



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. 1"November 2017)

	NORMAL SCHEME								*S	ENIOR CITIZ	EN SCHE	ME			
	Non-Cumulative Deposits Cumulative Deposits						Non-Cumulative Deposits				Cumulative Deposits				
Period (months)	Monthly % p.a	Quarterly % p.a	Half yearly % p.a	Yearly % p.a	Rate % (p.a at Monthly rests)	Yield	Maturity value for ₹ 5,000/-	Period (months)		Quarterly % p.a	Half yearly % p.a	Yearly % p.a	Rate % (p.a at Monthly rests)	Effective Yield % p.a	Maturity value for ₹ 5,000/-
12	7.25	7.29	7.36	7.50	7.25	7.50	5,375	12	7.49	7.54	7.61	7.75	7.49	7.75	5,388
24	7.25	7.29	7.36	7.50	7.25	7.78	5,778	24	7.49	7.54	7.61	7.75	7.49	8.05	5,805
36	7.58	7.63	7.70	7.85	7.58	8.48	6,272	36	7.81	7.86	7.94	8.10	7.81	8.77	6,316
48	7.63	7.68	7.75	7.90	7.63	8.89	6,778	48	7.86	7.91	7.99	8.15	7.86	9.20	6,840
60	7.72	7.77	7.85	8.00	7.72	9.39	7,348	60	7.95	8.00	8.08	8.25	7.95	9.72	7,430

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

Non Cumulative/Cumulative deposits will be accepted in multiples of  $\ensuremath{\mathbb{T}}$  1,000/- subject to a minimum amount of  $\ensuremath{\mathbb{T}}$  5,000/- per deposit for rom 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

# Shriram City Union Finance Limited CIN: L65191TN1986PLC012840

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**Application form for Deposit** 

**Broker Name: KARVY STOCK BROKING LTD.** 

Broker Code: CORP K 003

Branch

Website: www.shriramcity.in Email: sect@shriramcity.in ,	Branch :	
We neither accept nor permit intermediary to accept cash.	- A.()	
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	Favouring Shriram City	Union Finance Limited
Drawn onAmount(Rupees	1	)
If Renewal, Old Cert No Maturity Date/	Maturity Amount Rs.	
Renewal Amount RsBalance 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 Cumulative Deposit	Interest Frequency (Only for Non-Cumulative)	Mode of Interest
E-Receipt Non-Cumulative Deposit	Monthly	Payment
Auto Renewal/Refund (Mandatory if E-Receipt opted) Renew Principal only on Maturity  Tenure (Months)	Quarterly	NEET
Renew Principal and interest on Maturity 24 36	Half-Yearly	NEFT
Redeem on Maturity 48 60	Allinda	
Investor details as appearing in your submitted identifica		
First Applicant Details: Customer ID :	DOB / / M [	GENDER F Others
Father's / Husband's Name		1 Others
Correspondence Address :		
CityState	Pin_	Code
Permanent Address: Same as Above		
CityState	Pin	Code
Email ID:Mob	ile No	
Income Tax Permanent Account Number (PAN)		é
Tax to be deducted: - Yes No Form 15G / Form 15H furnis	hed: 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 Corporat	e 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 Elec e) Job card issued by NREGA duly signed by an officer of the State Government f) The letter issued by	tion Commission of India y Unique Identification Authori	d) Driving License
Name, Address & Aadhar Number g) Utility Bill (Electricity/Telephone/Postpaid mobile p	[1] : (1) : [1] :	[14] [1 시작하는 10 시간 [18] [2] [1 시작 [18] [2] [2] [2] [2] [2] [2] [2] [2] [2] [2
h) Bank Account or Post Office saving bank account statement i) Others (Kindly Specify)		
Details of Bank Account (Sole/First Named De	positor)	
Bank Account No Bank Name		
MICR Code Bank Branch	( <del></del>	
IFSC Code	<u> </u>	9
(Cancelled cheque leaf to be provided for proof of Account details)  Account:	Saving Current	

*Natural Guardian Details		ООВ		GENDER
Mr./Ms	/	_/	M	F Others
Address:				
CityState			Pin Cod	le
Email ID:Md	obile 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	m.			
Income Tax Permanent Account Number (PAN)				
Category of Guardian				
Member of Public Shareholder Director Relative of Director	1			
KYC Documents (Id Proof and Address Proof)  a) Passport	d by Uniqu	ue Identification	Authority of	
Second Applicant Details: Customer ID :	ı	OOB		GENDER
Mr./Ms./Minor		_/	M	F Others
Father's/Husband'sName				
*Natural Guardian's Name				
Address: City State			Pin Cod	e
	obile No			e
Income Tax Permanent Account Number (PAN)				*
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	ļ			
KYC Documents (Id Proof and Address Proof)  a) Passport	d by Uniqu	ue Identification	Authority of	
Third Applicant Details: Customer ID :	, [	ООВ		GENDER
Mr./Ms./Minor	/	_/	М []	F Others
*Natural Guardian's Name				
Address:				<del>,</del>
CityState_			Pin Cod	e
Email ID:Mc	obile 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	d by Uniqu	ue Identification	Authority of	
* 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 sig	n this for	m.		

