



# 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 Parc, Gen 4/1, TTC, Thane Belapur Road, Ghansoli, Navi Mumbai 400710. Ph: 022 4095 7575

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



## 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  
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



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

Period (In months)	Cumulative	Non-Cumulative			
	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

\*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.



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](http://www.shriramfinance.in)  
Admin Office: 6th Floor (level 2), Building No.Q2, Aurum Q Parc, Gen 4/1, TTC,  
Thane Belapur Road, Ghansoli, Navi Mumbai 400710. Ph: +91-22-40957575.

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 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 15G 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 ☐

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 ☐Society ☐Association ☐Club ☐Section 25/8 Company ☐Others ☐\*Non-Profit Organisation YES ☐ NO ☐ \*If yes Darpan ID \_\_\_\_\_

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 \_\_\_\_\_

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

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

\*Bank Account No \_\_\_\_\_ \*Bank Name \_\_\_\_\_

\*MICR Code           \*Branch \_\_\_\_\_\*IFSC Code           \*Account: Saving ☐ Current ☐**Declaration:** I/We have read the Terms and conditions of the company and accept that they are binding on me/us.

I/We hereby agree to abide by the attached terms and conditions governing the deposit.

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

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

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

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

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

I/We confirm that the Company has explained and provided me / us the above information / Terms &amp; Conditions in the vernacular language (mentioned in the SFL Financial Page) and the same has been understood by me.

**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



**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 60) \_\_\_\_\_

\*Date of Birth

CKYC No \_\_\_\_\_

(if any)

\*Gender : M ☐F ☐Others ☐

D	D	M	M	Y	Y
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\*Name \_\_\_\_\_

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

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

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

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

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

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

City \_\_\_\_\_

State \_\_\_\_\_

\*Pin \_\_\_\_\_

Country \_\_\_\_\_

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

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

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

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

Paste latest passport size  
photograph with signature  
(DO NOT STAPLE)IGNORE if already  
submitted earlier

City \_\_\_\_\_

State \_\_\_\_\_

\*Pin \_\_\_\_\_

Country \_\_\_\_\_

\* Marital Status:

☐ Married ☐ Unmarried☐ Others

\*Mobile No \_\_\_\_\_

#Email ID \_\_\_\_\_

\*Fields are Mandatory

# Mandatory for E-Receipt

\*If investment amount &lt;= Rs.49,999/- &amp; PAN not available

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

\*Occupation Type:

☐ Salaried☐ Professional☐ Self Employed☐ Student☐ Housewife☐ Retired☐ Other (Please specify \_\_\_\_\_)

\*If Self Employed:

☐ Manufacturing☐ Professionals☐ Service Provider☐ Agriculture ☐ Trader

Nature of Business:

☐ Jewellers/Bullion☐ Real Estate☐ Stock Broker☐ Other (Please specify \_\_\_\_\_)\*Please tick (✓) If the following is applicable to you ☐ Politically Exposed Person (PEP) ☐ Relative of PEP ☐ Not Applicable

\*Annual Income:

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

Source of Fund:

☐ Salaried☐ Business Income☐ Agriculture☐ Investment Income☐ Sale of Asset☐ Other (Please Specify) \_\_\_\_\_**\*Proof of Identity (Self Attested)**☐ Aadhaar issued by UIDAI

ID No. \_\_\_\_\_

Expiry Date \_\_\_\_\_

☐ Passport☐ Driving Licence☐ Voter ID Card☐ Others : \_\_\_\_\_**\*Proof of Address (Self Attested)**☐ Aadhaar issued by UIDAI

Expiry Date \_\_\_\_\_

☐ 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 <input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered office
			Address for Tax Purpose <input type="checkbox"/> Communication <input type="checkbox"/> Permanent <input type="checkbox"/> Please note Below
			Pin: _____ State: _____ Country: _____

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

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

**Depositor Declaration**

I/We certify that:

- (i) I/We have read and understood the FATCA-CRS Terms and Conditions and hereby 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 (i) 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 : \_\_\_\_\_



