



Shriram Finance Limited

Corporate Identity No. (CIN) L65191TN1979PLC007874

Regd. Office: Sri Towers, Plot No. 14A, South Phase, Industrial Estate, Guindy, Chennai - 600 032. Ph: 044 485 24 666

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

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



SHRIRAM UNNATI FIXED DEPOSITS

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

Deposits do not qualify as eligible investment
for charitable Institutions registered under section
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. 6th May 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	6.75	6.55	6.59	6.64	6.75
18-23	7.00	6.79	6.82	6.88	7.00
24-35	7.05	6.83	6.87	6.93	7.05
36-60	7.25	7.02	7.06	7.12	7.25

*Interest rates are rounded off to two decimal places.

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

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

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

Application No:

**SHRIRAM**
Finance**Shriram Finance Limited**

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Chennai - 600 032. Ph: 044 485 24 666 www.shriramfinance.in
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Thane Belapur Road, Ghansoli, Navi Mumbai 400710. Ph: +91-22-40957575.

Business Associate Name : IIFL Capital Services Ltd

Business Associate Code : DEBMUM054

Affiliate Business Associate :

Branch SB code :

APPLICATION FORM FOR FIXED DEPOSIT (SOLE PROPRIETORSHIP, HUF, PARTNERSHIP FIRM, TRUSTS, INSTITUTIONS & CORPORATES)

Please fill the information in CAPITAL letters and tick in appropriate places, only with black or blue ink

I/We wish to apply for Fresh/Renewal of Deposit for a *Period of _____ months.

Payment Details

If Fresh, Cheque/RTGS/NEFT, UTR No _____ Amount: _____ Drawn on _____ Date : _____

If Renewal, Old Cert No. _____ Maturity Date ____/____/____ Renewal Amount Rs. _____

Part Refund Amount Rs. _____ Total Investment Amount _____ *Deposit Type : Fresh ☐ Renewal ☐ Both ☐***Type of Receipt**Physical Receipt ☐# E-Receipt ☐***Form 121 submitted (For Trust / HUF only)**Yes ☐ No ☐

(If No, TDS will be deducted)

***Maturity Instruction**Auto Refund ☐Renew only Principal ☐

Amount _____

Renew, Principal ☐

with Interest Amount _____

(If not opted will be treated as auto refund)

***Mode of Operation:**Proprietor ☐Any One Partner ☐As per Board ☐Resolution ☐

Others _____

Scheme**☐ Cumulative☐ Monthly interest☐ Quarterly interest☐ Half-Yearly interest☐ Yearly interestType of Entity**Private LTD ☐Partnership ☐HUF ☐Foreign Bodies ☐LLP ☐Public LTD ☐Sole Proprietor ☐Government ☐Trust ☐Bank ☐Society ☐Association ☐Club ☐Section 25/8 Company ☐Others ☐*Non-Profit Organisation YES ☐ NO ☐ *If yes Darpan ID: _____***Nature of Business**Manufacturing ☐Professionals ☐Service Provider ☐Agriculture ☐Trader ☐Jewellers/Bullion ☐Real Estate ☐Stock Broker ☐

Other (Please Specify _____)

***Annual Turnover**☐ Upto Rs.3 Lakhs☐ Above Rs. 3 Lakhs - 6 Lakhs☐ Above Rs. 6 Lakhs - 15 Lakhs☐ Above Rs. 15 Lakhs - 30 Lakhs☐ Above Rs. 30 Lakhs

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

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

Name of Entity _____

Registered Address _____

City _____ State _____ * Pin Code _____ Country _____

* Date of Incorporation ____/____/____ *PAN _____

#Email ID: _____ *Mobile No. _____

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

*Bank Account No _____ *Bank Name _____

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

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

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

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

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

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

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

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

I hereby consent to Shriram Finance Limited to update my contact information in Central KYC registry and understand that I shall be intimated of any such change(s) by the Company.

