

# **Shriram Finance Limited**

Corporate Identity No. (CIN) L65191TN1979PLC007874

Regd. Office: Sri Towers, Plot No. 14A, South Phase, Industrial Estate,

Guindy, Chennai - 600 032. Ph: 044 485 24 666

Admin Office: 6th Floor (level 2), Building No.Q2, Aurum Q Parć, Gen 4/1, TTC,

Thane Belapur Road, Ghansoli, Navi Mumbai 400710. Ph: 022 4095 7575



# XED DEPOSIT

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

Deposits do not qualify as eligible investment for charitable Institutions registered under section 12A of the Income Tax Act.



# Application for Deposit

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

IND AA+/Stable

## INTEREST RATES ON FRESH DEPOSITS/RENEWALS UPTO Rs. 10 CRORE (w.e.f. 05th August 2025)\*@

	Cumulative	Non-Cumulative					
Period (In (months)	At Maturity % p.a.	Monthly % p.a.	Quarterly % p.a.	Half yearly % p.a.	Yearly % p.a.		
12	7.00	6.79	6.82	6.88	7.00		
18-23	7.15	6.93	6.97	7.03	7.15		
24-35	7.25	7.02	7.06	7.12	7.25		
36-60	7.60	7.35	7.39	7.46	7.60		

<sup>\*</sup>Interest rates are rounded off to two decimal places.

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.

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

## 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:

NTREES!
Interest sate is fixed for the entire period of deposal, interest will be payable on the deposal from (i) the date of receipt of lands by the company in case of payment made by ordine remittance such as National Electronic Fund Transfer (NET) Real Time Gross Settlement (FICS) INPS / Net benefating Payment gateway Payment aggregator lawy other online mode, (ii) the date of realisation of the amount by the company in case of payment made by the payable form and dark any other command and any other made and the payment and the set of the company in case of payment made by the payable form of the effective date of deposal value of the command and any other made of the amount by the amount of the command and any other made of the command and any other payment and any other payment of the command and any other payment of the command and any other payment any other payment any other payment and any ot

If the Deposit is made / processed within a period of one month prior to the interest payout date, the in broken period est for the part period will be paid on the

o. Ib le 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

## IDENTIFICATION OF DEPOSITORS

EXERT RE-INTERFUL DEPUBLICATION:
To comply with "Know You Customer" guidelines for NBFCs prescribed by the Reserve Bank of India, applicant(s) should provide a self-atile NFC documents (a thich contains the photograph of the concerned depositor(s) can be submitted for identification and pool of residential door NFC documents for photograph of the concerned depositor(s) can be submitted for identification and pool of residential door NFC documents for publications and pool of residential door in NFC documents for publication and pool of residential door in NFC documents for publication and pool of residential door in NFC documents for the NFC documents

Permanent.Account.Number(PAN) mandatory or Form No. 60 (if transaction amount is <= Rs.49,9994-)

1D & Address Proof (if CKYC number is available, then same is not required provided name and address v (ABEd documents (OVD))

card issued by NREGA duly signed by an officer of the State Government

Apdraise Cod

Letter issued by the National Population Register containing details of name and address,

seturated CVVV does not have current address meeting and on application from the any of the below listed documents to be treated as deemed OVD for limited purpor

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may be required to collectively establish the legal existence of such an entity/juridical person. om NON RESIDENT INDIANS(NRIJ/PERSON OF INDIAN ORIGINS(PIO)/OVERSEAS CITIZEN OF INDIA(OCI)

PRAN—Self Attasted Signed personalised cance led cheque leaf, in case of minor—cheque leaf should be of minor Date of brith proof, if minor Application form duly filled and signed. In case of minor, it should be signed by guardian. Personal

Application from dulf-life and special, house of minor, it should be signed by quantien.
Pleasport
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ed financial institutions to share KYC information to a Central KYC recistry (CKYCR) who shall alot a unique KYC number. Depositor(s) are requested to share with us such

number upon receipt of the same.

