SHRIRAM City
MONEY WHEN YOU NEED IT MOST

April 26, 2018

The Secretary,
BSE Ltd
P J Towers,
Dalal St,
Mumbai 400 001

The Manager
National Stock Exchange of India Ltd
Exchange Plaza, 5th Floor
Plot No.C/1, G Block
Bandra- Kurla Complex Bandra (E)
Mumbai 400 051

Sir,

Ref: Scrip Code - BSE – 532498 and NSE - SHRIRAMCIT

Sub: Outcome of the Board Meeting

The Board of Directors at their meeting held today among other items have inter alia

i. Considered and approved the standalone and consolidated financial results of the Company for the quarter and year ended March 31, 2018 which were audited by the Statutory auditors of the Company. The financial results would be published in the format of newspaper publication version in one english and one vernacular newspaper.

ii. Considered Form A.

iii. Recommended a final dividend of ₹ 12 (i.e. 120%) per equity share of ₹ 10 each subject to the approval of the shareholders at the ensuing Annual General Meeting of the Company.

iv. To convene and hold the Annual General Meeting of the Company on Wednesday July 25, 2018. The special business to be transacted at the said Annual General Meeting will include items regarding enhancement of borrowing limits, issue of non-convertible debentures on private placement basis and other matters. Approved Postal Ballot Notice and other matters.

v. Decided to close the register of members and share transfer books from Thursday July 19, 2018 to Wednesday July 25, 2018 (both days inclusive) subject to the confirmation by the stock exchanges for the purpose of Annual General Meeting and payment of dividend.

vi. Recommended ratification of the appointment of M/s G. D. Apte & Co. , Chartered Accounts, Firm Registration no. 100515W ("GDA") as Auditors of the Company from the conclusion of 32nd Annual General Meeting (AGM) till the conclusion of 33rd AGM.

26/4/18

SHRIRAM CITY UNION FINANCE LTD. SANTHOME CHENNAI-4

Shriram City Union Finance Limited
Business Solution Centre,144, Santhome High Road, Mylapore, Chennai - 600 004. Ph: +91 44 4392 5300, Fax: +91 44 4392 5430
Regd. Office: 123, Angappa Naicken Street, Chennai - 600 001. Ph : +91 44 2534 1431
E-mail : shriramcity@shriramcity.in Website : www.shriramcity.in
Corporate Identification Number (CIN) L65191TN1986PLC012840

SHRIRAM City
MONEY WHEN YOU NEED IT MOST

We enclose the followings

a) Audited financial results and the Audit Report on the standalone and consolidated financial results of the Company.
b) Form A
c) Disclosures under Regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (hereafter referred as "LODR").
d) Noting certificate dated April 26, 2018 by M/s Catalyst Trusteeship Limited, Debenture Trustee required under Regulation 52(5) of LODR.

The meeting commenced at 10.00 a.m. and ended at 17.00 p.m.

This is an intimation under regulation 30 (6), 33(2), 33(3), 47(1), 47(3), 42(3), 42(5), and other applicable regulations of LODR. We request you to kindly take the above information on record.

Thanking you,

Yours faithfully,
For Shriram City Union Finance Limited

26/4/2018

SHRIRAM CITY UNION FINANCE LTD. SANTHOME CHENNAI-4

C R Dash
Company Secretary

Encl: a/a

SHRIRAM CITY UNION FINANCE LIMITED

CIN: L65191TN1986PLC012840

Regd Office: No.123, Angappa Naicken Street, Chennai - 600 001

Website: www.shriramcity.in Email: sect@shriramcity.in

Statement of Audited Financial Results for the Quarter and Year ended March 31, 2018

