

# **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 Parć, Gen 4/1, TTC,

Thane Belapur Road, Ghansoli, Navi Mumbai 400710. Ph: 022 4095 7575



# XED DEPOSIT

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

Deposits do not qualify as eligible investment for charitable Institutions registered under section 12A of the Income Tax Act.



# Application for Deposit

ICRA rating indicates high degree of safety India Ratings and Research rating indicates high degree of safety

IND AA+/Stable

## INTEREST RATES ON FRESH DEPOSITS/RENEWALS UPTO Rs. 10 CRORE (w.e.f. 05th August 2025)\*@

	Cumulative	Non-Cumulative				
Period (In (months)	At Maturity % p.a.	Monthly % p.a.	Quarterly % p.a.	Half yearly % p.a.	Yearly % p.a.	
12	7.00	6.79	6.82	6.88	7.00	
18-23	7.15	6.93	6.97	7.03	7.15	
24-35	7.25	7.02	7.06	7.12	7.25	
36-60	7.60	7.35	7.39	7.46	7.60	

<sup>\*</sup>Interest rates are rounded off to two decimal places.

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.

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

## 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:

NTREES!
Interest sate is fixed for the entire period of deposal, interest will be payable on the deposal from (i) the date of receipt of lands by the company in case of payment made by ordine remittance such as National Electronic Fund Transfer (NET) Real Time Gross Settlement (FICS) INPS / Net benefating Payment gateway Payment aggregator lawy other online mode, (ii) the date of realisation of the amount by the company in case of payment made by the payable form and dark any other command and any other made and the payment and the set of the company in case of payment made by the payable form of the effective date of deposal value of the command and any other made of the amount by the amount of the command and any other made of the command and any other payment and any other payment of the command and any other payment of the command and any other payment any other payment any other payment and any ot

If the Deposit is made / processed within a period of one month prior to the interest payout date, the in broken period est for the part period will be paid on the

o. Ib le for Non-Cumulative Deposit will be made only through National Electronic Fund transfer (NEFT) as per the below given schedule

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

## IDENTIFICATION OF DEPOSITORS

EXERT RE-INTERFUL DEPUBLICATION:
To comply with "Know You Customer" guidelines for NBFCs prescribed by the Reserve Bank of India, applicant(s) should provide a self-atile NFC documents (a thich contains the photograph of the concerned depositor(s) can be submitted for identification and pool of residential door NFC documents for photograph of the concerned depositor(s) can be submitted for identification and pool of residential door NFC documents for publication (s). The concerned is not provided as a self-atile door not not concerned to the co

Permanent.Account.Number(PAN) mandatory or Form No. 60 (if transaction amount is <= Rs.49,9994-)

1D & Address Proof (if CKYC number is available, then same is not required provided name and address v (ABEd documents (OVD))

card issued by NREGA duly signed by an officer of the State Government

Apdraise Cod

Letter issued by the National Population Register containing details of name and address,

seturated CVVV does not have current address meeting and on application from the any of the below listed documents to be treated as deemed OVD for limited purpor

mental before the contract of the contract address meeting of the contract address.

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Registration certificate

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may be required to collectively establish the legal existence of such an entity/juridical person. om NON RESIDENT INDIANS(NRIJ/PERSON OF INDIAN ORIGINS(PIO)/OVERSEAS CITIZEN OF INDIA(OCI)

PRAN—Self Attasted Signed personalised cance led cheque leaf, in case of minor—cheque leaf should be of minor Date of brith proof, if minor Application form duly filled and signed. In case of minor, it should be signed by guardian. Personal

Application from dulf-life and special, house of minor, it should be signed by quantien.
Pleasport
Visid Visit Visit Visit Visit Visit Problems permit / PDOCI Card
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ed financial institutions to share KYC information to a Central KYC recistry (CKYCR) who shall alot a unique KYC number. Depositor(s) are requested to share with us such

number upon receipt of the same.

HINDU UNDIVIDED FAMILY (HUF) DEPOSITS:

Deposits of HUF will be accepted subject to product JOINT DEPOSITS:

JOHN TEPSORTS:

Deposite may be made in the joint names of headthree persons under "First or Survivoris |F or Sish" or "Anypore or Survivoris |A or Sis", "All communications will be addressed to the first depositor. All interests promortion arrangement of deposits will be made in the same of first depositor. All interests arrangement of deposits will be made in the same of series depositor.

