

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

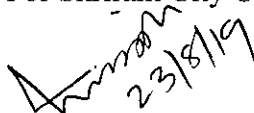
Please find attached the presentation on Public Issue of Secured Redeemable Non-Convertible Debentures (NCDs) made by the Company to brokers meet held on August 22, 2019. This is an intimation under Regulation 30 read with Schedule III (Part A) (15) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements), Regulations, 2015.

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

Thanking you,

Yours faithfully,

For Shriram City Union Finance Limited,


C R Dash
Company Secretary

AS

Encl: a/a.

Shriram City Union Finance Limited

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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



Public Issue of Secured Redeemable Non-Convertible Debentures (NCDs)

Tranche 2 Issue Opens on: August 21, 2019

Tranche 2 Issue Closes on: September 19, 2019*

** The Issue shall remain open for subscription on Working Days from 10:00 a.m. till 5:00 PM (Indian Standard Time) during the period indicated above, with an option for early closure or extension by such period as may be decided by the Board of Directors or a duly constituted committee thereof. In the event of such early closure or extension of the Tranche 2 Issue, our Company shall ensure that public notice of such early closure or extension is published on or before the day of such early date of closure or the initial Tranche 2 Issue Closing Date, through an advertisement in at least one national daily newspaper with wide circulation. On the Tranche 2 Issue Closing Date, the Application Forms will be accepted only between 10 a.m. and 3 p.m. (Indian Standard Time) and uploaded until 5 p.m. or such extended time as may be permitted by the Stock Exchange. For further details please refer to the chapter titled "Issue Related Information" on page 81 of this Tranche 2 Prospectus.*

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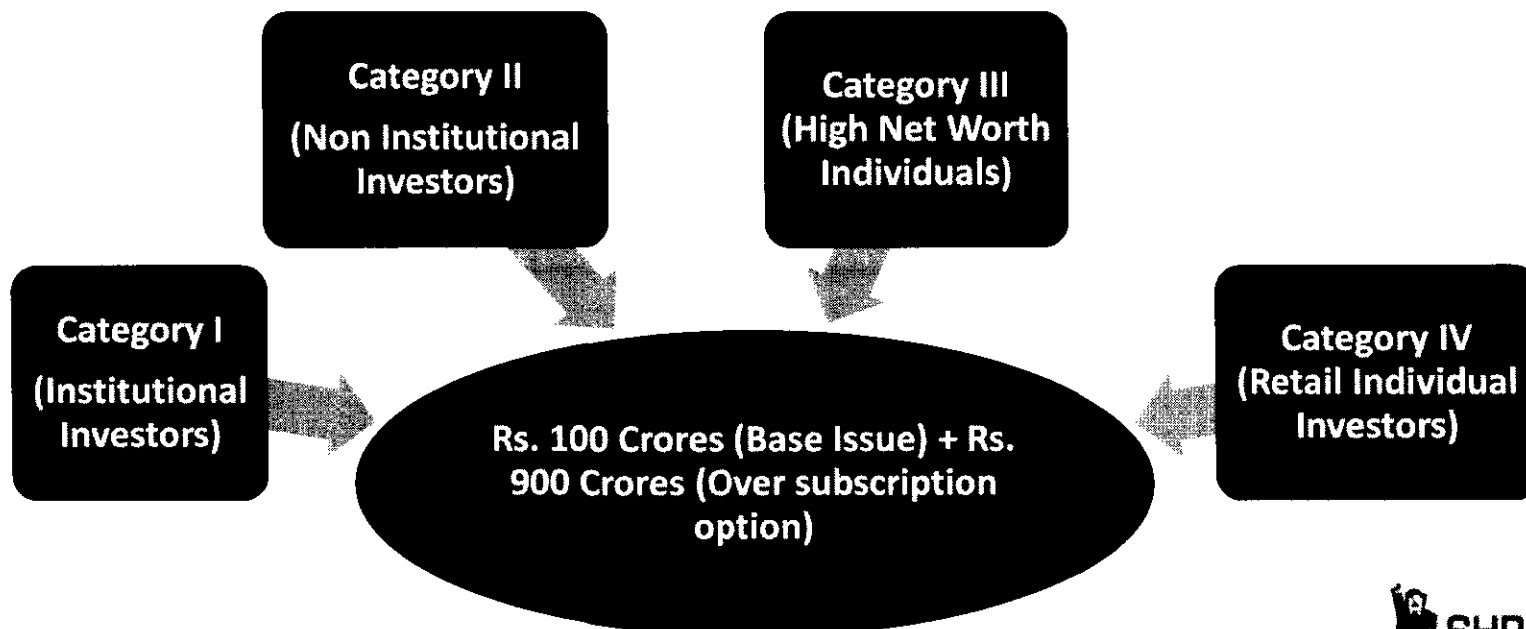
Shriram City Union Finance Limited, ("Company"), is proposing, subject to receipt of requisite approvals, market conditions and other considerations, a public issue of its secured redeemable non-convertible debentures of face value of Rs. 1,000 each ("NCDs") and has filed a shelf prospectus dated March 27, 2019 ("Shelf Prospectus") and Tranche 2 Prospectus dated August 16, 2019, ("Tranche 2 Prospectus"), with the Registrar of Companies, Tamil Nadu and the Securities and Exchange Board of India and BSE Limited. The Shelf Prospectus, Tranche 2 Prospectus, addendum-cum-corrigendum dated April 3, 2019, addendum dated April 24, 2019 and the addendum-cum-corrigendum dated August 20, 2019 together constitute the Prospectus. The Prospectus is available on the website of the Company and the Lead Managers. Investors should note that investment in NCDs involves a high degree of risk and for details relating to the same, see the section entitled "Risk Factors" on page 11 of the Shelf Prospectus and "Material Developments" on page 23 of this Tranche 2 Prospectus. Investors are urged to take any decision to invest in the NCDs issued pursuant to the Prospectus solely on the basis of the disclosures made therein.

