

# Shriram Siddhi

fixed deposits

**FIXED DEPOSIT  
RATED  
MAA+ (STABLE)  
BY ICRA**

Watch your  
money **grow!**



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: sect@shriramcity.in,

## INTEREST RATES ON ACCEPTANCE OF FRESH/RENEWAL OF DEPOSITS (w.e.f. 2<sup>ND</sup> APR 2018)

NORMAL SCHEME								SENIOR CITIZEN SCHEME*							
Non-Cumulative Deposits				Cumulative Deposit				Non-Cumulative Deposits				Cumulative Deposit			
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.5,000/-	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.5,000/-
12	7.39	7.44	7.5	7.65	7.39	7.65	5,383	12	7.63	7.68	7.75	7.9	7.63	7.9	5,395
24	7.39	7.44	7.5	7.65	7.39	7.94	5,794	24	7.63	7.68	7.75	7.9	7.63	8.21	5,821
36	7.72	7.77	7.85	8	7.72	8.66	6,299	36	7.95	8	8.08	8.25	7.95	8.94	6,341
48	7.72	7.77	7.85	8	7.72	9.01	6,802	48	7.95	8	8.08	8.25	7.95	9.32	6,864
60	7.95	8	8.08	8.25	7.95	9.72	7,430	60	8.19	8.25	8.33	8.5	8.19	10.08	7,520

(Completed age 60 years on the date of deposit/renewal)

Non Cumulative/Cumulative deposits will be accepted in multiples of ₹ 1,000/- subject to a minimum amount of ₹ 5,000/- per deposit for cumulative deposit and ₹ 10,000/- per deposit for non cumulative deposit and Cumulative deposits can be renewed for maturity value.

Interest rate are Subject to change and the rate applicable will be the rate prevalent on the date deposit / renewal

India's largest Small Business Finance Company in the small loan segment

(Source: "Analysis of Small Loan Credit Market for NBFCs in India – April 2013" by Frost and Sullivan)



# TERMS AND CONDITIONS GOVERNING ACCEPTANCE/RENEWAL OF DEPOSITS BY SHRIRAM CITY UNION FINANCE LIMITED,

## CORPORATE IDENTIFICATION NUMBER- L65191TN1986PLC012840 ("Company")

**1. MINIMUM DEPOSIT:** Deposits will be accepted in multiples of Rs. 1,000/- subject to a minimum amount of Rs. 5,000/- for cumulative deposit and Rs. 10,000/- for non-cumulative deposit.

**2. INTEREST PAYMENT :** (i) Interest payment for non cumulative deposits will be effected by credit to the designated bank account of the depositor through National Electronic Clearing Service ("NECS") / National Electronic Fund Transfer ("NEFT") / Automated Clearing House ("ACH") or any other electronic mode of payment from time to time as per schedule below.

Interest payment Option	Interest payment date
Monthly	Last day of every month
Quarterly	Last day of March/June/September/December
Half-yearly	Last day of March and September
Yearly	Last day of March

(ii) The interest on cumulative deposits shall be paid on the date of maturity.

(iii) 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.

**3. IDENTIFICATION OF DEPOSITORS :** The first named applicant should provide certified copy of both Identification proof and Address proof as required under "Know Your Customer" ("KYC") guidelines for NBFCs prescribed by the Reserve Bank of India ("RBI"), as under. Any existing first named depositor who has not complied with the KYC documents as mentioned below, shall have to furnish such documents. In the absence of the KYC documents, the application for acceptance/renewal of deposit shall not be processed by the Company.

**i. Individuals :** (a) Passport, (b) PAN Card (c) Voters Identity Card issued by Election Commission of India (d) Job card issued by NREGA duly signed by the officer of the State Government (e) Driving Licence (f) letter issued by Unique Identification Authority of India containing details of Name, Address, Aadhaar Number and Latest Photograph.

**ii. Company :** (a) Certificate of Incorporation, Memorandum and Articles of Association (b) Resolution of the Board of Directors and power of attorney granted to its managers, officers or employees to make deposit and to transact on its behalf (c) PAN Card the Company and (d) Proof of identity and address (as per KYC documents mentioned for individuals) of the authorised signatory of the company signing the application.