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.

	m anrespectana not				215.			
	First Applicant			Second Applicant			Third Applicant	
	Affix a latest Photograph with signature (DO NOT STAPLE)			Affix a latest Photograph with signature (DO NOT STAPLE)			Affix a latest Photograph with signature (DO NOT STAPLE	3
	Signature of the Depo	ositors		(If Oth	ner than Individua	l, Please menti	on Name & Designa	tion)
First Applica	nt / Guardian			Name	D	esignation	9	Signature
Second Appl	icant / Guardian							
Third Applica	ant / Guardian							
2. In case an	deposits in joint nam y of the applicants is pression must be atte	minor then onl	v the father or	mother of the minor	ded above. should sign the	form.		
			Nomin	ation Details (Form D	A1)			
the event of I Company,Ltd, Nominee Nam	nder section 45QB of a panies (Nomination) R my / our / minor's deat Regd. Office: 123, Angaine Mr./Ms./Minor	ules, 1985) in re th the amount o	f the deposit, part, Chennai - 600 0	ts with non-banking fi (I articulars whereof are 01 Phone : +91 44 2534 14	nancial Compani Name and addres given below, ma 431	es. I/We, ss), nominate t y be returned	he following perso	n to whom in
3=							PIN	
Re	elationship with First D	epositor	Age	e of Nominee	Date of B	irth of Nomine	ee ( If Minor )*	
* As the Nom	inee is Minor on this da							
Declaration:	posit on behalf of the N /We have read and und any governing the nomi	Nominee in the o	event of my/our, mination rules p	rescribed by Reserve B	the minority of the ank of India and	e nominee.		
	nature of the Deposito Nomination	rs	11		and Address of W			
First Applican	t / Guardian							
	cant / Guardian							
1. In case of c 2. In case any 3. Thumb imp	nt / Guardian  deposits in joint names of the applicants is mi pression(s) must be atte	, all the deposit nor then only the ested by two wi	Sign ors must sign or ne father or mot tnesses	ature of Witness the space provided a ther of the minor shou	bove. Ild sign the form.	5503 3	of Witness	

Interest rates are subject to change and the rate applicable will be the rate prevalent on the date of Investment.

Checked By

Authenticated by

Authentication date

Cert date

For office use only

TR number

Cert number



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

	Particulars	Company	Subsidiary Company
A	Name	SHRIRAM CITY UNION FINANCE LIMITED	SHRIRAM HOUSING FINANCE LIMITED
В	Corporate Identification Number	L65191TN1986PLC012840	U65929TN2010PLC078004
С	Registration Number	07-00458	08.0094.11
D	Registered with	Reserve Bank of India	National Housing Bank
E	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")

#### I Names, Addresses and Occupation of the Directors of the Company; June 30,2017

NAME	DIN	ADDRESS	OCCUPATION	POSITION
Sri Debendranath Sarangi			IAS (Retd.,)	Chairman
Sri Duruvasan Ramachandra			Service	Managing Director and CEO
Sri Gerrit Lodewyk Van Heerde	06870337	2, Dahlia Avenue, Welgedacht, Bellville, 7530, Erf 31452, South Africa,	Service	Director
Smt Maya S Sinha	03056226	11, Vipul Building, 28 B G Kher Marg, Malabar Hill Mumbai 400006.	Service	Director
Sri Khushru Burjor Jijina	00209953	2302-D, Ashok Towers, Dr. Ambedkar Marg, Parel, Mumbai 400012.	Service	Director
Sri Pranab Prakash Pattanayak	00506007	Plat No. A4/311, Gokulam Complex, India Heritage Foundation, Doddakaliasandra, Kanakapura Road, Bangalore- 560 062		Director
Sri Ranvir Dewan	01254350 41, Ewe Boon Road,# 11-41 Crystal Tower, Singapore 25935		Service	Director
Sri Shashank Singh	Shashank Singh 02826978 7A, 7th Floor, Manek, 11 LD Ruparel Marg, Malabar Hill, Mumbai 400006.		Service	Director
Sri Subramaniam Krishnamurthy	order, remaining the desired and the second		Consultant	Director
Sri Vipen Kapur	Vipen Kapur 01623192 A1 – 1201, World SPA Sector 41, Gurgaon 122 002 Haryana		Consultant	Director
Sri Venkataraman 00730218 Murali		49/202(22/202), III FL-4, DLF, Commander's Court CCC034, C Block, 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,	Profit before provision for Tax	Profit after provision for tax (₹ in Lacs)	Interim Dividend (₹)	Final Dividend (₹)	Total Dividend (₹)	Total Dividend Amount (₹ in Lacs)	
24	(₹ in Lacs)		Per equi				
2015	84,108.70	55,806.39	4.50	10.50	15.00	11,887.88	
2016	80,684.25	52,978.03	5.00	10.00	15.00	11,937.94	
2017	85,364.26	55,605.99	5.00	10.00	15.00	11,869.37	

Total dividend amount includes dividend distribution tax.