Nomination Details U/S 45QB of RBI Act 1934 (Form DA1) – Sole Proprietorship☐ I/We the above mentioned depositor(s) do not wish to Nominate☐ I/We above named depositors at current address in your records, nominate the following person to whom in the event of my/our/minor's death the amount of this deposit may be returned by Shriram Finance Limited: Nominee name has to be printed on the certificate Yes ☐ No ☐

Name of the Nominee: Mr./Mrs. _____ DOB of Nominee: ____/____/____

Address of Nominee: _____

City: _____ Pincode: _____

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

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

Address: _____

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

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

Name of Authorised Signatory

PAN

Signature

1. _____

2. _____

3. _____

* Details are mandatory

Details mandatory for E-Receipt

Please fill the information in CAPITAL Letters and in appropriate places

* Signature : _____



PARTICULARS REQUIRED TO BE SPECIFIED AS PER THE PROVISIONS OF NON-BANKING FINANCIAL COMPANIES ACCEPTANCE OF PUBLIC DEPOSITS (RESERVE BANK) DIRECTIONS, 2016 AND MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISEMENTS) RULES, 1977:

A. Name of the Company : SHRIRAM FINANCE LIMITED
B. Date of Incorporation of the Company : 30th June 1979
C. Business carried on by the Company and its subsidiary with details of branches : NBFC - INVESTMENT AND CREDIT COMPANY. (NBFC-ICC)
(The Company is primarily engaged in the business of financing commercial vehicles, passenger vehicles, construction equipment, farm equipment, micro, small and medium enterprises, two-wheelers, gold loans, personal loans and allied activities).

The company has branches in below mentioned states and union territories:

State					Union Territory
Andhra Pradesh	Gujarat	Kerala	Odisha	Telangana	Chandigarh
Assam	Haryana	Madhya Pradesh	Punjab	Tripura	Dadra and Nagar Haveli and Daman and Diu
Bihar	Himachal Pradesh	Maharashtra	Rajasthan	Uttar Pradesh	Delhi
Chhattisgarh	Jharkhand	Manipur	Sikkim	Uttarakhand	Jammu and Kashmir
Goa	Karnataka	Meghalaya	Tamil Nadu	West Bengal	Puducherry
					Andaman and Nicobar Islands

for more details of our branches, please visit Company's website
(Link: <https://www.shriramfinance.in/branch-locator/>)

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

The subsidiary company does not have any branch.

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

E. Names, Addresses & Occupation of the Directors :

Sr. No.	Full Name & Designation	Address	Occupation
1.	Mr. Jugal Kishore Mohapatra, Chairman, Independent Director (DIN 03190289)	Flat No. 101, Lova Villa, Plot No. 408, Saheed Nagar, Bhubaneswar - 751007	Retired Civil Servant (IAS)
2.	Mr. Umesh Revankar, Executive Vice Chairman (DIN 00141189)	1001, Simran CHS Ltd., Plot no. 9, 15th Road, Khar (West), Near Gabana HDFC Bank, Mumbai – 400052.	Service
3.	Mr. 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, Krishnaswamy Avenue, Mylapore Chennai – 600 004.	Professional
8.	Mrs. M. V. Bhanumathi Independent Director (DIN 10172983)	29A, Laxmi Estate, Verma Nagar, Azad Road, Near Chinal 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

Year Ended	Profit before provision for Tax	Profit after provision for tax	Equity Dividend Declared	
			Rate %	Amount
31.03.2023	8,184.89	5,979.34	350	1,311.31
31.03.2024	9,683.64	7,190.48	450	1,690.45
31.03.2025	12,606.02	9,761.00	495	1,861.52

Sr. No.	Language	Declaration
1	English	I confirm that the Company has explained and provided me the above information in the vernacular language and the same has been understood by me.
2	Tamil / தமிழ்	மேலே குறிப்பிட்டுள்ள தகவல்களை நிறுவனம் பிராந்திய மொழியில் எனக்கு தெளிவாக விளக்கி, வழங்கியுள்ளது என்றும், அதை நான் புரிந்துகொண்டேன் என்றும் உறுதியளிக்கிறேன்.
3	Marathi / मराठी	मी पुढीं करती की कंपनीने मला वरील माहिती स्थानिक भाषेत स्पष्ट केली आहे आणि प्रदान केली आहे आणि ती मला समजली आहे.
4	Hindi / हिंदी	मैं इस बात की पुष्टि करता हूँ की कंपनी ने मुझे उपरोक्त जानकारी मेरी स्थानीय भाषा में समझाई और प्रदान की है तथा इसे मैंने समझ लिया है।
5	Telugu / తెలుగు	ఘన పరిస్థితి సమాచారాన్ని కంపెనీ సైనిక భాషలో వివరించి అందించినది మరియు అది నాకు అర్థమైంది నేను ధృవీకరిస్తున్నాను.
6	Punjabi / ਪੰਜਾਬੀ	ਮੈ ਪੁਸ਼ਟੀ ਕਰਦਾ/ਕਰਦੀ ਹਾਂ ਕਿ ਕੰਪਨੀ ਨੇ ਮੈਨੂੰ ਉੱਪਰ ਦਿੱਤੀ ਜਾਣਕਾਰੀ ਸਥਾਨਕ ਭਾਸ਼ਾ ਵਿੱਚ ਸਮਝਾਈ ਅਤੇ ਦੱਸੀ ਗਈ ਹੈ ਅਤੇ ਮੈਨੂੰ ਪਤਾ ਲੱਗ ਗਿਆ ਹੈ।
7	Odiya / ଓଡ଼ିଆ	ମି ନିଶ୍ଚିତ କରୁଛି ଯେ କମ୍ପାନୀ ମୋତେ ଗ୍ରହଣୀୟ ଭାଷାରେ ଉପଗୋଷ୍ଠ ସୂଚନା ବର୍ଣ୍ଣନା 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		
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	(₹ in crores)
Particulars	As at March 31, 2025
a. In respect of Income tax demands where the Company has filed appeal before various authorities	104.10
b. VAT demand where the Company has filed appeal before various appellates	2.52
c. Service tax demands where the Company has filed appeal before various authorities	2,840.87
d. GST demand where company has filed appeals	37.66
e. Stamp duty demand raised by District Registrar office against which company has filed appeal	6.69
Total	2,991.84