Joint Deposit can be made on by Individuals scoles personing to New-Individuals inducing society, trust, tody of individuals, corporate, pathweship firm, Kafa of Hindu Undukded Family cannot be held and provided to the personal person of the person of the personal person of the person of the personal person of the person of t

Deposits help jointly by a Brasident Indiam and SHEPIDOCO in view rans can be held only under Frist or Survivor basis.

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NOMINITION:

The depeater and not be depositors, where deposits are made by more than one person pindly may, at any firm, nominate a person be whom his/her deposit in the Company shall vest in the event of his or all the pinnt header's does. Networking in griding contained in any other late for the time being in force or in any deposition, whether telestrenesting or otherwise in respect of out-of-deposit in the Company, where a consideration and the prescribed manner purposits border on any person he right to see that in the deposit. The notion is the prescribed manner purposits to expert any person he right to see that in the deposit, the notion see shall, or the death of the deposition(i) become erded to all the rights in the deposit to right or the prescribed manner. Of the deposition of all other prescribed manner contains the prescribed manner contains. The normal shall not be a true, such provided or deposition in the deposition of the prescribed manner. The normal shall not be a true, such provided and the prescribed manner. The normal shall not be a true, such provided and the prescribed manner. The normal shall not be a true, such prescribed prescribed to all the rights in the deposition of the prescribed manner. The normal shall not be a true, such prescribed prescribed to all the rights in the deposition of the prescribed prescribed to all the rights in the deposition of the prescribed prescribed to all the rights in the deposition of the prescribed prescribed

INCOME.TAX PROVISIONS:

TOS Deduction: () As required under the Income Tax Act, 1561, tax at applicable rate will be deducted at source from the amount of interest paid and/or credited to adepositor if the gross interest exceeds the prescribed lent during the financial year under specific outsomer ID. For exemption of TOS. First applicant, must submit to the company Tax declaration from [Form 1504\*\*Octed Ub. 197 — as the case may be). However, flaggregate amount of interest accrued during the year acceeds not taxable finant as applicable from time for time. Interest time in the service of the property in the occurrence of the property of the occurrence occurr

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DEPOSIT CENTRI-LALE:

Deposit certificate with search to branch for hand delivery or dispatched by speed positiourier at the given correspondence / communication address in the application form and the Company shall not be hald responsible for any bean or fieldly interested or will be sent on registered mail DF if energies to quest. If the deposit energies have received by the Depositorist for any reason, the Depositorist of any or sent or registered mail DF if energies to quest. If the deposit energies in the concept for any reason, the Depositorist or expression is the Company of the Depositorist or any reason will be come by the depositoristy, it is delivation of price resource of deposite energies from the Depositoristy of the Dep

on the part of SFL.

RENEWALS:

Deposits can be re
be applicable.

Deposits on the revenued from the date of multurity only interneual restructions are received prior to 7 working days from date of multurity of the depost. In such cases the rate prevailing on the date of multurity will be application.

Remental of deposits will be from a mount rate of TDS, if any.

If the depositor control is nearly cases the depositor need into solve the deposit and control in a such time instructions is the control in the deposit of the depositor received at a Security of the depositor received and security of the depositor received into security and the deposit of the depositor received at a Security of the depositor received and security of the deposi

LOAN OUTFOOTS:

The Company may get at all as sale discretion, but up to 75% of the amount of deposit to the deposit or after the easily of three months from the date of deposit at rate of interest two percent points above the interest are populate on the deposit. The easily externed interest rate properties on the deposit or as easily and the deposit or as easily and the first depositor in case of For Sts accounts and by the first depositor in case of For Sts accounts. Other part from seal flowers and the most above the first depositor in case of For Sts accounts. Other part from seal flowers are deposited from the first depositor in case of For Sts accounts. Other part from seal flowers are deposited from the first depositor in case of For Sts accounts and by the first depositor in case of For Sts accounts and the first depositor in case of For Sts accounts and the first depositor in case of For Sts accounts and the first deposito

REPAYERS 13:

The depositor has opticed or value of the major that the audio-redised to the First holder's Bank account particulars submitted to us.