Rs.in lacs

S. no.	Particulars	Standalone					Consolidated	
		Quarter Ended			Year Ended		Year Ended	
		March 31, 2018 (Audited)	December 31, 2017 (Unaudited)	March 31, 2017 (Audited)	March 31, 2018 (Audited)	March 31, 2017 (Audited)	March 31, 2018 (Audited)	March 31, 2017 (Audited)
1	Revenue from operations	124,279	133,809	110,712	508,331	443,162	535,283	470,359
2	Other income	101	1,517	49	1,826	291	2,070	542
3	**Total Revenue (1+2)**	**124,380**	**135,326**	**110,761**	**510,157**	**443,453**	**537,353**	**470,901**
4	**Expenses**							
	- Employee benefit expenses	18,341	19,389	13,883	70,354	55,029	74,598	59,730
	- Finance costs	43,097	42,242	39,371	166,771	153,442	178,108	165,232
	- Depreciation and amortisation	835	821	871	3,326	3,462	3,519	3,571
	- Provisions and write offs	41,217	20,455	41,180	105,371	91,053	107,182	93,828
	- Other expenditure	13,335	18,384	13,396	62,557	55,103	67,636	58,854
	Total expenses	**116,825**	**101,291**	**108,701**	**408,379**	**358,089**	**431,043**	**381,215**
5	**Profit before tax**	**7,555**	**34,035**	**2,060**	**101,778**	**85,364**	**106,310**	**89,686**
6	**Tax expenses**							
	- Current tax	3,755	12,150	1,396	38,130	30,460	39,639	31,885
	- Deferred tax	(902)	(669)	(540)	(2,824)	(702)	(2,699)	(656)
	Tax expenses	**2,853**	**11,481**	**856**	**35,306**	**29,758**	**36,940**	**31,229**
7	**Net Profit for the period (5-6)**	**4,702**	**22,554**	**1,204**	**66,472**	**55,606**	**69,370**	**58,457**
8	Minority interest		-				**(659)**	**(649)**
9	**Profit after minority interest (7-8)**	**4,702**	**22,554**	**1,204**	**66,472**	**55,606**	**68,711**	**57,808**
10	Paid up equity share capital (Face value of Rs. 10/- per share)	6,597	6,596	6,594	6,597	6,594	6,597	6,594
11	Reserves (excluding revaluation reserves)	-	-	-	550,024	496,247	568,179	512,163
12	Earnings per share (not annualised)							
	Basic (Rs.)	7.13	34.18	1.83	100.79	84.34	104.18	87.68
	Diluted (Rs.)	7.13	34.16	1.82	100.71	84.24	104.11	87.58

S. D. APTE & CO. Chartered Accountants

SHRIRAM CITY UNION FINANCE LTD. SANTHOME CHENNAI-4

Rs.in lacs

STATEMENT OF ASSETS AND LIABILITIES	Standalone		Consolidated	
Particulars	As at March 31, 2018	As at March 31, 2017	As at March 31, 2018	As at March 31, 2017
	Audited	Audited	Audited	Audited
I. EQUITY AND LIABILITIES				
(1) Shareholders' funds				
(a) Share capital	6,597	6,594	6,597	6,594
(b) Reserves and surplus	550,024	496,247	568,179	512,163
(b) Share application money pending allotment	1	-	1	-
Sub-total - Shareholders' funds	**556,622**	**502,841**	**574,777**	**518,757**
(2) Minority Interest	-	-	**10,219**	**9,559**
(3) Non-current liabilities				
(a) Long-term borrowings	1,159,061	981,426	1,263,568	1,093,733
(b) Other long term liabilities	32,760	35,047	32,760	35,411
(c) Long-term provisions	158,150	115,892	161,088	118,066
Sub-total - Non-current liabilities	**1,349,971**	**1,132,365**	**1,457,416**	**1,247,210**
(3) Current liabilities				
(a) Short-term borrowings	463,921	381,302	489,826	381,486
(b) Trade payables				
- Total outstanding dues of micro enterprises and small enterprises	-	-	-	-
- Total outstanding dues of creditors other than micro enterprises and small enterprises	701	490	701	490
(c) Other current liabilities	518,803	430,698	537,820	466,016
(d) Short-term provisions	6,823	5,950	7,153	6,153
Sub-total - Current liabilities	**990,248**	**818,440**	**1,035,500**	**854,145**
TOTAL - EQUITY AND LIABILITIES	**2,896,841**	**2,453,646**	**3,077,912**	**2,629,671**
II.ASSETS				
(1) Non-current assets				
(a) Fixed assets	7,578	6,975	8,329	7,485
(i) Property, plant and equipment	312	841	442	844
(ii) Intangible assets	46,741	48,536	37,529	37,798
(b) Non-current investments	7,246	4,423	7,275	4,575
(c) Deferred tax assets (net)	1,336,629	992,796	1,503,734	1,159,646
(d) Long term loans and advances	5,145	1,532	6,363	4,982
(e) Other non-current assets	**1,403,651**	**1,055,103**	**1,563,672**	**1,215,330**
Sub-total - Non-current assets				
(2) Current assets	26,057	22,916	28,660	26,039
(a) Current investments	53,210	63,713	53,771	64,205
(c) Cash and bank balances	1,412,062	1,303,342	1,424,050	1,314,488
(d) Short-term loans and advances	1,861	8,572	7,759	9,609
(e) Other current assets	**1,493,190**	**1,398,543**	**1,514,240**	**1,414,341**
Sub-total - Current assets				
TOTAL - ASSETS	**2,896,841**	**2,453,646**	**3,077,912**	**2,629,671**

