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## Shriram Transport Finance Company Ltd.

Regd. Office: 123, Angappa Naicken Street, Chennai - 600 001. Ph.: 25341431  
Admn. Office: 101-105, Shiv Chambers, 1st Floor, 'B' Wing, Sector-11, CBD Belapur,  
Navi Mumbai - 400 614. Ph.: +91-22-40957575



# SHRIRAM UNNATI FIXED DEPOSITS

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.

### Schemes

PERIOD	FIXED			CUMULATIVE YIELD % (p.a.)	MATURITY VALUE FOR RS. 25000
	Yearly % (p.a.)	Half Yearly % (p.a.)	Quarterly % (p.a.)		
1 Year	8.75	8.57	8.48	8.75	27188.00
2 Years	9.50	9.28	9.18	9.95	29975.00
3 Years	10.00	9.76	9.65	11.03	33273.00
4 Years	10.00	9.76	9.65	11.60	36600.00
5 Years	10.00	9.76	9.65	12.21	40263.00

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

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

## TERMS AND CONDITIONS GOVERNING ACCEPTANCE OF DEPOSITS

- Fixed/Cumulative Deposits are accepted in multiples of Rs. 1,000/- subject to a minimum amount of Rs. 25,000/-per deposit account.
- Interest payments through post dated interest warrants. Interest payments also made, by way of National Electronic Clearing Service (NECS) / National Electronic Fund Transfer (NEFT) at the option of the deposit holder/s.
- **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.**
- 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.
- 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.
- 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.
- 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 deposit.
  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:
 

<ol style="list-style-type: none"> <li>a) After 3 months but before 6 months from the date of deposit</li> <li>b) After 6 months from the date of deposit but before the date of maturity</li> </ol>	} <ul style="list-style-type: none"> <li>No Interest</li> <li>The Interest payable shall be 2% 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 per cent lower than the minimum rate at which public deposits are accepted by the Company.</li> </ul>
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- 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.
- The deposit Receipts duly discharged on a revenue stamp of one rupee must be surrendered to the Company for repayment. Amount will be paid by crossed Account Payee draft/ cheque. 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.
- 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.
- 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.
- The Company may grant a 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 percentage point above the interest rate payable on the deposit.
- 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.
- All deposit accounts standing to the credit of sole/first named depositor in the same capacity shall be clubbed and treated as one deposit account for the purpose of premature repayment.
- In case of non-repayment of the deposit or part thereof in accordance with the terms and conditions of such deposit, the Company Law Board (CLB) may on an application from the depositor approach the Southern Region Bench of Company Law Board, Shastri Bhavan A Wing, V Floor, Block 8, No.26 Haddows Road, Chennai 600 006.
- 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.
- Deposits can be renewed on maturity date subject to the terms and conditions in force at that time.
- 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/their 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.
- 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.
- 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.
- 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.
- 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 31/03/2010 is 220.05 lacs.
- Credit Rating – CRISIL Limited FAA+/Stable & ICRA MAA+/Stable
- The deposits solicited by the Company are not insured.
- 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.
- 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.
- The Company reserves the right to reject any application for deposit or for renewal without assigning any reason therefore.
- Application for fixed/cumulative deposit should be made only on the forms prescribed by the Company.
- 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.
- 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).
- Deposit receipts issued by the Company are not transferable.
- The Company will not recognise any lien, charge or other encumbrance on the deposit.
- 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.
- All correspondence with regard to deposits should be addressed to Company's Registered Office/ Administrative Office/ Branch(es).
- 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.
- The Scheme is not open for Non – Resident Indians and Foreign Nationals.
- Deposits by HUF will be accepted subject to production of necessary documents as required under the procedure laid down by the Company.
- The Maturity Value payable in case of cumulative deposits will vary where tax is deducted at source.
- The maturity value for Cumulative Deposits is rounded off to nearest rupee.
- In case of Change of Address of the depositor/s, residential address proof needs to be furnished.
- 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.
- 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.



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# Shriram Transport Finance Company Limited

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Admin Office: 101-105, Shiv Chambers, 1st Floor, 'B' Wing, Sector -11,

CBD Belapur, Navi Mumbai -400 614. Ph : +91-22-40957575

Branch:

TR No.