The Company shall intrinsia the details of maturity of the deposit to the deposit or all least the months before the date of maturity of the deposit, Any change in the maturity instruction of a deposit or all least the maturity instruction of a deposit or all least the maturity instruction of a deposit or all least the maturity instruction of a deposit or all least the maturity instruction of a deposit or all least the maturity instruction of a deposit or all least the maturity instruction of the deposit or all least the maturity instruction of the deposit of the deposit or all least the maturity instruction of the deposit or all least the maturity instruction of the deposit of the deposit or all least the maturity instruction of the deposit of the deposit or all least the maturity instruction of the deposit or all least the maturity instruction of the deposit or all least the maturity instruction of the deposit of the deposit or all least the deposit of the deposit or all least the deposit or all least the deposit of the deposit or all least the deposit or all least the deposit or all least the deposit of the deposit of the deposit or all least the deposit of the deposit or all least the deposit of the deposit or all least the deposit of the dep

Repayment of deposits will be made only by National Electronic Fund Tran PREMATURE PAYMENT.

The company reserves the right to allow, at its absolute discretion, withdre discharged by all the depositors.

As per the Directions of Reserve Bank of India currently in force:

Premature repayment:	
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**)
Up to 3 months from the date of deposit/reveal (Lock-in-period) – incase of request made for emergent situation ^^	■ In case of liny 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. <ul> <li>● In case of other deposits, not more than 50% of the principal sum of the deposit or Rs.5 Iacs 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.</li> <li>In cases of critical liness**^h. Junded per cent of the amount of the principal sum of deposit, may be prematurely paid to individual depositors, at the request of the deposits, of the expiry of three months from the date of acceptance of such deposits, without interest.</li> </ul>
After 3 months but before 6 months	No interest*
After 6 months but before the 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 the case of joint holding with survivor clause, or to the nomine

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

\*\*\* '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.

<sup>AA</sup> For this purpose, expenses of an emergent nature include medical emergency or expenses due to natural calamities/disaster as notified by the concerned Government authority.

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

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

we appreciate and dockcid at source and remitted to the applicable tax authority by the Company on behalf of the deposition, before premature withdrawed of Deposition, and the refunded - under any official resource what

carcelled advantacial).
The Company reverse the right to reject any application for Fixed deposit or for renewal without assigning any reason thereof.
Applications for Fixed deposit should be made only on the forms prescribed by the Company and should be obligated by all applicants. Payment should be made by means of an Account of the Company and should be obligated by all applicants. Payment should be made by means of an Account of the Company and should be obligated by all applicants. Payment should be made by means of an Account of the Company and t

demand and earli in fewor of SHERAM FHANCE LIMITED. Permisms can also be made the rought and reasting Historical Electronic Fuor Transfer (NET) and Real Time Groups Settlement (RTGS)), inter barriage. In the event of destind fine first mane depositive, all payments on account of principal and (or interest of the flood depositive) will be made to the person first in the order of the sun-vividity unless otherwise instructed by the deposition register (Institute of the State (Institut

granted by a court of competent jurisdiction.

Deposit respect segant representation such as succession Certificated Letter of administration' pro
Deposition are required to intende 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
address, readerful address proof reach is the furnished.

Any communication intended for continement of participation against the result interest payment is due. In case
address, readerful address proof reach is the furnished.

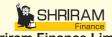
are in requested and any ordinary or in its analysis of the company as least? A days before the next interest symmetric due. In case of change of design, and design as great responsible to the company as least? A days before the next interest symmetric due. In case of change of design, and design as reported and included in the company as least and the company as least 23)

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In case of any deficiency of the Company in servicing is deposed, the deposits can be possible of new desired in the desired of the Company is the Company in the Company in servicing in the special behaviors of the Basilian of new desired in the Company is the Company in the Company in the Company is the State Level Command from the Company is the Company in the State Level Command from the Company is the State Lev

obvertisement 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 eremains and a copy of same has been delivered to the Resional Office of the Department of Non-Banking Companies of the Reserve Bank of India. Chernal.

