SHRIRAM City
MONEY WHEN YOU NEED IT MOST

Ref: D: STEC

August 23, 2019

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

As required under Regulation 30 read with Schedule III (Part A) (12) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements), Regulations, 2015, please find enclosed Press Releases which were issued by the Company on the Public Issue of NCDs on August 22, 2019.

We request you to kindly take the above information on record.

Thanking you,

Yours faithfully,
For Shriram City Union Finance Limited,

23/8/19

C R Dash
Company Secretary

Encl:a.a.

SHRIRAM City
MONEY WHEN YOU NEED IT MOST

Media Coverage Report

Shriram City Union Finance Limited NCD Issue to open on August 21, 2019

Date: 22nd August, 2019

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Online Links

1. **Financial Express**
https://www.financialexpress.com/industry/sriram-city-union-finance-to-raise-rs-900-crore-via-ncds/1682580/

2. **Live Mint**
https://www.livemint.com/money/personal-finance/shriram-city-union-finance-issues-ncds-with-interest-rates-up-to-9-85-1566395174110.html

3. **Chittorgarh**
https://www.chittorgarh.com/bond/shriram-city-ncd-aug-2019/143/

4. **Hindustan Times**
https://www.hindustantimes.com/business-news/shriram-city-union-finance-issues-ncds-with-interest-rates-up-to-9-85/story-NoO5qRguhCXSYph3pZ6BNJ.html

5. **ReLakhs.com**
https://www.relakhs.com/shriram-city-union-finance-ncd-august-2019-review/

6. **My investment ideas**
https://myinvestmentideas.com/2019/08/shriram-city-union-finance-ncd-august-2019-review/

7. **Investing.com**
https://in.investing.com/news/stock-market-news/briefshriram-city-union-finance-says-ncd-issue-to-open-on-aug-21-1963430

8. **Marketcap.com**
https://marketcap.com/brief-shriram-city-union-finance-says-ncd-issue-to-open-on-aug-21-by-reuters/

WIRES

Publication : Reuters	**Date** : August 21, 2019

BRIEF-Shriram City Union Finance Says NCD Issue To Open On Aug 21

Aug 21 (Reuters) – Shriram City Union Finance Ltd :
** NCD ISSUE TO OPEN ON AUGUST 21 Further company coverage: SHCU.NS*

FINANCIALS

Publication : Financial Express	**Edition :** All Edition
Date : August 22, 2019	**Page**: 7

Shriram City Union Finance to raise ₹900 crore via NCDs

FE BUREAU
Mumbai, August 21

SHRIRAM CITY UNION Finance on Wednesday announced the issue of secured redeemable non-convertible debentures (NCDs) to raise up to ₹900 crore.

The issue, which offers an interest rate of up to 9.85% per annum, will be open from August 21 to September 19, with an option of early closure or extension. The investment tenors comprise two, three and five years, with annual and cumulative options for two years and monthly, annual and cumulative options for three and five years.

The NCDs have been rated 'AA+' (stable) by Care ratings and 'AA' (stable) by Crisil. The base issue size is ₹100 crore, with an option to retain oversubscription to the extent of ₹900 crore. The NCDs are proposed to be listed on the BSE.

The NCDs carry a face value of ₹1,000 each, and the minimum investment amount is ₹10,000.

Shriram City Union Finance is a thirty-three year old deposit-taking NBFC with multiple product offerings, including small enterprise/MSME financing, loans against gold, financing for two-wheelers, auto loans, personal loans and housing finance loans.

MAINLINES

Publication : Deccan Chronicle	Edition : All Edition
Date : August 22, 2019	Page: 12

Shriram NCDs to offer 9.85%

NBFC major Shriram City Union Finance has announced public issue of secured redeemable non-convertible debentures (NCDs). The issue offers an effective yield (interest rate) of up to 9.85 per cent per annum and will be open from August 21 to September 19, with an option of early closure or extension. The investment tenors comprise two, three and five years, with annual and cumulative options for two years and monthly, annual and cumulative options for three and five years.

The NCDs have been rated AA plus by Care Ratings and AA by Crisil. The base issue size is Rs 100 crore, with an option to retain over subscription to the extent of Rs 900 crore.

—RAVI RANJAN PRASAD

Publication : The Asian Age	**Edition :** All Editions
Date : August 22, 2019	**Page**: 12

Shriram NCDs to offer 9.85%

NBFC major Shriram City Union Finance has announced public issue of secured redeemable non-convertible debentures (NCDs). The issue offers an effective yield (interest rate) of up to 9.85 per cent per annum and will be open from August 21 to September 19, with an option of early closure or extension. The investment tenors comprise two, three and five years, with annual and cumulative options for two years and monthly, annual and cumulative options for three and five years.

The NCDs have been rated AA plus by Care Ratings and AA by Crisil. The base issue size is Rs 100 crore, with an option to retain over subscription to the extent of Rs 900 crore.