**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 (ADVERTISEMENTS) 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. 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 China 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

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 पुढीं 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	నేనీ పురోకారీ మలా కంపనీ నే ముఖే ఉపరోక్త జానకారీ మేరీ స్థానీయ భాషా మే సమజ్ఞాఱి ఆఱిర ప్రదాన కీ హై తథా ఇసే మేనే సమజ్ఞ లియా హై।
6	Punjabi / ਪੰਜਾਬੀ	ਮੈ 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	ମି ନିଶ୍ଚିତ କରୁଛି ଯେ କମ୍ପାନୀ ମୋତେ ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ ତଥ୍ୟ ଉପରେ ଉପଯୋଗୀ ସୂଚନା ଦେଇଛନ୍ତି ଏବଂ ପ୍ରଦାନ କରିଛନ୍ତି ଏବଂ ଏହା ମୁଁ ବୁଝିପାରୁଛି।

**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
<b>I ASSETS</b>		
<b>1 Financial assets</b>		
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
<b>Total financial assets</b>	<b>2,86,168.98</b>	<b>2,30,182.00</b>
<b>2 Non-financial assets</b>		
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	1,408.73
g) Other intangible assets	698.95	1,033.93
h) Other non-financial assets	321.95	350.43
<b>Total non-financial assets</b>	<b>7,362.96</b>	<b>7,094.38</b>
<b>3 Non-current assets held for sale/ disposal</b>	<b>0.97</b>	<b>-</b>
<b>Total assets</b>	<b>2,93,532.91</b>	<b>2,37,276.38</b>
<b>II LIABILITY AND EQUITY</b>		
<b>1 Financial liabilities</b>		
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
<b>Total financial liabilities</b>	<b>2,36,588.12</b>	<b>1,87,906.69</b>
<b>2 Non-financial liabilities</b>		
a) Current tax liabilities (net)	38.98	237.79
b) Provisions	344.38	295.21
c) Other non-financial liabilities	280.86	267.30
<b>Total non-financial liabilities</b>	<b>664.22</b>	<b>801.30</b>
<b>Total liabilities</b>	<b>2,37,252.34</b>	<b>1,88,707.99</b>
<b>3 Equity</b>		
a) Equity share capital	376.08	375.79
b) Other equity	55,904.49	48,192.60
<b>Total equity</b>	<b>56,280.57</b>	<b>48,568.39</b>
<b>Total liabilities and equity</b>	<b>2,93,532.91</b>	<b>2,37,276.38</b>

Note: Brief particulars of Contingent Liabilities

₹ in crores)		
(A) Contingent liabilities	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
	<b>Total</b>	<b>2,991.84</b>

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

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

By Order of the Board  
 For Shriram Finance Limited

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
8	Malayalam / മലയാളം	മേൽപ്പറഞ്ഞ വിവരങ്ങൾ കമ്പനി എന്റെ പ്രാദേശിക ഭാഷയിൽ എനിക്ക് വിശദീകരിച്ചു തന്നിട്ടുള്ളതും, എനിക്ക് അത് ബോധ്യപ്പെട്ടിട്ടുള്ളതാണെന്നും ഞാൻ ഇതിനാൽ സ്ഥിരീകരിക്കുന്നു.
9	Kannada / ಕನ್ನಡ	ಮೇಲಿನ ಮಾಹಿತಿಯನ್ನು ಕಂಪನಿಯ ನನಗೆ ಸ್ಪಷ್ಟವಾಗಿ ಭಾಷೆಯಲ್ಲಿ ವಿವರಿಸಿದ ಮತ್ತು ಒದಗಿಸಿದ 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 প্রদান কৰিছে আৰু একাধিনি কথা মাথো বুজি গাইছোঁ বুলি নিশ্চিত কৰিছোঁ।
13	Urdu / اُردُو	میں اس بات کی تصدیق کرتا ہوں کہ کمپنی نے مجھے مذکورہ بالا معلومات مقامی زبان میں بیان فرمایا ہیں اور یہ بات مجھے سمجھ میں آئی ہے۔