SHRIRAM City
MONEY WHEN YOU NEED IT MOST

To

NATIONAL STOCK EXCHANGE
OF INDIA LTD
Exchange Plaza, 5th Floor,
Plot no. C/1, G Block,
Bandra – Kurla Complex.
Mumbai- 400 001

To

BSE LTD
P.J Towers
Dalal Street
Mumbai- 400 001

Dear Sir/Madam,

Re: Statutory Compliance – Periodical Report for the half year ended on March 31, 2015 for NCDs Public Issues 2012, 2013 & 2014.

We submit the followings as required under the clause 6 of Debt Listing Agreement. we state as under:-

1. Details of listed NCDs:

NCDs Public Issues	Date of Allotment	Date of Prospectus	No. of NCDs allotted	Face value (₹)	Amt. of Issue (₹ in Crs.)
2012	October 6,2012	August 31,2012	43,36,014	1000	433.60
2013	January 4,2014	November 18,2013	15,36,100	1000	153.61
2014	May 3,2014	March 24, 2014	20,00,000	1000	0.00

2. Details of Credit rating:

NCDs Public Issues	Credit Rating Agency	Rating at the time of Issue	Latest Credit rating	Remarks
2012	CARE	CARE AA	CARE AA+	CARE has upgraded its rating on July 21,2014
2013	CARE	CARE AA	CARE AA+	
2014	CARE	CARE AA	CARE AA+	

3. Assets Cover and Debt Equity ratio

NCDs Public Issue	Assets Cover ratio	Debt Equity Ratio
2012	1.27	2.97
2013	1.43	
2014	1.13	

4. The following is the due date for payment of interest and actual date of payment of interest of the aforesaid NCDs Public Issues. Interest was paid in different modes.

NCDs Public Issues	Due Date of Payment of Interest	Actual Date of Payment	Amount of interest Due (₹in Crs)	Amount of interest Paid (₹ in Crs)
2012	April 1,2015	March 31,2015	42.05	42.05
2013	January 4,2015	January 5,2015	11.04	11.04
2014	May 3,2015	NA	NIL	NIL

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
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5. The next due date of payment of Principal and Interest [illegible]

NCDs Public Issues	Options/Series	Interest		Principal	
		No.of.years	Due date of payment	No.of.years	Due date of payment
2012					
	Option I	3 Years	Apr 1.2016	3 Years	Oct 6.2015
	Option II	5 Years	Apr 1.2016	5 Years	Oct 6.2017
	Option III	-		3 Years	Oct 6.2015
	Option IV	-		5 Years	Oct 6.2017
2013					
	Series I	3 Years	Jan. 4.2016	3 Years	Jan 4.2016
	Series II	4 Years	Jan 4.2016	4 Years	Jan 4.2018
	Series III	5 Years	Jan 4.2016	5 Years	Jan 4.2019
	Series IV	-		3 Years	Jan 4.2016
	Series V	-		4 Years	Jan 4.2018
	Series VI	-		5 Years	Jan 4.2019
	Series VII	5 Years	Jan 4.2016	5 Years	Jan 4.2019
2014					
	Series I	2 Years	May 4.2015	2 Years	May 3.2016
	Series II	3 Years	May 4.2015	3 Years	May 3.2017
	Series III	5 Years	May 4.2015	5 Years	May 3.2019
	Series IV	-		2 Years	May 3.2016
	Series V	-		3 Years	May 3.2017
	Series VI	-		5 Years	May 3.2019

6.We confirm that the information submitted as above are true and correct and the undersigned has authority to submit the same to you and that we are aware that above information is expected to be placed on the website of your Stock Exchange and that of Debenture Trustees

Thanking you,
Yours faithfully,

For **SHRIRAM CITY UNION FINANCE LIMITED**

S. Subhasri

Subhasri Sriram
Executive Director & CFO

For **GDA TRUSTEESHIP Limited**

AUTHORISED SIGNATORY

GDA Trusteeship Limited

To

NATIONAL STOCK EXCHANGE
OF INDIA LTD
Exchange Plaza, 5th Floor,
Plot no. C/1, G Block,
Bandra – Kurla Complex,
Mumbai- 400 001

To

BSE LTD
P J Towers
Dalal Street
Mumbai- 400 001

Dear Sir/Madam,

Re: Public Issue of NCD's aggregating to ₹ 750 Crores Statutory Compliance – Periodical Report for the half year ended on March 31, 2015:

We submit the followings as required under the clause 6 of Debt Listing Agreement, we state as under:-

1. Details of listed NCDs as on March 31, 2015

NCD Public Issue	Date of allotment	Date of Prospectus	No of NCDs	Face Value (Rs)
2011	August 26, 2011	August 1, 2011	30,86,080	1000

2.Details of credit rating:

NCD Public Issue	Credit Rating Agency	Rating at the time of issue	Latest Credit rating	Remarks
2011	CARE	CARE AA	CARE AA+	CARE has updated its rating from CARE AA to CARE AA+ on July 21,2014
	CRISIL	CRISIL AA-/STABLE	CRISIL AA-/STABLE	

3.The Asset Cover is maintained at 1.11 times.

4.The Debt Equity ratio is 2.97.

5. The followings is the due date for payment of interest and actual date of payment of interest. Interest was paid in different modes.

