



CIN: L65191TN1986PLC012840

Regd Office: 123, Angappa Naicken Street, Chennai - 600 001 Phone: +91 44 2534 1431

Admn Office: New No.221(Old No.129), Royapettah High Road,

Mylapore, Chennai 600 004 Phone: +91 44 4391 5300

Secretarial Office: 144, Santhome High Road, Mylapore, Chennai - 600 004 Website: www.shriramcity.in Email:customersupport@shriramcity.com

INTEREST RATES-ON FRESH DEPOSITS/ RENEWALS (w.e.f. 20th May 2022)

| | | | Retail Dep | osit < = ! | crore | | | | | | Bulk Depo | osit > 5 cı | ore | | |
|--------------------|------------------|--------------------|----------------------|-----------------|------------------------------------|--------------------------|-------------------------------------|--------------------|------------------|--------------------|----------------------|-----------------|------------------------------------|--------------------------|-------------------------------------|
| | | Non-cumula | ative Deposit | | Cu | umulative Deposi | t | | | Non-cumul | ative Deposit | | Cu | ımulative Deposi | it |
| Period (months) | Monthly % p.a | Quarterly % p.a | Half yearly % p.a | Yearly % p.a | Rate (p.a. at Monthly rests) | Effective yield % p.a | Maturity value for Rs. 5000/- | Period (months) | Monthly % p.a | Quarterly % p.a | Half yearly % p.a | Yearly % p.a | Rate (p.a. at Monthly rests) | Effective yield % p.a | Maturity value for Rs. 5000/- |
| 12 | 6.31 | 6.35 | 6.40 | 6.50 | 6.31 | 6.50 | 5,325 | 12 | 6.56 | 6.60 | 6.66 | 6.77 | 6.56 | 6.77 | 5,335 |
| 24 | 6.54 | 6.58 | 6.64 | 6.75 | 6.54 | 6.97 | 5,695 | 24 | 6.79 | 6.83 | 6.89 | 7.01 | 6.79 | 7.26 | 5,725 |
| 36 | 7.48 | 7.53 | 7.60 | 7.75 | 7.48 | 8.36 | 6,255 | 36 | 7.73 | 7.79 | 7.86 | 8.02 | 7.73 | 8.68 | 6,300 |
| 48 | 7.53 | 7.58 | 7.65 | 7.80 | 7.53 | 8.76 | 6,750 | 48 | 7.78 | 7.84 | 7.91 | 8.07 | 7.78 | 9.10 | 6,820 |
| 60 | 7.62 | 7.67 | 7.75 | 7.90 | 7.62 | 9.25 | 7,310 | 60 | 7.87 | 7.93 | 8.01 | 8.17 | 7.87 | 9.61 | 7,405 |

Additional interest of 0.50% p.a. will be paid for Senior citizen (Completed age 60 years on the date of deposit/renewal) Additional interest of 0.25% p.a on all Renewals, where the deposit is matured.

Additional interest of 0.15% p.a to employees of Shriram Group Companies and their relatives.

Deposits will be accepted in multiples of 1000/- subject to a minimum amount of 5000/
Cumulative deposits can be renewed for maturity value.

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

Shriram City Union Finance Limited
CIN: L65191TN1986PLC012840
Regd Office: 123, Angappa Naicken Street, Chennai - 600 001.
Phone: +91 44 2534 1431
Admn Office: New No.221(Old No.129), Royapettah High Road, Mylapore, Chennai 600 004 Phone: +91 44 4391 5300
Secretarial Office: 144 Santhome High Road Mylapore, Chennai