**iii. Partnership Firm :** (a) Registration Certificate, (b) Partnership Deed (c) Authorised Signatory list (d) Proof of identity and address (as per KYC documents mentioned for individuals) of the authorised signatories.

**iv. Hindu Undivided Family ("HUF") :** (a) PAN Card of HUF (b) Deed of Declaration of HUF and (c) Proof of identity and address (as per KYC documents mentioned for individuals) of the Karta.

**v. Trust and Foundations :** (a) Registration Certificate, (b) Trust Deed, (c) Proof of identity and address (as per KYC documents mentioned for individuals) of the authorised signatory of the Trust / Institution signing the application.

**vi. Unincorporated Association or Body of individuals :** (a) Resolution of managing Body of such association or Body of individuals, (b) Resolution of managing Body of such association or Body of individuals, (c) Power of attorney granted to him to act on its behalf, (d) Proof of identity and address (as per KYC documents mentioned for individuals) of the person who is holding power of attorney to transact the business on behalf of the unincorporated association or body of individuals, (e) Such information as may be required to collectively establish the legal existence of such an association or body of individuals.

In case the address mentioned in the above documents differs from the present address mentioned in the application form, a copy of any one of the following documents should be furnished for proof of residential address : (a) Utility bill which is not more than two months old of any service provider (electricity, telephone, postpaid mobile phone, piped gas, water bill), (b) Property or Municipal Tax receipt, (c) Bank account or Post Office savings bank account statement, (d) Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address, (e) 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 and (f) Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India.

**4. DEPOSITS BY HUF:** Deposits by HUFs will be accepted subject to production of necessary documents as required under the procedure laid down by the Company from time to time.

**5. DEPOSITS IN JOINT NAMES:** Deposits may be made in the joint names not more than three individuals only under First or Survivor's ("F or S") or Anyone or Survivor's ("A or S"). All communications will be addressed to the first named depositor. All cheques/ warrants for interest payment and maturity payment of deposits will be drawn in favour of the first named depositor. Deposits pertaining to Non-individuals cannot be held jointly.

**6. NOMINATION :** (i) The individual depositor (s) may, at any time, nominate a person to whom his/her deposit in the Company shall vest in the event of his or all the joint holders' death. Notwithstanding anything contained in any other law for the time being in force or in any disposition, whether testamentary or otherwise in respect of such other deposit in the Company where a nomination made in the prescribed manner purports to confer on any person the right to vest in the deposit, the nominee shall, on the death of the depositor(s) become entitled to all the rights in the deposit in the Company to the exclusion of all other persons unless the nomination is varied or cancelled in the prescribed manner. (ii) The nominee shall not be a trust, society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. (iii) A minor can be a nominee represented by his natural/court appointed guardian.

**7. INCOME-TAX PROVISIONS :** (i) As required under the Income Tax Act, 1961, tax at applicable rate will be deducted at source from the amount of interest paid/payable/ credited to a depositor if the gross interest exceeds the prescribed limit during the financial year. All the deposits of each depositor may be clubbed together for the purpose of deduction of tax at source. (ii) Non-assesses shall, if necessary, furnish the prescribed form as per Income Tax Act in force from time to time, quoting PAN, for non-deduction of tax at source. (The depositors are presumed to be aware of the penal provisions of the said Act in case of false declaration and the Company will in no way be responsible for such false declaration made by the depositor). (iii) In accordance with the CBDT Circular 04/2013 dated 17-04-2013 TDS Certificates in Form No. 16A will be downloaded by the Company from the TDS Centralized Processing Cell portal website of TDS Reconciliation Analysis and Correction Enabling System ("TRACES") and the same will be authenticated by means of digital signature (Certificate under Section 203 Rule 31(1)(b) of the Income Tax Act 1961). TDS certificates will not be generated from website of TRACES if PAN is not furnished. The TDS certificate shall be dispatched in the same address as printed on the TDS certificate generated from website of TRACES irrespective of address appearing the respective deposit application form. Please update the change of address in your PAN details by filling up the form for amendments/changes in PAN data with National Depository Services Limited ("NSDL").