—RAVI RANJAN PRASAD

Publication : The Echo of India	**Edition :** Kolkata
Date : August 22, 2019	**Page**: 8

Shriram City Union Finance NCD Issue opens

EOI CORRESPONDENT

KOLKATA/MUMBAI, AUG 21/--/NBFC major Shriram City Union Finance Limited has announced the issue of Secured Redeemable Non-Convertible Debentures (NCDs). The issue, which offers an effective yield (interest rate) of up to 9.65% per annum will be open from August 21 to September 19, with an option of early closure or extension. The NCDs carry a face value of Rs. 1,000 each, and the minimum investment amount is Rs. 10,000. The investment tenors comprise two, three and five years, with annual and cumulative options for two years and monthly, annual and cumulative options for three and five years.

The NCDs have been rated 'CARE AA+ (Stable) by CARE and 'CRISIL AA (Stable)' by CRISIL. The Base issue size is Rs. 100 Crore, with an option to retain oversubscription to the extent of Rs. 900 Crore. The NCDs are proposed to be listed on BSE. Shriram City Union Finance Ltd. is a thirty-three year old deposit-taking NBFC with multiple product offerings, including small enterprise/ MSME financing, loans against gold, financing for two-wheelers, auto loans, personal loans, and housing finance loans.

REGIONAL

Publication : Navbharat	Edition : Mumbai
Date : August 22, 2019	Page: 4

नवभारत

श्रीराम सिटी का NCD निर्गम खुला



9.85% तक का आकर्षक प्रतिफल

मुंबई, व्या.प्र. श्रीराम ग्रुप की 33 वर्ष पुरानी वित्त कंपनी श्रीराम सिटी यूनियन फाइनेंस लि. का सुरक्षित रिडिमेबल नॉन-कन्वर्टेबल डिबेंचर्स (एनसीडी) का निर्गम निवेश के लिए बुधवार 21 अगस्त को खुल गया है. इस निर्गम में 9.85% वार्षिक तक की आकर्षक ब्याज दर की पेशकश की गई है. यह 19 सितंबर को बंद होगा, हालांकि जल्द अभिदान मिलने पर इसे निर्धारित तिथि से पहले भी बंद किया जा सकता है. एनसीडी का सम मूल्य 1,000 रु. है और निवेश की न्यूनतम राशि 10,000 रुपए है. इन एनसीडीज में दो, तीन और पांच वर्षों के लिए निवेश किया जा सकता है और दो वर्ष के लिए वार्षिक एवं संचयी विकल्प हैं तथा तीन व पांच वर्षों के लिए मासिक, वार्षिक एवं संचयी विकल्प हैं. श्रीराम सिटी यूनियन के बेहतरीन ट्रेक रिकार्ड और काफी मजबूत वित्तीय स्थिति के मद्देनजर इन एनसीडी को रेटिंग एजेंसियों 'केयर' और 'क्रिसिल' ने 'एए प्लस' (स्टेबल) की उच्च रेटिंग दी है. निर्गम का आकार 100 करोड़ रु. है, जिसमें 900 करोड़ रुपए तक का ओवरसब्सक्रिप्शन कायम रखने का विकल्प रखा गया है.

Navabharat Mumbai Edition
22 Aug, 2019 Page No. 4

Publication : Prabhat	Edition : Ahmedabad
Date : August 22, 2019	Page: 3

શ્રીરામ સિટી યુનિયન ફાઇનાન્સનો ઇશ્યૂ બજારમાં

નોનબેંકિંગ સેક્ટરની અગ્રણી કંપની શ્રીરામ સિટી યુનિયન ફાઇનાન્સ લિમિટેડે સૂચવ્યોર્ડ રીડિમેબલ નોન-કન્વર્ટિબલ ડિબેન્ચર્સ (એનસીડી) ઇશ્યૂ કરવાની જાહેરાત કરી છે. વર્ષે ૯.૮૫ ટકા સુધીનું વળતર (બ્યાજના દર) ઓફર કરતો આ ઇશ્યૂ ૨૧ ઓગસ્ટથી ૧૯ સપ્ટેમ્બર સુધી ખુલ્લો રહેશે, જેમાં વહેલાસર ક્લોઝર કે બેક્ટેન્શનનો વિકલ્પ છે. દરેક એનસીડીની ફેસ વેલ્યૂ રૂ. ૧,૦૦૦ છે અને રોકાણની લઘુતમ રકમ રૂ. ૧૦,૦૦૦ છે. રોકાણ કરવાની મુદત બે, ત્રણ અને પાંચ વર્ષ છે, જેમાં બે વર્ષ માટે વાર્ષિક અને સંચિત વિકલ્પો છે તેમજ ત્રણ અને પાંચ વર્ષ માટે વાર્ષિક, વાર્ષિક અને સંચિત વિકલ્પો છે.

