



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

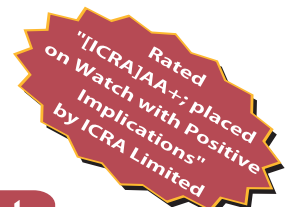
Admin Office: 6th Floor (level 2), Building No.Q2, Aurum Q Parc, Gen 4/1, TTC, Thane Belapur Road, Ghansoli, Navi Mumbai 400710. Ph: 022 4095 7575

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



**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

CARE Rating indicates highest degree of safety

CRISIL Rating indicates high degree of safety

ICRA Rating indicates high degree of safety

INTEREST RATES ON FRESH DEPOSITS/RENEWALS UPTO Rs. 10 CRORE (w.e.f. 05th 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.

TERMS AND CONDITIONS GOVERNING ACCEPTANCE OF DEPOSITS

1) MINIMUM DEPOSIT:
Deposits will be accepted in multiple 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 rates 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 or on the remittance such as National Electronic Fund Transfer (NEFT) / Real Time Gross Settlement (RTGS) /IMPS / Net banking / Payment gateway/ Payment aggregator any other mode, (ii) the date of realisation of the amount by the company in case of payment made by cheque/ demand draft/ any other mode.
Interest will be compounded on Cumulative deposits from the effective date of deposit until the end of the calendar quarter. Interest for the subsequent calendar quarters will be computed on the accumulated balance (principal and interest) 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 payable Quarterly/ Half-Yearly/ Yearly/ Interest (rest of TDS, if any) will be credited to the depositor on the last day of the calendar quarter.
If the Deposits are made / processed within a period of one month prior to the interest payable date, the interest for the first period will be paid on the next interest payout date without any deferral 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, applicants 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) can be submitted for identification and proof of residential address.
KEY DOCUMENTS for Individual, Kartas, Trustee, Partner, Authorised Signatories, Beneficial Owners, Power of Attorney Holders
Latest Photograph
a) Permanent Account Number(PAN) mandatory for Form No. 60 (Incorporation amount <= Rs.49,999)
b) KYC Form No. 60 (Incorporation amount > Rs.49,999) (where available, then same is not required provided name and address 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) Aathah Card
f) Letter issued by the National Population Register containing details of name and address.
If above self-attested 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 (Electricity, Water, Gas, Telephone, Post, etc.) not more than two months old if any service provider, electricity, telephone, post-paid mobile phone, Piped gas, Water Bill, etc.
b) Property of Municipal Tax receipt.
c) Pension or Family Pension Payment Orders (PPO) 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, Banks, and other License agreements with such employers abridging official accommodation.