HINDU UNDIVIDED FAMILY (HUF) DEPOSITS:

Deposits of HUF will be accepted subject to product JOINT DEPOSITS:

JOHN TEPSORTS:

Deposite may be made in the joint names of headthree persons under "First or Survivoris |F or Sish" or "Anypore or Survivoris |A or Sis", "All communications will be addressed to the first depositor. All interests promortion arrangement of deposits will be made in the same of first depositor. All interests arrangement of deposits will be made in the same of series depositor.

Joint Deposit can be made on by Individuals scoles personing to New-Individuals inducing society, trust, tody of individuals, corporate, pathweship firm, Kafa of Hindu Undukded Family cannot be held and provided to the personal person of the person of the personal person of the person of the personal person of the person of t

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The Company does not accept deposite from friends and information as many be prescribed by the company design and Depositions are required to from the simple of the HRIPHOCOL assets are likely to the source of the HRIPHOCOL assets are likely to the source of the HRIPHOCOL assets are likely to the source of the HRIPHOCOL assets are likely to the source of the HRIPHOCOL assets are likely to the source of the HRIPHOCOL assets are likely to the source of the HRIPHOCOL assets are likely to the source of the HRIPHOCOL assets are likely to the source of the HRIPHOCOL assets are likely to the source of the HRIPHOCOL assets are likely to the source of the HRIPHOCOL assets are likely to the source of the HRIPHOCOL assets are likely to the source of the HRIPHOCOL assets are likely to the source of the HRIPHOCOL assets are likely to the source of the HRIPHOCOL assets are likely to the source of the HRIPHOCOL assets are likely to the source of the HRIPHOCOL assets are likely to the source of the HRIPHOCOL assets are likely to the source of the HRIPHOCOL assets as the likely to the HRIPHOCOL assets as th

NOMINITION:

The depeater and not be depositors, where deposits are made by more than one person pindly may, at any firm, nominate a person be whom his/her deposit in the Company shall vest in the event of his or all the pinnt header's does. Networking in griding contained in any other late for the time being in force or in any deposition, whether telestrenesting or otherwise in respect of out-of-deposit in the Company, where a consideration and the prescribed manner purposits border on any person he right to see that in the deposit. The notion is the prescribed manner purposits to expert any person he right to see that in the deposit, the notion see shall, or the death of the deposition(i) become erded to all the rights in the deposit to right or the prescribed manner. Of the deposition of all other prescribed manner contains the prescribed manner contains. The normal shall not be a true, such provided or deposition in the deposition of the prescribed manner. The normal shall not be a true, such provided provided and the prescribed manner. The normal shall not be a true, the prescribed prescri

INCOME.TAX PROVISIONS:

TOS Deduction: () As required under the Income Tax Act, 1561, tax at applicable rate will be deducted at source from the amount of interest paid and/or credited to adepositor if the gross interest exceeds the prescribed lent during the financial year under specific outsomer ID. For exemption of TOS. First applicant, must submit to the company Tax declaration from [Form 1504\*\*Octed Ub. 197 — as the case may be). However, flaggregate amount of interest accrued during the year acceeds not taxable finant as applicable from time for time. Interest time in the service of the property in the occurrence of the property of the occurrence occurrence of the occurrence occ

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any also.

When spect to NEI/PIO/CG deposits:

The limit of RS, 10,000-1 deposits or Fin interest for purposes of Tax will not be applicable.

Decisionation 1919 in 10m 50,109-16 minest for purposes of Tax will not be applicable.

Decisionation 1919 in 10m 50,109-16 minest for purposes of Tax will not be applicable. However, allower deduction Certificate obtained from the income tex Department, can be furnished for claiming Nillow Interest of the Certificate obtained from the income tex Department, can be furnished for claiming Nillow Interest of Tax.

The Tax rate will be a sopp in the provisions of Section 10m 50 of the income tite. Act, 1961.