Business Associate Name

Business Associate Code

Affiliate Business Associate: SUSHIL FINANCE CONSULTANTS

| Secretarial Office: 144, Santhome High Road, Myla Website: www.shriramcity.in Email: customersupport | | | | Branch | : | 210-00110030 |
|--|--|--|--|--|---|--|
| Application F | orm for Fixed | Deposit (Resi | dent Individ | ual / HU | F / NRI /SOLE PROPI | RIETORSHIP) |
| Please fi | ll the information | in CAPITAL lette | rs and tick in a | ppropriate | places, only with black or | blue ink |
| I/We wish to apply for Fresh, Payment Details | | | | | | |
| If Fresh, Cheque/RTGS/NEFT, UTR | | | | | | |
| If Renewal, Old Cert No | | | | | | |
| Part Refund Amount Rs. | | Total Investment A | mount | | *Deposit Type :Fre | sh Renewal Both |
| Physical Receipt # | .n.d 🖂 1 | Category Member of | *Shriram Group | No No | *Deposit Repayment to be made to | *Scheme |
| # E-Receipt Renew or | alv Principal | Public Shareholder | Organizatio | | Sole/First Applicant | |
| | mcipai with | Director | | | Anyone or Survivor/s Former or Survivor/s | Monthly interest Quarterly interest |
| Yes No Principal | tion selected, | Relative of Director Promoter | Employee | Code | Torrier or survivorys | Half-Yearly interest Yearly interest |
| First Applicant Details as per *Mr./Ms./Minor | | | | | (For new / Non-C | CKYC investor, KYC form mandatory) |
| | *PAN | | | | Form 60 Custon | mer ID: |
| #Email ID: | (^ If inve | estment amount is l | |)/- & PAN not | available) (If existence of the No. : | ting investor) |
| *Form 15G / Form 15H furnished: | Yes No | (If No, TDS will | be deducted) * | O | ne First Applicant: Reside | |
| Second Applicant Details as pe | | | | | (For new / Non- | CKYC investor, KYC form mandatory) |
| *Mr. / Ms. / Minor | | | | | | |
| *DOB// | | | | | | |
| #Email ID: | | | | Mobi | le No | |
| Natural Guardian Details as per | | | | | | |
| Mr. / Ms | | | | | | Applicant Second Applicant |
| *DOB//* | PAN | | | | Customer ID: | |
| Email ID: | | | | * Mobi | le No. : | |
| | | 13.73 | | | cheque leaf to be subn | 150 |
| *Bank Account No | | | | | ame | |
| | | | | Branch | - 20 1 1 1 1 1 1 | |
| *IFSC Code | | | | *Accoun | | Current |
| Declaration: I/We have read the Terms my/our application is the beneficial own 1961. I/We hereby agree to abide by the I/We have gone through the financials a deposit with the company at my/our ow I/We further declare that, I/We am/are through legitimate source and does not provisions of the Prevention of Money I further information and fully co-operat me/us is/are true in all respect and nothin service (SMS), WhatsApp, Bots relating: My personal / KYC details may be shared will hereby consent to receiving information from the provision of the provision of the prevention of the preven | ner of this deposit and attached terms and of and other statements or risk and volition. a authorized to make involve directly or including Act, 2002 e in investigation as ang has been concealed to my/our deposits. th Central KYC Registry. Om Central KYC Registry by | d as such he/she sho conditions governing s/representations/pa this deposit in the a directly any proceeds and any Rules, Notif and when required b l. I/We authorize Shrir y through SMS/Email o y using KYC identifier fu | uld be treated as t the deposit. irticulars furnished bove mentioned st of schedule of off cations, Guideline y the company in am City Union Final | the payee for d/made by the scheme Shrira fence and/or es or Direction accordance tonce Ltd to con | the purpose of tax declaration in company and after careful common ambiguity and the careful common ambiguity and the common as a mended from the applicable Law. I/We fur tact me/us, in person, by post, to | under Section 194A of the Income Tax, onsideration. I/We/am/are making the nat the amount kept in the deposit is of any contravention or evasion of the m time to time. I/We shall provide any ther affirm that the detail provided by |
| Signature of the De | epositors (Individ | duals / HUF) | 3 0 | | | |
| *First Applicant / Guardian | | | provided | d above. | | positors must sign on the space magistrate or notary public. |
| * Details are mandatory | | | End of the Control of | | | assport copy with visa page, |
| # Details mandatory for E-Re | ceipt | | | | ernational address. | assport copy with visa page, |
| | Nom | ination Details L | I/S 45QB of RE | 3I Act 1934 | (Form DA1) | |
| I/We above named depositors death the amount of this depo | | | | | | ne event of my/our/minor's |
| Name of the Nominee: | | AL - 13/21 | | | | of Nominee:// |
| Address of Nominee: | | | | | | |
| | | | | City: | | Pincode: |
| Nominee Relationship with Fir | st Applicant: 🔲 | Father Mothe | r □Spouse □0 | Others (Sp | ecify) | |
| As the Nominee is minor on th | is date, I/We ap | point | | | | Age: |
| Address: | | | | | | |
| to receive amount of the said | deposit on behal | If of the nomine | e in event of r | ny/our/mi | nor's death during the n | ninority of the nominee. |
| Signature of the Depositors For Nomination | First Applicant | / Guardian | | Se | cond Applicant / Guardia | an |
| 01 V2 1 D 27 0 02007 1V 1 | | | | | 200.00 | 11 TIES 2 17 17 |

witness required in case if thumb impression is affixed by Depositor(s), Name of nominee should be same as that appearing on valid ID Proof on the nominee. For office use only TR number **Checked By** Authenticated by Authentication date Cert number Cert date

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.
- 2) SCHEME AND TENURE: Company accepts cumulative and non-cumulative deposits for different tenures as mentioned on the first page of the application form. Where the Scheme or Tenure is not indicated / opted in the Application form or multiple selection made, the deposit will be treated as placed in Cumulative Deposit Scheme for 36 months. In case customer opts for Non-Cumulative deposit option but the interest payout frequency is not indicated or multiple selection is made in the application form, the deposit will be treated as placed in monthly payout frequency scheme.

3) INTEREST:

Interest rate is fixed for the entire period of deposit.

Interest will be computed on Cumulative deposit from the date of deposit (date of realisation) until March 31st. Interest for the subsequent year/s would be computed on the accumulated balance (principal and interest [net of TDS, if any] as of March 31st until the next March 31st or maturity date whichever is earlier. Interest is compounded at monthly rest for Cumulative deposit and Non-cumulative deposit where interest pay-out is Quarterly/Half-yearly/Yearly. Interest [net of TDS, if any] will be credited to the depositor ledger on 31st March of each year.

Interest payment 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 |

4) IDENTIFICATION OF DEPOSITORS

To comply with "Know your customer" guidelines for NBFCs prescribed by the Reserve Bank of India, applicant(s) should provide a self-attested copy of ID proof and Address proof. Any one of the following KYC documents (which contains the photograph of the concerned depositor(s)) can be submitted for identification and proof of residential address.

Individuals

Permanent Account Number or Form No. 60 as defined in Income-tax Rules, 1962 (Please refer point 9(b))

Photograph needs to be submitted at the time of placing of fresh deposit/renewal, if not submitted earlier.

