



## Shriram Transport Finance Company Ltd.

Regd. Office: 3rd Floor, Mookambika Complex, No. 4, Lady Desika Road, Mylapore, Chennai - 600 004, Tamil Nadu. Ph.: +91-44-24990356.

Admn Office: 101-105, Shiv Chambers, 1st Floor, 'B' Wing Sector-11, CBD Belapur, Navi Mumbai - 400 614. Ph.: +91-22-40957575. www.stfc.in



Fds rated  
"FAA+ /stable"  
by CRISIL.

### Application for Deposit

CRISIL rating indicates high degree of safety  
ICRA rating indicates high credit quality

Fds rated  
"MAA+ /stable"  
by ICRA.

#### INTEREST RATES-ON FRESH DEPOSITS / RENEWALS

Period (months)	Non cumulative Deposits			Cumulative Deposit	
	Quarterly % p.a	Half yearly % p.a	Yearly % p.a	Effective Yield % pa	Maturity value for Rs 25000
12	8.95	9.05	9.25	9.25	27313
24	9.41	9.52	9.75	10.23	30115
36	10.34	10.47	10.75	11.94	33955
48	10.34	10.47	10.75	12.60	37600
60	10.34	10.47	10.75	13.32	41650

Minimun deposit Rs. 25,000/- & above.

INDIA'S LARGEST ASSET- FINANCING NBFC\*  
Assets Under Management over Rs. 30,000 crs.



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Branch:  
TR No.:  
TR Date:  
Broker Name:  
Broker Code:  
Broker Channel:

Cheque/DD No. \_\_\_\_\_ Dated \_\_\_\_/\_\_\_\_/\_\_\_\_ Drawn on \_\_\_\_\_ of Rs. \_\_\_\_\_  
(Rupees \_\_\_\_\_) IF RENEWAL, Old Cert. No. \_\_\_\_\_ Maturity Date: \_\_\_\_/\_\_\_\_/\_\_\_\_  
Maturity Amount: Rs. \_\_\_\_\_ Renewal Amount: Rs. \_\_\_\_\_ Balance Amount (to be refunded): Rs. \_\_\_\_\_

**Please fill the information in BLOCK letters and Tick in appropriate places**

First Applicant Mr./ Ms. \_\_\_\_\_  
Mother's Maiden Name \_\_\_\_\_  
DOB \_\_\_\_/\_\_\_\_/\_\_\_\_ (Age Proof Required in case of Minor & Senior Citizen)  
Guardian's Name \_\_\_\_\_ (In case first applicant is a Minor)  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Pin: \_\_\_\_\_

**Existing Folio Number :**

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**Contact Details (Mandatory If E-Receipt is opted)**

Mobile No :

Email ID :

**Income-tax Permanent Account Number (PAN) :**

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**Category of the First Applicant :**

Member of public / Share holder / Director / Relative of Director

**Status of the First Applicant :**

HUF / Individual / Trust / Firms / Corporate / Senior Citizen / Minor

**Tax to be deducted :** Yes  No**15 H (for senior citizens) 15 G** Yes  No**Joint Holders:**

1) Mr. / Ms. \_\_\_\_\_

2) Mr. / Ms. \_\_\_\_\_

**Type of Receipt** Physical Receipt E-Receipt**Auto Renewal / Auto Refund (Mandatory If E-Receipt is opted)**

- Renew principle only on Maturity.  
 Renew principle and interest on Maturity.  
 Redeem on Maturity.

**Scheme**

Cumulative Deposit  
 Non-Cumulative Deposit

**Tenure (Months)**

12  24  36  
 48  60

**Interest Frequency (Only for Non-Cumulative)**

- Quarterly  Annually  
 Half-Yearly

Repayment to be made to: Sole / First Applicant  Anyone or Survivor/s  Former or Survivor

Mode of Interest Payment : Warrant  ECS  NEFT  DD

Savings  Current **Details of Bank Account (Sole/First Named Depositor)**

Account Number \_\_\_\_\_

9 Digit MICR Code \_\_\_\_\_

Bank \_\_\_\_\_

(as appearing on MICR cheque issued by bank)

Branch \_\_\_\_\_

IFSC Code: \_\_\_\_\_

**(Bank Account Details are Mandatory)****Know Your Customer Guidelines Documents:**

I enclose a copy of one of the following documents for KYC compliance.