શ્રીરામ સિટી યુનિયન ફાઇનાન્સ લિમિટેડ ૩૩ વર્ષ જૂની ડિપોઝિટ સ્વીકારતી એનબીએફસી છે, જે વિવિધ પ્રોડક્ટ ઓફર કરે છે, જેમાં લઘુ ઉદ્યોગ/એમએસએ ધિરાણ, ગોલ્ડ સામે લોન, ટૂ-વ્હીલર્સ માટે ધિરાણ, ઓટો લોન્સ, પર્સનલ લોન્સ અને હાઉસિંગ ફાઇનાન્સ લોન્સ સામેલ છે.

Publication : Aajkaal	**Edition :** Kolkata
Date : August 22, 2019	**Page:** 6

বন্ডে বিনিয়োগ

সিকিওরড রিডিমেব্‌ল নন-কনভার্টিব্‌ল ডিবেঞ্চার ইস্যু করবে নন-ব্যাঙ্কিং আর্থিক সংস্থা শ্রীরাম সিটি ইউনিয়ন ফিনান্স লিমিটেড। ইস্যু চালু থাকবে ২১ আগস্ট থেকে ১৯ সেপ্টেম্বর পর্যন্ত। বার্ষিক ৯.৮৫% সুদের প্রতিশ্রুতি দিচ্ছে সংস্থা। প্রতিটি বন্ডের ফেসভ্যালু ১ হাজার টাকা। ন্যূনতম বিনিয়োগ ১০ হাজার টাকা। বিনিয়োগ করা যাবে ২, ৩ ও ৫ বছরের জন্য।

ONLINE

Publication : Mint	**Date** : August 22, 2019

Shriram city Union Finance issues NCDs with interest rates up to 9.85%

- The NCD issue will open on 21st August and close on 19th September
- The rate offered by Shriram City Union Finance is relatively attractive

An issue of secured non-convertible debentures (NCDs) from Shriram City Union Finance will open on 21st August and close on 19th September, 2019. The company is seeking to raise Rs100 crore with the option to retain another Rs900 crore in case of oversubscription. The NCDs have been rated AA Stable by CRISIL and CARE. Shriram City Union Finance is a Non-Banking Finance Company (NBFC) which primarily lends money to small businesses. It also gives out two wheeler loans, auto loans, loans against gold, personal loans and housing finance loans. The company is registered as a deposit taking NBFC with the RBI and hence allowed to accept public deposits. The company is offering interest rates (formally called coupon) up to 9.85% in the current **NCD tranche.**

The NCD will be offered for tenures of 24 months, 36 months and 60 months respectively with annual, monthly and cumulative payment frequencies. The coupon rates range from 9.30% (for a 36 month tenor) to 9.85% for a 60 month tenor. The other coupon rates are 9.55% for a 24 month tenor (annual payment) and 9.70% (annual payment) and 9.30% (monthly payment) for a 36 month tenor. For 60 months, the company is offering coupons of 9.85% (annual) and 9.45% (monthly). In addition it is also offering cumulative options (interest paid on maturity) for 24 months, 36 months and 60 months and yields of 9.55%, 9.70% and 9.85%, respectively.

Should you subscribe?

NCDs are highly risky instruments and have poor liquidity. That said, Shriram City Union Finance has been rated AA (Stable) by CRISIL and CARE and has a strong reputation as a borrower. The rate offered is also relatively attractive. The interest on NCDs is taxable at your slab rate but TDS is not deducted on the interest paid out by listed NCDs. However investors should note that a debt mutual fund on the other hand is both more diversified (it holds a variety of NCDs and other types of debt) and hence carries lower risk. It also enjoys favourable taxation of 20% long term

capital gains tax along with the benefit of indexation if held for longer than 3 years. Only investors with a high risk appetite should invest in this NCD.

How to Apply

If you still want to apply for the debenture issue, you need to submit an application form to your bank or broker, authorizing the intermediary to block the amount. The bank needs to be a self-certified syndicate bank (SCSB), a list of which you can get here.

Publication : Financial Express	**Date** : August 22, 2019

Sriram City Union Finance to raise Rs 900 crore via NCDs

The NCDs have been rated 'AA+' (stable) by Care ratings and 'AA' (stable) by Crisil. The base issue size is Rs 100 crore, with an option to retain oversubscription to the extent of Rs 900 crore. The NCDs are proposed to be listed on the BSE.

The NCDs carry a face value of Rs 1,000 each, and the minimum investment amount is Rs 10,000.

Shriram City Union Finance on Wednesday announced the issue of secured redeemable non-convertible debentures (NCDs) to raise up to Rs 900 crore. The issue, which offers an interest rate of up to 9.85% per annum, will be open from August 21 to September 19, with an option of early closure or extension. The investment tenors comprise two, three and five years, with annual and cumulative options for two years and monthly, annual and cumulative options for three and five years.

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