033.93
h) Other non-financial assets	321.95	350.43
Total non-financial assets	**7,362.96**	**7,094.38**
3 Non-current assets held for sale/ disposal	**0.97**	-
Total assets	**2,93,532.91**	**2,37,276.38**
II LIABILITIES AND EQUITY LIABILITIES		
1 Financial liabilities		
a) Payables		
(I) Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	1.02	0.02
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	297.83	211.73
(II) Other payables		
(i) total outstanding dues of micro enterprises and small enterprises	0.23	2.25
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	1.37	3.16
b) Debt securities	54,148.86	44,948.61
c) Borrowings (other than debt securities)	1,21,448.42	92,148.80
d) Deposits	56,085.99	44,443.66
e) Subordinated liabilities	2,513.98	4,300.07
f) Other financial liabilities	2,090.42	1,848.39
Total financial liabilities	**2,36,588.12**	**1,87,906.69**
2 Non-financial liabilities		
a) Current tax liabilities (net)	38.98	237.79
b) Provisions	344.38	296.21
c) Other non-financial liabilities	280.86	267.30
Total non-financial liabilities	**664.22**	**801.30**
Total liabilities	**2,37,252.34**	**1,88,707.99**
3 Equity		
a) Equity share capital	376.08	375.79
b) Other equity	55,904.49	48,192.60
Total equity	**56,280.57**	**48,568.39**
Total liabilities and equity	**2,93,532.91**	**2,37,276.38**

Note: Brief particulars of Contingent Liabilities

(A) Contingent liabilities **(₹ in crores)**

	Particulars	As at March 31, 2025
a.	In respect of Income tax demands where the Company has filed appeal before various authorities	104.10
b.	VAT demand where the Company has filed appeal before various appellates	2.52
c.	Service tax demands where the Company has filed appeal before various authorities	2,840.87
d.	GST demand where company has filed appeals	37.66
e.	Stamp duty demand raised by District Registrar office against which company has filed appeal	6.69
	Total	**2,991.84**

(B) Commitments not provided for **(₹ in crores)**

	Particulars	As at March 31, 2025
a.	Estimated amount of contracts remaining to be executed on capital account, net of advances	29.66
b.	Commitments related to loans sanctioned but undrawn	218.85

I. (A) The amount which the Company can raise by way of deposits (1.5 times of Net Owned Funds) ₹ 70,689.63 crores

(B) The aggregate of public deposits held on 31.03.2025 ₹ 53,592.10 crores

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;

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 deposits or interest thereon.

By Order of the Board
For Shriram Finance Limited

Place: Bhubaneswar
Date: July 18, 2025

Jugal Kishore Mohapatra
CHAIRMAN
(DIN 03190289)

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 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.

Sr. No.	Language	Declaration
1	English	I confirm that the Company has explained and provided me the above information in the vernacular language and the same has been understood by me.
2	Tamil / தமிழ்	மேலே குறிப்பிட்டுள்ள தகவல்களை நிறுவனம் பிராந்திய மொழியில் எனக்கு தெளிவாக விளக்கி, வழங்கியுள்ளது என்றும், அதை நான் புரிந்துகொண்டேன் என்றும் உறுதியளிக்கிறேன்.
3	Marathi / मराठी	मी पुष्टी करतो की कंपनीने मला वरील माहिती स्थानिक भाषेत स्पष्ट केली आहे आणि प्रदान केली आहे आणि ती मला समजली आहे.
4	Hindi / हिंदी	मैं इस बात की पुष्टि करता हूँ कि कंपनी ने मुझे उपरोक्त जानकारी मेरी स्थानीय भाषा में समझाई और प्रदान की है तथा इसे मैंने समझ लिया है।
5	Telugu / తెలుగు	పైన పేర్కొన్న సమాచారాన్ని కంపెనీ స్థానిక భాషలో వివరించి అందించిందని మరియు అది నాకు అర్థమైందని నేను ధృవీకరిస్తున్నాను.
6	Punjabi / ਪੰਜਾਬੀ	ਮੈਂ ਪੁਸ਼ਟੀ ਕਰਦਾ/ਕਰਦੀ ਹਾਂ ਕਿ ਕੰਪਨੀ ਨੇ ਮੈਨੂੰ ਉੱਪਰ ਦਿੱਤੀ ਜਾਣਕਾਰੀ ਸਥਾਨਕ ਭਾਸ਼ਾ ਵਿੱਚ ਸਮਝਾਈ ਅਤੇ ਦੱਸੀ ਗਈ ਹੈ ਅਤੇ ਮੈਨੂੰ ਪਤਾ ਲੱਗ ਗਿਆ ਹੈ।
7	Odiya / ଓଡ଼ିଆ	ମୁଁ ନିଶ୍ଚିତ କରୁଛି ଯେ କମ୍ପାନୀ ମୋତେ ସ୍ଥାନୀୟ ଭାଷାରେ ଉପରୋକ୍ତ ସୂଚନା ବର୍ଣ୍ଣନା କରିଛି ଏବଂ ପ୍ରଦାନ କରିଛି ଏବଂ ଏହା ମୁଁ ବୁଝିଅଛି।
8	Malayalam / മലയാളം	മേൽപ്പറഞ്ഞ വിവരങ്ങൾ കമ്പനി എന്റെ പ്രാദേശിക ഭാഷയിൽ എനിക്ക് വിശദീകരിച്ചു തന്നിട്ടുള്ളതും ,എനിക്ക് അത് ബോധ്യപ്പെട്ടിട്ടുള്ളതാണെന്നും ഞാൻ ഇതിനാൽ സ്ഥിതീകരിക്കുന്നു.
9	Kannada / ಕನ್ನಡ	ಮೇಲಿನ ಮಾಹಿತಿಯನ್ನು ಕಂಪನಿಯು ನನಗೆ ಸ್ಥಳೀಯ ಭಾಷೆಯಲ್ಲಿ ವಿವರಿಸಿದೆ ಮತ್ತು ಒದಗಿಸಿದೆ ಮತ್ತು ಅದು ನನಗೆ ಅರ್ಥವಾಗಿದೆ ಎಂದು ನಾನು ದೃಢೀಕರಿಸುತ್ತೇನೆ.
10	Gujarati / ગુજરાતી	હું પુષ્ટિ કરું છું કે કંપનીએ મને ઉપરોક્ત માહિતી સ્થાનિક ભાષામાં સમજાવી અને પ્રદાન કરી છે અને હું તે સમજી ગયો છું.
11	Bengali / বাঙালি	আমি নিশ্চিত করছি যে আপনার কোম্পানি আমাকে স্থানীয় ভাষায় উপরিউক্ত তথ্য ব্যাখ্যা করেছে এবং প্রদান করেছে এবং আমি তা ভালোভাবে বুঝতে পেরেছি।
12	Assamese / অসমীয়া	মই ইয়াৰদ্বাৰা কোম্পানীয়ে মোক ওপৰৰ তথ্যসমূহ স্থানীয় ভাষাত বুজাই দিয়াৰ লগতে প্ৰদান কৰিছে আৰু একেথিনি কথা ময়ো বুজি পাইছোঁ বুলি নিশ্চিত কৰিছোঁ।
13	Urdu / اُردُو	میں اس بات کی تصدیق کرتا ہوں کہ کمپنی نے مجھے مذکورہ بالا معلومات مقامی زبان میں بیان اور فراہم کی ہیں اور یہ بات مجھے سمجھ میں آئی ہے۔