**Application No:** 



**Shriram Finance Limited** 

Regd. Office: Sri Towers, Plot No. 14A, South Phase, Industrial Estate, Guindy, Chennai - 600 032. Ph: 044 485 24 666 www.shriramfinance.in Admin Office: 6th Floor (level 2), Building No.Q2, Aurum Q Parć, Gen 4/1, TTC, Thane Belapur Road, Ghansoli, Navi Mumbai 400710. Ph: +91-22-40957575.

<b>Business Associate Name</b>	:	Kalpona Consultancy
<b>Business Associate Code</b>	:	W768K4A
Affiliate Business Associate	:	
Branch	:	

APPLICATION FORM	FOR FIXED DEPOSIT (S	SOLE PROPRIETORS	11P, HUF, PARTNEI	ISHIP FIRM, TRUSTS, IN	ISTITUTIONS & 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 F Payment Details	Fresh/Renewal of Deposi	t for a <sup>*</sup> Period of	_ months.				
-	NEFT, UTR No	Amo	ount:	Drawn on	Date :		
If Renewal, Old Cert	No	Maturi	ty Date/	/ Renewal Am	ount Rs		
Part Refund Amount Rs		_ Total Investment Amou	int	*Deposit Type :	Fresh Renewal Both		
*Type of Receipt		*Maturity Instruc	tion *M	ode of Operation:	*Scheme		
Physical Receipt # E-Receipt		Auto Refund		orietor	Cumulative		
		Renew only Princip Amount	al Any	One Partner	Monthly interest		
*Form 15G submitted (	For Trust / HUF only)	Renew, Principal	I	er Board olution	Quarterly interest		
Yes No		with Interest Amo		ers	Half-Yearly interest  Yearly interest		
(if No, TDS will be dec	lucted)	treated as auto ref	~		Yearly Interest		
*Type of Entity							
	Partnership	HUF	Foreign Bodies				
	Sole Proprietor — Association —	Government Club	Trust Section 25/8 0	Bank Ompany			
	YES NO *If yes Da		000000000000000000000000000000000000000	J			
Company Identification	No: / Registration No.:_			Customer ID: (if existing	; investor)		
CYKC No. (if any)							
Name of Entity							
Registered Address							
City	State		* Pin C	ode	Country		
* Date of Incorporation	//	-*PAN					
#Email ID:			*Mo	oile No			
	Details o	of Bank Account (Car	ncelled cheque lea	f to be submitted)			
*Bank Account No			*Bank	Name			
*MICR Code			*Brand	h			
*IFSC Code			*Acco	unt: 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.							
	ntioned depositor(s) do						
	•	•	•	• •	n the event of my/our/minor's ed on the certificate Yes \( \sime \text{No} \square		
Name of the Nominee:		·		· ·	B of Nominee://		
Address of Nominee:_			City		Discorder		
Nominee Relationship	with First Applicant: F:	ather Mother So		oouse Others (Specify	Pincode:		
As the Nominee is min					B 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.							
		ustee(s) / HUF / Sole		th Name and PAN detai			
1	orised Signatory		PAN		Signature		
3							
* Details are mandate	ory # Details man	datory for E-Receipt					
For office use only		T	I				
TR number	Cert number	Cert date	Checked By	Authenticated by	Authentication date		



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

Please fill the information in CAPITAL Letters and 🗸 in appropriate places

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Customer's Details	as per KYC documents)		Custor	mer ID:		'	PAN (^Form 60	)	
CKYC No				ting Investors)	1 F	0	thers		*Date of Birth
if any)							uleis	Б	D M M Y Y
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lother Name									
pouse Name (If Married	i)								
ountry of Birth		City	of Birth					Pas	ste latest passport size
ommunication Address	3:								otograph with signature (DO NOT STAPLE)
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Nationality		Citiz	zensnip						
Permanent Address:									
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ields are Mandatory			ory for E-Receipt		ent amount	t <= Rs.4	19,999/- & PAI	N not av	/ailable
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Occupation Type: 🔲 🤉	Salaried	fessional	☐ Self Employ	yed					
	Student	sewife	☐ Retired		Other (	Please s	necify		
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		fessionals	☐ Service Pro	ovider	☐ Agricul				
			☐ Service Pro☐ Stock Broke		•	ture [	☐ Trader		
Nature of Business:	Manufacturing	I Estate	☐ Stock Broke	er	Other (	ture <b>[</b> Please s	Trader		
Nature of Business:	Jewellers/Bullion 🔲 Rea	I Estate	☐ Stock Broke	er	Other (	ture <b>[</b> Please s	Trader		
Nature of Business:  Please tick ( If the following Annual Income:	Jewellers/Bullion 🔲 Rea	I Estate ically Exposed F	Stock Broke	er Relative of PE	Other (	ture [ Please s	Trader specify		
Nature of Business:  Please tick ( ) If the following *Annual Income:  Upto Rs. 3 Lakhs  Source of Fund:	Jewellers/Bullion Rea	I Estate ically Exposed F akhs □ Ab	Stock Broke Person (PEP)	er I Relative of PE s - 15 Lakhs	Other (EP Not	Iture [Continue of the Iture of	Trader specifyole		
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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:

	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. Y. S. Chakravarti, Managing Director & CEO (DIN 00052308)	Flat No.302, Banjara Heritage Apartments, Road No. 3, Panchavati Society, Banjara Hills, Hyderabad – 500 034	Service
4.	Mr. Parag Sharma, Managing Director & CFO (DIN 02916744)	B-1401, Ellora, Plot No.27, Sector – 11 Building, CBD Belapur, Navi Mumbai – 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, Mumbai – 400063, Maharashtra.	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** (₹ 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

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		
Financial assets     Cash and cash equivalents     Bank balance other than (a) above     Derivative financial instruments     Receivables	10,681.40 10,684.34 250.09	6,013.37 1,597.82 330.48
(I) Trade receivables (II) Other receivables e) Loans f) Investments g) Other financial assets Total financial assets	50.82 202.87 2,45,392.79 15,598.71 3,307.96 <b>2,86,168.98</b>	51.63 332.96 2,07,929.41 10,656.64 3,269.69 2,30,182.00
Non-financial assets     Current tax assets (net)     Deferred tax assets (net)     Investment property	432.07 3,694.86	572.51 2,884.03 0.98
d) Property, plant and equipment     e) Intangible assets under development     Goodwill     g) Other intangible assets     h) Other non-financial assets	1,025.68 - 1,189.45 698.95 321.95	845.77 - 1,406.73 1,033.93 350.43
Total non-financial assets 3 Non-current assets held for sale/ disposal	7,362.96 0.97	7,094.38
Total assets II LIABILITIES AND EQUITY	2,93,532.91	2,37,276.38
LIABILITIES  1 Financial liabilities a) Payables (I) Trade payables (i) total outstanding dues of micro		
enterprises and small enterprises (ii) total outstanding dues of creditors other than micro enterprises and small enterprises (II) Other payables	1.02 297.83	0.02 211.73
<ul> <li>(I) total outstanding dues of micro enterprises and small enterprises</li> <li>(II) total outstanding dues of creditors other than micro enterprises and</li> </ul>	0.23	2.25
small enterprises b) Debt securities c) Borrowings (other than debt securities) d) Deposits e) Subordinated liabilities f) Other financial liabilities Total financial liabilities	1.37 54,148.86 1,21,448.42 56,085.99 2,513.98 2,090.42 <b>2,36,588.12</b>	3.16 44,948.61 92,148.80 44,443.66 4,300.07 1,848.39 1,87,906.69
Non-financial liabilities     Ourrent tax liabilities (net)     Provisions     Other non-financial liabilities     Total non-financial liabilities	38.98 344.38 280.86 <b>664.22</b>	237.79 296.21 267.30 <b>801.30</b>
Total liabilities	2,37,252.34	1,88,707.99
3 Equity a) Equity share capital b) Other equity Total equity	376.08 55,904.49 <b>56,280.57</b>	375.79 48,192.60 <b>48,568.39</b>
Total liabilities and equity	2,93,532.91	2,37,276.38
Note: Brief particulars of Contingent Liabilities		

(A) C	ontingent 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 Particulars

(₹ in crores) As at March 31, 2025 Estimated amount of contracts remaining to be executed on 29.66 capital account, net of advances 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) (B) The aggregate of public deposits held on 31.03.2025

₹ 70,689.63 crores ₹ 53,592.10 crores

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

K. The Company hereby declares that:

1) The Company has complied with the applicable provisions of the RBI Directions;

2) The compliance with the Directions does not imply that the repayment of deposits is guaranteed by the Reserve Bank of India; 3) The deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities.