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

Particulars	As at March 31, 2017	As at March 31, 2016
I. Equity and Liabilities		
Shareholders' funds		VOCACIII AND
(a) Share capital	6594.34	6592.72
(b) Reserves and surplus	496246.51	444569.04
Not to consider the second of	502840.85	451161.76
2. Share application money pending allotment	0.09	2580380-1880EJ
3. Non-current liabilities		
(a) Long-term borrowings	981425.92	926754.33
(b)Other long-term liabilities	35046.56	49908.67
(c) Long-term provisions	115891.97	17508.50
	1132364.45	994171.50
3. Current liabilities		NAC AND THOROTOPIC IN
(a) Short-term borrowings	381301.95	100027.58
(b) Other current liabilities	431188.38	472792.29
(c) Short-term provisions	5950.44	67289.24
Markers of State and State	818440.77	640109.11
Total	2453646.16	2085442.37

		(₹ in lacs
Particulars	As at March 31, 2017	As at March 31, 2016
II. ASSETS		
1. Non-current assets		
(a) Fixed assets:		
(i) Tangible assets	6974.96	7044.05
(ii) Intangible assets	841.14	1441.11
(b) Non-current investments	48535.69	45685.33
(c) Deferred tax assets	4422.47	3720.83
(d) Long-term loans and advances	992796.27	622714.45
(e) Other non-current assets	1532.39	3520.69
	1055102.92	684126.46
2. Current assets	200000000000000000000000000000000000000	100000000000000000000000000000000000000
(a) Current Investments	22915.89	33548.53
(b) Cash and bank balances	63713.44	64190.54
(c) Short-term loans and advances	1303341.46	1291345.74
(d) Other current assets	8572.45	12231.10
	1398543.24	1401315.91
Total	2453646.16	2085442.37
Amount the Company can raise by way of deposits as per RBI's Direction	739841.75	663352.67
Exposure to Group <sup>A</sup>	Nil	Nil
Credit Rating for fixed deposits by ICRA	MAA +/Stable	MAA+(Stable)
Aggregate amount of Deposits held	325593.84	29858573
Contingent liabilities *	5621.67	5537.03

\*Contingent Liabilities as on March 31, 2017; account of Income Tax (Rs 2,990, 65 Jacs), Kerala VAT (Rs 5.37 lacs), Tamil Nadu VAT (Rs 125.65 Lacs), Guarantees issued by the Company (Rs 2,500.00 lacs) Contingent Liabilities as on March 31, 2016: Income Tax (Rs. 2,956.88 lacs), Kerala VAT (Rs. 4.65 Lacs), Tamil Nadu VAT (Rs. 125.65 lacs), Guarantees issued by the Company (Rs. 2,500 Lacs).

^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 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.

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 the application form are true and correct and the Company/its 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 June 30,2017 and a copy of the same signed by the majority of Directors was delivered to RBI for registration.

By Order of the Board

For SHRIRAM CITY UNION FINANCE LIMITED

Place : Chennai DERENDRANATH SARANGI Date : June 30, 2017 CHAIRMAN

## ANNEXURE

## ANNEXURE

# HOW TO APPLY

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

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

PROVISIONAL RECEIPT  We neither accept nor per	Received with thanks from Mr/Mrs.Ms	branch as fixed deposit under Cumulative / Non-Cumulative Scheme for a period of Following Documents received : (Self-attested)	I PAN Card with Address proof / Driving License / Voter's Identity Card issued by Election ( ddress & Aadhar number / Utility Bill (Electricity/Telephone/Postpaid mobile phone/Piped	Age proof in case of minor and senior citizen.  Date:
We neither accept nor permit intermediary to accept cash.	eque/DD/FD(in case of renewal) No	month (s).	mmission of India / Job card issued by NREGA d as/Water Bill) not more than 2 months old/Bank	(Valid Subject to realisation of cheque/ demand draft)
	₹ For	Senior citizen	July signed by an officer of the St Account or Post Office saving	
	Dated drawn on bank	Minor	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 Noter's Identification Authority Card issued by Election Commission of India Power India Cardinary (Sindly Specify).	(For Shriram City Union Finance Limited)