1. Passport  2. PAN Card ( with address proof)   
3. Voters Identity card  4. Driving Licence

**Age Proof of Minor Applicant**

1. PAN card  2. Passport  3. SSLC Certificate   
4. LIC Policy  5. Health Insurance Policy   
6. Others (Specify)

**Nomination (Optional)**

Where the investment is in the name of a minor, the nomination should be signed by person lawfully entitled to act on behalf of the minor.

I/We hereby nominate the following person to receive the amount payable to me/us, on my/our death.

Nominee's Name \_\_\_\_\_ DOB \_\_\_\_\_ Guardian's Name \_\_\_\_\_

(To be Furnished in case the Nominee is a Minor)

Address of the Nominee/Guardian \_\_\_\_\_

Signature of Applicant (s) for nomination \_\_\_\_\_

Signature of Nominee (Optional)

Witnesses Signature Name &amp; Address

1

2

\_\_\_\_\_  
Sole / First Applicant    Second Applicant    Third Applicant

**DECLARATION :** I/We have read the terms and conditions of the company and accept that they are binding on me / us . We declare that the first named investor is the beneficial owner of this joint deposit and is to be treated as payee for the purpose of Income tax act 1961.

**VERIFICATION :** I/We have gone through the financials and other statements / particulars / representation 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.

Specimen Signatures: Individuals

Other Than Individuals

Sole / First Applicant

Name

Designation

Sign

Second Applicant

Third Applicant

Investors are strongly advised to have their accounts in joint names or use nomination

Interest Rates are Subject to Change and the Rate Applicable will be the Rate prevalent on the Date of Investment.

**(FOR USE BY THE PERSON TO WHOM THE DECLARATION IS FURNISHED)**

1. Name and address of the person responsible for paying interest on sums metioned in paragraph 1 of the declaration \_\_\_\_\_
2. Date on which the declaration was furnished by the declarant \_\_\_\_\_
3. Period for which interest is credited / paid \_\_\_\_\_
4. Amount of interest \_\_\_\_\_
5. Rate at which interest is credited / paid \_\_\_\_\_

Forwarded to the Chief Commissioner or Commissioner of Income-tax

Place: \_\_\_\_\_

Signature of the person responsible  
for paying interest on Desposits  
"interest other than interest on Deposits"

Date: \_\_\_\_\_

-----  
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Forwarded to the Chief Commissioner or Commissioner of Income-tax

Place: \_\_\_\_\_

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"interest other than interest on Deposits"

Date: \_\_\_\_\_

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Forwarded to the Chief Commissioner or Commissioner of Income-tax

Place: \_\_\_\_\_

Signature of the person responsible  
for paying interest on Desposits  
"interest other than interest on Deposits"

Date: \_\_\_\_\_

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FORM NO. 15G  
(See Rule 29C)

DECLARATION UNDER SUB-SECTIONS(1) AND (1A) OF SECTION 197A OF THE INCOME TAX ACT, 1961, TO BE MADE BY AN INDIVIDUAL OR A PERSON (NOT BEING A COMPANY OR A FIRM)  
CLAIMING CERTAIN RECEIPTS WITHOUT DEDUCTION OF TAX

I/We \_\_\_\_\_ son/daughter/wife of \_\_\_\_\_ resident of \_\_\_\_\_  
do hereby declare :