4) The Company is not in default in the repayment of deposits or interest thereon.

By Order of the Board For Shriram Finance Limited

Place: Bhuhaneswar 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	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.	8	Malayalam / മലയാഒം	മേൽപ്പറഞ്ഞ വിവരങ്ങൾ കമ്പനി എന്റെ പ്രാദേശിക ഭാഷയിൽ എനിക്ക് വിശദീകരിച്ചു തന്നിട്ടുള്ളതും ,എനിക്ക് അത്
2	Tamil / தமிழ்	மேலே குறிப்பிட்டுள்ள தகவல்களை நிறுவனம் பிராந்திய மொழியில் எனக்கு தெளிவாக விளக்கி, வழங்கியுள்ளது என்றும், அதை நான் புரிந்துகொண்டேன் என்றும் உறுதியளிக்கிறேன்.	q	Kannada / ಕನ್ನಡ	ബോധ്യപ്പെട്ടിട്ടുള്ളതാണെന്നും ഞാൻ ഇതിനാൽ സ്ഥിതീകരിക്കുന്നു. ಮೇಲಿನ ಮಾಹಿತಿಯನ್ನು ಕಂಪನಿಯು ನನಗೆ ಸ್ಥಳೀಯ ಭಾಷೆಯಲ್ಲಿ ವಿವರಿಸಿದೆ ಮತ್ತು ಒದಗಿಸಿದೆ ಮತ್ತು ಅದು ನನಗೆ ಆರ್ಥವಾಗಿದೆ ಎಂದು ನಾನು
3	Marathi / मराठी	मी पुष्टी करतो की कंपनीने मला वरील माहिती स्थानिक भाषेत स्पष्ट केली आहे आणि प्रदान केली आहे आणि ती मला समजली आहे.	9	Kamada / Olgw	ದೃಢೀಕರಿಸುತ್ತೇನೆ.
4	Hindi / हिंदी	में 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 I	10	Gujarati / ગુજરાતી	ઠું પુષ્ટિ કરું છું કે કંપનીએ મને ઉપરોક્ત માહિતી સ્થાનિક ભાષામાં સમજાવી અને પ્રદાન કરી છે અને ઠ્રં તે સમજી ગયો છું.
5	Telugu / ತಿಲುಗು	పైన పేర్కొన్న సమాచారాన్ని కంపెనీ స్థానిక భాషలో వివరించి అందించిందని మరియు అది నాకు అర్థమైందని సేను ధ్మవీకరిస్తున్నాను.	11	Bengali / বাঙালি	আমি নিশ্চিত করছি যে আপনার কোম্পানি আমাকে স্থানীয় ভাষায় উপরিউক্ত তথ্য ব্যাখ্যা করেছে এবং প্রদান করেছে এবং আমি তা ভালোভাবে বুঝতে পেরেছি।
6	Punjabi / ਪੰਜਾਬੀ	ਮੈਂ 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।	12	Assamese / অসমীয়া	মই ইয়াৰদ্বাৰা কোম্পানীয়ে মোক ওপৰৰ ভখ্যসমূহ স্থানীয় ভাষাভ বুজাইদিয়াৰ লগতে প্ৰদান কৰিছে আৰু একেখিনি কথা ময়ো বুজি পাইছোঁ বুলি নিশ্চিভ কৰিছোঁ।
7	Odiya / ଓଡ଼ିଆ	ି ମୁଁ ନିର୍ଣ୍ଣିତ କରୁଛି ଯେ କମ୍ପାନୀ ମୋତେ ସ୍ଥାନୀୟ ଭାଷାରେ ଉପରୋକ୍ତ ସ୍ୱଚନା ବର୍ଣ୍ଣନା କରିଛି ଏବଂ ପ୍ରଦାନ କରିଛି ଏବଂ ଏହା ମୁଁ ବୃଝିଅଛି ।	13	أردُو / Urdu	میں اس بات کی تصدیق کرنا ہوں که کمپنی نے مجھے مذکورہ بالا معلومات مقامی زبان میں بیان اور فراہم کی ہیں اور یہ بات مجھے سمجھے میں آئی ہے۔