**8. HOW TO APPLY** (i) The Company shall accept fresh deposit or renewal of existing deposit (ii) Application for Fresh/Renewal of deposit shall be made in the prescribed form of the Company duly filled in, signed and complete in all respect along with cheque for deposit amount and KYC documents (The Company does not accept cash) (iii) The Company reserves the right to reject any application for deposit or for renewal or loan on deposits without assigning any reason therefor. (iv) Deposit can be renewed from the date of maturity only if renewal instructions along with duly discharged deposit receipt is received by the Company within 6 months from the due date of maturity. In such cases the rate prevailing on the due date of maturity will be applicable. Otherwise the same will be renewed prospectively and in such cases interest shall cease on the due date of maturity. In case if the deposit receipt is held in soft form it is mandatory that the depositor should mention the auto renewal/auto refund at the time of initial deposit. (v) Renewal of deposit will be for the maturity value net of TDS if any. (vi) If the depositor opts for auto renewal then the deposit shall continue to be auto renewed till such time instructions to the contrary are received by the Company. In such cases the depositor need not submit the original deposit receipt for renewal. (vii) The depositor can have the option of changing the mode from auto renewal to auto refund and vice versa, if necessary instructions are received by the Company at least 15 days prior to the due date of maturity. (viii) A deposit can be renewed for a lower multiple of Rs. 1,000/- by giving suitable instructions for repayment of differential amount before due date of maturity. (ix) 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 due date of maturity only on receipt of differential amount by the Company at least one day before the due date of maturity. (x) Renewal of deposit with A or S can be done by retaining any one

of the depositor(s) as the first depositor. Renewal of deposits with A or S in the name of persons other than any one of the depositor cannot be done. Renewal of deposits with F or S in the name of any person other than the first named depositor cannot be done. (xi) On acceptance of deposit and on successful processing of it, the Company shall issue a deposit receipt in hard copy or in electronic mode as chosen by the depositor. The hard copy of the deposit receipt shall be handed over to the depositor at his address and the soft copy of the deposit receipt shall be sent to the email id of the depositor mentioned in the application. (xii) Deposit receipts issued by the Company are not transferable. (xiii) The deposits solicited, accepted, held or renewed by the Company are unsecured and are not insured.

**9. LOAN ON DEPOSITS :** (i) The Company may, at its sole discretion grant loan up to 75% of the amount of deposit to the depositor after the expiry of three months from the date of deposit at rate of interest two percent higher than the rate of interest payable on such deposit. The deposit receipt(s) and other documents have to be signed by all the depositor(s) in case of A or S deposit and by the first depositor in case of F or S deposit. The loan amount shall be paid only in favour of the first depositor. (ii) Renewal of deposit with loan outstanding is not permissible. On the date of maturity of deposit under loan shall be paid after adjustment of outstanding loan principal and interest thereon.

**10. REDEMPTION /MATURITY PAYMENTS/REFUNDS :** (i) Cumulative deposits (the principal along with net interest thereon) shall be paid at the time of maturity. In case of non-cumulative deposits the interest shall be paid periodically and the principal shall be paid at the time of maturity. (ii) Both cumulative and non cumulative deposits are governed by schemes declared by the Company from time to time. (iv) Redemption/repayment/Refunds of Cumulative and non cumulative deposits shall be made subject to submission of deposit receipts / any other document as may be required from time to time. (v) Deposit Receipt held in physical form must be submitted to the Company duly discharged by signing on a revenue stamp of one rupee for redemption. In the case of deposit with F or S, the discharge of deposit receipt must be made by the first named depositor only. In the case of deposit with A or S, any one of the depositor may give the discharge of the deposit receipt. (vi) If the depositor has opted for auto refund then the physical certificate need not be submitted to the Company. (vi) 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. (viii) Interest will cease on the due date of maturity 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. (ix) Due date of maturity/refund/repayment shall be same as mentioned on the deposit receipt issued by the Company to the depositor and shall not change. (x) Repayment of deposits will be made only by NECS / NEFT/ACH or any other electronic mode of payment. (xi) The maturity value of cumulative deposits shall be paid net of tax deducted at source. The maturity value for Cumulative Deposits is rounded off to nearest rupee.