Copy of any OVD (Officially Valid Document) containing details of his identity and address:

List of OVD documents:

- a) Passport
- b) Driving License
- c) Voter's Identity Card issued by Election Commission of India
- d) Job card issued by NREGA duly signed by an officer of the State Government
- e) Aadhaar Card in a form issued by the Unique Identification Authority of India

f) Letter issued by the National Population Register containing details of name and address. Where the OVD does not have updated address, the following additional documents can be obtained for the limited purpose of proof of address:

- a) Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill).
- b) Property or Municipal Tax receipt
- c) Pension or family pension payment orders (PPOs) issued to retired employee's by Government Departments or Public Sector Undertakings, if they contain the address.
- d) Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies. Similarly, leave and license agreements with such employers allotting official accommodation
- e) Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India.

The depositor shall submit OVD with current address within a period of three months of submitting of additional documents specified above.

Non-resident deposits:

Fixed Deposit from Non-Resident Indians (NRI) are accepted by funds received from Non Resident Ordinary (NRO) bank account on non-repatriation basis provided that the amount deposited with the company does not represent inward remittance or transfer from NRE/FCNR(B) accounts into the NRO account in accordance with the provisions of the Master Direction - Non-Banking Financial Companies Acceptance of Public Deposit (Reserve Bank) Directions, 2016.

Fixed Deposit from Non-Resident Indians (NRI) can be accepted for a maximum period of 3 years

The Company does not accept deposit from foreign nationals except person of Indian origin

The applicant has to submit all the documents and information as may be required by the company in relation to the deposit from Non-resident Indians in such form as may be prescribed by the company and Depositors are required to inform the company promptly whenever there is a change in the status/information already provided to the company.

Additional documents required for Non-resident deposits

- a. Passport with valid Visa
- b. PIO Card (if it is a foreign passport)
- c. Tax Residency Certificate (TRC) to be provided annually from the Income Tax Department of the country of which the investor is resident to avail DTAA benefit.
- d. Overseas Employment letter (Optional for confirmation of residential status and overseas address)
- e. Address Proof (of Overseas and of India)
- f. Undertaking from investor regarding the stay in India during the respective financial year.
- g. DTAAdeclaration

FATCA-CRS instructions:

NRI Depositors are required to mandatorily fill FATCA-CRS details. The company may be obliged to share information on the Depositor's account with the relevant authorities.

Company

- a) Certificate of incorporation.
- b) Memorandum and Articles of Association.
- c) A resolution from the Board of Directors and power of attorney granted to its Managers, Officers or employees to transact on its behalf.
- d) Permanent Account Number of the company.
- e) Proof of identity and address (as per KYC documents mentioned for individuals) of the beneficial owner, authorised signatory of the company as the case may be signing the application.

Partnership Firm

- a) Registration certificate
- b) Partnership deed
- c) Permanent Account Number of the partnership firm.
- d) Proof of identity and address (as per KYC documents mentioned for individuals) of the beneficial owner, authorised signatories as the case may be signing the application.

Hindu Undivided Family (HUF)

- a) HUF PAN Card
- b) Deed of declaration of HUF
- c) Proof of identity and address (as per KYC documents mentioned for individuals) of the Karta.

Trust and Foundations

- a) Registration certificate
- b) Trust deed
- c) Permanent Account Number or Form No. 60 as defined in Income-tax Rules, 1962 of the trust (Please refer point 9(b)).
- d) Proof of identity and address (as per KYC mentioned for individuals) of the beneficial owner, authorised signatory of the trust/institution as the case may be signing the application.

Unincorporated Association or Body of individuals

- a) Resolution of the managing body of such Association or Body of Individuals.
- b) Power of attorney granted to him to transact on its behalf.
- c) Permanent Account Number or Form No. 60 as defined in Income-tax Rules, 1962 of the unincorporated association or a body of individuals (Please refer point 9(b)).
- d) Proof of identity and address (as per KYC documents mentioned for individuals) of beneficial owner, authorised signatory as the case may be holding the power of attorney to transact the business on behalf of the Unincorporated association or Body of Individual.
- e) Such information as may be required to collectively establish the legal existence of such an association or body of individuals.

Juridical persons not covered above (societies, universities and local bodies like village panchayats)

- a) Document showing name of the person authorised to act on behalf of the entity;
- b) Proof of identity and address (as per KYC documents mentioned for individuals) of the person who is holding the power of attorney to transact on its behalf and.
- c) Permanent Account Number
- d) Such information as may be required to collectively establish the legal existence of such an entity/juridical person.
- 5) CENTRAL KYC REGISTRY Reserve Bank of India has mandated financial institutions to share KYC information to a Central KYC registry (CERSAI) who shall allot a common KYC number. Depositor(s) are requested to share with us such number upon receipt of the same.

6) HINDU UNDIVIDED FAMILY (HUF) DEPOSITS

Deposits of HUF will be accepted subject to production of necessary documents as required by the Company.

7) JOINT DEPOSITS

- a) Deposits may be made in the joint names of two/three persons under "First or Survivor/s (F or S/s)" or "Anyone or Survivor/s (A or S/s)". All communications will be addressed to the first depositor. All interest payment and repayment of deposits will be made in the name of first depositor.
- b) Deposits pertaining to Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family cannot be held jointly.

) NOMINATION

- a) 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.
- Nomination can be made only by individuals. Non individuals including society, trust, body corporate, partnership firm, karta of HUF, holder of Power of attorney cannot nominate.
- c) The nominee shall not be a trust, society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder.
- d) Aminor can be a nominee represented by his natural/court appointed guardian.