Though a Section of Tax will be a separate purpose of Tax will be considered to the income text of the Interest of Tax will be considered to the Interest of Tax will be cons

DEPOSIT CENTRI-LALE:

Deposit certificate with search to branch for hand delivery or dispatched by speed positiourier at the given correspondence / communication address in the application form and the Company shall not be hald responsible for any bean or fieldly interested or will be sent on registered mail DF if energies to quest. If the deposit energies have received by the Depositorist for any reason, the Depositorist of any or sent or registered mail DF if energies to quest. If the deposit energies in the concept for any reason, the Depositorist or expression is the Company of the Depositorist or any reason will be come by the depositoristy, all behaldening of reviewance of deposite energies or the Depositorist or STE, a limited to the application of the Depositoristy depositoristy development or the Depositoristy of the Depositoristy of the Depositoristy depositioristy or depositoristy development or the Depositoristy of the Depositor

on the part of SFL.

RENEWALS:

Deposits can be re
be applicable.

Deposits on the revenued from the date of multurity only interneual restructions are received prior to 7 working days from date of multurity of the depost. In such cases the rate prevailing on the date of multurity will be application.

Remental of deposits will be from a mount rate of TDS, if any.

If the depositor control is nearly cases the depositor need into solve the deposit and control in a such time instructions is the control in the deposit of the depositor received at a Security of the depositor received and security of the depositor received into security and the deposit of the depositor received at a Security of the depositor received and security of the depositor received and security of the depositor received and security of the depositor received at security of the depositor received and security of the deposit

LOAN OUTFOOTS:

The Company may get at all as sale discretion, but up to 75% of the amount of deposit to the deposit or after the easily of three months from the date of deposit at rate of interest two percent points above the interest are populate on the deposit. The easily externed interest rate properties on the deposit or as easily and the deposit or as easily and the first depositor in case of For Sts accounts and by the first depositor in case of For Sts accounts. Other part from seal flowers and the most above the first depositor in case of For Sts accounts. Other part from seal flowers are deposited from the first depositor in case of For Sts accounts. Other part from seal flowers are deposited from the first depositor in case of For Sts accounts and by the first depositor in case of For Sts accounts and the first depositor in case of For Sts accounts and the first depositor in case of For Sts accounts and the first deposito

REPAYERS 13:

The depositor has opticed or value of the major that the audio-redised to the First holder's Bank account particulars submitted to us.

The Company shall intrinsia the details of maturity of the deposit to the deposit or all least the months before the date of maturity of the deposit, Any change in the maturity instruction of a deposit or all least the maturity instruction of a deposit or all least the maturity instruction of a deposit or all least the maturity instruction of a deposit or all least the maturity instruction of a deposit or all least the maturity instruction of a deposit or all least the maturity instruction of the deposit or all least the maturity instruction of the deposit of the deposit or all least the maturity instruction of the deposit or all least the maturity instruction of the deposit of the deposit or all least the maturity instruction of the deposit of the deposit or all least the maturity instruction of the deposit or all least the maturity instruction of the deposit or all least the maturity instruction of the deposit of the deposit or all least the deposit of the deposit or all least the deposit or all least the deposit of the deposit or all least the deposit or all least the deposit or all least the deposit of the deposit of the deposit or all least the deposit of the deposit or all least the deposit of the deposit or all least the deposit of the dep

Repayment of deposits will be made only by National Electronic Fund Tran PREMATURE PAYMENT.

The company reserves the right to allow, at its absolute discretion, withdre discharged by all the depositors.

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/reveal (Lock-in-period) – incase of request made for emergent situation ^^	■ In case of liny 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. <ul> <li>● In case of other deposits, not more than 50% of the principal sum of the deposit or Rs.5 Iacs 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> <li>In cases of critical liness**^h. Junded per cent of the amount of the principal sum of deposit, may be prematurely paid to individual depositors, at the request of the deposits, of the expiry of three months from the date of acceptance of such deposits, without interest.</li> </ul>
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 nomine

\*The above rates are also applicable for premature repayments in the case of death of a depo

\*\*\* '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.

<sup>AA</sup> 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.