**11. PREMATURETY REDEMPTION :** (i) 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 all the depositors in case of A or S deposit and by the first named depositor in case of F or S deposit. (ii) Prematurity repayments will be made only in favor of the first named depositor. (iii) The followings, which are as per the Directions of RBI currently in force, shall apply for premature redemption.

Up to 3 months from the date of deposit / renewal (Lock-in-period)	No repayment except 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 at 2 per cent lower than the Interest rate applicable to a deposit for the period for which the deposit has run or if no rate has been specified for that period, then 3 per cent lower than the minimum rate at which deposits are accepted by the Company*
**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 heirs 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.	
* The above rates are also applicable for premature repayment in the case of death of a depositor	

## 12. QUERY/GRIEVANCE :

(i) In case of any query or grievance or deficiency in service, the depositor at his option may

(a) contact any of the Company's following service centres

**Chennai :** No.95 (29/2), Habibullah Road T.Nagar, Chennai 600017.  
Phone: +91 44 49371111 Email: [inquiry@shriramvalue.in](mailto:inquiry@shriramvalue.in)

**Kolkata :** Touch Stone Tower - II Floor, EN-10, Salt Lake, Sector V, Kolkata - 700091.  
Phone: +91 22 4157 4545 Email: [inquiry@shriramvalue.in](mailto:inquiry@shriramvalue.in)

**Mumbai:** Office No. 104&105, 1st Floor, Level-1, Rupa Solitaire-Sec-1, Millennium Business Park, Mahape, Mumbai-400710.  
Phone: +91 22 4157 4545 Email: [inquiry@shriramvalue.in](mailto:inquiry@shriramvalue.in)

**Secunderabad:** I Floor, Maspack House, D.NO.12-13-1274-Street No.8, Tarnaka, Secunderabad-500017.  
Phone: +91 40 44182800 Email: [inquiry@shriramvalue.in](mailto:inquiry@shriramvalue.in)

(b) may approach the District Level Consumer Dispute Redressal Forum or the State Level Consumer Dispute Redressal Forum or the National Consumer Dispute Redressal Forum as the case may be for relief.

(ii) 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.

**13. GENERAL TERMS :** (i) 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 fully discharged from all liabilities by transferring the deposits absolutely in favour of the Survivor(s). (ii) Depositors are requested to update address, bank account details, instructions regarding interest remittance redemption or maturity value to the Company in writing at least 15 days before the due date of interest payment/redemption. In case of change of address, proof of address duly attested needs to be furnished as per KYC guidelines. (iii) 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" ("IEPF") established by the Central Government under section 125 of the Companies Act, 2013. No claim shall lie against the Company after transfer of the amounts to IEPF. The Depositor can claim the amount from IEPF by following specified procedure. (iv) The financial activities of the Company are regulated by the RBI. However, it must be distinctly understood that RBI does not undertake 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. (v) Deposits accepted are subject to the directions issued by the RBI under Non Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 1998 as amended from time to time. (vi) 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. (vii) 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 RBI in force from time to time and are subject to jurisdiction of Chennai only. (viii) The Company has created a floating charge on its statutory liquid assets in favour of M/S IDBI Trusteeship Limited, Asian Building, Ground Floor, 17 R. Kanmani marg, Ballard Estate, Mumbai 400 001 representing public deposit holders of the Company as per Directions of Reserve Bank of India. (ix) Please go through all the documents, terms and conditions before applying for deposit in the Company (x) 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).



## Application form for Deposit

## Shriram City Union Finance Limited

CIN : L65191TN1986PLC012840

Regd Office : 123, Angappa Naicken Street,  
Chennai - 600 001. Phone : +91 44 2534 1431Admn 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: sect@shriramcity.in ,



Broker Name : INDIA INFOLINE LIMITED

Broker Code : 176107

Branch : Sub broker Code:- \_\_\_\_\_

We neither accept nor permit intermediary to accept cash.