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Issue Highlights and Structure

- * Public Issue of Secured Redeemable Non-Convertible Debentures of face value of Rs. 1,000 each, ("NCDs"), for an amount of Rs.1000 million ("Base Issue Size) with an option to retain oversubscription upto Rs.9,000 million aggregating upto Rs. 10,000 million ("Tranche 2 Issue Limit") which is within the shelf limit of Rs.30,000 million
- * NCDs are being offered of tenure of 24, 36 & 60 months, with annual, monthly & cumulative interest payment option
- * NCDs proposed to be issued under this Issue have been rated 'CARE AA+ Stable' (Double A Plus; Outlook: Stable) by CARE and 'CRISIL AA/Stable' (CRISIL double A rating with Stable outlook)by CRISIL
- * Tranche 2 Issue opens on August 21,2019





Issue Summary	
Public Issue of Secured Redeemable Non-Convertible Debentures	Upto Rs. 1000 million with an option to retain over-subscription upto Rs. 9,000 million
Rating	'CARE AA+; (Double A Plus; Outlook: Stable)' by CARE and 'CRISIL AA/Stable' by CRISIL
Issue Open	August 21, 2019
Issue Close	September 19, 2019*
Intermediaries	
Lead Managers to the Issue	 
Registrar to the Issue	
Consortium Members	A.K. Stockmart Private Limited and Edelweiss Securities Limited
Debenture Trustee	Catalyst Trusteeship Limited
Listing	BSE Limited
Issue Structure (Basis of allotment on a first come first serve basis)**	
Category I (Institutional Portion)	10% of the Overall Issue Size
Category II (Non-Institutional Portion)	10% of the Overall Issue Size
Category III (High Net worth Individual Investors Portion)	40% of the Overall Issue Size
Category IV (Retail Individual Investors Portion)	40% of the Overall Issue Size

Note :

* The Tranche 2 Issue shall remain open for subscription on Working Days from 10:00 a.m. till 5:00 PM (Indian Standard Time) during the period indicated above, with an option for early closure or extension by such period as may be decided by the Board of Directors or a duly constituted committee thereof. In the event of such early closure or extension of the Tranche 2 Issue, our Company shall ensure that public notice of such early closure or extension is published on or before the day of such early date of closure or the initial Tranche 2 Issue Closing Date, through an advertisement in at least one national daily newspaper with wide circulation.

** subject to certain terms and conditions. For further details please see "Issue Procedure – Basis of Allotment" on page 119 of the Tranche 2 Prospectus.

Series	I	II	III*	IV	V	VI	VII	VIII
Tenor	24 months	24 months	36 months	36 months	36 months	60 months	60 months	60 months
Frequency of Interest Payment	Annual	Cumulative	Annual	Monthly	Cumulative	Annual	Monthly	Cumulative
Minimum Application	Rs. 10,000 (10 NCDs) across all series collectively							
In Multiples of	Rs. 1000 (1 NCD)							
Face Value of NCDs / Issue Price (Rs. / NCD)	Rs.1,000							
Mode of Interest Payment/Redemption	Through Various modes available							
Coupon (% per annum)	9.55%	NA	9.70%	9.30%	NA	9.85%	9.45%	NA
Effective Yield (% per annum)	9.54%	9.55%	9.69%	9.70%	9.70%	9.84%	9.86%	9.85%
Amount on Maturity	1,000	1,200.45	1,000	1,000	1,320.50	1,000	1,000	1,600.40
Security	The principal amount of the NCDs to be issued in terms of the Tranche 2 Prospectus together with all interest due on the NCDs by way of a first and exclusive charge on specified future receivables of the Company in favor of the Debenture Trustee and first and exclusive charge on identified immovable property of the Company, as decided mutually by the Company and the Debenture Trustee. The Company will create appropriate security in favor of the Debenture Trustee for the NCD holders on the assets adequate to ensure 100% asset cover for the NCDs and the interest due thereon pursuant to the Issue.							