9) INCOME-TAX PROVISIONS

- a) TDS Deduction: 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 under specific customer ID. For exemption of TDS, First applicant, must submit to the company Tax declaration form (Form 15G/H/order U/s 10/Order U/s 197 – as the case may be).
- b) Furnishing PAN: if a Non-assessee depositor requires any exemption from tax deduction at source on interest payments a valid declaration in Form15G/15H, or any other form as may be prescribed under the Income Tax Act 1961 needs to be submitted. The depositors are presumed to be aware of the penal provisions of the said Act with respect to false declaration and the Company will in no way be responsible for such false declaration made the depositor. PAN is mandatory where the deposit amount is equal or more than Rs. 50,000/- or the interest is crossing the prescribed limit.
- c) Form 15G/H: A new form 15G/15H has to be submitted again when any additional deposit is made or when an existing deposit is renewed, even though the Depositors may have already furnished the forms for the current financial year.
- d) TDS Certificates: In accordance with the CBDT Circular 03/2011 dated 13/05/2011 TDS Certificates in Form No. 16A will be downloaded by the Company from TIN Website and the same will be authenticated by means of digital signature (Circular under Section 119 of the Income Tax Act 1961). TDS certificates will not be generated from TIN Website if PAN is not furnished. While filling up the address of the applicant in the Deposit Application Form, please be informed that if the address as provided by you is the same address as the one updated with NSDL at the time of PAN application then the TDS certificate would be dispatched to that address. However, if both the addresses are different, then the TDS certificates would be printed with the address as updated with NSDL at the time of PAN application and would be sent by the company at the said address. If there is any change of address please update your address with NSDL by filling up the form for amendments/changes in PAN data and please intimate the said changes to the company also.
 DEPOSIT CERTIFICATE: Deposit certificate will be sent to branch for hand delivery or
- 10) DEPOSIT CERTIFICATE: Deposit certificate will be sent to branch for hand delivery or dispatched by speed post/courier at the given correspondence / communication address in the application form and the Company shall not be held responsible for any loss or delay in transit. If the deposit receipt is not received by the Depositor(s) for any reason, the Depositor(s) should write to the company for enquiry. In the event of the loss of deposit Receipt the Company may at its discretion issue a duplicate receipt, upon receiving an indemnity bond and other required documents from the depositor (s) in the form prescribed by the company. All expenses in this connection will be borne by the Depositor(s).

11) RENEWALS

- a) 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.
- b) Renewal of deposit will be for an amount net of TDS if any.
- c) If the depositor opts for auto renewal then the deposit shall continue to be auto renewed on maturity as per the instructions specified in the application form till such time instructions to the contrary are received at Service centre. In such cases the depositor need not submit the original certificate for renewal.
- d) The Depositor would have the option of changing the mode from auto renewal to auto refund and vice versa by giving necessary instructions at least 15 days prior to maturity. If the Depositor makes multiple or no selection between auto renewal and auto refund then company will by default consider the deposit for auto renewal. In case if Depositor makes multiple or no selection within renewal for principal and renewal for principal with interest then company will by default consider and renew the deposit for principal with interest.
- e) Cumulative deposits can be renewed for maturity value.

- f) A deposit can be renewed for a lower multiple of Rs. 1,000/- by giving suitable instructions for repayment of balance amount.
- g) A deposit can also be renewed for a higher multiple of Rs. 1,000/- by giving the differential amount. Such consolidations can be done only on the date of maturity and therefore, the necessary remittance should reach the company at least one day before the date of maturity.
- h) In the case of A or S/s accounts, renewals retaining one of the depositor(s) as the first depositor are possible. However, renewals to persons other than the second / third depositors in A or S/s accounts are not possible. Renewal of deposits by a change in the first named depositor is not possible in the case of F or S/s accounts.
- I) For Minor investments, if the Depositor has opted for auto renewal and the Guardian PAN has been submitted during investment and if the Minor has become Major during contract period or during the auto renewal process, then it is the responsibility of the Minor who has become Major and the Guardian who has signed the original application to submit the PAN of the Minor who has become Major.
- j) In case of auto renewals, the Depositor has to submit the Tax declaration form (Form 15G/H as applicable) to the service centre within 15 days of fixed deposit issuance, failing which all the investments (RD and FD) in the specific customer ID will be treated as Taxable and appropriate TDS amount will be deducted and remitted to Income Tax Department, GOI.

12) LOAN ON DEPOSITS

- a) The Company may grant at its sole discretion, loan up to 75% of the amount of deposit to the depositor after the expiry of three months from the date of deposit at rate of interest two percent points above the interest rate payable on the deposit. The relative term deposit receipt(s) and other documents have to be signed by both/all the depositors in case of A or S/s accounts and by the first depositor in case of F or S/s accounts, Cheque for loans will be drawn only in favour of the first depositor.
- b) Renewal of deposit with loan outstanding is not permissible. Payment after adjustment of loan principle and loan interest will be made on maturity, if renewal instructions for the balance amount are not received at least 15 days in advance of the maturity.

13) REPAYMENTS

- a) If the Deposit Receipt is held in physical form, then receipt duly discharged on a revenue stamp of one rupee must be surrendered to the Company for repayment. In the case of deposit with "F or S/s" clause, the discharge has to be made by the first named depositor only. However, in the case of deposit with "A or S/s" clause, any one of the depositor may give the discharge.
- b) If the depositor has opted for auto refund, then the physical certificate need not be submitted for repayment.
- c) 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.
- d) Interest will cease on the maturity date of deposit, if the deposit is not renewed within six months from the date of maturity, or if the deposit is withdrawn after the maturity date.
- e) Repayment of deposits will be made only by National Electronic Fund Transfer (NEFT).