Additional KYC documents for INDIVIDUAL
a) Personalised cancelled cheque/leaf. In case of minor –cheque leaf should be minor.
b) Guardian's Consent in case of Minor/Form No. 60 (Incorporation amount <= Rs.49,999)
c) Date of Birth Proof, if minor.
d) Form 15G/H (if not to be deducted)
e) Email ID mandatory for E-Receipts.
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 Kartas seal and signature along with signatures of all coproprietors
d) Application form duly filled and signed with HUF seal.
e) Form 15G/H (if not to be deducted)
f) Email ID mandatory for E-Receipts.
Additional KYC documents for an account of SOLE PROPRIETOR 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 proof of business/activity
- Registration certificate/ Udyam registration certificate/ issued by the Government
- Certificate/ License issued by the Municipal Authorities under Shop & Establishment Act
- Income tax return (if 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 Practise issued in the name of Proprietorship concern by any Professional Body incorporated under a statute.
- Utility Bills 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 the Principal office of business to be self attested with Seal and Signature, if it is different from Partnership deed.
e) Personalised cancelled cheque/leaf in the name of Partnership Firm
f) Beneficial Ownership Declaration signed by authorised signatories/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 (PIN) issued by Central government (on the letter head of LLP)
f) Proof of address in the name of LLP with mode of operation permitting investment, opening a deposit and claiming maturity
g) Proof of address in the name of LLP
h) Beneficial Ownership Declaration signed by authorised signatories/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 in the name of 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 all directors or Company Secretary or Authorised Signatories as per mode of operation in unlisted public limited company and Private Limited Company. In case of Foreign entity all authorised signatories should sign.
i) In case of listed entities (where an individual, self-attested copy of any one official valid document (Aathah/Driving License, Passport and Voter ID card) along with self attested copy of beneficial owner's official order 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 documents in the company name, List of Directors, Beneficial owner declaration of the Company, KYC/Authorised Signatories to be submitted.
k) The beneficial owners declaration must be provided for the entire 100% of the ownership; however, KYC documents are not required for beneficial owners whose controlling ownership less than 10%.
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, settlor 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
Form 15G/required (If not to be deducted)
k) Latest resolution of Trust signed by authorised signatories 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 signatories and mode of operation permitting investment, opening a deposit and claiming maturity.
b) List of Members on the Company Register
c) Power of Attorney granted to transaction on behalf of Association with Seal and Signature.
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) Bye-liner 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 Jurisdictional Persons not covered above (societies, universities and local bodies like Panchayats)
a) Document showing the name of the person authorised to act on behalf of the entity;
b) Power of Attorney granted to transaction on behalf of entity.
c) Copy of PAN
d) Such information as may be required to collectively establish the legal existence of such an entity/jurisdictional person.
Documents for Deposits from NON RESIDENT INDIAN (NRI)/ PERSON OF INDIAN ORIGIN (PIO) / BENEFICIAL OWNER OF INDIAN (BOI) (OCI)
a) Resend 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 ID Dept. of the country of which the investor is resident. Form 10F, PE Certificate, Declaration to avail DTA benefit if customer wants to avail a benefit.
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 of any update in the documents submitted earlier.
CENTRAL KYC CATEGORY:
a) Reserve Bank of India has mandated financial institutions to share KYC information to a Central KYC registry (CKYC) which shall assign a unique KYC number. Depositors/ies are requested to share with us such number upon receipt of the same.
6) HINDU UNDIVIDED FAMILY (HUF) DEPOSITS:
Deposits will be accepted subject to production of necessary documents as required by the Company.
JOINT DEPOSITS:
a) Deposits may be made in the joint names of two/three persons under 'First or Survivor(s) (F or S)' or 'Anyone or Survivor(s) (A or S)'. All participants will be addressed to the first depositor. All interest payments and repayment of deposits will be made to the first depositor.
b) Deposits may be made only by individuals. Deposits pertaining to non-individuals including society, trust or body of individuals, corporate, partnership firm, Kartas 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 be provided only if the first holder is NRI/PIO/OCI.
e) Only first depositor holder is eligible to avail preferred rate of interest, if any applicable.
NON-RESIDENT INDIAN (NRI)/ PERSON OF INDIAN ORIGIN (PIO) / BENEFICIAL OWNER OF INDIAN (BOI) (OCI) DEPOSITS:
a) Fixed Deposit from NRI/PIO/OCI is accepted by funds received from Non Resident Ordinary (NRO) bank account on non-regulation basis provided that the amount deposited with the company does not exceed the investment limit as transfer from NRO/OCI (BOI) 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.
b) Fixed Deposit from Non-Resident Indians (NRI) can be accepted for a maximum period of 5 years.
c) The company does not accept deposits from Non-Resident Indians (NRI) who are not resident in India.
d) The applicant has to submit the documents and information as may be required by the company in relation to the deposit from Non-resident Indian/PIO/OCI in such form as may be prescribed by the company and Depositors are required to inform the company promptly whenever there is a change in the status/information already provided to the company. NRI/PIO/OCI Depositors are required to maintain FATCA/CRS details. The company may be obliged to share information in the Depositor's account with the relevant authorities.
7) NOMINATION:
a) The depositor and/or the depositor, where deposits are made by more than one person jointly, may, at any time, nominate a person to whom his/her deposit in the Company shall vest in the event of all or any of the joint holders dying, notwithstanding anything contained in any other law for the time being in force or in any nomination, 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 be an individual, society, body of individuals, corporate, partnership firm, Kartas of Hindu Undivided Family or a Power of Attorney holder.
d) A minor can be a nominee represented by guardian.

10) INCOME TAX PROVISIONS:
TDS Deduction: (i) As required under the Income Tax Act, 1961, 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 during the financial year under specific customer ID. For exemption of TDS, First applicant, must submit to the company Tax declaration form (Form 15G/H/Order Utr 197 –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 deduction form will not be valid and tax will be deductible.
(ii) TDS will be deducted at source from the interest of depositor's PAN in cases where depositor's PAN is not furnished or depositor's PAN is furnished but depositor has not furnished Form 15G/H/Order Utr 197. If the interest amount is insufficient to recover TDS, the same will be recovered from the principal of the deposit.
Furnishing PAN: If the depositor requires any exemption from tax deduction at source on interest payments a valid declaration Form 15G/H/197 or, as may be prescribed under the Income Tax Act, 1961 to be submitted. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the IT Act 1961. The Company will in no way be responsible for such false declaration made by the depositor. PAN is mandatory where the deposit amount is above the specified limit, or aggregating all deposits (Fixed Deposit (FD), Recurring Deposit (RD) and Fixed Investment Plan (FIP)) is more than Rs. 50,000/- during the financial year or the interest is crossing the prescribed limit.
Form 15G/H: A new form 15G/H 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 same financial year.
TDS Certificates: In accordance with the CBDT Circular 03/2011 dated 13/05/2011 TDS Certificates in Form No. 15A will be downloaded by the Company from TIN Website and the same will be authorized by means of digital signature (Circular under Section 11B of the Income Tax Act 1961). 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 the address is not the same as the one updated with NSDL, at the time of PAN application and would be sent by the company also. 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.