S. APIE & CO. Chartered Accountants

SHRIRAM CITY UNION FINANCE LTD. SANTHOME CHENNAI-4

Notes

1 There has been no change in accounting policies followed during the year ended March 31, 2018, as compared to those in the preceding financial year ended March 31, 2017.

2 The above results have been reviewed by the Audit and Risk Management Committee at its meeting held on April 25, 2018 and approved by the Board of Directors at its meeting held on April 26, 2018.

3 The above financial results have been subjected to audit by the Statutory Auditors of the Company and the Statutory Auditors have expressed an unqualified opinion.

4 The Company operates in single reportable segment, that is financing, which has similar risk and returns for the purpose of Accounting Standard 17 on 'Segment Reporting' specified under section 133 of the Companies Act, 2013 read with Rule 7 of the Companies (Accounts) Rules, 2014 and the Companies (Accounting Standard) Amendment Rules, 2016. The Company operates in single geographical segment i.e. Domestic.

5 During the year ended March 31, 2018 the company allotted 22,360 equity shares of ₹ 10/- each to its employees under the Employees Stock Option Scheme 2006.

6 The Board of Directors at its meeting held on April 26, 2018 recommended a Final Dividend of ₹ 12/- per equity share of Rs. 10/- each to shareholders whose name appears in the Register of Members on July 18, 2018, being the record date subject to the approval of equity shareholders at the Annual General Meeting. This is in addition to the interim dividend of ₹ 6/- equity share paid on November 23, 2017.

7 The Company's Secured Non-Convertible Debentures are secured by specific movable assets such as book debts and loans receivable and by way of mortgage on the specified immovable property with a cover of 100% and above as per the terms of issue.

8 The figures for the quarter ended March 31, 2018 are the balancing figures between the audited figures for the full financial year ended March 31, 2018 and reviewed figures upto December 31, 2017

9 Pursuant to Reserve Bank of India (RBI) notification no. DNBR 011/CGM(CDS) dated March 27,2015, the Company has, during the quarter ended March 31, 2018, revised its recognition norms of Non-Performing Assets (NPA) from 120 days to 90 days and increased provision on standard assets from 0.35% to 0.40%. Had the Company continued to use the earlier policy of classification of NPA and provision for standard asset, Provisions and Write offs for the quarter and year ended March 31, 2018 would have been lower by Rs.14,099 lacs, income from operations for the same period would have been higher by Rs. 2,935 lacs and profit before tax for the same period would have been higher by Rs.17,034 lacs

10 The above financial results are available at www.bseindia.com , www.nseindia.com and www.shriramcity.in.

11 The figures for the previous period / year have been regrouped / rearranged where ever necessary to conform to the current period / year presentation.

