



Shriram Finance Limited

Corporate Identity No. (CIN) L65191TN1979PLC007874

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SHRIRAM UNNATI FIXED DEPOSITS

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

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

Rated
"CARE AAA;
Stable"
by CARE Ratings
Limited

Rated
"Crisil AAA/Stable"
by CRISIL Limited

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

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

Application for Deposit

CARE Rating indicates highest degree of safety

CRISIL Rating indicates highest degree of safety

ICRA Rating indicates highest degree of safety

India Ratings and Research Rating indicates highest degree of safety

INTEREST RATES ON FRESH DEPOSITS/RENEWALS UPTO Rs. 10 CRORE (w.e.f. 2nd July 2026)*@

Period (In months)	Cumulative		Non-Cumulative		
	At Maturity % p.a.	Monthly % p.a.	Quarterly % p.a.	Half yearly % p.a.	Yearly % p.a.
12	6.85	6.64	6.68	6.74	6.85
18-23	7.05	6.83	6.87	6.93	7.05
24-35	7.10	6.88	6.92	6.98	7.10
36-60	7.50	7.25	7.30	7.36	7.50

*Interest rates are rounded off to two decimal places.

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

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

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

TERMS AND CONDITIONS GOVERNING ACCEPTANCE OF DEPOSITS

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

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

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

- Additional KYC documents for an account of HINDU UNBORNED FAMILY (HUF):**
 - Personalised cancelled cheque leaf in case of minor –cheque leaf should be minor.
 - Guardian PAN copy in case of Minor or Form No. 97 (if transaction amount is less than or equal to Rs. 50,000/- or aggregating to less than Rs. 5,00,000/- during a financial year)
 - Date of Birth Proof (if KYC number is available, then same is not required provided name and address is matching between KYC portal and as per application form)
 - Form 121 (if tax not to be deducted)
 - Email ID mandatory for E-Receipt.
 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 SOLE PROPRIETORSHIP CONCERN:**
 - Personalised cancelled cheque leaf in the name of Sole proprietorship concern
 - Application form duly filled and signed with Proprietor seal.
 - Any two documents in the name of Proprietorship concern as a proof of business/activity
 - Registration certificate (Udyam registration certificate/UGC issued by the Government)
 - Income Tax Return issued by the Municipal Authorities/ Ward & Establishment Act
 - Income Tax Return (Not just the acknowledgment) / GST Returns.
 - CST / VAT / GST certificate – Complete set of documents to be submitted
 - Importer Exporter Code (IEC) issued by the office of DGFT/License/certificate of Practice issued in the name of the Proprietorship concern by any Professional Body incorporated under a statute.
 - Utility bill such as electricity, water and landline / telephone bills in the name of proprietorship concern.

- Additional KYC documents for an account of PARTNERSHIP FIRM:**
 - Registration certificate
 - Partnership deed
 - PAN Copy of Firm – Self attested with Seal and Signature
 - Proof of address of Firm – Principal place of business to be self attested with Seal and Signature, if it is different from Partnership deed.
 - Personalised cancelled cheque leaf in the name of Partnership Firm
 - Beneficial Ownership Declaration signed by authorised signatories as per mode of operation
 - Application form duly filled and signed with Firm seal
- Additional KYC documents for an account of LIMITED LIABILITY PARTNERSHIP FIRM:**
 - Limited Liability Partnership (LLP) Agreement
 - Certificate of Incorporation
 - PAN Copy of LLP attested with Seal and Signature
 - Personalised cancelled cheque leaf in the name of LLP
 - List of all partners of LLP with designated Partner Identification number (PIN) issued by Central government (on the letter head of LLP)
 - Latest resolution with authorised signatory with mode of operation permitting investment, opening a deposit and claiming maturity
 - Proof of address in the name of LLP
 - Beneficial Ownership Declaration signed by authorised signatories as per mode of operation
 - Application form duly filled and signed with LLP seal