11) 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 197 in Form 15G/H for non deduction of Tax will not be applicable. However, a lower deduction Certificate obtained from the income tax Department, can be furnished for claiming NRI/ Lower rate of Tax.
(c) Tax rate will be as per the provisions of Section 195 of the Income Tax Act, 1961.
(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, the Tax Residency Certificate, Form 10F, 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 applicable will be used for TDS calculation.

12) DEPOSIT CERTIFICATE:
Deposit certificate will be sent to hand deliver or dispatched by speed post courier in the given correspondence / communication address in the application form and the Depositor shall not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the single deposit receipt. The company will not be held responsible for any loss or delay in transit or will be sent on registered mail 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. All debit/crediting of non-payment of applicable receipt, the obligation of SFL is limited to the



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

Please fill the information in CAPITAL Letters and in appropriate places

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

Customer's Details (as per KYC documents) Customer ID: _____ *PAN (*Form 60) _____
(If existing Investors)

CKYC No _____ (if any) *Gender : M F Others *Date of Birth

*Name _____ D D M M Y Y

*Father Name _____

*Mother Name _____

Spouse Name (If Married) _____

Country of Birth _____ City of Birth _____

*Communication Address: _____

City _____ State _____ *Pin _____

Country _____ Birth Place _____

*Nationality _____ *Citizenship _____

*Permanent Address: _____

City _____ State _____ *Pin _____

Country _____

*Mobile No _____ #Email ID _____

*Fields are Mandatory # Mandatory for E-Receipt *If investment amount <= Rs.49,999/- & PAN not available

*Category Member of Public Shareholder Director Relative of Director Promoter

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

IGNORE if already submitted earlier

* Marital Status:
 Married Unmarried
 Others

*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 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 : _____

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, Lovia 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 |

| 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 पुढी करतो की कंपनीने मला वरील माहिती स्पष्ट आणि सहज पसरवली आहे आणि प्रदान केले 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 | నేను పేర్కొన్న సమాచారాన్ని కంపెనీ సైన్ క్లర్క్ ద్వారా వివరించి అందించినది మరియు అది నాకు అర్థమైంది నేను ధృవీకరిస్తున్నాను. |
| 6 | Punjabi / ਪੰਜਾਬੀ | ਮੈ ਪੁਸ਼ਟੀ ਕਰਦਾ/ਕਰਦੀ ਹਾਂ ਕਿ ਕੰਪਨੀ ਨੇ ਮੈਨੂੰ ਉੱਪਰ ਦਿੱਤੀ ਜਾਣਕਾਰੀ ਸਭਾਨਕ ਭਾਸ਼ਾ ਵਿੱਚ ਸਮਝਾਈ ਅਤੇ ਦੱਸੀ ਗਈ ਹੈ ਅਤੇ ਮੈਨੂੰ ਪਤਾ ਲੱਗ ਗਿਆ ਹੈ। |
| 7 | Odiya / ଓଡ଼ିଆ | ମୁଁ ନିଶ୍ଚିତ କରୁଛି ଯେ କମ୍ପାନୀ ମୋତେ ଗୋଟିଏ ସ୍ପଷ୍ଟ ଭାଷାରେ ଉପଯୁକ୍ତ ସୂଚନା ଦେଇଛି ଏବଂ ପ୍ରଦାନ କରିଛି 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 |
|---|----------------------|----------------------|
| 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 | 1,408.73 |
| 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 LIABILITY 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 | 295.21 |
| 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 | 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:

- 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 അതാണ് ഇതിനാൽ സ്ഥിരീകരിക്കുന്നതും. |
| 9 | Kannada / ಕನ್ನಡ | ಮೇಲಿನ ಮಾಹಿತಿಯನ್ನು ಕಂಪನಿಯ ನನಗೆ ಸ್ಪಷ್ಟವಾಗಿ ಬಿಡಿಸಿ 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 / বাংলা | আমি নিশ্চিত করছি যে আপনার কোম্পানি আমাকে স্থানীয় ভাষায় উপরিউক্ত তথ্য বাখ্যা 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 একেখিনি কথা ময়ো বুজি গাইছোঁ বুলি নিশ্চিত কৰিছোঁ। |
| 13 | Urdu / اُردُو | میں اس بات کی تصدیق کرتا ہوں کہ کمپنی کے مجھے مذکورہ بالا معلومات مفاد میں بیان اور فراہم کیے ہیں اور یہ بات مجھے سمجھ میں آئی ہے۔ |