**Our Company would allot the Series III NCDs, as specified in this Tranche 2 Prospectus to all valid Applications, wherein the Applicants have not indicated their choice of the relevant Series of NCDs.*

Particulars		Details
Who Can Apply ?	Category I (Institutional Portion):	Public financial institutions scheduled commercial banks, and Indian multilateral and bilateral development financial institutions which are authorised to invest in the NCDs, Provident funds and pension funds with a minimum corpus of ₹ 250 million, superannuation funds and gratuity funds, which are authorised to invest in the NCDs, Alternative Investment Funds, subject to investment conditions applicable to them under Securities and Exchange Board of India (Alternative Investment Funds) Regulations, 2012, Resident Venture Capital Funds registered with SEBI, Insurance companies registered with the IRDAI, State industrial development corporations, Insurance funds set up and managed by the army, navy, or air force of the Union of India, Insurance funds set up and managed by the Department of Posts, the Union of India , Systemically Important Non-Banking Financial Company registered with the RBI and having a net-worth of more than ₹ 5,000 million as per the last audited financial statements, National Investment Fund set up by resolution no. F.No. 2/3/2005-DDII dated November 23, 2005 of the Government of India published in the Gazette of India, Mutual funds registered with SEBI.
	Category II (Non Institutional Portion):	Companies within the meaning of Section 2(20) of the Companies Act, 2013, Statutory bodies/ corporations and societies registered under the applicable laws in India and authorised to invest in the NCDs, Co-operative banks and regional rural banks, Trusts including public/private charitable/religious trusts which are authorised to invest in the NCDs, Scientific and/or industrial research organisations, which are authorised to invest in the NCDs, Partnership firms in the name of the partners, Limited liability partnerships formed and registered under the provisions of the Limited Liability Partnership Act, 2008 (No. 6 of 2009), Association of Persons, Any other incorporated and/ or unincorporated body of persons
	Category III (Reserved Individual Investors):	High Net-worth Individual Investors - Resident Indian individuals and Hindu Undivided Families through the Karta applying for an amount aggregating to above Rs.10,00,000 across all options of NCDs in the Tranche 2 Issue
	Category IV (Reserved Individual Investors):	Retail Individual Investors - Resident Indian individuals and Hindu Undivided Families through the Karta applying for an amount aggregating up to and including Rs.10,00,000 across all options of NCDs in the Tranche 2 Issue.
Entities not eligible to invest	Minors without a guardian name, Foreign nationals, Persons resident outside India, Non Resident Individuals, Qualified Foreign Investors, Foreign Venture Capital Investors, Persons ineligible to contract under applicable statutory/regulatory requirements, Foreign Institutional Investors, Foreign Portfolio Investors and Overseas Corporate Bodies	
Modes of Making Applications	<ul style="list-style-type: none"> - Compulsory ASBA - Allotment of NCDs compulsorily in dematerialised form 	

About Shriram City Union Finance Limited

- * Shriram City Union Finance Ltd was established in 1986 and is part of the Shriram group, a prominent financial services conglomerate in India.
- * A deposit accepting 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.
- * Committed to serving un-banked and under-banked customers.
- * Specialising in Small Enterprise Finance.
- * Established a pan-India presence, through 1,036 branches as of June 30, 2019
- * Strong presence in the rural and semi-urban markets
- * The Company is listed on BSE and NSE

* Assets under management of Rs. 26,98,910.93 Lakhs on a standalone basis and Rs. 28,81,075.06 Lakhs on consolidated basis each as on March 31, 2019.

* Well diversified product portfolio from small enterprises finance to two wheelers, gold loans, housing finance and personal loans.