14) PREMATURITY PAYMENT

a) The company reserves the right to allow, at its absolute discretion, withdrawal of Fixed deposit before maturity. Where a deposit is so allowed to be prematurely withdrawn the relative deposit receipt must be discharged by 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.

b) 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**) |
|--|---|
| 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 d | epositor, the Company shall repay the deposit prematurely. |

**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 nominee/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, and other necessary documents to the satisfaction of the Company. However no interest is payable on such repayments of deposits.

*The above rates are also applicable for premature repayments in the case of death of a depositor. Prematurity repayments will be made only in favour of the first depositor.

GENERAL TERMS

- 15) The Fixed deposit receipt will be issued, subject to cheque realisation/ receipt of funds in company's account. In case of cheque dishonour/non receipt of funds, the Fixed deposit receipt stands cancelled automatically.
- 16) The Company reserves the right to reject any application for Fixed deposit or for renewal without assigning any reason therefor.
- 17) Application for Fixed deposit should be made only on the forms prescribed by the Company and should be duly signed by all applicants. Payment should be made by means of an Account payee Cheque/ demand draft in favour of SHRIRAM CITY UNION FINANCE LIMITED. Payments can also be made through fund transfer (National Electronic Fund Transfer (NEFT) and Real Time Gross Settlement (RTGS) to the company's account.
- 18) In the event of death of the first named depositor all payments on account of principal and / or interest of the fixed deposit will be made to the person first in the order of the survivor(s) unless otherwise instructed by the depositor during his life time.

In the event of death of sole depositor and / or all the joint depositor, all payment on account of principal and / or interest will be made to the Nominee appointed by the depositor(s) on production of proof of identity and on execution of such other documents as the company may deem fit for the same.

In any other case, the amount will be paid to the legal representative(s) of the deceased on production of proper legal representation such as succession Certificate/Letter of administration/probate of the will granted by a court of competent jurisdiction.

- 19) Deposit receipts issued by the Company are not transferable.
- 20) Depositors are requested to intimate any change of address and instructions regarding interest remittance to reach the Company at least 15 days before the next interest payment is due. In case of change of address, residential address proof needs to be furnished.
- 21) 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.
- 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) In case of non-repayment of the deposit or part thereof as per the terms and conditions of such deposit, the depositor may approach the Southern Region Bench of Company Law Board, 3rd Floor, Corporate Bhavan (UTI Building), No.29, Rajaji Salai, Chennai 600 001, Tamil Nadu for redressal.
- 24) Any deposit which remains unclaimed and unpaid 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 125 of the Companies Act, 2013.
- 25) 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. The financial activities of the Company are regulated by the Reserve Bank of India. However, the Reserve Bank of India does not accept any responsibility or guarantee about the present position as 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.
- 26) 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 31/03/2021 is 212.96.
- 27) Credit Rating ICRA "MAA+/ with Stable Outlook".
- $\textbf{28)} \quad \text{The deposits solicited by the Company are not insured.}$
- 29) 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 (RBI) under Non-Banking Financial Companies Acceptance of Public Deposits (reserve Bank) Directions, 2016 as amended from time to time and are subjected to jurisdiction of Chennai only. Subject to the said directions issued by RBI, the Company reserves the right to alter or amend without notice any or all of the terms and conditions stipulated above.
- without notice any or all of the terms and conditions stipulated above.

 30) All correspondence with regard to deposits should be addressed to Company's following service centres: Chennai: 1st Floor, Chaitanya Exotica, No: 51/24, Venkata Narayana Road, T Nagar, Chennai- 600 017. Tamil Nadu. Phone: +91 44 49371111, Email: customersupport@shriramcity.com; Mumbai: Office No.104 & 105 1st Floor, Level 1, Rupa Solitaire, Sector -1, Millennium Business Park, Mahape, Navi Mumbai, Thane, Maharashtra-400710, Phone: +91 22 41574545, Email: customersupport@shriramcity.com; Secunderabad/Hyderabad: 1st Floor, Maspack House, D. No.12-13-1274, Street No.8, Tarnaka, Secundarabad, Telangana 500017, Phone: +91 40 44182800, Email: customersupport@shriramcity.com.

 The maturity value payable in case of cumulative deposits will vary where tax is deducted at
- 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.
- Payment of interest / repayment of deposit falling due on a Sunday or a bank holiday or any day
 when the Company's head office does not work due to holiday or otherwise will be made on the
 next working day.
- The Company has created a floating charge on its statutory liquid assets in favour of Trustees representing public deposit holders of the Company as per Directions of Reserve Bank of India.
- Email ID and Mobile number is mandatory for investment in Fixed Deposit, where certificate mode is opted as E-Receipt.
- 5) The company accepts deposits through agents. The agents can accept duly filled in deposit application form along with KYC documents and cheque in favour of "Shriram City Union Finance Limited". However, agents are not authorised to accept cash from depositors or issue receipt on behalf of the company for deposits. The Servicing of deposits accepted by the Company is undertaken by "Novac Technology Solutions Private Limited" and all Correspondence with regard to deposits should be addressed to Company's service centers as mentioned in point no. 30.

| PROVISIONAL RECEIPT | |
|--|--------------------------------------|
| Received with thanks from Mr/Ms./Minor | cheque/DD/FD (in case of renewal) No |

Following Documents received: (Self-attested)

Passport / Driving License / Voter's Identity Card issued by Election Commission of India / Job card issued by NREGA duly signed by an officer of the State Government / The letter issued by Unique Identification Authority of India containing details of Name, Address & Aadhaar number / Letter issued by the National Population Register Containing details of name and address / Utility Bill (Electricity/Telephone/Postpaid mobile phone/Piped Gas/Water Bill) not more than 2 months old / Cancelled cheque / Form 15G / Form 15H / Others (kindly specify). Age proof in case of minor and senior citizen.