Please fill the information in BLOCK letters and tick in appropriate places

I/We wish to apply for Placement/Renewal of Deposit

Type of Deposit Fresh ☐ Renewal ☐ Both ☐Payment Details Cheque ☐ RTGS/NEFT ☐ If RTGS/NEFT, UTR No. \_\_\_\_\_

Cheque/DD No. \_\_\_\_\_ Dated \_\_\_\_/\_\_\_\_/\_\_\_\_ Favours Shriram City Union Finance Limited

Drawn on \_\_\_\_\_ Amount \_\_\_\_\_ (Rupees \_\_\_\_\_)

If Renewal, Old Cert No. \_\_\_\_\_ Maturity Date \_\_\_\_/\_\_\_\_/\_\_\_\_ Maturity Amount Rs. \_\_\_\_\_

Renewal Amount Rs. \_\_\_\_\_ Balance to be refunded / paid Rs. \_\_\_\_\_

Total Investment Amount \_\_\_\_\_ (Rupees \_\_\_\_\_)

## Deposit Repayment to be made to

Sole/First Applicant ☐ Anyone or Survivor/s ☐ Former or Survivor/s ☐

## Type of Receipt

Physical Receipt ☐E-Receipt ☐

Auto Renewal/Refund (Mandatory if E-Receipt opted)

Renew Principal only on Maturity ☐Renew Principal and interest on Maturity ☐Redeem on Maturity ☐

## Scheme

Cumulative Deposit ☐Non-Cumulative Deposit ☐

## Tenure (Months)

12 ☐ 24 ☐ 36 ☐48 ☐ 60 ☐

## Interest Frequency (Only for Non-Cumulative)

Monthly ☐Quarterly ☐Half-Yearly ☐Annual ☐

## Mode of Interest Payment

NEFT

## Investor details as appearing in your submitted identification documents

## First Applicant Details:

Customer ID : \_\_\_\_\_

DOB

Mr. / Ms. / Minor \_\_\_\_\_ / \_\_\_\_/\_\_\_\_/\_\_\_\_ M ☐ F ☐ Others ☐

Father's / Husband's Name \_\_\_\_\_

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

\_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Pin Code \_\_\_\_\_Permanent Address: Same as Above ☐\_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Pin Code \_\_\_\_\_

Email ID: \_\_\_\_\_ Mobile No. \_\_\_\_\_

\_\_\_\_\_

Income Tax Permanent Account Number (PAN) \_\_\_\_\_

Tax to be deducted: - Yes ☐ No ☐Form 15G / Form 15H furnished: Yes ☐ No ☐

## Category of First Applicant

Member of Public ☐ Shareholder ☐ Director ☐ Relative of Director ☐

## Status of the First Applicant

Minor ☐ Individual ☐ Senior Citizen ☐ HUF ☐ Firms ☐ Corporate ☐ Trust ☐Age proof to be submitted if 1<sup>st</sup> Applicant is Minor/Senior Citizen

## KYC Documents (Id Proof and Address Proof)

a) Passport ☐ b) PAN Card with Address proof ☐ c) Voter's Identity Card issued by Election Commission of India ☐ d) Driving License ☐e) Job card issued by NREGA duly signed by an officer of the State Government ☐ f) The letter issued by Unique Identification Authority of India containing details of Name, Address & Aadhar Number ☐g) Utility Bill (Electricity/Telephone/Postpaid mobile phone/Piped Gas/Water Bill) not more than 2 months old ☐h) Bank Account or Post Office saving bank account statement ☐

i) Others (Kindly Specify) \_\_\_\_\_

## Details of Bank Account (Sole/First Named Depositor)

Bank Account No \_\_\_\_\_ Bank Name \_\_\_\_\_

MICR Code \_\_\_\_\_

Bank Branch \_\_\_\_\_

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

(Cancelled cheque leaf to be provided for proof of Account details)

Account: Saving ☐ Current ☐

**\*Natural Guardian Details****DOB****GENDER**Mr./Ms. \_\_\_\_\_ / / M ☐ F ☐ Others ☐

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

\_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Pin Code \_\_\_\_\_

Email ID: \_\_\_\_\_ Mobile No. \_\_\_\_\_

\* Guardian Name is mandatory if any of the applicant is Minor.