TR Date:

Broker Name: JM Financial Services Pvt Ltd

Broker Code: DEBMUM009

Broker Channel:

Cheque/DD No. \_\_\_\_\_ Dated \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Drawn on \_\_\_\_\_ of Rs. \_\_\_\_\_

(Rupees \_\_\_\_\_) IF CONVERSION 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

Name: Mr./ Ms. \_\_\_\_\_

Mother's Maiden Name \_\_\_\_\_

DOB \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Guardian's Name\* \_\_\_\_\_

(\*To be furnished in case first applicant is a Minor)

Address: \_\_\_\_\_

\_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Pin: \_\_\_\_\_

Existing Folio Number:

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Contact Details

Mobile No.:

Email ID:

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

Joint Holders:

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

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

Income-Tax Permanent Account Number (PAN):

--	--	--	--	--	--	--	--	--	--	--	--

Tax to be deducted:

 Yes No

15 H (for Senior Citizens) / 15 G

 Yes No

SCHEME

Cumulative Deposit

Fixed Deposit

TENURE (Months)

12

24

36

48

60

INTEREST FREQUENCY (Only for Fixed Deposit)

Quarterly

Half-Yearly

Annually

Repayment to be made to:

Sole / First Applicant

Anyone or Survivor/s

Former or Survivor

Mode of Interest Payment:

Warrant

ECS

NEFT

DD

Details of Bank Account (Sole/First Named Depositor)

Savings

Current

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

9 Digit MICR Code

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Bank \_\_\_\_\_

(as appearing on MICR cheque issued by bank)

Branch \_\_\_\_\_

IFSC Code:

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(Bank details if given will be incorporated in the interest/refund warrant as a safety against fraudulent encashment.)

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 & 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

Second Applicant

Third Applicant

Name

Designation

Sign.

To comply with "Know your customer" guidelines for NBFC's prescribed by The Reserve Bank of India, new depositors should provide a copy of anyone of the following documents (which contains the photograph of the concerned first depositor) for identification and proof of residential address(1) Passport (2) PAN with address proof (3) Voters Identity Card (4) Driving Licence. **Incase the address mentioned in above documents differs from the present address a copy of anyone of the following documents should be furnished for proof of residential address.** (1) Telephone Bill (2) Bank A/C Statement (3) Letter from any recognized public authority (4) Electricity Bill (5) Letter from employer (6) 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.

**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.**



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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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 \_\_\_\_\_.
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Signature of declarant

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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 \_\_\_\_\_.
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:

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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

**PARTICULARS REQUIRED TO BE SPECIFIED AS PER NON-BANKING FINANCIAL COMPANIES & MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISEMENT) RULES, 1977:**

A. Name of the Company: **SHRIRAM TRANSPORT FINANCE COMPANY LIMITED**

B. Date of Incorporation of the Company: **30th June 1979**

C. Business carried on by the Company: **Asset Finance Company-Deposit Taking, with details of branches (Commercial Vehicle Financing and allied activities)**