By order of the Board
For Shriram City Union Finance Limited

Duruvasan Ramachandra
Managing Director & CEO
DIN: 00223052

Place: Chennai
Date: April 26, 2018

G. D. APTE & CO. Chartered Accountants

SHRIRAM CITY UNION FINANCE LTD. SANTHOME CHENNAI-4

Auditor's Report on Standalone Quarterly and Financial Results and Year to Date results of Shriram City Union Finance Limited Pursuant to the Regulation 33 of the SEBI (Listing Obligations and disclosure Requirements) Regulations, 2015

To,
The Board of Directors
Shriram City Union Finance Limited

1. We have audited the standalone quarterly financial results (financial results) of Shriram City Union Finance Limited ('the Company') for the quarter and year ended March 31, 2018, attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015. The quarterly financial results are derived figures between the audited figures in respect of the year ended March 31, 2018 and published year-to-date figures up to December 31, 2017, being the date of the end of the third quarter of the current financial year, which are subjected to a limited review. The financial results for the quarter ended March 31, 2018 have been prepared on the basis of financial results for the nine-month period ended December 31, 2017, the audited annual financial statements as at and for the year ended March 31, 2018 and the relevant requirements of Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and are responsibility of the Company's management and have approved by the Board of Directors of the Company. Our responsibility is to express an opinion on these financial results based on our review of the financial results for the nine-month period ended December 31, 2017 which are prepared in accordance with the recognition and measurement principles laid down in Accounting Standard (AS) 25, Interim Financial Reporting, specified under the Section 133 of the Companies Act 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India; our audit of annual financial statements as at and for the year ended March 31, 2018; and the relevant requirements of Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

2. We conducted our audit in accordance with the auditing standard generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial results are free of material misstatement(s). An audit includes examining, on a test basis, evidence supporting the amounts disclosed as financial results. An audit also includes assessing the accounting principles used and significant estimates made by the management. We believe that our audit provides a reasonable basis of our opinion.

3. In our opinion and to the best of our information and according to the explanations given to us, these quarterly financial results as well as the year to date results:

    i. are presented in accordance with the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015; and

G.D. APTE & CO. Chartered Accountants

ii. give a true and fair view of the net profit and other financial information for the quarter and for the year ended March 31, 2018

For G.D. Apte & Co.
ICAI Firm registration number: 100515W
Chartered Accountants

U. S. Abhyankar
Partner
Membership No.: 113053
Chennai, April 26, 2018.

Auditor's Report on Consolidated Financial results of Shriram City Union Finance Limited pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

To
Board of Directors of
Shriram City Union Finance Limited,

1. We have audited the accompanying statement of consolidated financial results of Shriram City Union Finance Limited ('the Holding Company') for the year ended March 31, 2018, being submitted by the Holding Company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The consolidated financial results include the results of the Holding Company and its subsidiary (the Holding Company and its subsidiary together referred to as 'the group'). This consolidated financial results which are the responsibility of Holding Company's management and approved by the Board of Directors have been prepared on the basis of related consolidated financial statements which are in accordance with the Accounting Standards prescribed under Section 133 of the Companies Act 2013, read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express an opinion on the consolidated financial results.

2. We conducted our audit in accordance with the auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial results are free of material misstatement(s). An audit includes examining, on a test basis, evidence supporting the amounts disclosed as consolidated financial results. An audit also includes assessing the accounting principles used and significant estimates made by management. We believe that our audit provides a reasonable basis for our opinion.

3. We did not audit the financial statements of Subsidiary, whose financial statements reflect total assets of Rs. 1,97,614.43 Lakhs as at March 31, 2018 and total revenues of Rs. 27,197.15 Lakhs for the year ended on that date, as considered in the consolidated financial results. These financial statements have been audited by other auditor whose report has been furnished to us by the management and our opinion on the consolidated financial results, in so far as it relates to the amounts and disclosures included in respect of the subsidiary is based solely on the report of the other auditor.

