Shriram City Union Finance Limited
CIN: L65191TN1986PLC012840
Regd Office: No:123, Angappa Naickan Street, Chennai - 600 001
Website: www.shriramcity.in Email: sect@shriramcity.in

PART I: STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2015

₹ in lacs

Sl. No.	Particulars	Quarter ended			Half Year Ended		Year ended
		September 30, 2015 (Unaudited)	June 30, 2015 (Unaudited)	September 30, 2014 (Unaudited)	September 30, 2015 (Unaudited)	September 30, 2014 (Unaudited)	March 31, 2015 (Audited)
1	**Income from Operations**						
	Income from Operations	94,548	91,285	84,820	185,833	169,465	348,224
	Total income from operations	**94,548**	**91,285**	**84,820**	**185,833**	**169,465**	**348,224**
2	**Expenses**						
	(a) Employee Benefit Expense	12,428	11,512	10,038	23,940	17,900	41,156
	(b) Depreciation and amortization Expense	951	888	1,107	1,839	2,370	4,266
	(c) Provision and written offs	11,787	11,670	10,888	23,457	22,967	45,380
	(d) Other Expenses	11,768	11,209	10,352	22,977	21,452	43,937
	Total expenses	**36,934**	**35,279**	**32,385**	**72,213**	**64,689**	**134,739**
3	**Profit from operations before other income, finance costs & exceptional items (1-2)**	**57,614**	**56,006**	**52,435**	**113,620**	**104,776**	**213,485**
4	Other Income	48	415	2,067	463	3,329	4,939
5	**Profit before finance cost & exceptional items (3+4)**	**57,662**	**56,421**	**54,502**	**114,083**	**108,105**	**218,424**
6	Finance Cost	34,450	33,977	33,816	68,427	68,449	134,315
7	**Profit after finance cost but before exceptional items (5-6)**	**23,212**	**22,444**	**20,686**	**45,656**	**39,656**	**84,109**
8	Exceptional items	-	-	-	-	-	-
9	**Profit before tax (7-8)**	**23,212**	**22,444**	**20,686**	**45,656**	**39,656**	**84,109**
10	Tax Expenses (including Deferred Tax)	7,981	7,674	6,905	15,655	13,103	28,303
11	**Net profit after tax (9-10)**	**15,231**	**14,770**	**13,781**	**30,001**	**26,553**	**55,806**
12	**Extraordinary items (net of tax expense)**	-	-	-	-	-	-
13	**Net profit for the period (11+12)**	**15,231**	**14,770**	**13,781**	**30,001**	**26,553**	**55,806**
14	Paid up Equity Share Capital (Face Value of ₹ 10/- per share)	6,592	6,591	6,590	6,592	6,590	6,591
15	Reserves (excluding Revaluation reserves) as per Balance Sheet of previous accounting year	-	-	-	-	-	403,524
16	Earnings Per Share (EPS) in ₹ (Not Annualised)						
	(a) Basic	23.11	22.41	20.91	45.52	41.74	86.18
	(b) Diluted	23.08	22.37	20.88	45.45	41.67	86.03
	See accompanying note to the Financial Results						

PIYUSH GUPTA & CO Chartered Accountants

SHRIRAM CITY UNION FINANCE LTD. SANTHOME CHENNAI-4

PART II: SELECT INFORMATION FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2015

A	**Particulars of Shareholding**						
1	Public Shareholding						
	(a) Number of Shares	43,649,795	43,637,795	43,631,495	43,649,795	43,631,495	43,636,735
	(b) Percentage of Shareholding (% to Total Share Capital of the Company)	66.22%	66.21%	66.21%	66.22%	66.21%	66.21%
2	Promoters and Promoter Group Shareholding						
	(a) Pledged/Encumbered						
	i. Number of Shares	-	-	-	-	-	-
	ii. Percentage of Shares(% of Total Share Holding of Promoters & Promoter Group)	-	-	-	-	-	-
	iii. Percentage of Shares (% of Total Share Capital of Company)	-	-	-	-	-	-
	(b) Non-encumbered						
	i. Number of Shares	22,268,877	22,268,877	22,268,877	22,268,877	22,268,877	22,268,877
	ii. Percentage of Shares (% of Total Share Holding of Promoters & Promoter Group)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	iii. Percentage of Shares (% of Total Share Capital of Company)	33.78%	33.79%	33.79%	33.78%	33.79%	33.79%

