

November 14, 2013

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

Dear Sir,

**Re : Half yearly communication for dissemination to debenture holders
 (In Compliance to Listing Agreement)**

With reference to the above, we submit herewith the information and documents as per the provisions of SEBI (Issue & Listing of Debt Securities) Regulations, 2008 and SEBI (Issue & Listing of Debt Securities) (Amendment) Regulations, 2012 and the Listing Agreement thereunder, for dissemination to the debenture holders as mentioned below:

- Following issues of Non-Convertible Debentures have been listed with your Stock Exchange and are live as on September 30, 2013.

Details of listed NCDs:

Series (1)	Tranche (2)	Date of Allotment (3)	ISIN (4)	BSE Scrip code (5)	Date of Listing (6)	No. of NCDs (7)	Face value (Rs. in cr.) (8)	Amt. of Issue (Rs. in cr.) (9)	Outstanding as on 31-Mar-13 (10)	Latest credit rating (11)	Asset Cover ratio (12)
II	3	Sep 30, 2009	INE722A 07083 & 91	946290 ,91,92, 93	NOV 4, 2009	7000	0.01	70.00	56.00	Care AA-	1.10
II	3	Oct 7, 2009	INE722A 07117, 25, 33	946294 ,95,96, 97	NOV 4, 2009	3000	0.01	30.00	30.00	Care AA-	1.10
II	6	Nov 23, 2010	INE722A 07166	946954	Dec 8, 2010	200	0.1	20.00	20.00	CARE AA- & Fitch AA-	1.10
II	7	Dec 13, 2010	INE722A 07174	946991	Dec 27, 2010	250	0.1	25.00	25.00	CARE AA	1.10
II	8	Feb 4, 2011	INE722A 07182	947088	Feb 21, 2011	50	0.1	5.00	5.00	CARE AA	1.10
II	10	Oct 31, 2011	INE722A 07265	947605	Nov 25, 2011	180	0.1	18.00	18.00	"CARE AA"	1.10
II	14	Dec 12, 2011	INE722A 07307	947698	Dec 27, 2011	150	0.1	15.00	15.00	"CARE AA"	1.10
II	15	Jan 27, 2012	INE722A 07315	947789	Feb 10, 2012	100	0.1	10.00	10.00	"CARE AA"	1.10
II	16	Feb	INE722A	947828	Feb	100	0.1	10.00	10.00	"CARE	1.10

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		14,2012	07323		24,2012					AA"	
II	17	Feb 14,2012	INE722A 07331	947829	Feb 24, 2012	290	0.1	29.00	29.00	"CARE AA"	1.10
II	19	Feb 28,2012	INE722A 07356	947864	March 16,2012	68	0.1	6.80	6.80	"CARE AA"	1.10
II	20	May 24,2012	INE722A 07364	948015	Jun 7,2012	100	0.1	10.00	10.00	"CARE AA"	1.10
II	21	Jul 12, 2012	INE722A 07372	948213	Sep 8,2012	250	0.1	25.00	21.50	"CARE AA"	1.10
II	24	Jul 26,2012	INE722A 07406	948219	Sep 11,2012	100	0.1	10.00	10.00	"CARE AA"	1.10
III	9	March 30,2011	INE722A 07190	947180	April 21, 2011	2750	0.1	275	275.00	Fitch AA-	1.25

2. The due date of payment of principal and interest and the actual date of payment for the half-year ending on 30.09.2013 are as under:

Details of redemption & payment of interest during last half year ending 30.09.2013:

Series	Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	ISIN
II	12	Principal & Interest	3-April-2013	173000000	INE722A07281
II	3	Principal & Interest	7-April-2013	63216164	INE722A07109
II	11	Principal & Interest	18-April-2013	110000000	INE722A07273
II	4	Principal & Interest	22-April-2013	303039587	INE722A07141
II	20	Interest	23-May-2013	106500000	INE722A07364
II	23	Principal & Interest	23-May-13	263587397	INE722A07299
II	22	Principal & Interest	12-Jul-13	552651000	INE722A07380
II	21	Interest	12-Jul-13	23112500	INE722A07372
II	23	Principal & Interest	19-Jul-13	276321918	INE722A07398
II	24	Interest	26-Jul-13	10750000	INE722A07406
II	18	Principal & Interest	9-Aug-13	58020804	INE722A07349
II	3	Interest	30-Sep-13	60200000	INE722A07075, INE722A07083, INE722A07091
II	3	Principle	30-Sep-13	140000000	INE722A07075