   Our opinion on the consolidated financial results is not modified in respect of the above matter with respect to our reliance on the work done and the report of the other auditor.

4. In our opinion and to the best of our information and according to the explanations given to us, consolidated financial results:

   i. include financial results of the subsidiary, Shriram Housing Finance Limited

G.D. APTE & CO. Chartered Accountants

ii. are presented in accordance with the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015; and

iii. give a true and fair view of the net profit and other financial information for the year ended March 31, 2018.

For G.D. Apte & Co.
ICAI Firm registration number: 100515W
Chartered Accountants

U. S. Abhyankar
Partner
Membership No.:113053
Chennai, April 26, 2018.

April 26, 2018

The Secretary,
BSE Ltd
P J Towers,
Dalal St,
Mumbai 400 001

The Manager
National Stock Exchange of India Ltd
Exchange Plaza, 5th Floor
Plot No.C/1, G Block
Bandra- Kurla Complex Bandra (E)
Mumbai 400 051

FORM A
Format of covering letter for audit report with unmodified opinion to be filed with the stock exchanges along with Financial results

1.	Name of the Company	Shriram City Union Finance Limited
2.	Annual Standalone financial statements for the year ended	March 31, 2018
3.	Type of Audit observation	Un-modified
4.	Frequency of observation	Not applicable

For **Shriram City Union Finance Limited**

Duruvasan Ramachandra
Managing Director and CEO

Ramasubramanian Chandrasekar
Chief Financial Officer

For **G. D. Apte & Co.**
Chartered Accountants
Firm Registration No.
100515W

Venkataraman Murali
Chairman – Audit and Risk Management Committee

U. S. Abhyankar
Partner
Membership No. 113053

SHRIRAM CITY UNION FINANCE LTD. SANTHOME CHENNAI-4

G. D. APTE & CO. Chartered Accountants

April 26, 2018

The Secretary,
BSE Ltd
P J Towers,
Dalal St,
Mumbai 400 001

The Manager
National Stock Exchange of India Ltd
Exchange Plaza, 5th Floor
Plot No.C/1, G Block
Bandra- Kurla Complex Bandra (E)
Mumbai 400 051

FORM A
Format of covering letter for audit report with unmodified opinion to be filed with the stock exchanges along with Financial results

1.	Name of the Company	Shriram City Union Finance Limited
2.	Annual Consolidated financial statements for the year ended	March 31, 2018
3.	Type of Audit observation	Un-modified
4.	Frequency of observation	Not applicable

For **Shriram City Union Finance Limited**

Duruvasan Ramachandra
Managing Director and CEO

Ramasubramanian Chandrasekar
Chief Financial Officer

Venkataraman Murali
Chairman – Audit and Risk Management Committee

For **G. D. Apte & Co.**
Chartered Accountants
Firm Registration No. 100515W

U. S. Abhyankar
Partner
Membership No. 113053

Independent Auditor's Report in connection with the Secured Non-Convertible Redeemable Debentures ('NCD'), issued by Shriram City Union Finance Limited ('the Company') through public offering and outstanding as at March 31, 2018

To,
The Board of Directors,
Shriram City Union Finance Limited

1. We have verified the accompanying Annexures containing the details of Debenture Redemption Reserve, Asset Coverage Ratio, Status of grievances of NCD holders, Debt Equity Ratio, credit rating, Net Worth, Net Profit After Tax, Capital Redemption Reserve and Earnings per share as at and for the year ended March 31, 2018 as required pursuant to compliance with the terms and conditions contained in Debenture Trust Deed entered by Shriram City Union Finance Limited ('the Company') with Catalyst Trusteeship Ltd. dated October 05, 2012 ('the Trust Deed'). The accompanying Annexures also contain the details of repayment of principal and interest on non-convertible debentures during the half year ended March 31, 2018 and due dates for repayment of principal and interest on non-convertible debentures during half year ended September 30, 2018.