- Additional KYC Documents for an account of CORPORATES:**
 - Certificate of Incorporation (COI)
 - Memorandum and Articles of Association (MOA & AOA)
 - Latest resolution with authorised signatory with mode of operation and designation permitting investment, opening a deposit and claiming maturity
 - List of Directors with Director Identification number
 - PAN Copy of Company attested with Seal and Signature
 - Proof of address in the name of Company
 - Personalised cancelled cheque leaf in the name of Company and with seal
 - Beneficial Ownership Declaration signed by any two Directors or Company Secretary or Authorised signatories as per mode of operation in case of unlisted public limited company and Private Limited Company
- In case of Foreign entity all authorised signatories should sign.
- In case the beneficial owner is an individual, self attested copy of any one official valid document (Aadhar/Driving License, Passport and Voter ID card) along PAN need to be obtained in support of beneficial ownership.
- In case the beneficial owner is a non-individual, then self attested copies of complete KYC documents of the non-individual entity need to be obtained. For example, in case the beneficial owner is a company, then self attested copies of Certificate of Incorporation, MOA, AOA, Board Resolution of the Company, Copy of PAN, Address proof in the company name, List of Directors, Beneficial owner declaration of the Company, KYC of Authorised Signatories to be submitted.
- The beneficial ownership declaration must be provided for the entire 100% of the ownership; however, KYC Documents are not required for beneficial owners whose controlling ownership is less than 10%.

- Additional KYC Documents for an account of TRUST:**
 - Trust deed (Certified by Registrar)
 - Registration certificate
 - Trust Declaration Form
 - Document mentioning the names of the beneficiaries, trustee, settler and authors of Trust
 - PAN Copy of Trust attested with Seal and Signature.
 - Address proof in the name of Trust
 - Personalised cancelled cheque leaf in the name of Trust with Seal and Signature.
 - Beneficial Ownership declaration signed by authorised signatories as per mode of operation
 - Application form duly filled and signed by authorised signatories with Trust Seal
 - Form 121 required (if tax not to be deducted)
 - Latest resolution of Trust signed by authorised signatories as per mode of operation permitting investment, opening and claiming maturity
- Additional KYC Documents for an account of UNINCORPORATED ASSOCIATION OR BODY OF INDIVIDUALS:**
 - Latest Resolution of Association with authorised signatories as per mode of operation permitting investment, opening and claiming maturity
 - List of current Members on the Company Letterhead
 - Power of Attorney granted to transact on its behalf
 - PAN Copy of Association with Seal and Signature
 - Address proof in the name of association or Body of Individuals.
 - Personalised cancelled cheque leaf in the name of Association with Seal and Signature.
 - Registration Certificate, if registered
 - Bylaws or Rules in case of Societies
 - Beneficial Ownership Declaration signed by authorised signatories as per mode of operation
 - Application form duly filled and signed by authorised signatories with seal.

- Additional KYC Documents for an account of Artificial Juridical Persons not covered above (societies, universities and local bodies like Village panchayats):**
 - Document showing name of the person authorised to act on behalf of the entity.
 - Power of attorney granted to transact on its behalf.
 - Copy of PAN
 - Such information as may be required to collectively establish the legal existence of such an artificial/juridical person.
- Documents for Deposits from NON RESIDENT INDIAN (NRI) / PERSON OF INDIAN ORIGIN (PIO) OVERSEAS CITIZEN OF INDIA (OCI):**
 - PAN – Self attested
 - Signed personalised cancelled cheque leaf. In case of minor – cheque leaf should be minor.
 - Date of birth proof (if KYC number is available, then same is not required provided name and address is matching between KYC portal and as per application form)
 - Application form duly filled and signed. In case of minor, it should be signed by guardian.
 - Passport
 - Valid Visa / Work / Residence permit / PIO/OCI Card
 - Overseas Indian card (OCI)
 - Tax Residency Certificate (TRC) for the IIT Dept. of the country of which the investor is resident. Form 41 - PE Certificate, Declaration to avoid DTAA benefit if customer wants to avail tax benefits.
 - For more detailed list of documents to be submitted, please refer NRI Document checklist on our website.