* Each product segment has significant scope for growth

■ Small Enterprises

■ Loan against Gold

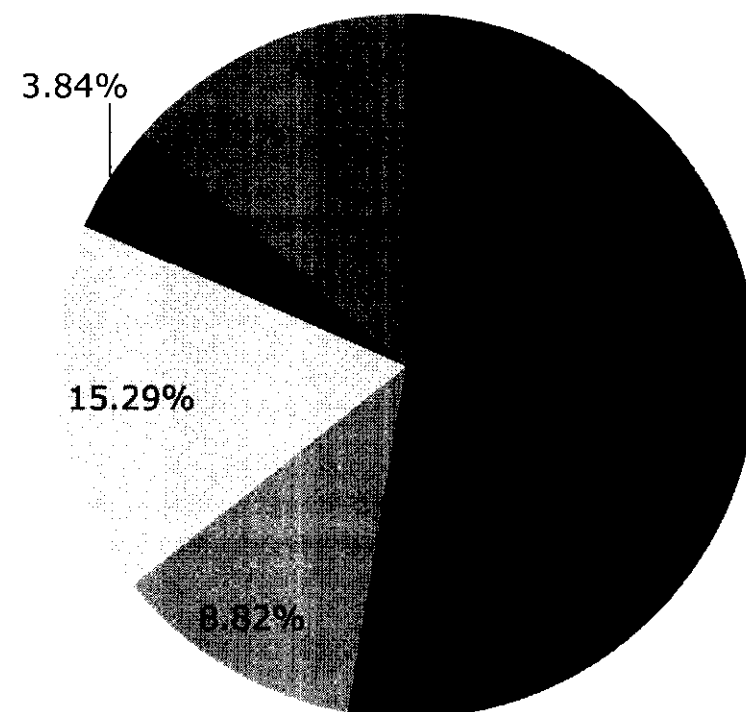
■ Two Wheelers

■ Auto Loans

■ Personal Loans

■ Housing Finance Loans

AUM



*As on March 31, 2019, as per the Reformatted Consolidated Financial Information under Ind AS

Significant position in the high-growth small enterprise finance segment

Established brand name and association with the Shriram Group

Diversified portfolio of products

'Hub-and-spoke' business model with efficient credit policies and procedures resulting in high asset quality

Advanced processes and technology systems

Experienced senior management team

1

"No Outsourcing Policy"

- Origination, credit evaluation and collection through own team
- Highly localized field force trained in particular operational aspects of our business with in-depth knowledge of customers

2

Field Investigation & Post Lending Verification

- Pre lending Field Investigation (FI) & the post lending appraisal by dedicated teams

3

Quick Credit Approvals

- Decentralized approval authority and standardized documentation and procedures

4

Credit Policies & Securities

- Immovable assets & personal guarantees as collateral for personal & Small Enterprises Finance

5

Mitigating Interest Rate, Liquidity and ALM Risk

- Adequate liquidity backup in the form of unutilized cash credit limits
- Loan assets at Fixed rates and borrowings at an equal mix of fixed and floating rate loans

Growth Strategy

- ✓ Focus on building and tapping “long term customer relationships”
- ✓ Consolidating position and operations in western and southern part of India
- ✓ Entering newer markets such as eastern and northern part of India
- ✓ Future growth evident from North, western India

Business Outlet Network as of June 30, 2019

States	Number of Business Outlets	
	Company	Subsidiary
Andhra Pradesh, Karnataka, Kerala, Tamil Nadu, Telangana	660	28
Gujarat, Maharashtra, Rajasthan	154	27
Others	152	15
Total Business Outlets	966	70

► ***Continue to grow our small enterprise finance segment***

Within the MSME segment, LAPs, non-LAP secured loans and unsecured MSME loans are expected to grow at CAGRs of 14-15%, 21-23% and 23-25%, respectively, during Fiscals 2018 to 2020. (Source: CRISIL)

► ***Continue to focus on controlling operating costs and operational efficiency***

continually assess and improve our technology platform so that our credit approval, administration and monitoring processes allow us to service our customers on a real-time basis while ensuring that our appraisal and collection processes are effective.

► ***Sustain the growth in our housing finance business***

Shriram Housing operates through 70 branches and 22 sales offices across 18 states in India with 733 employees as on June 30, 2019. We believe that we are well positioned to sustain the growth in our housing finance business

► ***Improve our credit ratings to decrease our cost of funds***

Based on our increasingly strong balance sheet, we believe that we will be able to further improve our credit ratings, which will likely decrease our cost of funds.

Strategy

(Amount in ₹ lakhs)
On a standalone basis

Particulars	FY 2019 (IND AS)	FY 2018 (IND AS)
Net Worth	6,31,260.57	5,47,593.70
Assets under Management	2,698,910.93	2,578,729.72
Profit after tax	98,887.80	71,094.23
Net NPA	5.02%	4.97%
Tier I Capital Adequacy Ratio	22.75%	20.58%
Tier II Capital Adequacy Ratio	0.37%	0.79%



Thank You