**BRANCHES:**

ADILABAD, ADONI, AGARTALA, AGRA, AHMEDABAD, AHMEDNAGAR, AJMER, AKOLA, ALAPPUZHA, ALIGARH, ALLAHABAD, ALWAR, AMALAPURAM, AMBICAPUR, AMRAVATI, AMRAVATI-I, AMRELI, AMRITSAR, ANAKAPALLI, ANAND, ANANTAPUR-I&II, ANCHAL, ANGAMALY, ANGUL, ARAKONAM, ARANI, ARANTHANGI, ARIVALUR, ASANSOL, ATTUR, AURANGABAD, AZAPUR, BACHELI, BAGALKOT, BALACHATT, BALASORE, BANGALORE, BANGALORE K.H. ROAD, BANKURA, BARAMATI, BARASAT, BARDOLI, BAREILLY, BARMER, BARODA, BASAVAKALYAN, BATLAKUNDU, BEED, BEGUSARAI, BEHRAICH, BELAPUR, BELGAUM, BELLARY-I&II, BHERAMPUR, BETUL, BHADRAC, BHAGALPUR, BHARATPUR, BHARUCH, BHATINDA, BHAVANIPURAM, BHAVNAGAR, BHILAI-I&II, BHILWARA, BHIMAVARAM, BHIWANDI, BHOPAL, BHUBANESWAR-I&II, BHUJ, BIDAR, BIJAPUR, BIJORE, BIKANER, BILASPUR-I&II, BIRBHUM, BOISAR, BOKARO, BUNDI, BONGAIGON, BURDWAN, BURHANPUR, CALCUTT CENTRAL, CALICUT, CHAKAN, CHAMARAJNAGAR, CHANDAN NAGAR, CHANDIGARH, CHANDIKHOL, CHANDRAPUR, CHANNAPATNA, CHANNARAYAPATNA, CHATTARPUR, CHEMBUR, CHENGAPATTU, CHICKBALLAPUR, CHIDAMBARAM, CHIKKAMANGALORE, CHIKKODI, CHINCHWAD, CHINDWARA, CHIPLUN, CHITRADURGA, CHITTORE, CHITTORGARH, COIMBATORE, COOCHBEHAR, CUDDALORE, CUDDAPAH-I&II, CUMBUM, CUTTACK, DABA GARDENS, DAHISAR, DAHOD, DAVANGERE, DEEPIKA, DEHRADUN, DEWAS, DHAMTARI, DHANBAD, DHARMAPURI, DHARWAD, DHULIA, DINDIGUL, DURGAPUR, ELURU, ERNAKULAM-I&II NEW & OLD, ERODE, ETAWAH, FAIZABAD, FARIDABAD, FARRUKHABAD, FATHEPUR, GADAG, GADWAL, GAJUWAKA, GANDHIDHAM, GANGANAGAR, GAYA, GHAZIABAD, GOA/PANAJIM, GOBICHTTIPALAYAM, GODHARA, GODHAVARIKHANI, GOINDA, GORAKHPUR, GUDIWADA, GUDUR, GULBARGA, GUMMIDIPPOONDI, GUNA, GUNTUR, GURGAON-I (SOHANA), GUWAHATI-I&II, GWALIOR, HALDWARI, HANMANA, HASSAN, HAVERI, HAZARIBAGH, HIMAYATHNAGAR, HIMMATNAGAR, HINDUPUR, HISSAR, HOOGHLY, HOSPET, HOSUR-I&II, HUBLI, IKAL, INDIRA NAGAR II, INDORE-I&II, ITCHAPURAM, J P NAGAR, JABALPUR, JABALPUR-I, JAGDAMBA, JAGDALPUR, JAIPUR, JAIPUR LAJPAT MARG, JAISALMER, JAIPUR, JALANDHAR, JALGAON, JALNA, JAMKHAMHALIA, JAMMU, JAMNAGAR, JAMSHEDPUR, JANAKPURI, JANJGIR, JHALAWAR, JHARSUGUDA, JHUNJHUNU, JODHPUR, JORHAT, JUNAGADH, JYEPURE, KADAPA, KAITHAL, KAKINADA-I,II&III,IV, KALLAKURICHI, KALYAN, KAMAREDDY, KANCHANGADH, KANCHIPURAM, KANKAWALI, KANNUR, KANPUR, KARAD, KARAIKUDI, KARIM NAGAR, KARNAL, KAROL BAGH, KARUR, KASARGOD, KATHUA, KATNI, KATTAPPANA, KATTEDAN, KAWARDHA, KAYAMKULAM, KEONJHAR, KHAMGAON, KHAMMAM, KHARGAPUR, KODADA, KOLAR-I&II, KOLHAPUR, KOLKATA