- The depositor shall inform the company within 30 days in case any update in the documents submitted earlier.**
- CENTRAL CREDIT RISK:** Reserve Bank of India has mandated financial institutions to share KYC information to a Central KYC registry (KYCR) which shall allot a unique KYC number. Depositors (as requested to share with our company) need to provide the same.
- HINDU UNBORNED FAMILY (HUF) DEPOSITS:** Deposits will be accepted subject to production of necessary documents as required by the company.
- JOINT DEPOSITS:** Deposits may be made in the joint names of two/three persons under 'First or Survivors' (F or S) or 'Any one or Survivors (A or S)'. All communications will be addressed to the first depositor. All interest and dividend payments will be made to the first depositor. Joint Deposit can be made only by individuals. Deposits pertaining to non-individuals including society, trust, body of individuals, corporate, partnership firm, Karta of Hindu Undivided Family cannot be held jointly.
- Deposits held jointly by a Resident Indian and a NRI/PIO/OCI or visa can be held only under First or Survivor basis.
- NRI/PIO/OCI status will only be provided only if the first holder is NRI/PIO/OCI.
- Only first depositor holder is eligible to avail preferred rate of interest, if any applicable.
- NON-RESIDENT INDIAN (NRI) / PERSON OF INDIAN ORIGIN (PIO) OVERSEAS CITIZEN OF INDIA (OCI) DEPOSITS:**
 - Deposits from NRI/PIO/OCI are accepted and funds received from Non Resident Ordinary (NRO) bank account on non-repatriation basis provided that the amount deposited with the company does not represent interest remittance from NREGS/FRFI accounts into the NRO account in accordance with the provisions of the Master Direction – Non-Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 2016.
 - Fixed Deposit from Non-Residents Indians (NRI) can be accepted for a maximum period of 3 years.
 - The Company does not accept deposit from PIO/OCI.
 - The applicant has to submit all the documents and information as may be required by the company in relation to the deposit from Non-resident Indian/PIO/OCI in such form as may be prescribed by the company and Depositors are required to inform the company whenever there is a change in the status. Information regarding deposit from Non-resident Indian/PIO/OCI.
 - NRI/PIO/OCI Depositors are required to mandatorily W/IFATCA-CRS details. The company may be obliged to share information on the Depositor's account with the relevant authorities.
- NOMINATION:**
 - The depositor and/or the depositors, whose deposits are made by more than one person jointly, may, at any time, nominate a person to whom his/her deposit in the Company shall vest in the event of his or all the joint holders' death. Notwithstanding anything contained in any other law for the time being in force or in any disposition, whether testamentary or otherwise in respect of such other deposit in the Company when a nomination made in the prescribed manner purports to confer on any person the right to vest in the deposit, the nominee shall, on the death of the depositor, be 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.
 - Nomination can be made only by individuals. A Power of attorney holder cannot nominate.