. branch as fixed deposit under Cumulative / Non-Cumulative Scheme for a

.. ₹ For

Know Your Customer (KYC) Application Form (Resident Individuals / HUF / Sole Proprietorship)

Please fill the information in CAPITAL Letters and
in appropriate places





The information is sought under Prevention of Money Laundering Act, 2002, the rules notified thereunder and RBI guidelines on Know Your Customer For existing Depositor, the information furnished herein will supersede the information available in the records of SCUF. Customer's Details (as per KYC documents) Customer ID: *Date of Birth CKYC No *Gender: M D D M M Y Y Name Father Name Mother Name Spouse Name (If Married) Paste latest passport size Communication Address: (DO NOT STAPLE) IGNORE if already submitted earlier City State *Pin Birth Place Country Nationality Citizenship *Permanent Address: * Marital Status: City *Pin State ☐ Married ☐ Unmarried Country *Email ID Mobile No # Mandatory for E-Receipt * Fields are Mandatory *Occupation :
Service ☐ Self Employed ☐ Private Sector ☐ Retired ☐ Housewife ☐ Student ☐ Public Sector ☐ Government Sector ☐ Professional ☐ Business ☐ Other (specify below) *Please tick 🗸 If the following is applicable to you 🗖 Politically Exposed Person (PEP) 🗖 Relative of PEP 🔲 Not Applicable Proof of Address (Self Attested) *Proof of Identity (Self Attested) **Expiry Date** Aadhaar issued by UIDAI Aadhaar issued by UIDAI Expiry Date **Passport Passport Driving Licence Driving Licence** Voter ID Card Voter ID Card Others :_ Others: Additional Documents Required for NRI'S * Address proof both Indian and overseas - Self Attested PIO card (if it is a foreign passport) Tax Resident Certificate (TRC) for IT Department of the country of which the investor is resident to avail DTAA benefit * Overseas Employment letter (optional for confirmation of residential status and overseas address) * Passport with valid visa page self attested * NRI Undertaking cum FATCA / CRS declaration Form *Date : ___/__/_ * Signature : _ Place: For Office Use Only Checked by **Documents Received Certified Copies** INSTITUTION DETAILS **KYC VERIFICATION CARRIED OUT BY** Emp. Name: Name: Emp. Code: Designation: Code: _ Date: Employee signature



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

| | Particulars | Company | Subsidiary Company |
|---|------------------------------------|--|------------------------------------|
| Α | Name | SHRIRAM CITY UNION FINANCELIMITED | SHRIRAM HOUSING FINANCE LIMITED |
| В | Corporate Identification Number | L65191TN1986PLC012840 | U65929TN2010PLC078004 |
| С | Registration | 07-00458 | 08.0094.11 |
| D | Registered with | Reserve Bank of India | National Housing Bank |
| Е | Date of Incorporation | March 27, 1986 | November 9, 2010 |
| F | Business carried on | Deposit accepting Non Banking Finance | Housing Finance |
| G | Details of Branches of the Company | Refer Annexure I | Refer Annexure II |

H. Brief Particulars of the Management of the Company: The Company is managed by the Managing Director under the supervision of the Board of Directors of the Company ("Board")

| NAME | DIN | ADDRESS | OCCUPATION | POSITION |
|--|-------------------|---|---|----------------------------|
| Sri Debendranath Sarangi, | 01408349 | 14 West Mada Street, Srinagar, Sarangi Colony, Saidapet, Chennai - 600 015. | IAS (Retd.,) | Chairperson |
| Sri Yalamati Srinivasa Chakravarti | 00052308 | Flat No 302, Banjara Heritage Service Apartments, Road No 3, Panchavati Society, Banjara Hills, Hyderabad 500 034 | Service | Managing Director & CEO |
| Sri Diwakar Bhagwati Gandhi | 00298276 | F-217A, W5D4, Sainik Farms, New Delhi - 110 062 | Business | Director |
| Sri Duruvasan Ramachandra | 00223052 | H No 1-66/1, Villa No. 5, CEO Enclave, Gachibowli, Hyderabad 500 032, Telangana State. | Service | Director |
| Sri Ignatius Michael Viljoen | 08452443 | 49 Highland Road, Kensington, Johannesburg, 2094, South Africa | Head of Credit at Sanlam Emerging Markets Portfolio Management | Director |
| Smt Maya S Sinha | 03056226 | 11, Vipul Building, 28 B G Kher Marg, Malabar Hill Mumbai 400006. | Service | Director |
| Sri Pranab Prakash Pattanayak | 00506007 | Fiat No. A4/311, Gokulam Complex, India Heritage Foundation, Doddakallasandra, Kanakapura Road, Banglore- 560 062 | Consultant | Director |
| Sri. Shashank | 02826978 Singh | 7A, 7th Floor, Manek, 11 LD Ruparel Marg, Malabar Hill, Mumbai 400006. | Service | Director |
| Sri Venkataraman Murali | 00730218 | Commander's Court, CCC034, Tower C, Flat 034, 49, Ethiraj Salai , Egmore, Chennai 600 008. | Chartered Accountant in Practice | Director |