AAA Critical libras, shall be as defined by the IRDAI (Health Insurance) Regulations, 2016 and the guidelines issued thereunder, as amended from time to time.

ature repayments will be made only in favour of the first depositor.

we appreciate and dockcid at source and remitted to the applicable tax authority by the Company on behalf of the deposition, before premature withdrawed of Deposition, and the refunded - under any official resource what

carcelled advantacial).
The Company reverse the right to reject any application for Fixed deposit or for renewal without assigning any reason thereof.
Applications for Fixed deposit should be made only on the forms prescribed by the Company and should be obligated by all applicants. Payment should be made by means of an Account of the Company and should be obligated by all applicants. Payment should be made by means of an Account of the Company and should be obligated by all applicants. Payment should be made by means of an Account of the Company and t

demand and earli in fewor of SHERAM FHANCE LIMITED. Permisms can also be made the rought and reasting Historical Electronic Fuor Transfer (NET) and Real Time Groups Settlement (RTGS)), inter barriage. In the event of destind fine first mane depositive, all payments on account of principal and (or interest of the flood depositive) will be made to the person first in the order of the sun-vividity unless otherwise instructed by the deposition register (Institute of the State (Institut

granted by a court of competent jurisdiction.

Deposit respect segant representation such as succession Certificated Letter of administration' pro
Deposition are required to intende 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
address, readerful address proof reach is the furnished.

Any communication intended for continement of participation against the result interest payment is due. In case
address, readerful address proof reach is the furnished.

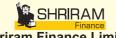
are in requested and any ordinary or in its analysis of the company as least? A days before the next interest symmetric due. In case of change of design, and design as great responsible to the company as least? A days before the next interest symmetric due. In case of change of design, and design as reported and included in the company as least and the company as least 23)

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In case of any deficiency of the Company in servicing is deposed, the deposits can be possible of new desired in the desired of the Company is the Company in the Company in servicing in the special behaviors of the Basilian of new desired in the Company is the Company in the Company in the Company is the State Level Command from the Company is the Company in the State Level Command from the Company is the State Lev

obvertisement 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 eremains and a copy of same has been delivered to the Resional Office of the Department of Non-Banking Companies of the Reserve Bank of India. Chernal.

**Application No:** 



## 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.

TR number

Cert number

Cert date

**Checked By** 

Authenticated by

**Authentication date** 

Business Associate Name	:
Business Associate Code	:
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 Dep	osit for a <sup>*</sup> Period of months.				
•	Amount:	Drawn on D	)ate :		
If Renewal, Old Cert No	Maturity Date _	/ Renewal Amount Rs			
Part Refund Amount Rs.		*Deposit Type :Fresh Ren	newal Both		
*Type of Receipt Physical Receipt	* Maturity Instruction	*Mode of Operation:	*Scheme		
# E-Receipt	Auto Refund  Renew only Principal		mulative onthly interest		
*Form 15G submitted (For Trust / HUF only)	Amount		arterly interest		
Yes No	Renew, Principal with Interest Amount	D-1-1-4:	f-Yearly interest		
(if No, TDS will be deducted)	(If not opted will be treated as auto refund)	Others Yea	arly interest		
*Type of Entity Private LTD Partnership Public LTD Sole Proprietor Soceity Association Snon-Profit Organisation YES NO 1 *If yes	HUF Fore Government Trus Club Sect Darpan ID	ion 25/8 Company Others Others Others			
Company Identification No: / Registration No	:	Customer ID: (if existing investor)			
CYKC No. (if any)					
Name of Entity					
Registered Address					
CityState	e	* Pin Code Country	,		
* Date of Incorporation//					
#Email ID:					
*Bank Account No	s of Bank Account (Cancelled ch				
*MICR Code		*Branch			
*IFSC Code		*Account: Saving Current			
deposit with the company at my/our own risk and voliti I/We further declare that, I/We am/are authorized to through legitimate source and does not involve directly provisions of the Prevention of Money Laundering Act, further information and fully co-operate in investigation me/us is/are true in all respect and nothing has been messaging service (SMS), WhatsApp, Bots relating to m My personal / KYC details may be shared with Central KYC Re I hereby consent to receiving information from Central KYC Fe I hereby consent to download records from Central KYC Reg.	conditions governing the deposit.  ments/representations/particulars furnish on.  make this deposit in the above mentioned or indirectly any proceeds of schedule of o 2002 and any Rules, Notifications, Guidelir on as and when required by the company in a concealed. I/We authorize Shriram Finar ny/our deposits. ggistry. Registry through SMS/Email on my registered nu stry by using KYC identifier furnished by me/us	ed/made by the company and after careful consideration. I scheme Shriram Unnati Fixed Deposits and that the amou ffence and/or is not designed for the purpose of any contra nes or Directions there under, as amended from time to tim n accordance to the applicable Law. I/We further affirm thance Limited to contact me/us, in person, by post, telepho	unt kept in the deposit is vention or evasion of the ie. I/We shall provide any at the detail provided by one, e-mail, using short		
	ion Details U/S 45QB of RBI Act 1934	(Form DA1) – Sole Proprietorship			
	t address in your records, nominat	e the following person to whom in the event o			
	·	ited: Nominee name has to be printed on the certif DOB of Nomine			
Address of Nominee:			e:/		
		City: Pincode:_			
Nominee Relationship with First Applicant: As the Nominee is minor on this date, I/We	9	hter Spouse Others (Specify)	e: / /		
Address:					
<u> </u>		my/our/minor's death during the minority of t	the nominee.		
Signature of the Authorised signatories / Name of Authorised Signatory	Trustee(s) / HUF / Sole Proprieto	·	nature		
1.		Sign			
2					
3					
* Details are mandatory # Details m	nandatory for E-Receipt				
For office use only	and a second				