- The nominee shall not be a trust, society, body of individuals, corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder.
- Minor can be a nominee represented by guardian.
- INCOME-TAX PROVISIONS:**
 - TDS Deduction:** (i) As required under the Income Tax Act, 2023, 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 (Rs. 10,000/- for Non-resident citizens, Rs. 2,00,00,000/- Rupees Twelve lakhs only) for senior citizens and super senior citizens, during the financial year under specific customer ID. For this purpose, new regime will be considered as default regime. For exemption of TDS, first applicant must submit to the company a Tax declaration form (Form 12D/IEE/ULS 395 – as the case may be). However, if aggregate amount of interest accrued during the year exceeds non-taxable limit as applicable from time to time, then any tax declaration form will not be valid and will be considered null and void.
 - (ii) TDS will be deducted twice the rate if/when a depositor's PAN becomes inoperative u/s 397(2D) on failure to file PAN with Aadhaar as per Form 162 of the Income Tax Rules, 2026.
 - (iii) When interest amount is insufficient to recover TDS, the same will be recovered from the principal of the deposit.
 - (iv) It is the sole responsibility of the applicant to provide the Company with a fresh Form 121 for every tax year. Non-admission of relevant form or submission of incomplete/incorrect form may result in Tax deduction and the Company will not be responsible for the same.
- Furnishing PAN:** If depositor requires any exemption from tax deduction at source on interest payments a valid declaration in Form 121, as may be prescribed under the Income Tax Act, 2023 needs to be submitted. Any person making a false statement in the declaration shall be liable to prosecution u/s 484 of the Income Tax Act, 2023. The company will in no way be responsible for such false declaration made by the depositor. PAN is mandatory for all deposits with a maximum of Rs. 10,00,000/- aggregating of deposits (Fixed Deposit (FD), Recurring Deposit (RD) and Fixed Maturity Plan (FMP)) is more than Rs. 50,000/- during the financial year or the interest is crossed the prescribed limit.
- Form 121:** A new Form 121 has to be submitted again when any additional deposit is made or when an existing deposit is renewed, even though the Depositors may have already furnished the forms for the current financial year.
- TDS Certificates:** TDS Certificates in Form No. 131 will be downloaded by the Company from TIN Website and the same will be authenticated by means of digital signature (Circular under Section 229 of the Income Tax Act, 2023). TDS certificates will not be generated from TIN Website if PAN is not furnished. While filling up the address of the applicant in the Deposit Application Form, please be informed that the address as provided by you in the same address as the one updated with NSDL at the time of PAN activation. The TDS certificates under the TDS certificates shall be generated and dispatched to the addressee. However, if both the addressees are different, then the TDS certificates will be printed with address updated with NSDL at the time of PAN activation and would be sent to the company at the said address. If there is any change of address please update your address with NSDL by filling up the form for amendments/changes in PAN data and please intimate said changes to the company also.
- TDS relate to NRI/PIO/OCI deposits:**
 - The limit of TDS (as per section 194) on FD interest for purposes of Tax will not be applicable.
 - Declaration u/s 395 Form 121 for non deduction of Tax will not be applicable. However, a lower deduction Certificate obtained from the income tax Department, can be furnished for claiming NRI or lower rate of Tax.
 - Tax rate will be as per the provisions of Section 303(2) of the Income Tax Act, 2023.
 - ITD/De Tax Avoidance Agreement (DTAA) exists with the country of which the investor is resident, then the applicable Tax will be lower of DTAA rate or income tax rate. However, to take the benefit of DTAA, the Tax Residency Certificate (TRC), No Permanent Establishment (PE) and Self declaration have to be furnished. In the event of non-furnishing of the above, the higher Tax rate as per the Income Tax Act will apply.
- DEPOSIT CERTIFICATE:** Deposit certificate will be sent to branch for hand delivery or dispatched by speed post/courier at depositor's preferred address or communication address in the application form and the Company shall not be held responsible for any loss or delay in transit or will not be sent on registered mail/IEE receipt if applicable. If the deposit receipt is not received by the Depositor(s) for any reason, the Depositor(s) should write to the company for enquiry. Notwithstanding of the above, the Depositor(s) Notwithstanding of the issuance of duplicate receipt, the obligation of SFIL to submit the single deposit receipt only against which money has been received by SFIL. Under all circumstances, non-issuance of deposit receipt(s) by SFIL against single deposit of money will not result in duplication of payment or higher liability on the part of SFIL.
- RENEWALS:**
 - Deposits can be renewed from the date of maturity only if renewal instructions are received prior to 7 working days from date of maturity of the deposit. In such cases the rate prevailing on the date of maturity will be applicable.
 - Renewal of deposit will be for an amount of INR 5 Lacs.
 - If the depositor opts for auto renewal then the deposit will continue to be auto renewed with maturity as per the instructions specified in the application form till such time instructions to the contrary are received at Service center. In such cases the depositor need not submit the original certificate of deposit.
 - The Depositor may change the renewal (only principal or together with interest) or renewal option at any time prior to 7 working days from the application form of the deposit. If the depositor has not chosen any option, the company shall initiate the application on renewal on maturity of deposit.
 - Adopt can be renewed for a higher multiple of Rs. 1,00,00/- by giving suitable instructions for repayment of balance amount.
 - Adopt can be renewed for a higher multiple of Rs. 1,00,00/- by giving the differential amount. Such considerations can be done only on the date of maturity and therefore, the necessary remittance should reach the company at least one day before the date of maturity.
 - In case of A or S/a accounts, renewal relating to one of the depositor(s) is not possible in the first depositor as possible. However, renewal to persons other than the second / third depositor in A or S/a accounts are not possible. Renewal of deposits by change in the first named depositor(s) is not possible in the case of F or S/a accounts.
 - For minor investments, if the Depositor has opted for auto renewal and the Guardian PAN has been submitted during investment and if the Minor has become Major during contract period or during the auto renewals, then it is the responsibility of the Depositor to sign and the Guardian has to sign the original application with the PAN of the Minor who has become Major.
 - In case of auto renewals, the Depositor has to submit the Tax Declaration Form 121 as applicable to the depositor within 15 days of fixed deposit issuance, failing which TDS will be deducted in the account as per the investments / FD, RD and PPF in the specific customer ID will be treated as Taxable and appropriate TDS amount will be deducted and remitted to Income Tax Department, GOI.
- LOAN ON DEPOSITS:**
 - The Company may grant at its sole discretion, loan up to 75% of the amount of deposit to the depositor after the expiry of three months from the date of date of rate of interest two percent points above the interest rate payable on the deposit. The relevant term deposit receipt(s) and other documents have to be signed by both/all the depositors in case of A or S/a accounts and by the first depositor in case of F or S/a accounts. Cheque for loans will be drawn only on the first depositor.
 - Renewal of deposit with loan outstanding is not permissible. Payment after adjustment of loan principal and loan interest will be made on maturity. If renewal instructions for the balance amount are not received atleast 45 days in advance of the maturity.
 - Loan on Deposit is not permitted for Deposits accepted from NRI or Minor.
- REPAYMENTS:**
 - If the depositor has opted for auto renewal, the maturity amount will be auto-credited to the First NRI's Bank account particulars submitted to us.
 - Deposits withdrawn before the maturity on the maturity date will be auto-debited on the maturity date and the maturity amount will be auto-credited to the First holder's Bank account particulars submitted to us.
 - Deposits withdrawn before maturity will be made only by National Electronic Fund Transfer (NEFT) and the maturity amount will be sent as TDS if any.
- PREMATURE PAYMENT:**
 - The company reserves the right to allow, at its absolute discretion, withdrawal of Fixed deposit before maturity. Where a deposit is so allowed to be prematurely withdrawn the relative deposit receipt must be destroyed by all the depositors.
 - As per the Directions of Reserve Bank of India currently in force:

Up to 3 months from the date of deposit/renewal (Lock-in period)	No repayment (Not applicable in case of premature repayment in the event of death of the depositor(s) **)
Up to 3 months from the date of deposit/renewal (Lock-in period) – in case of request made for emergency situation to be considered from time to time.	<ul style="list-style-type: none"> In case of tiny deposits ***. The entire amount of deposit may be paid to the investor upon request, before the period of three months from the date of investment, without interest. In case of other deposits, not more than 50% of the principal sum of the deposit or Rs.1 Lacs whichever is lower may be prematurely paid to the investor upon request within a period of three months from the date of investment, without any interest. The remaining amount of deposit with interest at the contracted rate shall be governed by the provisions of the extant directions as applicable for public deposits. In cases of critical illness****, hundred per cent of the amount of the principal sum of deposit, may be prematurely repaid to individual depositors before the maturity of the depositors, before the expiry of three months from the date of acceptance of such deposits, without interest.
After 3 months but before 6 months	No interest*
After 6 months but before date of maturity	The Interest payable shall be 2 per cent lower than the Interest rate applicable to a Fixed deposit for the period for which the Fixed deposit has run or if no rate has been specified for that period, then 3 per cent lower than the minimum rate at which Fixed deposits are accepted by the Company*

**In the event of the death of a depositor, the Company shall repay the deposit prematurely, even within the lock-in-period, to the surviving depositor(s) in case of joint deposits or to the nominee/legal heirs of the deceased depositor, on the request of the surviving depositor(s)/nominee/legal heir, and only against submission of proof of death, and other necessary documents to the satisfaction of the Company. However no interest is payable on such repayments of deposits.

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

*** 'Tiny deposit' means the aggregate amount of public deposits not exceeding ₹10,000/- standing in the name of the sole or the first named depositor in the same capacity in all the branches of the Company.

**** For this purpose, expenses of an emergent nature include medical emergency or expenses due to natural calamities/disaster as notified by the concerned Government of the territory in which the depositor resides.