J. Profits of the Company before and after making the provisions for tax and Dividends declared by the Company for the three financial years immediately preceding the date of advertisement

| Year Ended March 31, | PBT (□ in Lacs) | PAT (☐ in Lacs) | Dividend Dividend nterim(□)Final (□)Total | | Dividend (□)Total | Dividend Amount (□ in Lacs) |
|-------------------------|--------------------|-------------------------------|---|-------|----------------------|-----------------------------------|
| | | Per equity share of ☐ 10 each | | | | |
| 2019 | 152032.26 | 98887.80 | 6.00 | 16.00 | 22.00 | 14517.83 |
| 2020 | 135500.10 | 100052.00 | 6.00 | ÷ | 6.00 | 3959.76 |
| 2021 | 138938.75 | 101094.42 | 20.00 | 13.00 | 33.00 | 21781.58 |

| | Balance Sheet As at March 31, | 2021 | 2020 |
|----------------------|--------------------------------|--------------|--------------|
| | Cash and Cash equivalents | 3,81,528.17 | 2,09,182.78 |
| cia | Bank balance other than above | 1,39,908.12 | 97053.53 |
| | Receivables/ Trade Receivables | 229.99 | 89.76 |
| ets | Loans | 2,742,011.64 | 2,661,252.96 |
| Financia assets | Investments | 101,732.24 | 73,413.97 |
| ← _ | Other financial assets | 4,253.43 | 7343.68 |
| S | Current tax assets (net) | 4,502.79 | 13,069.56 |
| assets | Deferred tax assets (net) | 12,815.28 | 5072.77 |
| | Property, plant and equipment | 6,437.72 | 7241.02 |
| -re | Other intangible assets | 204.43 | 193.18 |
| 2. Non- financial | Right of Use Assets | 15,618.41 | 15487.33 |
| 5. ₽ | Other non-financial assets | 11,755.73 | 8024.46 |
| | Total assets | 3,420,997.96 | 3,097,425.00 |

| fi 5 | Other non-financial assets | 11,755.73 | 8024.46 |
|---|---|--------------|--------------|
| | Total assets | 3,420,997.96 | 3,097,425.00 |
| - | | *** | |
| | Derivative financial instruments | | |
| | Payables | | |
| | (I) Trade Payables | | 34 |
| | (II) Other Payables | | |
| iabilities | (i) Total outstanding dues of micro enterprises and small enterprises | 18.90 | • |
| Financial liabilities | (ii) Total outstanding dues of creditors other than micro enterprises and small enterprises | 6,729.05 | 6,077.83 |
| - | Debt securities | 426,363 | 4,46,827.65 |
| | Borrowings (other than debt securities) | 1577279.14 | 1,444,625.56 |
| 2 | Deposits | 552888.78 | 401,206.8 |
| | Subordinated liabilities | | 23,923.91 |
| | Other financial liabilities | 40962.53 | 47,848.62 |
| E : 5: 3 | Current tax liabilities (Net) | | |
| 2. Non financi al | Provisions | 2631.25 | 3,926.79 |
| fi al | Other non-financial liabilities | 2272.72 | 2,192.27 |
| - | Total liabilities | 2609145.37 | 2,376,629.43 |
| -> | Equity share capital | 6600.50 | 6,600.29 |
| 3. Lify | Other equity | 805252.09 | 7,14,195.28 |
| | Total equity | 811852.59 | 7,20,795.57 |
| | Total liabilities and equity | 3420997.96 | 3,097,425.00 |
| | Amount the Company can raise by way of deposits as per | 1095963.00 | 10,18,014.00 |
| | Exposure to Group [^] | 212.96 | 176.56 |
| | Credit Rating for fixed deposits by | MAA+/Stable | MAA+/Stable |
| | Aggregate amount of Deposits held | 552888.78 | 4,01,206.8 |
| | Contingent liabilities * | 8395.69 | 10,895.69 |
| | | | |

Profit before provision for tax ("PBT"), Profit after provision for tax ("PAT") Total dividend amount includes dividend

K. Summarized Financial Position of the Company as in two Audited Balance Sheet immediately preceding the date of advertisement: |in Lacs

The above summarized financial position may be read with financial statements and Notes to Accounts forming an integral part of such financial statements. The financial statements/Annual Reports of the Company and it's subsidiary are displayed on the web site of the Company at web link https://www.nseprimeir.com/z_SHRIRAMCIT/files/ ShriramCityUnionfinanceltd._
AnnualReport2020-21zip and https://www.nseprimeir.com/z_SHRIRAMCIT/files/SHFL_ANNUAL_REPORT_2020-21.zip respectively

The Company hereby declares that (i) the Company has no overdue deposits other than unclaimed deposits, (ii) the Company is not in default in the repayment of deposit or interest thereon, (iii) the Company has complied with the applicable provisions of the RBI Directions, (iv) the compliance with directions of RBI by the Company does not imply that the repayment of deposits is guaranteed by the RBI, (iv) the deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities (v) the financial position of the Company as disclosed above and the representations made in

*Contingent Liabilities as on March 31, 2021 : Income Tax (ii 116.45 lakhs), Kerala VAT (ii 4.5 lakhs), Tamil Nadu VAT (ii 255.30 lakhs), Service Tax (ii 8,019.29 lakhs)

*Total aggregate amount of exposure/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 from compa substantial interest.