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3. The due date of repayment of principal and interest of the NCDs listed with you during next half year ending March 31, 2014 are as under:

Details of redemption & interest due in the next half-year:

Series	Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	ISIN
II	3	Principle & Interest	7-Oct-2013	66,450,000	INE722A07117
II	3	Interest	7-Oct-2013	9,675,000	INE722A07125
II	3	Interest	7-Oct-2013	9,675,000	INE722A07133
II	10	Principle & Interest(Zero Coupon)	25-Oct-2013	180,000,000	INE722A07265
II	6	Interest	23-Nov-2013	20,936,492	INE722A07166
II	7	Interest	13-Dec-2013	26,496,429	INE722A07174
II	15	Principle & Interest	20-Jan-2014	121,530,300	INE722A07315
II	8	Interest	4-Feb-2014	5,375,000	INE722A07182
II	19	Principle & Interest(Zero Coupon)	17-Feb-2014	83,042,416	INE722A07356
III	9	Interest	17-Mar-2014	290,055,685	INE722A07190
II	3	Principle & Interest	30-Mar-2013	221,194,726	INE722A07083

3. Company do not expect default in payment of principal / interest due in next half year.
4. The latest Credit Rating in respect of the said issues is mentioned in the statement under Sr. No.1 above and we confirm that credit rating is not downgraded in respect of any of the above issues, since the respective dates of the said NCDs issues.
5. The said NCDs are secured by Hypothecation of receivables
6. The asset cover is 1.19 times as stated in column No.12 of table 1 above as on September 30,2013 and is adequate as per the terms of issues.
7. The Debt Equity Ratio is 4.28 times as on September 30,2013.



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8. No event as detailed in clause 19 of the Listing Agreement has taken place during half year ending on September 30,2013, requiring the company to notify to Stock Exchange or Debenture Trustees.
9. The proceeds the respective issues of NCDs of the Company, were utilized for the purpose as mentioned in the respective Information Memorandum of the respective issues.
10. The Cash-Flow of the Company is adequate for payment of interest and redemption of Principal of the NCDs issued
11. This company is 'Non-Banking Financial Company' and the NCDs mentioned above are privately placed and hence no 'Debenture Redemption Reserve' is required to be created for the year ending September 30,2013.
12. The assets of the company which are secured for the debentures of the Issue are sufficient to discharge the claims of debenture holders as on and when they become due.
13. The security for each the Series / Tranche is in the nature of loan assets / receivables and that the same are specific and exclusively charged for each of the said Series / Tranche and remain specifically so charged and also that the loan assets / receivables will be replaced with amount of such fresh loan assets / receivables in place of those loan assets / receivables which have been repaid. Further, that the said assets forming the security are the performing assets and adequate systems and procedures are in place for monitoring their repayments and adequate provisions are made for the bad and doubtful debts;
14. There was no complaints received for the half year ending September 30,2013.
15. We have complied with all the terms and conditions of each of the issue.
16. There are no events / change / action / proceedings / attachments affecting or likely to affect the interest of NCD-holders
17. The name, designation and contact details of "Compliance Officer" of this company are as under:

(A) Name of Compliance Officer : Mr.C.R. Dash
(B) Designation : Company Secretary
(C) Correspondence Address : 144, Santhome High Road, Mylapore, Chennai
(D) Phone, Fax No. : 044 4392 5430
(E) Email ID : sect@shriramcity.in



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18. We confirm that the information submitted as above is 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 sincerely

For SHRIRAM CITY UNION FINANCE LIMITED


Subhasri Sriram
Executive Director & CFO



Countersigned by:

For GDA Trusteeship Ltd

Authorised Signatory



Annexure

Details of Complaints:

A) Status of Investor Grievance: Nil

No. of Complaints pending at the end of previous half-year (31.03.2013)	No. of Complaints received during the half-year (01.04.2013 to 30.09.2013)	No. of Complaints resolved during the half-year

B) Details of complaints pending for more than 30 days: Nil

No. of Complaints pending for more than 30 days	Nature of complaints			Steps taken for redressal	Status of complaint (if redressed, date of redressal)
	Delay in payment of interest	Delay in payment of redemption	Any other		