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

Please fill the information in CAPITAL Letters and 🗸 in appropriate places

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Customer's Details (a	as per KYC documents)		Custor	mer ID:		*	PAN (^Form 60	0)	
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if any)							uleis	Б	
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lother Name									
pouse Name (If Married	1)								
ountry of Birth		City o	of Birth					Pa	aste latest passport size
ommunication Address	3 <b>:</b>							ph	otograph with signature (DO NOT STAPLE)
									IGNORE if already
									submitted earlier
Nationality		Citiz	zensnip						
Permanent Address:									
					*Pin				* Marital Status:
-					FIII				Married   Unmarried
•									Others
ields are Mandatory			ory for E-Receipt		ent amount	t <= Rs.4	19,999/- & PAI	N not a	vailable
Category Member	of Public Shareholde	er Direct	tor Relativ	ve of Directo	r 🔲 Pr	omoter			
Occupation Type: 🔲 🤄	Salaried	essional	☐ Self Employ	yed					
	Student	sewife	☐ Retired		Other (	(Please s	pecify		
		essionals	☐ Service Pro	ovider	☐ Agricul	ture [	☐ Trader		
			☐ Service Pro☐ Stock Broke		•	_	_		
Nature of Business:	Manufacturing	I Estate	☐ Stock Broke	er	Other (	Please s	pecify		
Nature of Business:	lewellers/Bullion   Real	I Estate	☐ Stock Broke	er	Other (	Please s	pecify		
Nature of Business: ☐ ○ Please tick (✓) If the following *Annual Income:	lewellers/Bullion   Real	I Estate cally Exposed F	Stock Broke	er Relative of PE	Other (	(Please s Applicab	pecify ble		
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Nature of Business:  Please tick ( / ) If the following *Annual Income:  Upto Rs. 3 Lakhs  Source of Fund:  Salaried Business Proof of Identity (s  Aadhaar issued by Passport  Driving Licence  Voter ID Card  Others:  lease tick applicable tax resident  I am a tax resident of India a  Country  Country  To also include USA, where the individua positor Declaration  We certify that:  Leave Incorrect/Language  All the particulars (including Taxpay myour knowledge and belef.  July wagnes that as may be required by to lose or suppend myour account whool and incorrect/Language.  The understand that Shriman Finance II.  Shriman Finance Ltd., their employees.  Bace:  Tor Office Use Only Documents Received  Emp. Name:	lewellers/Bullion Real  gis applicable to you Politi  Above Rs. 3 Lakhs - 6 Lac  s Income Agriculture  elf Attested)  UIDAI  declaration: (Any one)*  Ind not resident of any other countr  fax identification Number  It is a citizen/green card holder of USA  RS Torms and Conditions and here by accept the same  If identification Number given hereby are  am Finance Ltd., within 30 days if any infor  colligation of advising melus of the same.  Ld. is relying on his information for the comp  authorised agents, service providers, liable for  Certified Copie	I Estate cally Exposed F akhs	Stock Broke Person (PEP)  ove Rs. 6 Lakhs  Int Income  tax resident of the coc Type (TIN or Other particular)  ication No. is not available  stock to the best of the stock that the combination of the com	Expiry  S- 15 Lakhs  Sale of Asset  Expiry  // // //  buntry/ies mention  case of any of it charges the about  my/our 'U.S.' pe person/citizen) bi.	Other ( P Not  Above  Other ( Date )  Address T, Address for  Pin: conal equivalents. ase above particulars expericulars. ase particulars. ase above particulars are particulars. ase above particulars. ase a	Please s Applicab  Rs. 15 L  (Please s  *Proc  ype for Tax is yre for Tax Purpo  being false, ir rance Ltd. in r c Country Resi in: including the tax regards in; including the tax regards in; including the tax regards.	pecify	khs [sued by a sued by a s	Above Rs. 30 Laki