\* In the case of deposit in the name of Minor only the FATHER or MOTHER of the Minor should sign this form.

**Income Tax Permanent Account Number (PAN)** **Category of Guardian**Member of Public ☐ Shareholder ☐ Director ☐ Relative of Director ☐**KYC Documents (Id Proof and Address Proof)**

- a) Passport ☐ b) PAN Card with Address proof ☐ c) Voter's Identity Card issued by Election Commission of India ☐ d) Driving License ☐  
e) Job card issued by NREGA duly signed by an officer of the State Government ☐ f) The letter issued by Unique Identification Authority of India containing details of Name, Address & Aadhar Number ☐ g) Utility Bill (Electricity/Telephone/Postpaid mobile phone/Piped Gas/Water Bill) not more than 2 months old ☐  
h) Bank Account or Post Office saving bank account statement ☐  
i) Others (Kindly Specify) \_\_\_\_\_

**Second Applicant Details:****Customer ID :** **DOB****GENDER**Mr./Ms./Minor \_\_\_\_\_ / / M ☐ F ☐ Others ☐

Father's/Husband's Name \_\_\_\_\_

\*Natural Guardian's Name \_\_\_\_\_

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

\_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Pin Code \_\_\_\_\_

Email ID: \_\_\_\_\_ Mobile No. \_\_\_\_\_

**Income Tax Permanent Account Number (PAN)** **Category of Second Applicant**Member of Public ☐ Shareholder ☐ Director ☐ Relative of Director ☐**Status of the Second Applicant**Minor ☐ Individual ☐**Age proof to be submitted if 2<sup>nd</sup> Applicant is Minor/Senior Citizen****KYC Documents (Id Proof and Address Proof)**

- a) Passport ☐ b) PAN Card with Address proof ☐ c) Voter's Identity Card issued by Election Commission of India ☐ d) Driving License ☐  
e) Job card issued by NREGA duly signed by an officer of the State Government ☐ f) The letter issued by Unique Identification Authority of India containing details of Name, Address & Aadhar Number ☐ g) Utility Bill (Electricity/Telephone/Postpaid mobile phone/Piped Gas/Water Bill) not more than 2 months old ☐  
h) Bank Account or Post Office saving bank account statement ☐  
i) Others (Kindly Specify) \_\_\_\_\_

**Third Applicant Details:****Customer ID :** **DOB****GENDER**Mr./Ms./Minor \_\_\_\_\_ / / M ☐ F ☐ Others ☐

Father's/Husband's Name \_\_\_\_\_

\*Natural Guardian's Name \_\_\_\_\_

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

\_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Pin Code \_\_\_\_\_

Email ID: \_\_\_\_\_ Mobile No. \_\_\_\_\_

**Income Tax Permanent Account Number (PAN)** **Category of Third Applicant**Member of Public ☐ Shareholder ☐ Director ☐ Relative of Director ☐**Status of the Third Applicant**Minor ☐ Individual ☐**Age proof to be submitted if 3<sup>rd</sup> Applicant is Minor/Senior Citizen****KYC Documents (Id Proof and Address Proof)**

- a) Passport ☐ b) PAN Card with Address proof ☐ c) Voter's Identity Card issued by Election Commission of India ☐ d) Driving License ☐  
e) Job card issued by NREGA duly signed by an officer of the State Government ☐ f) The letter issued by Unique Identification Authority of India containing details of Name, Address & Aadhar Number ☐ g) Utility Bill (Electricity/Telephone/Postpaid mobile phone/Piped Gas/Water Bill) not more than 2 months old ☐  
h) Bank Account or Post Office saving bank account statement ☐  
i) Others (Kindly Specify) \_\_\_\_\_

\* Guardian Name is mandatory if any of the applicant is Minor.

\* In the case of deposit in the name of Minor only the FATHER or MOTHER of the Minor should sign this form.