SOUTH, KOMPALLY, KOPPAL, KORBA, KOTA, KOTHAGUDAM, KOTPUTLI, KOTTAYAM, KRISHNANAGAR, KRISHNANAGAR, KUKATPALLY, KULLU, KUMBakonam, KUMTA, KUNDAPUR, KUNNAMKULAM, KURNOOL-I&II, L B NAGAR, LAKHIMPUR, LATUR, LUCKNOW, LUDHIANA, MACHILIPATNAM, MADANAPALLI, MADHURAWADA, MADIKERI, MADIWALA-I&II, MADRAS MAIN BRANCH, MADURAI-I&II, MALDA, MALEGAON, MANCHERIAL, MANDAPETA, MANDI, MANGALORE NEW & OLD, MANJERI, MARATHALI, MARGAO, MARKAPURAM, MARTHANDAM, MASJID, MAYILADITHURAI, MEERPOB NAGAR, MEHSANA, MELUR, METTUPALAYAM, METTUR, MIRYALAGUDA, MOGA, MORADABAD, MORBI, MORENA, MUDIBIDRI, MUZZAFFARPUR, MYLAPORE, MYSORE-I&II, NADIAD, NAGERCOIL, NAGOLE, NAGOUR, NAGPUR, NAMAKKAL, NANDED, NANDIGAMA, NANDURBAR, NANDYAL-I&II, NARSIPATNAM, NASHIK, NASHIK ROAD, NAVSARI, NEEMUCH, NELLORE-I&II, NERUL, NIZAMABAD, ONGOLE, OOTY, OSMANABAD, OTTANCHATRAM, PADI, PALANI, PALANPUR, PALAYAMKOTTAI, PALGHAT, PALIA, PANDARPUR, PANVEL, PARAMAKUDI, PARAVATHIPURAM, PARBHANI, PARRYS, PATAN, PATHANAMTHITTA, PATHANKOT, PATNA, PATTUKOTAI, PIDUGURALLA, POLLACHI, PONDICHERRY, PORBANDER, PRODDATUR-I&II, PUDUKOTTAI, PUNE, PURI, PUTTUR, QUILON, RAI BAREILLY, RAICHUR, RAIGARH, RAIPUR, RAJAHMUNDERY-I,II&IV, RAJAPALAYAM, RAJKOT, RAJNANDGAON, RAJPBILA, RAJSAMAND, RANCHI, RANIPET, RATLAM, RATNAGIRI, RAYGADA, RENUKOOT, REWA, ROHA, ROHTAK, ROURKELA, SADULPUR, SAGAR, SAHIBABAD, SAKINAKA, SALEM, SALUR, SAMBALPUR, SANDUR, SANGAGIRI, SANGAMNER, SANGLI, SARAIPALLI, SATARA, SATNA, SECUNDERABAD, SENDHWA, SHAHAPUR, SHAHDOL, SHAHJAHANPUR, SHIMLA, SHIMOGA-I,II&III, SHIVPURI, SHRINAGAR, SHRIRAMPUR, SIKAR, SILIGURI, SILVASSA, SINDHANUR, SINGARAYAKONDA, SIROHI, SIVAKASI, SOLAPUR, SOUTH DELHI, SRIGANGANAGAR, SRIKAKULAM, SULTANPUR, SULTHAN BATHERY, SULLUR, SURAT, SURENDRANAGAR, SWAMINOHOPUR, T D ASARAHALLI, TADEPALLIGUDEM, TADIPATRI, TAMBARAM, TANJAVUR, TENALI, TENKASI, TEZPUR, THALASSERY, THANE, THENI, THIRUCHENGODE, THIRUPATHUR, THIRUVALLUR, TINDIVANAM, TINSUKHIA, TIRUCHENDUR, TIRUNELVELI, TIRUPATHI, TIRUPUR, TIRUR, TIRUVANAMALAI, TIRUVARUR, TIRUVOTRIYUR, TRICHUR, TRICHY, TRIVENDRAM, TUMKUR-I&II, TUTICORIN, UDAIPUR, UDHAMPUR, UDUPI, UJJAIN, ULHASNAGAR, UNA, VAPI, VARANASI, VASAI, VASHI, VATAKARA, VELLORE, VIJAYAWADA-I&II, VILLUPURAM, VIRUDHACHALAM, VIRUDHUNAGER, VISAKAPATNAM, VIZIANAGARAM WADA, WADI, WADKHAL, WAIDHAN, WARANGAL-I&II, WARDHA, VARDAHMAN NAGAR, WASHIM