1. that the deposit/s particulars of which are given in item 7, stand in my/our name and beneficially belong to me/us, and the interest in respect of such deposit/s are not includible in the total income of any other person under sections 60 to 64 of the Income Tax Act, 1961;
2. that my/our present occupation is \_\_\_\_\_
3. that the tax on my/our estimated total income including the interest on deposit/s, referred to in item 7 computed in accordance with the provisions of the Income-tax Act, 1961, for the previous year ending on \_\_\_\_\_ relevant to the assessment year \_\_\_\_\_ will be Nil;
4. that my/our income from interest on deposit/s interest other than "interest on deposit/s"/amounts referred to in clause (a) of sub-section (2) of section 80CCA or the aggregate of such incomes, computed in accordance with the provisions of the Income-tax Act, 1961, for the previous year ending on 31.3. \_\_\_\_\_ relevant to the assessment year 20 \_\_\_\_ 20 \_\_\_\_ will not exceed the maximum amount which is not chargeable to income-tax;
5. that I/We have not been assessed to Income-tax at any time in the past but I/We fall within the jurisdiction of the Chief Commissioner or Commissioner of Income tax \_\_\_\_\_  
OR  
that I was / We were last assessed to Income-tax for the assessment year \_\_\_\_\_ by the Assessing Officer \_\_\_\_\_ Circle/Ward/District and the permanent account number allotted to me/us is \_\_\_\_\_.
6. that I am / am not resident in India within the meaning of section 6 of the Income-tax Act, 1961;
7. Particulars of deposit/s referred to in Para 1 above in respect of which the declaration is being made, are as under:

Description of deposit/s	Number of deposit/s	Date(s) of deposit/s	Amount of deposit/s	Date(s) on which the deposit/s were made by the declarant

VERIFICATION

I/We \_\_\_\_\_ do hereby declare that to the best of my / our knowledge and belief what is stated above is correct, complete and is truly stated.

Signature of declarant

Verified today, the \_\_\_\_\_ day of \_\_\_\_\_  
Place \_\_\_\_\_

Signature of declarant

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5. that I/We have not been assessed to Income-tax at any time in the past but I/We fall within the jurisdiction of the Chief Commissioner or Commissioner of Income tax \_\_\_\_\_  
OR  
that I was / We were last assessed to Income-tax for the assessment year \_\_\_\_\_ by the Assessing Officer \_\_\_\_\_ Circle/Ward/District and the permanent account number allotted to me/us is \_\_\_\_\_.
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Signature of declarant

Verified today, the \_\_\_\_\_ day of \_\_\_\_\_  
Place \_\_\_\_\_

Signature of declarant

## TERMS AND CONDITIONS GOVERNING ACCEPTANCE OF DEPOSITS

- 1) Fixed/Cumulative Deposits are accepted in multiples of Rs.1,000/- subject to a minimum amount of Rs.25,000/- per deposit account.
- 2) Interest payment will be made only through National Electronic Clearing Service (NECS) / National Electronic Fund Transfer (NEFT) where ever such facility is available and Interest payment will be sent through 'At par' post-dated interest warrants for depositors in other places.
- 3) To comply with "Know Your Customer" guidelines for NBFCs prescribed by the Reserve Bank of India. New depositors should provide a copy of any one of the following documents (which contains the photograph of the concerned first depositor) for identification and proof of residential address.
  - (i) Passport (ii) Pan Card with address proof (iii) Voters Identity Card (iv) Driving Licence. In case the address mentioned in the above documents differs from the present address, a copy of any one of the following documents should be furnished for proof of residential address.
  - (i) Telephone bill (ii) Bank a/c statement (iii) Letter from any recognized public authority (iv) Electricity bill (v) Letter from employer (vi) Ration card.