B	**Information on investor (Shareholders) complaints for the quarter ended September 30, 2015**				
	Particulars	Pending as at the beginning of the quarter	Received during the quarter	Disposed during the quarter	Remaining unresolved at the end of the Quarter
	Number of Complaints	Nil	Nil	Nil	Nil

PRAVISH GUPTA & CO. Chartered Accountants

SHRIRAM CITY UNION FINANCE LTD. SANTHOME CHENNAI-4

STATEMENT OF ASSETS AND LIABILITIES AS AT SEPTEMBER 30, 2015

₹ in lacs

Sl. No	Particulars	As at September 30, 2015 (Unaudited)	As at March 31, 2015 (Audited)
A	**Equity and Liabilities**		
1	**Shareholders' funds**		
	(a) Share capital	6,592	6,591
	(b) Reserves and surplus	429,561	403,524
		436,153	**410,115**
2	**Share application money pending allotment**	**1**	**-**
3	**Non-current liabilities**		
	(a) Long-term borrowings	892,990	773,288
	(b) Other long-term liabilities	37,219	35,275
	(c) Long-term provisions	11,266	8,710
		941,475	**817,273**
4	**Current liabilities**		
	(a) Short-term borrowings	159,610	117,745
	(b) Other current liabilities	343,147	414,202
	(c) Short-term provisions	46,692	44,467
		549,449	**576,414**
	Total	**1,927,078**	**1,803,802**
B	**ASSETS**		
1	**Non-current assets**		
	(a) Fixed assets:		
	(i) Tangible assets	7,143	7,546
	(ii) Intangible assets	1,121	680
	(b) Non-current investments	41,336	25,379
	(c) Deferred tax assets	3,936	3,095
	(d) Long-term loans and advances	571,756	532,088
	(e) Other non-current assets	16,891	13,723
		642,183	**582,511**
2	**Current assets**		
	(a) Current Investment	15,374	72,789
	(b) Cash and bank balances	54,993	78,143
	(c) Short-term loans and advances	1,206,469	1,056,941
	(d) Other current assets	8,059	13,418
		1,284,895	**1,221,291**
	Total	**1,927,078**	**1,803,802**

PIJUSH GUPTA & CO. Chartered Accountants

SHRIRAM CITY UNION FINANCE LTD. SANTHOME CHENNAI-4

Notes:

1 There has been no change in accounting policies followed during the half year ended September 30, 2015, as compared to the preceding financial year ended March 31, 2015.

2 The above results are reviewed by the Audit and Risk Management committee and approved by the Board of Directors at their respective meetings held on October 28, 2015.

3 The above financial results have been subjected to limited review by the statutory auditors.

4 The Company operates in single reportable segment as per Accounting Standard 17.

5 During the quarter ended September 30, 2015 the company allotted 12000 equity shares of ₹10/- each to its employees under the Employees Stock Option Scheme 2006.

6 The Board of Directors at their meeting held on October 28, 2015 recommended an interim dividend of ₹5.00(50%) per equity share of ₹ 10/- each to shareholders whose name appears in the register of members on November 9, 2015 being the record date.

7 The final dividend of ₹10.50 (105%) per equity share of ₹10 each for the financial year 2014-15 declared by the members at the Annual General Meeting held on July 28, 2015 was paid to the members on August 19, 2015.

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

9 The results of the Company are available at www.bseindia.com, www.nseindia.com and www.shriramcity.in.

For Pijush Gupta & Co,
Firm Registration No: 309015E
Chartered Accountants

PIJUSH KUMAR GUPTA
Partner
Membership No: 015139

Place : Chennai
Date : October 28, 2015

By order of the Board
For Shriram City Union Finance Limited

R. Duruvasan
Managing Director & CEO
DIN: 00223052