Management's Responsibility for the Statement

2. The preparation of the Annexures referred to in Para 1 above is the responsibility of the management of the Company including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes designing, implementing and maintaining internal control relevant to the preparation and presentation of the Statement, and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.

3. The management is also responsible for ensuring that the Company complies with the requirements of the terms and conditions contained in the Trust Deed.

Our Responsibility

4. Our responsibility is to express reasonable assurance in the form of an opinion based on our examination of the books of account and audited financial statements for the year 2017-18.

5. We conducted our examination of the Annexures in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.

6. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.



Opinion

7. Based on our examination as above, and the information and explanations given to us, in our opinion, the attached annexures are in agreement with the books of account of the Company and audited financial statements for the year 2017-18. The Debenture Redemption Reserve, Asset Coverage Ratio, Status of grievances of NCD holders, Debt Equity Ratio, details of credit rating and details of Net Worth, net profit after tax and Earnings per share are in accordance with the Trust Deed.

Other matters and Restriction on Use

8. This report is addressed to and provided to the directors of the Company solely for the purpose of enabling it to file with the Catalyst Trusteeship Ltd. as per the terms of the Trust Deed and should not be used by any other person or for any other purpose. Accordingly, we do not accept or assume any liability or any duty of care or for any other purpose or to any other party to whom it is shown or into whose hands it may come without our prior consent in writing. We have no responsibility to update this report for events and circumstances occurring after the date of this report.

For G. D. Apte & Co.
Chartered Accountants
Firm Registration Number 100 515W

U. S. Abhyankar
Partner
Membership No.: 113053
Chennai, April 26, 2018

G. D. APTE & CO. Chartered Accountants

Annexures

1. Principal and Interest on all Secured Redeemable Non-Convertible Debentures due for payment during the half year ended on March 31, 2018 were paid on respective due dates.

Sl. No.	Tranche	Series	ISIN	Interest("I") /Principal ("P")	Due Dates	Amount in Crores	Actual Date of payment	Category
1	7	II	INE722A07166	P + I	23-Nov-17	7.37	23-Nov-17	PP
2	8	II	INE722A07174	P + I	13-Dec-17	27.65	13-Dec-17	PP
3	9	II	INE722A07182	P + I	3-Feb-18	1.43	3-Feb-18	PP
4	1	II	INE722A08081	I	30-Dec-17	6.69	30-Dec-17	PP
5	2	II	INE722A08099	I	6-Jan-18	1.67	6-Jan-18	PP
6	32	II	INE722A07687	I	30-Oct-17	6.75	30-Oct-17	PP
7	2	VII	INE722A07711	I	9-Oct-17	8.30	9-Oct-17	PP
8	1	VII	INE722A07703	P + I	22 Mar 18	190.48	22 Mar 18	PP
9	6	II	INE722A08057	P + I	15-Mar-18	11.85	15-Mar-18	PP
10			INE722A07752	I	26-Dec - 17	5.47	26-Dec - 17	PP
11	NA	I	INE722A07422	P + I	6-Oct-17	14.14	06-Oct-17	PI
12	NA	I	INE722A07448	P + I	6-Oct-17		06-Oct-17	PI
13	NA	I	INE722A07463	P + I	4-Jan-18	14.17	4-Jan-18	PI
14	NA	I	INE722A07471	I	4-Jan-18		4-Jan-18	PI
15	NA	I	INE722A07497	P + I	4-Jan-18		4-Jan-18	PI
16	NA	I	INE722A07513	I	4-Jan-18		4-Jan-18	PI

Public Issue ("PI"), Private Placement ("PP"), Principal ("P"), Interest ("I")

2. Due dates for payment of principal and Interest in respect of Secured redeemable Non-Convertible Debentures for the half year ending September 30, 2018

Sl. No.	Tranche	Series	ISIN	Interest("I")/Principal("P")	Due Dates	Amount in Crores	Category
1	27	II	INE722A07612	I	17-Jun-18	54.65	PP
2	28	II	INE722A07620	I	22-Jun-18	54.65	PP
3	31	II	INE722A07679	I	12-Aug-18	38.17	PP
4	NA	I	INE722A07547	I	3- May-18	9.20	PI