The above summarized financial position may be read with financial statements and Notes to Accounts forming an integral part of such financial statements. The financial statements/Annual Reports of the Company and it's subsidiary are displayed on the web site of the Company at web link https://www.nseprimeir.com/z_SHRIRAMCIT/files/ShriramCityUnionfinanceItd_Annual Report 2020-21 zip and https://www.nseprimeir.com/z_SHRIRAMCIT/files/SHFL_ANNUAL_REPORT_2020-21.zip respectively.

The Company hereby declares that (i) the Company has no overflue deposits other than unclaimed deposits, (iii) the Company is not in default in the repayment of deposit or interest thereon, (iii) the Company has compiled with the applicable provisions of the RBI Directions,(iii) the compliance with directions of RBI by the Company does not imply that the repayment of deposits is guaranteed by the RBI, (iv) the deposits accepted by the Company are unsecured and rank pair passu with other unsecured labilities (v) the financial position of the Company as disclosed above and the representations made in the application form are true and correct and the Companylitis Board are responsible for the correctness and veracity thereof.

The above text of the advertisement is issued on the authority and in the name of the Board, which was approved by the Board at its meeting held on July 29, 2021 and a copy of the same was delivered to RBI for registration

> By Order of the Board For SHRIRAM CITY UNION FINANCE LIMITED

Place : Chennai DEBENDRANATH SARANGI CHAIRPERSON

Date: July 29, 2021

| Debendranath Sarangi | Yalamati Srinivasa Chakravarti | Diwakar B Gandhi |
|---------------------------|--------------------------------|---------------------|
| Duruvasan Ramachandra | Ignatius Michael Viljoen | Maya S Sinha |
| Pranab Prakash Pattanayak | Shashank Singh | Venkataraman Murali |

ANNEXURE

keerpet Armeil Junagadh, Amritsar Amudalavalasa Anakapatil, Anand Anantapur I. Anandhyur - I. Andosthy, Angamahy, Anan Nagari Anna Nag inili, Aranthang Arpalajawan, Anylur I. Armeor, Amundakam, Auppuchutali, Il Asando, Abhavaraopela, Akhridapuran, Almakar, Almakur, An inigal, Aurangabad, Aurangabad, Avadi, Avanigadda, Avinasi, Ayantavaram, Ayyaprihangal, Azamgah, B Kothakota, Badvel, Bagalkot, Bahra anagar, Balajour, Balotra, Bunaganspalik, Basarsawad, Banda-Falehpur, Bandra, Bangaloe, Bangarupalyam, Bapatali, Barahandi, Baranandi, Earahandi, Baranandi, Baranandi, Earahandi, Baranandi, Baranandi

ntinasguor, Criminamaria, Carpuli Chrisia, Chitor J. Chitodurga, Chitorgarh, Chitwel, Chokkikulam, Cholavanthan, Chomu Jaipur, Choodavaram, Choutappal, Chromepet, Colmba juddalore II, Cuddapah, Cuddapah II, Cuddapah IV, Cumbum III, Cuttack, Dadar , Darsi, Dausa, Davangere, Dehradun, Denkanikottai, Deoria , Devi everaskorda, Dewas - Dharibad, Dharapuram, Dharmapuri, Dharmapuri II, Dharmavaram, Dharab, Chavadeswaram, Dhone, Dhole, Dishad Garden, I lagar, Dindigul, Doddabaliapur, Durajar, Charaka Nagar, Etnut, Limakulam, Erode, Erodel, Elizava, Faziabad, Fandabad, Fandabad

Regar, Dintiguil, Dodaballagup, Durgapur, Owaraka Nagar, Euru I; Ermäxulam, Erode, Erode III, Elawa, Paizabad, Paidabad, Pairidad, Pairi

ruvuru, ronasrpet, Fork, Trichur, Trichy-I, Irwandrum, Tumkur, Tuni, Tuticorin, Tuticorin, Tulicorin, Tulicori

ANNEXURE II

Agra, Ahmedabad, Ahmedabad East, Ahmednagar, Ajmer, Allahabad, Alwar, Amaravatil,

Ambala, Anritsar, Aurangabad, Banashankari, Barasat, Bareilly, Bathinda, Bengaluru, Bharuch, Bhavnagar, Bhopal, Bhubaneshwar, Bikar

Coimbatiore, Davangere, Dehradun, Dehli,

Durgapur, Emakulam, Guntur, Haldwani, Haridwar, Himmatnagar, Hossur, Hubli, Hyderabad, Indore, Jabalpur, Jalandhar, Kanchipuram

Kamal, Kohapur, Kolkata, Kota, Kukaipally, Kurnool, Luckinow, Ludhinan, Madural, Meerut, Mehsana, Mohali (Chandigarth), Mysore, Na

Nellore, Palampur, Pondicehtry/Puducherty, Pune, Raipur, Rajahmundry, Rajkot, Raflam, Salem, Secunderabad, Silguri, Solapur,

Thirupathi, Thiruvallur, Thrissur, Trunelveli, Udaipur, Ujjain, Vadodara, Vellore, Vjiayawada, Visakhapatnam, Warangal, Wardha

HOW TO APPLY

- 1. Please fill in the attached application form in Block Letters, Tick (√) Box wherever applicable.
- 2. All cheques/DD should be 'A/c payee' drawn in favour of SHRIRAM CITY UNION FINANCE LIMITED

All communications with regards to deposits should be addressed to company's service centre addresses as mentioned in point no.13 of Terms and Conditions governing acceptance of Deposits