



Shriram Unnati Fixed Deposit

Fixed Deposit Matrix

PERIOD (Months)	FIXED RATES			CUMULATIVE RATES
	YEARLY (% p.a)	HALF YEARLY (% p.a)	QUARTERLY (% p.a)	YIELD (% p.a)
12	9.25	9.05	8.95	9.25
24	9.75	9.52	9.41	10.23
36	10.75	10.47	10.34	11.94
48	10.75	10.47	10.34	12.60
60	10.75	10.47	10.34	13.32

Highlites:

- Minimum investment Rs.25000/-
- Additional amount will be accepted in multiples of Rs. 1000/-.
- Interest compounded annually in Cumulative scheme.

Who can Apply

- Resident Individual
- Minors through their Guardians
- Domestic Company
- HUF

How to Apply

- Payment should be made by means of Account Payee Cheque/ demand draft made payable to '**SHRIRAM TRANSPORT FINANCE COMPANY LIMITED**' and to be deposited in '**AXIS CMS ACCOUNT NO. STFCDEB230010200011635**'.
- A copy of deposit slip along with deposit form & KYC documents should be sent to nearest RR Branch.

Note:

- TDS as applicable will be deducted if interest income is more than Rs. 5,000, however no TDS will be levied if a duly filled Form 15 G/H is submitted.
- KYC Norms are mandatory.

Company Profile

Shriram Transport Finance Company (STFC) was established in 1979 and provides financial assistance to the commercial vehicles sector. The company is part of the Shriram Group, a prominent player in chit funds, consumer durable finance, life insurance, general insurance, stock broking, property development, project engineering and wind energy, among others. STFC is the largest player in commercial vehicle finance. It lends finance for pre-owned trucks to new trucks. It is India's largest asset based non-banking finance company. STFC has a network of 450 branches that covers 91.3% of truck owners across India. It has an employee strength of 10000 people. The company has around 600,000 customers with Assets under Management (AUM) of Rs.20678 crore (\$4.92 billion). STFC's product portfolio consist of new truck finance, used truck finance, tyre finance, power finance, franchise finance, truck rentals, personal loans and fixed deposit. STFC is exploring new segments and has successfully entered passenger commercial vehicles and tractors space. This has led to broadening of its customer base.

RATING FAA+ by CRISIL and MAA+ by ICRA

Financial Performance

Annual

Net Revenue of the company increases by 20% to Rs. 4402.83 cr in FY'10 from Rs 3659.15 cr in FY'09. Net Profit of the company increases by 37% to Rs 873.12 cr in FY'10 from Rs 612.40 cr in FY'09. EBITDA Margins of the company is % in FY'10 highlighting good financials.

Quarterly

Net Revenue of the company increases by 19% to Rs. 1368.65 cr in Q3FY'11 from Rs 1147 cr in Q3FY'10. Net Profit of the company increases by 27% to Rs 301.36 cr in Q3FY'11 from Rs 236.81 cr in Q3FY'10.

Disclaimer:

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