



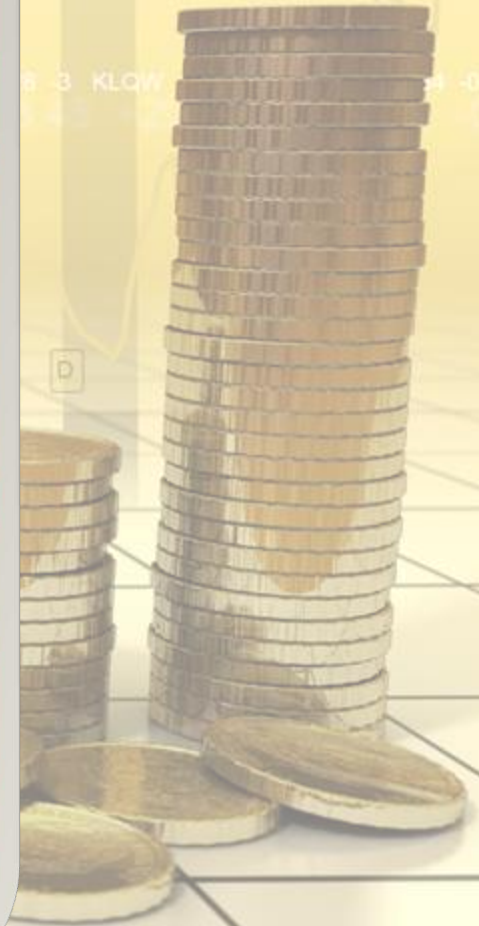
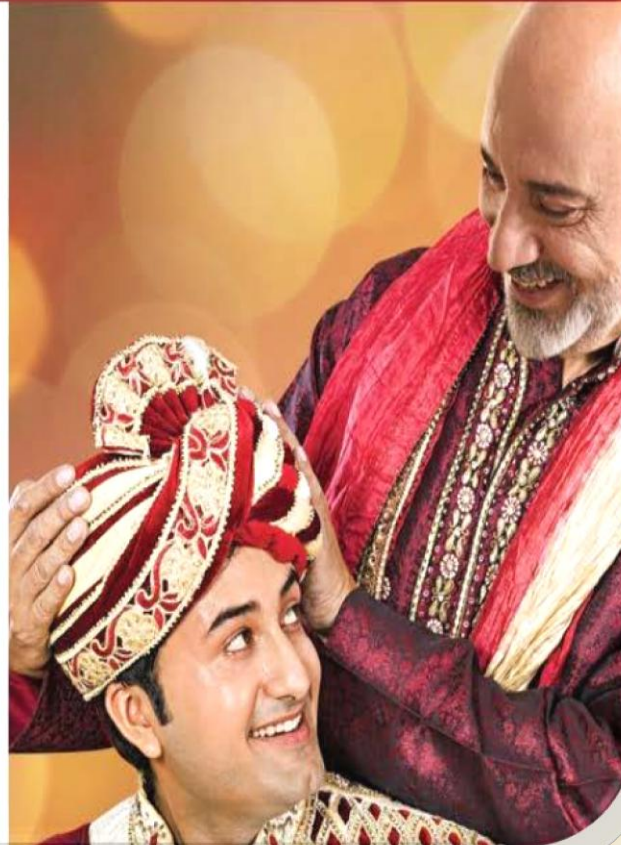
SHRIRAM

Transport Finance Company Limited

A WINNING RELATIONSHIP

**Suraksha bhi,
Sammriddhi bhi**

**SHRIRAM
UNNATI
FIXED DEPOSITS**





Why STFC ?

Safety -Highest –AAA/Stable Rating by CRISIL

FD Payment -in Time –40 years Track

Rate –Best in Industry



Why STFC ?