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

(Rs. In lakhs)

Year Ended	Profit before provision for Tax	Profit after provision for tax	Equity Dividend Declared	
			Rate %	Amount.*
31.03.08	60,583.30	38,982.65	50	12,045.36
31.03.09	92,063.11	61,240.21	50	11,917.17
31.03.10	132,459.12	87,311.74	60	15,877.26

\*The dividend amount is inclusive of dividend distribution tax.

H. Summarised Financial Position of the Company as appearing in two latest Audited Balance Sheets.

(Rs. in lakhs)

Liabilities	As at 31.03.10	As at 31.03.09
Share Capital	22,554.18	20,353.56
Stock Option outstanding	757.02	2,138.90
Optionally Convertible Warrants	-	2,400.00
Share application money pending allotment	5.22	13.80
Reserves & Surplus	360,922.10	206,757.34
Secured Loans	1,517,248.07	1,677,459.31
Unsecured Loans	328,742.89	334,671.85
Current Liabilities & Provisions	467,413.93	255,178.47
<b>TOTAL</b>	<b>2,697,643.41</b>	<b>2,498,973.23</b>

(Rs. in lakhs)

Assets	As at 31.03.10	As at 31.03.09
Fixed Assets (Net Block)	4,644.51	13,426.57
Investments	185,601.67	65,476.33
Deferred tax Assets (net)	7,472.13	2,639.48
Current Assets, Loans and Advances	2,496,216.41	2,417,430.85
Miscellaneous Expenditure	3,708.69	-
<b>TOTAL</b>	<b>2,697,643.41</b>	<b>2,498,973.23</b>

Note: Brief particulars of Contingent Liabilities (Rs in Lacs)

- Disputed income tax/interest tax demand contested in appeals 157.26  
(Paid under protest Rs. 29.66 lacs)
  - Demand in respect of Service tax (Paid under protest Rs.15.00 lacs) 315.00
  - Disputed sales tax demand (Paid by the Company Rs. 63.92 lacs) 412.33
- The amount which the Company can raise by way of deposits (4 times of Net Owned Funds) Rs. 1,413,052.00 Lacs  
(B) The aggregate of deposits held on 31.03.10 Rs. 11,540.16 Lacs
  - The Company has no overdue deposits other than unclaimed deposits.
  - 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; and
    - 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 deposit or interest thereon.

By Order of the Board

For Shriram Transport Finance Company Limited

D. Brief Particulars of the Management of the Company : The Company is managed by its Managing Director under the supervision of the Board.

E. Names, Addresses & Occupation of the Directors

Sr. No.	Full Name & Designation	Address	Occupation
1.	MR. ARUN DUGGAL	A-4, 3rd Floor, West End, New Delhi - 110 021	Chairman
2	MR. R. SRIDHAR	Bungalow No.33, Attur Park CHS V N Purav Marg, Chembur, Mumbai-71	Managing Director
3	MR. M. S. VE RMA	A-55, Belvedere Park, DLF City, Phase-III, Gurgaon - 122 002, Haryana.	Director
4	MR. S. M. BAFNA	22, Gobind Mahal, 86-B, Marine Drive, Mumbai-400 020.	Director
5	MR. M. M. CHITALE	Bldg. No. 4, Block No. 43, Vishnu Prasad Society, Next to Parle Biscuit Factory, Vile Parle (East), Mumbai - 400 057.	Director
6	MR. ADIT JAIN	Kachnar House, F-63, Radhe Mohan Drive, Gadaipur, Bund Road, Chhattarpur, Mehrauli, New Delhi 110 030.	Director
7	MR. S. LAKSHMINARAYANAN	33, Paschim Marg, First Floor, Vasant Vihar, New-Delhi-110057	Director
8	MR. PUNEET BHATIA	LGG 123, Laburnum Complex, Sushant Lok -1 Gurgaon 122 002	Director (Nominee of Newbridge India Investments II Limited)
9	MR. RANVIR DEWAN	41 Ewe Boon Road, # 11-41 Crystal Tower, Singapore-259335	Director (Nominee of Newbridge India Investments II Limited)
10	MR. S. VENKATKRISHNAN I A & S (Retd.)	34, Oliver Road, Mylapore, Chennai 600 004, Tamilnadu	Director

Place : Chennai

Date: 15.06.2010

**Arun Duggal**

**CHAIRMAN**

**HOW TO APPLY**

- Please fill in the attached application form in Block Letters, Tick (✓) Box wherever applicable.
- All cheques / DD should be 'A/c payee' drawn on **SHRIRAM TRANSPORT FINANCE COMPANY LIMITED** and to be deposited in '**AXIS CMS ACCOUNT NO. STFCDEB 230010200011635**'.
- A copy of Deposit slip along with deposit form & KYC documents should be sent to the local branch of authorised broker or to:

The Manager (Deposit), Shriram Value Service, Office No. 1-7, Aggarwal Trade Centre, 1st Floor, "A" Wing, Sector-11, CBD Belapur, Navi Mumbai - 400 614. Ph. 022-41574545

All communications with regard to deposits should be addressed to The Manager (Deposit), Shriram Value Service, Office No. 1-7, Aggarwal Trade Centre, 1st Floor, "A" Wing, Sector-11, CBD Belapur, Navi Mumbai -400 614. Ph. 022-41574545