(B) Commitments not provided for	(₹ in crores)
Particulars	As at March 31, 2025
a. Estimated amount of contracts remaining to be executed on capital account, net of advances	29.66
b. Commitments related to loans sanctioned but undrawn	218.85

I. (A) The amount which the Company can raise by way of deposits (1.5 times of Net Owned Funds) ₹ 70,689.63 crores
(B) The aggregate of public deposits held on 31.03.2025 ₹ 53,592.10 crores

J. The Company has no overdue deposits other than unclaimed deposits.

K. The Company hereby declares that:

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

By Order of the Board
For Shriram Finance Limited

Place: Bhubaneswar
Date: July 18, 2025
Jugal Kishore Mohapatra
CHAIRMAN
(DIN 03190289)

The above text of advertisement has been issued on the authority and in the name of the Board of Directors of the Company and has been approved by the Board of Directors at its meeting held on July 18, 2025 through video conferencing and a copy of same has been delivered to the Regional Office of the Department of Non-Banking Companies of the Reserve Bank of India, Chennai.

Sr. No.	Language	Declaration
8	Malayalam / മലയാളം	മേൽപ്പറഞ്ഞ വിവരങ്ങൾ കമ്പനി എന്റെ പ്രാദേശിക ഭാഷയിൽ എനിക്ക് വിശദീകരിച്ചു തന്നിട്ടുള്ളതും, എനിക്ക് അത് ബോധ്യപ്പെട്ടിട്ടുള്ളതാണെന്നും ഞാൻ ഇതിനാൽ സ്ഥിരീകരിക്കുന്നു.
9	Kannada / ಕನ್ನಡ	ಮೇಲಿನ ಮಾಹಿತಿಯನ್ನು ಕಂಪನಿಯ ನನಗೆ ಸ್ಪಷ್ಟವಾಗಿ ಭಾಷೆಯಲ್ಲಿ ವಿವರಿಸಿದ ಮತ್ತು ಒದಗಿಸಿದ ಮತ್ತು ಅದು ನನಗೆ ಅರ್ಥವಾಗಿದೆ ಎಂದು ನಾನು ದೃಢೀಕರಿಸುತ್ತೇನೆ.
10	Gujarati / ગુજરાતી	હું પુષ્ટિ કરું છું કે કંપનીએ મને ઉપરોક્ત માહિતી સ્થાનિક ભાષામાં સમજાવી અને પ્રદાન કરી છે અને હું તે સમજી ગયો છું.
11	Bengali / বাংলা	আমি নিশ্চিত করছি যে আপনার কোম্পানি আমাকে স্থানীয় ভাষায় উপরিউক্ত তথ্য ব্যাখ্যা করেছে এবং প্রদান করেছে এবং আমি তা ভালোভাবে বুঝতে পেরেছি।
12	Assamese / অসমীয়া	মই ইয়াৰদ্বাৰা কোম্পানীয়ে মোক ওপৰৰ তথ্যসমূহ স্থানীয় ভাষাত বুজাই দিয়াৰ লগতে প্রদান কৰিছে আৰু একাধিক কথা মাথো বুজি গৈছেও বুলি নিশ্চিত কৰিছোঁ।
13	Urdu / اُردُو	میں اس بات کی تصدیق کرتا ہوں کہ کمپنی نے مجھے مذکور بالا معلومات مقامی زبان میں بیان فرمایا ہے۔ میں اس بات کی اور یہ بات مجھے سمجھ میں آئی ہے۔