Due Date of Payment of Interest	Actual Date of Payment of interest	Amount of interest Due (₹in Crores)	Amount of interest Paid (₹ in Crores)
April 1, 2015	March 31, 2015	36.94	36.94

6. The next due date of Principal and Interest are as under:-
Interest: - Option I (5 Years) is April 1, 2016
Principal:- Option I (5 Years) is August 25, 2016 (Subject to exercise of the put and/or call option)

Thanking you,
Yours faithfully,

For Shriram City Union Finance Limited

Subhasri Sriram
Executive Director & CFO

For IDBI Trusteeship Services Limited

AUTHORISED SIGNATORY

PIJUSH GUPTA & CO, CHARTERED ACCOUNTANTS
P-199, C.I.T ROAD, SCHEME IV-M, KOLKATA - 700010

To

IDBI Trusteeship Service Ltd
Asian Building, Ground Floor,
17, R. Kamani Marg, Ballard Estate,
Mumbai – 400 001

To

GDA Trusteeship Ltd.
GDA House, Plot No. 85,
Bhusari Colony, Paud Road,
Pune – 411 038.

M/s. Shriram City Union Finance Ltd having its Registered Office at 123, Angappa Naicken Street, Chennai – 600 001 (Company) came out with NCDs Public Issues vide Prospectus dated August 1,2011, August 31,2012, November 18,2013 and March 24,2014. (hereinafter referred respectively as NCD Public Issue 2011, NCD Public Issue 2012, NCD Public Issue 2013 and NCD Public Issue 2014).

1. The Company has created the following Debenture Redemption Reserve (DRR) as required under the Clause 16 of SEBI (Issue and Listing of Debt Securities) Regulation 2008 and as per provisions of Companies Act, 2013 and Companies (Share Capital and Debentures) Rules, 2014

NCD Public Issues	Outstanding amount (₹ in Crores)	Average Tenure	DRR to be created (₹ in Crores)	DRR per month (₹ in Crores)	No. of months passed	DRR (₹ in Crores) as on March 31,2015
2011	308.61	60.00	77.15	1.29	43	55.29
2012	433.60	42.15	108.40	2.70	30	81.07
2013	153.61	49.01	38.40	0.83	15	12.50
2014	200.00	43.06	50.00	1.34	12	16.08

2. The followings are the due date for payment of interest and actual date of payment of interest of the above said NCDs issued to Public. Interest was paid in different modes.

NCD Public Issues	Due date of Payment Interest	Actual Date of Payment	Amount Due (₹ In Crores)	Amount Paid (₹ in Crores)
2011	April 1, 2012	March 31,2012	53.20	53.20
	April 1, 2013	March 30,2013	89.42	89.42
	April 1,2014	March 31, 2014	89.42	89.42
	April 1,2015	March 31, 2015	36.94	36.94
2012	April 1, 2013	March 30,2013	20.15	20.15
	April 1, 2014	March 30, 2014	41.16	41.16
	April 1, 2015	March 31, 2015	42.05	42.05
2013	January 4, 2015	January 5,2015	11.04	11.04
2014	May 3,2015	NA	NIL	NIL

PIJUSH GUPTA & CO Chartered Accountants

3. The assets charged to NCD holders for the above said NCD Public Issues are available and are adequate to discharge the interest and principal amount payable in respect of the said NCDs. On the basis of unaudited financial statement the following are the asset cover ratio as on March 31 , 2015 for the above said NCDs

NCDs Public Issues	Asset cover ratio
2011	1.11
2012	1.27
2013	1.43
2014	1.13

4. Status of grievances of the NCD holders of the aforesaid NCD Public Issuer as certified by the respective register and transfer agent ("RTA") to issue that is, Integrated Enterprises (India) Limited (IEP) and Shriram Insight Share Brokers Limited (SISBL) are as under

Sl.No.	NCD Public Issues	Number of Grievances Received	Nature of Grievances received	Number of Grievances resolved	Number of Grievances pending	RTA
1.	2011	6	Communication	6	NIL	IEP
2.	2012	3	Communication	3	NIL	IEP
3	2013	3	Communication	3	NIL	SISBL
4	2014	1	Communication	1	NIL	SISBL

PIJUSH GUPTA & CO. Chartered Accountants

PIJUSH GUPTA & CO, CHARTERED ACCOUNTANTS
P-199, C.I.T ROAD, SCHEME IV-M, KOLKATA - 700010

5. The following are the details of credit rating obtained by the company for the aforesaid NCDs Public Issues.

NCDs Public Issues	Credit rating Agency	Rating at the time of Issue	Present rating	Remarks
2011	CRISIL	CRISILAA-/ Stable	CRISIL AA-/ Stable	remains same
	CARE	CARE AA	CARE AA+	CARE has upgraded its rating on July 21,2014
2012	CARE	CARE AA	CARE AA+	
2013	CARE	CARE AA	CARE AA+	
2014	CARE	CARE AA	CARE AA+	

7. The Debt Equity ratio for the period ended March 31, 2015 is 2.97 times on the basis of unaudited financial statement of the Company.

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

PIJUSH GUPTA & CO. Chartered Accountants

Ramendra Nath Das

Partner

Membership No: 014125

Place: Chennai

Date : April 28, 2015