The above requirement will also be applicable for any existing first named depositor who has still not complied with the above requirement. In the absence of the above, the Company will not be able to process the application for deposit / renewal.
- 4) 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 communications will be addressed to the first depositor. All cheques/ warrants for interest payment and repayment of deposits will be drawn in favour of the first depositor.
- 5) 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. However, tax will not be deducted, if declaration in the prescribed form is furnished to the Company in respect of each financial year.
- 6) The Company reserves the right to allow, at its absolute discretion, withdrawal of deposit before maturity. Where a deposit is so allowed to be prematurely withdrawn the relative deposit receipt must be discharged by both/ all the depositors in case of A or S(s) deposit and by the first named depositor in case of F or S(s) deposit.
- 7) As per the directions of Reserve Bank of India currently in force:
  1. No deposit shall be repaid before the expiry of three months from the date of its acceptance:
  2. The Company may, at its sole discretion or at the request of the depositor as the case may be, repay a public deposit after three months from the date of its acceptance, but before its maturity (including premature repayment in the case of death of the depositor), in which case, the Company shall pay interest at the following rates:;

(a) After 3 months but before 6 months from the date of deposit	No Interest
(b) After 6 months from the date of deposit but before the date of maturity	The interest payable shall be 2 percent lower than the interest rate applicable to a public deposit for the period for which the public deposit has run or if no rate has been specified for that period, then 3 percent lower than the minimum rate at which public deposits are accepted by the Company.
- 8) The brokerage is paid up front for the entire period of the deposit to our authorised agent. In case of premature withdrawal the brokerage is payable for the period completed and excess brokerage paid will be recovered from the deposit amount.
- 9) The Company shall not grant any loan against a public deposit or make premature repayment of a deposit within the period of three months (lock-in period) from the date of its acceptance. Provided that in the event of death of a depositor, the Company shall repay the deposit prematurely, even within the lock-in period, to the surviving depositor/s in the case of joint holding with survivor clause, or to the nominee or the legal heir/s of the deceased depositor, on the request of the surviving depositor/s/nominee/legal heir, and only against submission of proof of death, to the satisfaction of the Company.
- 10) The Deposit Receipts duly discharged on a revenue stamp of one rupee must be surrendered to the Company for repayment. Redemption payment will be made only by National Electronic Clearing Service (NECS) / National Electronic Fund Transfer (NEFT) where ever such facility is available and by crossed Account Payee draft / cheque for depositors in other places. In the case of deposit with 'Former or Survivor' clause, the discharge has to be made by the first named depositor only. However, in the case of deposit with Anyone or Survivor clause, any depositor can give the discharge.
- 11) The Company shall intimate the details of maturity of the deposit to the depositor at least two months before the date of maturity of the deposit.
- 12) The company has created floating charge on its Statutory Liquid Assets in favour of Trustees representing Public Deposit Holders of the Company as per Reserve Bank of India's Directions.
- 13) The Company may grant loan up to 75 % of the amount of deposit to the depositor after the expiry of three months from the date of deposit at rate of interest two percent points above the interest rate payable on the deposit.
- 14) Renewal of deposit with loan outstanding is not permissible. Maturity Payment after adjustment of loan principal and loan interest will be made on maturity, if Renewal instructions for the balance amount are not received within one week in advance of the maturity.
- 15) In case of non-repayment of the deposit or part thereof in accordance with the terms and conditions of such deposit, the depositor may approach the Southern Region Bench of Company Law Board, Corporate Bhawan (UTI Building), 3rd Floor, No.29 Rajaji Salai, Chennai-600 001. Ph: 044-25262793.
- 16) Any deposit together with interest accrued thereon which remains unclaimed for a period of seven years from the date it becomes due for payment will be transferred to "The Investor Education and Protection Fund" established by the Central Government under section 205C(1) of the Companies Act, 1956.
- 17) Deposits can be renewed from the date of maturity only if renewal instructions along with deposit receipts are received within 6 months from the date of maturity. In such cases the rate prevailing on the date of maturity will be applicable. Otherwise the same will be renewed prospectively and in such cases interest ceases on maturity