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:

	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. Y. S. Chakravarti, Managing Director & CEO (DIN 00052308)	Flat No.302, Banjara Heritage Apartments, Road No. 3, Panchavati Society, Banjara Hills, Hyderabad – 500 034	Service
4.	Mr. Parag Sharma, Managing Director & CFO (DIN 02916744)	B-1401, Ellora, Plot No.27, Sector – 11 Building, CBD Belapur, Navi Mumbai – 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, Mumbai – 400063, Maharashtra.	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** (₹ 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		
Financial assets     Cash and cash equivalents     Bank balance other than (a) above     Derivative financial instruments     Receivables	10,681.40 10,684.34 250.09	6,013.37 1,597.82 330.48
(I) Trade receivables (II) Other receivables e) Loans f) Investments g) Other financial assets Total financial assets	50.82 202.87 2,45,392.79 15,598.71 3,307.96 <b>2,86,168.98</b>	51.63 332.96 2,07,929.41 10,656.64 3,269.69 <b>2,30,182.00</b>
Non-financial assets     Ourrent tax assets (net)     Deferred tax assets (net)     Investment property	432.07 3,694.86	572.51 2,884.03 0.98
d) Property, plant and equipment e) Intangible assets under development f) Goodwill g) Other intangible assets h) Other non-financial assets	1,025.68 - 1,189.45 698.95 321.95	845.77 1,406.73 1,033.93 350.43
Total non-financial assets  Non-current assets held for sale/ disposal	7,362.96 0.97	7,094.38
Total assets	2,93,532.91	2,37,276.38
LIABILITIES  1 Financial liabilities a) Payables (I) Trade payables (i) total outstanding dues of micro		
enterprises and small enterprises (ii) total outstanding dues of creditors other than micro enterprises and small enterprises (II) Other payables	1.02 297.83	0.02 211.73
<ul> <li>(I) total outstanding dues of micro enterprises and small enterprises</li> <li>(II) total outstanding dues of creditors other than micro enterprises and</li> </ul>	0.23	2.25
small enterprises b) Debt securities c) Borrowings (other than debt securities) d) Deposits e) Subordinated liabilities f) Other financial liabilities Total financial liabilities	1.37 54,148.86 1,21,448.42 56,085.99 2,513.98 2,090.42 <b>2,36,588.12</b>	3.16 44,948.61 92,148.80 44,443.66 4,300.07 1,848.39 1,87,906.69
Non-financial liabilities     Current tax liabilities (net)     Provisions     Other non-financial liabilities     Total non-financial liabilities	38.98 344.38 280.86 <b>664.22</b>	237.79 296.21 267.30 <b>801.30</b>
Total liabilities	2,37,252.34	1,88,707.99
3 Equity a) Equity share capital b) Other equity Total equity	376.08 55,904.49 <b>56,280.57</b>	375.79 48,192.60 <b>48,568.39</b>
Total liabilities and equity	2,93,532.91	2,37,276.38
Note: Brief particulars of Contingent Liabilities		