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

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

- Tax wherever applicable and deducted at source and remitted to the applicable authority by the Company on behalf of the depositor, before premature withdrawal of Deposits(s), shall not be refunded – under any circumstance whatsoever.
- GENERAL TERMS:**
 - The Fixed deposit receipt – receipt will be issued, subject to cheque realisation/ receipt of funds in company's account. In case of cheque dishonourment receipt of funds, the fixed deposit receipt stands cancelled automatically.
 - The Company reserves the right to reject any application for Fixed deposit for renewal without assigning any reason therefor.
 - Application for Fixed deposit should be made only on the forms prescribed by the Company and should be accompanied by appropriate documents. Payment should be made by means of an Account Payee Cheque/ demand draft in favour of **SIFIL BANK LIMITED**. Payments can also be made through fund transfer (National Electronic Fund Transfer (NEFT)) and Real Time Gross Settlement (RTGS) (networking to the company's account).
 - In the event of death of the first named depositor, all payments on account of principal and/or interest of the fixed deposit will be made to the person first in the order of the survivor(s) unless otherwise instructed by the depositor during the life time.
 - In case of death of sole depositor and/or all the joint depositors, all payment on account of principal and/or interest will be made to the Nominee appointed by the depositor(s) on production of proof of identity and on execution of such other documents as the company may deem fit for the same.
 - In any other case, the amount will be paid to the legal representative(s) of the deceased on production of proper legal representation such as succession Certificate/Letter of administration/probate of the will granted by a court of competent jurisdiction.
 - Deposit receipts issued by the Company are non-transferable.
 - Depositors are requested to intimate any change of KYC and instructions regarding interest remittance to reach the Company at least 7 days before the next interest payment is due. In case of change of address, residential address proof needs to be furnished.
 - Any communication intended for customer will be sent to the mail ID mentioned in Fixed application which will be the registered mail ID. Depositors are requested to intimate all instructions/service request only from their registered email ID to the email IDs given in point 32. SFIL is hereby authorised to accept all instructions/service request received or initiated through applicant's mail IDs registered with SFIL. SFIL will not be liable for the consequences or any losses incurred by the depositor, in case where multiple email IDs for the same instruction has been sent by the depositor. SFIL shall not be held liable for any action taken by SFIL based on the e-mail. SFIL shall be bound to act upon e-mails, which are legible. In such cases, if SFIL proceeds to carry out the instruction/SFL understanding that action shall be treated as final. SFIL is not liable to take note of or act on any instruction received from any e-mails other than the multiple of first applicant. SFIL shall not be liable for any losses or damages which depositor may suffer as a consequence of SFIL acting in accordance with or in reliance upon any e-mail administration. SFIL is not bound to give the authenticity of such mails received from the said ID. Any mail received from email ID shall be deemed by SFIL as an authorised one. SFIL shall stand protected in case of any such claim. SFIL shall not be liable against SFIL for carrying out such transactions based on e-mail issued or originated out of email ID. Depositor shall not accuse SFIL of any act of having been negligent or violative in any sense, response and liability shall be solely that of the Depositor. SFIL will not be under any obligation at any time to maintain any facility for the receipt of any e-mail submission.
 - The Financial position of the Company and the Company's auditors and the Company's auditors and the Company's auditors will be the application form are true and correct. The Company and its Board of Directors are responsible for the correctness and veracity thereof.
 - In case of any deficiency of the Company in servicing its deposit, the depositor can be a Complainant with the Company. If the Company is not responded with 30 days, the depositor can approach the RBI Banking Ombudsman for resolution of the query. Alternatively, the depositor may approach the District Level Consumer Dispute Redressal Forum or the State Level Consumer Dispute Redressal Forum or the National Consumer Dispute Redressal Commission.
 - In case of non-payment of the deposit or part thereof as per the terms and conditions of such deposit, the depositor may approach the Southern Region Bench of Company Law Tribunal, whose full address is, 3rd Floor, Corporate Bhawan (UT Building), No.29, Rajaji Sala, Chennai 600 001, Tamil Nadu to redressal.