Business –Retail & Automobile –Safe & Growing Markets

Used Vehicles –Growing Market, Better Profits

1700+ Branches -28000+ Employees

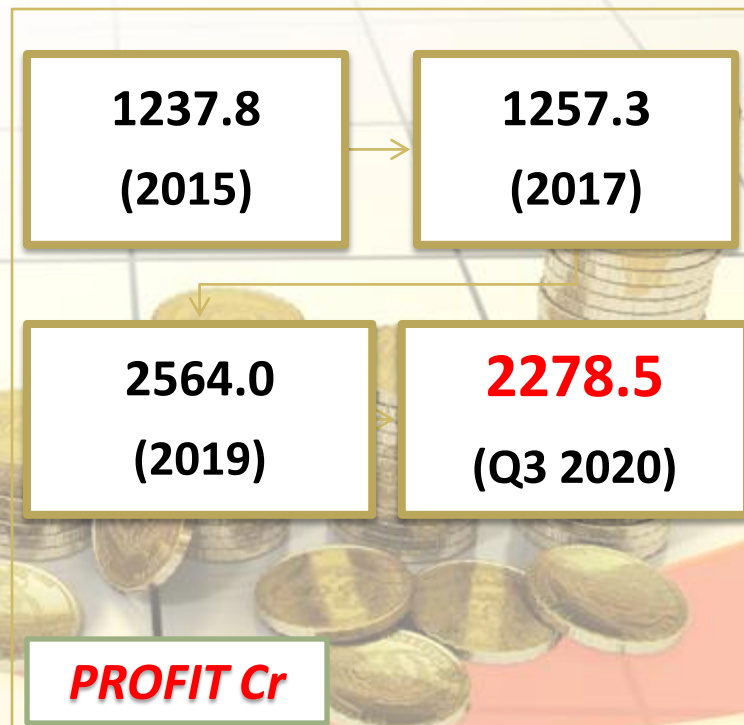
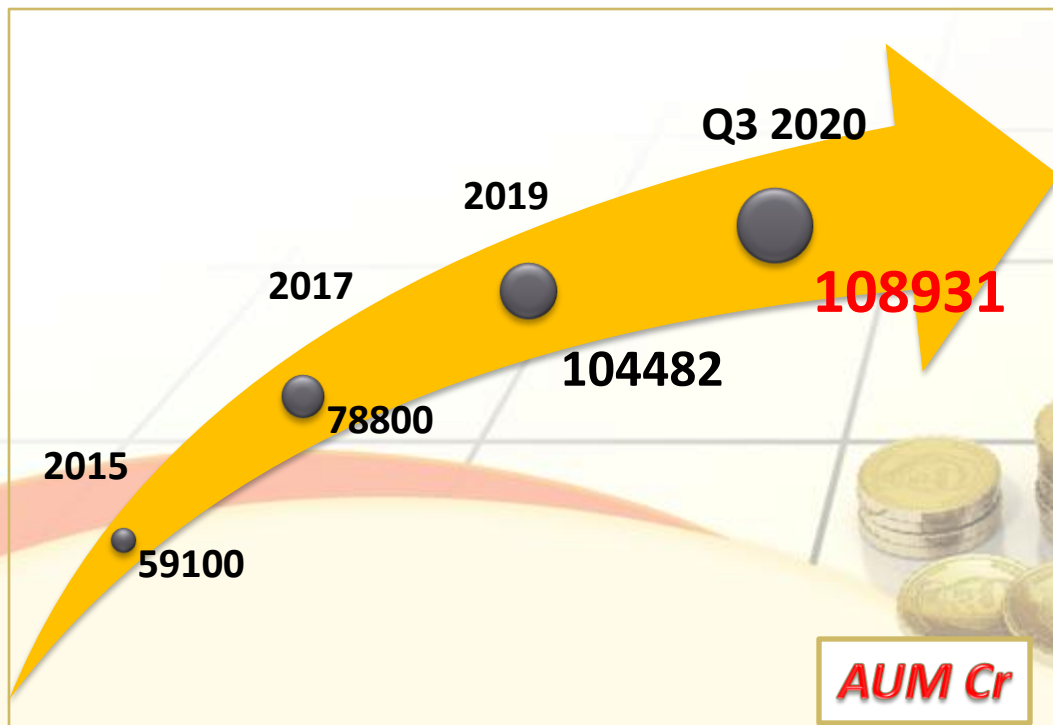
AUM -108900+ Cr Customers -20.7 Lacst+

Our AUM has crossed



Just another milestone in our growth journey

Our Proven Growth Track



CATEGORY OF DEPOSITOR - INTEREST

7.60%-
8.50%**

Yield
upto
10.07%

7.86%-
8.76%**

Sr Citizen

Yield
upto
10.44%

[** Annualised]

SCHEMES

CUMULATIVE

**Minimum 5000.00
(Multiples of 1000)**

**Interest + Principal
Amount paid at Maturity**

NON CUMULATIVE

**Minimum 5000.00
(Multiples of 1000)**

**Interest paid – Monthly/
Quarterly Half Yearly/ Yearly.
Principal paid at Maturity.**

Non-Cumulative Scheme Interest is paid through NEFT

MONTHLY:: Last Day of Every Month



QUARTERLY

Last Day of June-September-December- March



HALF YEARLY

Last Day of September- March



YEARLY:: Last Day of March



TDS ON INTEREST

NBFC – TDS @10% if Interest in Financial Year is > 5,000

TDS DEDUCTION EXEMPTION (TDS – Tax Deducted At Source)

DEPOSITOR CATEGORY	FORM	FORM SUBMISSION
Sr Citizen	15H	EVERY YEAR
Less than 60 years	15G	

TDS is 10% with PAN Card otherwise TDS is 20%

If PAN Card is not available with Depositor, take Form 60.