(A) C	ontingent 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 Particulars

(₹ in crores) As at March 31, 2025 Estimated amount of contracts remaining to be executed on 29.66 capital account, net of advances 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) (B) The aggregate of public deposits held on 31.03.2025

₹ 70,689.63 crores ₹ 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: Bhuhaneswar 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	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.	8	Malayalam / മലയാഒം	മേൽപ്പറഞ്ഞ വിവരങ്ങൾ കമ്പനി എന്റെ പ്രാദേശിക ഭാഷയിൽ എനിക്ക് വിശദീകരിച്ചു തന്നിട്ടുള്ളതും ,എനിക്ക് അത്
2	Tamil / தமிழ்	மேலே குறிப்பிட்டுள்ள தகவல்களை நிறுவனம் பிராந்திய மொழியில் எனக்கு தெளிவாக விளக்கி, வழங்கியுள்ளது என்றும், அதை நான் புரிந்துகொண்டேன் என்றும் உறுதியளிக்கிறேன்.	q	Kannada / ಕನ್ನಡ	ಷಾಯಕ್ರುತ್ತಿತ್ತುತ್ತಾಹಾರ್ಣಗಾಗ್ಯಾಂ ಹಾಂಗೆ ಹಾಡುಗಾಡ ಗುಗೆಡಿಸಿ ಹಿಡಿಕ್ಕಾಗ್ಯಾ. ಮೇಲಿನ ಮಾಹಿತಿಯನ್ನು ಕಂಪನಿಯು ನನಗೆ ಸ್ಥಳೀಯ ಭಾಷೆಯಲ್ಲಿ ವಿವರಿಸಿದೆ ಮತ್ತು ಒದಗಿಸಿದೆ ಮತ್ತು ಅದು ನನಗೆ ಆರ್ಥವಾಗಿದೆ ಎಂದು ನಾನು
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.	9	Kamada / Olgw	ದೃಢೀಕರಿಸುತ್ತೇನೆ.
4	Hindi / हिंदी	में 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 I	10	Gujarati / ગુજરાતી	ઠું પુષ્ટિ કરું છું કે કંપનીએ મને ઉપરોક્ત માહિતી સ્થાનિક ભાષામાં સમજાવી અને પ્રદાન કરી છે અને ઠ્રં તે સમજી ગયો છું.
5	Telugu / ತಿಲುಗು	పైన పేర్కొన్న సమాచారాన్ని కంపెనీ స్థానిక భాషలో వివరించి అందించిందని మరియు అది నాకు అర్థమైందని సేను ధ్మవీకరిస్తున్నాను.	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।
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।	12	Assamese / অসমীয়া	মই ইয়াৰদ্বাৰা কোম্পানীয়ে মোক ওপৰৰ ভখ্যসমূহ স্থানীয় ভাষাভ বুজাইদিয়াৰ লগতে প্ৰদান কৰিছে আৰু একেখিনি কথা ময়ো বুজি পাইছোঁ বুলি নিশ্চিভ কৰিছোঁ।
7	Odiya / ଓଡ଼ିଆ	ି ମୁଁ ନିର୍ଣ୍ଣିତ କରୁଛି ଯେ କମ୍ପାନୀ ମୋତେ ସ୍ଥାନୀୟ ଭାଷାରେ ଉପରୋକ୍ତ ସ୍ୱଚନା ବର୍ଣ୍ଣନା କରିଛି ଏବଂ ପ୍ରଦାନ କରିଛି ଏବଂ ଏହା ମୁଁ ବୃଝିଅଛି ।	13	أردُو / Urdu	میں اس بات کی تصدیق کرنا ہوں که کمپنی نے مجھے مذکورہ بالا معلومات مقامی زبان میں بیان اور فراہم کی ہیں اور یه بات مجھے سمجھے میں آئی ہے۔