- 18) Interest will cease on maturity date if deposit is withdrawn after the maturity date.
- 19) The depositor and/or the depositors, where deposits are made by more than one person jointly may, at any time, nominate a person to whom his/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 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.
- 20) The financial position of the Company as disclosed and the representations made in the application form are true and correct. The Company and its Board of Directors are responsible for the correctness and veracity thereof.
- 21) The financial activities of the Company are regulated by the Reserve Bank of India. It must, however, be distinctly understood that Reserve Bank of India does not undertake any responsibility for the financial soundness of the Company or for the correctness of any of the statements or representations made or opinions expressed by the Company and for repayment of deposits/discharge of liabilities by the Company.
- 22) In case of any deficiency of the Company in servicing its deposit, 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 Forum for relief.
- 23) Total amount of exposure (aggregate dues) from facilities, both fund and non-fund based, extended to, and the aggregate dues from companies in the same group or other entities or business ventures in which the directors and /or the Company are holding substantial interest as on 31/03/2012 is 71,232.52 lacs.
- 24) Credit Rating – CRISIL Limited 'FAA+/Stable' & ICRA 'MAA+/Stable'.
- 25) The deposits solicited by the Company are not insured.
- 26) The Company is having a valid Certificate of Registration No.07-00459 dated 17/04/2007 issued by the Reserve Bank of India under Section 45 IA of the Reserve Bank of India Act, 1934. However the Reserve Bank of India does not accept any responsibility or guarantee about the present position as to 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.
- 27) Deposits accepted are subject to the directions issued by the Reserve Bank of India under Non Banking Financial Companies Acceptance of Deposits (Reserve Bank) Directions, 1998 as amended from time to time.
- 28) The Company reserves the right to reject any application for deposit or for renewal without assigning any reason therefore.
- 29) Application for fixed/cumulative deposit should be made only on the forms prescribed by the Company.
- 30) In the event of demise of the first joint depositor, on production of death certificate, the Survivor/s will be recognised as the sole/ joint depositor/s, as the case may be, for all purposes and all correspondences. Payment of interest and repayment of deposit will be made to the Survivor/s. The Company shall be discharged from all liabilities by transferring the deposits absolutely in favour of the Survivor/s.
- 31) In the event of the loss of Deposit Receipt/Interest Warrant, the Company may at its discretion issue a duplicate receipt, interest warrants upon receiving an indemnity bond from the depositor(s) in the form prescribed by the Company. All expenses in this connection will be borne by the Depositor(s).
- 32) Deposit receipts issued by the Company are not transferable.
- 33) The Company will not recognise any lien, charge or other encumbrance on the deposit.
- 34) Depositors are requested to intimate any change of address and instructions regarding interest remittance to reach the Company at least 30 days before the next interest payment is due.
- 35) All correspondence with regard to deposits should be addressed to Company's Registered Office/ Administrative Office / Branch(es).
- 36) The acceptance, renewal and repayment of deposits and interest payment are subject to the terms and conditions of the Company and the directions of the Reserve Bank of India in force from time to time and are subject to jurisdiction of Chennai only.
- 37) Deposits from Non-resident Indians are accepted on non-repatriation basis provided that the amount deposited with the company does not represent inward remittances or transfer from NRE/FCNR (B) accounts into the NRO Account. A declaration as above from the depositor and other documents have to be produced to the company each time a deposit is made, together with the application for the deposit
- 37) Deposits by HUF will be accepted subject to production of necessary documents as required under the procedure laid down by the Company.
- 38) The Maturity Value payable in case of cumulative deposits will vary where tax is deducted at source.
- 39) The maturity value for Cumulative Deposits is rounded off to nearest rupee.
- 40) In case of Change of Address of the depositor/s, residential address proof needs to be furnished.
- 41) Payment of interest / repayment of deposit falling due on a Sunday or a bank holiday or any day when the company's head office is not working due to holiday or otherwise will be made on the next working day.
- 42) Subject to the Non-Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 1998 and other applicable laws, the Company reserves the right to alter or amend without notice any or all of the terms and conditions stipulated above without assigning any reason thereof.