3. Capital redemption Reserve as on March 31, 2018 is Rs. 23.29 Crores

SHRIRAM CITY UNION FINANCE LTD. SANTHOME CHENNAI

G. D. APTE & CO. Chartered Accountants

Annexures

A. Debenture Redemption Reserve:

NCD Public Issues	Outstanding amount (Rs. In Crores)		Average Tenure	Completed Tenure	DRR to be created up to March 31, 2018 (Rs. In Crores)			DRR as on March 31, 2018 (Rs. In Crores)
	Principal	Interest			Principal	Interest	Total	
2013	79.01	18.51	60	51	16.79	4.63	21.42	21.70
2014	95.14	16.55	60	47	18.63	4.14	22.77	23.16
Total	174.15	35.06			35.42	8.77	44.19	44.86

B. Asset Coverage Ratio:

NDC – Public Issue	Outstanding as at March 31, 2018 (Rs. In Crores)	Pledged Stock Value (Rs. In Crores)	Asset Cover
2013	79.01	153.61	1.94
2014	95.14	200.00	2.10

C. Status of grievances of the NCD holders of the aforesaid NCD Public Issuer as certified by the register and transfer agent ("RTA") to issue that is, Shriram Insight Share Brokers Limited (SISBL)

Sr. No.	NCD Public Issues	Number of Grievances Received	Nature of Grievances received	Number of Grievances resolved	Number of Grievances pending	RTA
1.	2013	NIL	NIL	NIL	NIL	Shriram Insight Share Brokers Limited SISBL
2.	2014	NIL	NIL	NIL	NIL	

D. Debt Equity Ratio

Particulars	(Rs. in Crores) March-2018
Debt	
Secured Debt	14,227.81
Unsecured Debt	6,192.92
Temporary credit balance in bank accounts	318.93
Interest accrued but not due on loans	657.98
Total	21,397.64

SHRIRAM CITY UNION FINANCE LTD. SANTHOME CHENNAI-4

G. D. APTE & CO. Chartered Accountants

Equity Fund	
Share Capital	65.97
Reserves & Surplus	5,500.24
Total of Share Holders Fund	5,566.21
Debt /Equity Ratio	3.84

E. Details of Credit Rating obtained by the Company for the aforesaid NCD public Issue:

Sr. No.	NCD Public Issue	Credit Rating Agency	Rating at the time of Issue	As on March 31, 2018
1	2013	CARE	CARE AA	CARE AA+
2	2014	CARE	CARE AA	CARE AA+

F. Details of Net worth, Net profit after Tax and Earnings per share of the Company:

Particulars	Amount as on March 31, 2018 (Rs. in Crores)
Net Worth	
Share Capital	65.97
Reserves & Surplus	5,500.24
1.Total Net Worth	5,566.21
2.Net Profit After Tax	664.72
3.Earnings Per Share	
Basic (Rs.)	100.79
Diluted (Rs.)	100.71

For Shriram City Union Finance Ltd

R. Duruvasan
Managing Director
DIN : 00223052

For G. D. Apte & Co
Chartered Accountants
Firm registration No 100515W

U. S. Abhyankar
Partner
Membership No.: 113053

Date : April 26, 2018
Place : Chennai

SHRIRAM CITY UNION FINANCE LTD. SANTHOME CHENNAI-4

G. D. APTE & CO. Chartered Accountants

CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, **Catalyst Trusteeship Limited** (**"Debenture Trustee"**) hereby confirm that we have received and noted (without independent verification thereof) the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (**"Regulations"**), provided to us by **Shriram Citi Union Finance Limited** (**"the Company"**) for the Half year ended on March 31, 2018.

This Certificate is being issued pursuant to the requirements of Regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For Catalyst Trusteeship Limited
(Formerly GDA Trusteeship Limited)

S.B. Kalawade.

Authorized Signatory

Date: April 26, 2018