**Declaration:** I/We have read the Terms and Conditions of the company and accept that they are binding on me/us. I/We hereby declare that the first named depositor mentioned in my/our application is the beneficial owner of this deposit and as such he / she should be treated as the payee for the purpose of tax deduction under Section 194A of the Income Tax Act, 1961. 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 authorised to make this deposit in the above mentioned scheme Shriram Siddhi 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.

First Applicant	Second Applicant	Third Applicant
<div>Affix a latest Photograph with signature (DO NOT STAPLE)</div>	<div>Affix a latest Photograph with signature (DO NOT STAPLE)</div>	<div>Affix a latest Photograph with signature (DO NOT STAPLE)</div>

Signature of the Depositors		(If Other than Individual, Please mention Name & Designation)	
First Applicant / Guardian		Name	Designation
Second Applicant / Guardian			Signature
Third Applicant / Guardian			

- 1. In case of deposits in joint names, all the depositors must sign on the space provided above.
- 2. In case any of the applicants is minor then only the father or mother of the minor should sign the form.
- 3. Thumb impression must be attested by the magistrate or notary public.

Nomination Details (Form DA1)

Nomination under section 45QB of the Reserve Bank of India Act, 1934 (read with Section 45ZA of the Banking Regulation Act, 1949 and Rule 2(1) of the Banking Companies (Nomination) Rules, 1985) in respect of deposits with non-banking financial Companies. I/We, .....(Name and address), nominate the following person to whom in the event of my / our / minor's death the amount of the deposit, particulars whereof are given below, may be returned by Shriram City Union Finance Company,Ltd, Regd. Office: 123, Angappa Naicken Street, Chennai - 600 001 Phone : +91 44 2534 1431

Nominee Name Mr./Ms./Minor \_\_\_\_\_

Address of Nominee \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ PIN \_\_\_\_\_

Relationship with First Depositor	Age of Nominee	Date of Birth of Nominee ( If Minor )*

\* As the Nominee is Minor on this date, I/We appoint (Name, Address & Age) .....to receive the amount of Deposit on behalf of the Nominee in the event of my/our/minor's death during the minority of the nominee.

**Declaration:** I/We have read and understood the nomination rules prescribed by Reserve Bank of India and the Procedures/ terms and conditions laid down by the Company governing the nomination facility and accept that they are binding on me/us.

Signature of the Depositors For Nomination	Name and Address of Witness for Nomination	
First Applicant / Guardian _____	1) _____	2) _____
Second Applicant / Guardian _____	_____	_____
Third Applicant / Guardian _____	Signature of Witness _____	Signature of Witness _____

- 1. In case of deposits in joint names, all the depositors must sign on the space provided above.
- 2. In case any of the applicants is minor then only the father or mother of the minor should sign the form.
- 3. Thumb impression(s) must be attested by two witnesses

- Investors are strongly advised to have their accounts in Joint names or use nomination facility.
- Interest rates are subject to change and the rate applicable will be the rate prevalent on the date of Investment.

For office use only

TR number	Cert number	Cert date	Checked By	Authenticated by	Authentication date



All communications with regard to deposits should be addressed to The Manager (Deposit), Shriram Value Service, 621, Siremanison Road, Khivraj Building, Anna Salai, Chennai 600 006, Tamil Nadu. Tel : 044 49008400.

**PROVISIONAL RECEIPT**

We neither accept nor permit intermediary to accept cash.

Received with thanks from Mr/Mrs.Ms.....cheque/DD/FD(in case of renewal) No..... ₹ For ..... Dated ..... drawn on ..... bank.....  
branch as fixed deposit under Cumulative / Non-Cumulative Scheme for a period of ..... month (s). Senior citizen ☐ Minor ☐  
Following Documents received : (Self-attested)  
Passport / PAN Card with Address proof / 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 & Aadhar number / Utility Bill (Electricity/Telephone/Postpaid) mobile phone/Piped Gas/Water Bill) not more than 2 months old/Bank Account or Post Office saving bank account statement / Cancelled cheque / Form 15G / Form 15H / Others (kindly specify).  
Age proof in case of minor and senior citizen.  
Date : (Valid Subject to realisation of cheque/ demand draft) (For Shriram City Union Finance Limited)