PREMATURE CLOSURE

UPTO 3 MONTHS	AFTER 3 MONTHS BUT BEFORE 6 MONTHS
LOCK - IN PERIOD (WITHDRAWAL NOT ALLOWED)	NO INTEREST PAYABLE
AFTER 6 MONTHS BUT BEFORE 12 MONTHS	AFTER 12 MONTHS BUT BEFORE MATURITY DATE
3 % less than 1 Year Rate	2% less than completed Year Rate
No LOCK - IN period in case of death of Depositor	

Loans against Fixed Deposits



- ✓ **Loan :: upto 75 % Deposit amount**
- ✓ **Interest rate :: 2 % MORE than FD rate applicable.**
- ✓ **Eligibility :: Loan can be availed After 3 months**



Renewals - Refunds

Auto Renewal

- **Principal** only Renewed on Maturity.
- **Principal** and **Interest** Renewed on Maturity



Auto Refund

- **Principal** and **Interest** (Maturity Amount) credited to the Depositors account on the date of maturity.

While applying Depositor can give option of either Auto Renewal or Auto Refund .

Auto Renewal –FD is automatically renewed on Maturity Date. Depositor is not required to deposit Application form or documents again. Only Form 15G/15H has to be submitted, if applicable.

Maturity Process

On Maturity the depositor can opt for:

1) Payment of Maturity Amount

2) Renewal of Maturity Amount

✓ If the Deposit receipt is in Physical form and Auto refund OR Auto Renewal has not been Opted then the Receipt has to be discharged – sign with Revenue stamp - **E-Receipt is a Better Option than Physical Receipt.**

❖ Payment is made by NEFT / NECS (where available)

❖ Payment is made by Cheque for other locations



INTEREST RATES-ON FRESH DEPOSITS/RENEWALS (w.e.f. 1st May 2020)

NORMAL SCHEME

Period (months)	Non Cumulative Deposits				Cumulative Deposit	
	Monthly % p.a	Quarterly % p.a	Half yearly % p.a	Yearly %p.a	Effective yield % p.a.	Maturity value for Rs.5000/-
12	7.34	7.39	7.46	7.60	7.60	5,380
24	7.53	7.58	7.65	7.80	8.10	5,810
36	8.00	8.05	8.13	8.30	9.00	6,351
48	8.00	8.05	8.13	8.30	9.39	6,878
60	8.18	8.24	8.32	8.50	10.07	7,518

Deposits for above periods can be made online also

INTEREST RATES-ON FRESH DEPOSITS/RENEWALS (w.e.f. 1st May 2020)

SENIOR CITIZEN SCHEME

Period (months)	Non cumulative Deposits				Cumulative Deposit	
	Monthly % p.a	Quarterly % p.a	Half yearly % p.a	Yearly %p.a	Effective yield % p.a.	Maturity value for Rs 5000/-
12	7.59	7.64	7.71	7.86	7.86	5,393
24	7.78	7.83	7.91	8.06	8.39	5,839
36	8.25	8.30	8.39	8.56	9.32	6,398
48	8.25	8.30	8.39	8.56	9.73	6,947
60	8.43	8.49	8.58	8.76	10.44	7,612

Deposits for above periods can be made online also

INTEREST RATES-ON FRESH DEPOSITS/RENEWALS (w.e.f. 1st May 2020)

For Deposits made through Online (STFC Website) *

NORMAL SCHEME						
Period (months)	Non cumulative Deposits				Cumulative Deposit	
	Monthly % p.a	Quarterly % p.a	Half yearly % p.a	Yearly %p.a	Effective yield % p.a.	Maturity value for Rs.5000/-
15	7.53	7.58	7.65	7.80	7.87	5,492
30	8.00	8.05	8.13	8.30	8.82	6,102
45	8.18	8.24	8.32	8.50	9.54	6,789

*No Brokerage will be paid

Deposits for above periods can be made online only

INTEREST RATES-ON FRESH DEPOSITS/RENEWALS (w.e.f. 1st May 2020)

For Deposits made through Online (STFC Website) **

SENIOR CITIZEN SCHEME

Period (months)	Non cumulative Deposits				Cumulative Deposit	
	Monthly % p.a	Quarterl y % p.a	Half yearly % p.a	Yearly %p.a	Effective yield % p.a.	Maturity value for Rs.5000/ -
15	7.78	7.83	7.91	8.06	8.14	5,509
30	8.25	8.30	8.39	8.56	9.12	6,140
45	8.43	8.49	8.58	8.76	9.88	6,852