 - Any deposit which remains undrawn/ unpaid for a period of seven years from the date it becomes due by payment will be transferred to "The Investor Education and Protection Fund" established by the central government under the provisions of the Investor Education and Protection Act, 2015.
 - The Company which has a valid Certificate of Registration No. 07-0459 dated 31/01/2023 issued by the Reserve Bank of India in force of erstwhile certificate No. 07-0459 dated 17/06/2007 under Section 45-4A of the Reserve Bank of India Act, 1934. The financial activities of the Company are regulated by the Reserve Bank of India. However, the Reserve Bank of India does not accept any responsibility or guarantee about the present position as the financial soundness of the Company or for the correctness of any of the statements or representations made or opinion expressed by the Company and for repayment of deposits/discharge of liabilities by the Company.
 - Total amount of exposure (aggregate dues) from facilities, both fund and non-fund based, and/or the aggregate dues from companies in the same group or other entities/business ventures in which the depositor has deposits with the Company shall not exceed the amount of Rs.10,00,00,000/- (Rs. 100 Crores).
 - Credit Rating: CARE Rating: AAA (Stable), CRISIL Rating: AAA (Stable), CRISIL Unrated, S&P Global Rating: AAA (Stable), ICRA Limited (CR)AAA (Stable) and India Ratings and Regulatory Pvt. Ltd. 'AAA' (Stable).
 - The deposits solicited by the Company are not insured.
 - The acceptance, renewal and repayment of deposits and interest payment are subject to the terms and conditions of the Company and the directors of the Reserve Bank of India (RBI) under Non-Banking Financial Companies (Acceptance of Deposits) Directions, 2016 as amended from time to time and to the non-nomineed/legal heirs of the deceased depositor. Subject to the said directions issued by RBI, the Company reserves the right to alter or amend without notice any or all of the terms and conditions stipulated above.
 - All correspondence with regard to deposits should be addressed to the Company's following service centres: Chennai-11, New Era, Chalknully Station, No: 51/21, Venkataswamy Road, 7 Nagar, Chennai, Tamil Nadu-600017, Phone: +91 44 48371111. Email: customersupport@innr.com, Mumbai - Office No: 104 & 105 1st Floor, 1, Rupa Soubhra, Sector - 1, Millennium Business Park, Malpura, Navi Mumbai, Maharashtra-400710, Phone: +91 22 4254545. Email: customersupport@innr.com.
 - The valid physical, payable in case of cumulative deposits will vary where tax is deducted at source. The maturity value for Cumulative Deposits is rounded to nearest rupee.
 - Payment of interest / repayment of deposit falling on a Sunday or bank holiday or any day when the company's head office does not work due to holiday or otherwise will be made on the next working day.
 - The Company has established a funding charge on its statutory liability seats in favour of Trustees representing public deposit holders who work as Directors or Officers of Reserve Bank of India.
 - Small ID and Mobile Banking facilities will be available for all deposits.
 - Deposits made by Trusts/Societies/AOPs/Bes in the nature of Charitable Institutions registered under Section 32 and 347 & 349 of the Income Tax Act, 1961 will qualify as investments prescribed under section 30 of the Act.
 - The company accepts Deposits through Agents. The agents can accept, fill in deposit application form along with KYC documents and cheque in favour of 'SIFIL Finance Limited'. However, agents are not authorised to accept cash from depositors or issue receipt on behalf of the company for deposits. All correspondence with regard to deposits should be addressed to Company's service centers as mentioned in point 32.
 - Upon receipt of money for fixed deposit, if the company finds any discrepancy in the application documents received, the company shall notify the applicant by message/Email/Whatsapp. If the same is not received within the prescribed time frame, the company shall proceed with the application without any reference to the originating account on the 30th day, with the intimation to the applicant.

The above list of disclaimer has been issued on the authority and in the name of the Board of Directors of the Company and has been approved by the Board of Directors (all meetings 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.

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 समजवली 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 సైనిక భాషలో వివరించి అందించినందుకు 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 ଉପରୋକ୍ତ ସୂଚନା ଦର୍ଶାଇ କରିଛି 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

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 ಕಂಪನಿಯು ನನಗೆ ಸ್ಪಷ್ಟವಾಗಿ 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 / বাংলা	আমি নিশ্চিত করছি যে আপনার কোম্পানি আমাকে স্থানীয় ভাষায় উপরিউক্ত তথ্য বাখ্যা করেছে এবং আমি তা ভালোভাবে বুঝতে পেরেছি।
12	Assamese / অসমীয়া	মই ইয়াৰদ্বাৰা কোম্পানীয়ে মোক ওপৰৰ তথ্যসমূহ স্থানীয় ভাষাত বুজাই দিয়াৰ লগতে প্ৰদান কৰিছে আৰু একেখিনি কথা ময়ো বুজি পাইছোঁ 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۔