**Completed age -60 years on the date of deposit/renewal.

Deposits for above periods can be made online only

ADDITIONAL INTEREST-ON FRESH DEPOSITS/RENEWALS (w.e.f. 1st May 2020)

- **Additional interest of 0.25% p.a will be paid on all Renewals**
- **Additional interest of 0.15% p.a will be paid to employees of Shriram Group Companies and their relatives.**
- **Other Terms and Conditions of the Fixed Deposit Scheme shall remain unchanged.**
- **In case of renewals, if the maturity date is on or before 30th April 2020 old rates will be applied and if the maturity date is on or after 1st May 2020 new rates will be applied.**

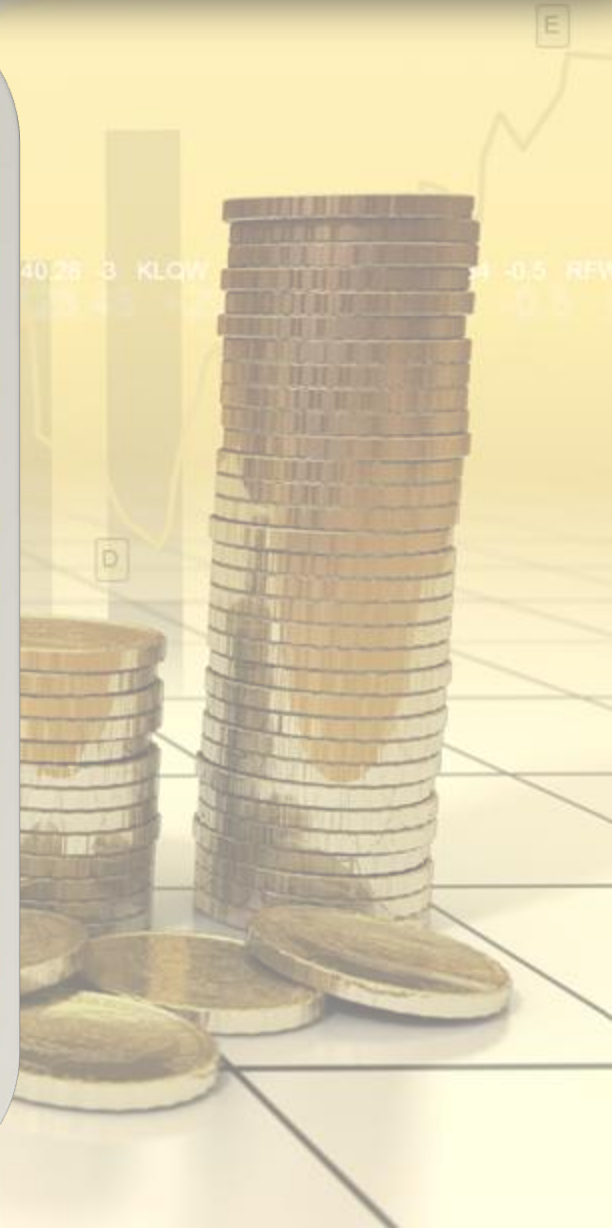
POINTS TO BE REMEMBERED

Minimum & Maximum period	<ul style="list-style-type: none">>> Minimum:: 1 year>> Maximum :: 5 years
Premature Payments	<ul style="list-style-type: none">>> Payment is made only in favour of 1st Depositor
LOCK - IN Period	<ul style="list-style-type: none">>> 3 Months in normal course>> No LOCK - IN period incase of Death of 1st Depositor
Auto Renewal / Auto Refund	<ul style="list-style-type: none">>> While applying for FD can be opted by Depositor
Loan Against FD	<ul style="list-style-type: none">>> Maximum Loan :: 75% of Deposit Amount.>> Interest rate 2% More than FD rate>> Can be applied after 3 months
Interest Payment	<ul style="list-style-type: none">>> Non Cumulative scheme interest is paid through NEFT>> Interest is paid Monthly / Quarterly / Half Yearly / Yearly

STFC FD REGULATED BY RBI

**Bachat bhi,
Badhat bhi**

**SHRIRAM
UNNATI
FIXED DEPOSITS**





SHRIRAM

Transport Finance Company Limited

A WINNING RELATIONSHIP

Plan bhi, Gain bhi

SHRIRAM
UNNATI
FIXED DEPOSITS



Suraksha bhi, Sammriddhi bhi

SHRIRAM
UNNATI
FIXED DEPOSITS

Bachat bhi, Badhat bhi

SHRIRAM
UNNATI
FIXED DEPOSITS

