

To

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

Dear Sir/Madam,

Re: Half yearly communication for dissemination

We submit the followings as required under the clause 6 of Debt Listing Agreement for the half year ended on March 31, 2015, we state as under:-

1. Details of listed NCDs:

Seri es (1)	Tran che (2)	Date of Allotment (3)	ISIN (4)	BSE Scrip code (5)	No. of NCDs (6)	Face value (Rs. in cr.) (7)	Amt. of Issue (Rs. in cr.) (8)	Outstan ding as on Mar 31,2015 (9)	Latest credit rating (10)	Asset Cover ratio (11)
II	7	Nov 23,2010	INE722A07166	946954	200	0.1	20.00	20.00	CARE AA+ & CRISIL AA-/Stable	1.10
II	8	Dec 13,2010	INE722A07174	946991	250	0.1	25.00	25.00	CARE AA+&Fitch AA- (ind)	1.10
II	9	Feb 4,2011	INE722A07182	947088	50	0.1	5.00	5.00	CARE AA+	1.10
II	20	May 24,2012	INE722A07364	948015	100	0.1	10.00	10.00	"CARE AA+"	1.10
II	21	Jul 12, 2012	INE722A07372	948213	215	0.1	25.00	21.50	"CARE AA+" & Fitch AA- (ind)	1.10
II	24	Jul 26,2012	INE722A07406	948219	100	0.1	10.00	10.00	"CARE AA+"	1.10
III		Mar 30,2011	INE722A07190	947180	2750	0.1	275	275.00	Fitch AA-	1.25

2. Details of payment of Principal and interest:

Series	Tranche	Type (Principal / Interest)	Due date of payment	Actual Date of Payment	Amount (Rs.)	ISIN
II	4	Principal & Interest	Oct 7, 2014	Oct 7,2014	99,675,000	INE722A07133
II	7	Interest	Nov 23, 2014	Nov 24,2014	21,057,534	INE722A07166
II	14	Principal & Interest (Zero Coupon)	Dec 01, 2014	Dec 01, 2014	204,968,700	INE722A07307
II	8	Interest	Dec 13, 2014	Dec 15, 2014	26,645,205	INE722A07174
II	16	Principal & Interest (Zero Coupon)	Feb 03, 2015	Feb 03,2015	135,248,300	INE722A07323
II	9	Interest	Feb 04, 2015	Feb 04,2015	5,375,000	INE722A07182
II		Interest	Mar 16,2015	Mar 16,2015	319,771,507	INE722A07190

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



3.The Due date of repayment of principal and interest for the next half year ending September 30, 2015 and the Company does not expect the any default in such payments:

Series	Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	ISIN
II	20	Principal & Interest	May 23,2015	110,650,000	INE722A07364
II	21	Interest	Jul 23,2015	23,112,500	INE722A07372
II	24	Interest	Jul 23,2015	10,750,000	INE722A07406

4. The Debt Equity Ratio is 2.97.

5.The Cash-Flow of the Company is adequate for payment of interest and redemption of principal of the NCDs issued.

6. The company is 'Non-Banking Financial Company' and the NCDs mentioned above are privately placed and hence no 'Debenture Redemption Reserve' is required.

7.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.


8. There were no complaints received during the half year.

9. All the terms and conditions of each of the issue have been complied with.

10.There are no events / change / action / proceedings / attachments affecting or likely to affect the interest of NCD-holders.

11.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 sincerely
For SHRIRAM CITY UNION FINANCE LIMITED


Subhasri Sriram
Executive Director & CFO



Countersigned by:


For GDA Trusteeship Ltd
Authorised Signatory



Shriram City Union Finance Limited

PART I: STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2015

Sl. No.	Particulars	STANDALONE					CONSOLIDATED				
		Quarter Ended		Year ended			Quarter Ended		Year ended		
		March 31, 2015 (Audited)	December 31, 2014 (Unaudited)	March 31, 2014 (Audited)	March 31, 2015 (Audited)	March 31, 2014 (Audited)	March 31, 2015 (Audited)	December 31, 2014 (Unaudited)	March 31, 2014 (Audited)	March 31, 2015 (Audited)	March 31, 2014 (Audited)
1	Income from Operations	89,203	89,556	82,208	3,48,224	3,19,133	91,912	91,730	83,280	3,56,170	3,22,556
	(a) Net Sales/Income from Operations	-	-	-	-	-	-	-	-	-	-
	(b) Other Operating Income	89,203	89,556	82,208	3,48,224	3,19,133	91,912	91,730	83,280	3,56,170	3,22,556
2	Total income from operations	89,203	89,556	82,208	3,48,224	3,19,133	91,912	91,730	83,280	3,56,170	3,22,556
	Expenses										
	(a) Employee Benefit Expense	12,179	11,077	6,905	41,156	27,076	12,635	11,453	7,163	42,633	28,033
	(b) Depreciation and amortization Expense	921	975	756	4,266	2,955	945	999	774	4,365	3,022
	(c) Provision and written offs	10,699	11,713	9,885	45,380	30,419	10,796	11,904	9,927	45,819	38,562
	(d) Other Expenses	10,859	11,826	11,295	43,937	42,355	11,546	12,391	11,602	46,200	43,627
	Total expenses	34,658	35,591	28,841	1,34,739	1,10,805	35,922	36,747	29,466	1,39,017	1,13,244
3	Profit from Operations before Other Income, Interest & Exceptional items (1-2)	54,545	54,165	53,367	2,13,485	2,08,328	55,990	54,983	53,814	2,17,153	2,09,312
4	Other Income	921	689	10	4,939	4,729	1,045	700	114	5,118	5,316
5	Profit before Finance Cost & Exceptional items (3+4)	55,466	54,854	53,377	2,18,424	2,13,057	57,035	55,683	53,928	2,22,271	2,14,628
6	Finance Cost	33,032	32,834	31,959	1,34,315	1,35,071	33,763	33,254	31,937	1,35,592	1,35,070
7	Profit after Finance Cost but before Exceptional items (5-6)	22,434	22,020	21,418	84,109	77,986	23,252	22,429	21,991	86,679	79,558
8	Exceptional items	-	-	-	-	-	-	-	-	-	-
9	Profit before tax (7-8)	22,434	22,020	21,418	84,109	77,986	23,252	22,429	21,991	86,679	79,558
10	Tax Expenses (including Deferred Tax)	7,474	7,726	6,675	28,303	25,872	7,636	7,639	6,739	29,144	26,017
11	Net Profit after tax (9-10)	14,960	14,294	14,743	55,806	52,114	15,616	14,790	15,252	57,535	53,541
12	Minority Interest	-	-	-	-	-	78	110	116	393	325
13	Net Profit/(Loss) after Taxes and Minority Interest (11-12)	14,960	14,294	14,743	55,806	52,114	15,538	14,680	15,136	57,142	53,216
14	Paid up Equity Share Capital (Face Value of ₹ 10/- per share)	6,591	6,591	5,928	6,591	5,928	6,591	6,591	5,928	6,591	5,928
15	Reserves (excluding Revaluation reserves)	-	-	-	4,03,524	2,83,899	-	-	-	4,15,009	2,94,049
16	Earnings Per Share (EPS) in ₹ (Not Annualised)										
	(a) Basic	22.70	21.69	24.87	86.18	89.76	23.58	21.76	25.53	88.24	91.66
	(b) Diluted	22.66	21.65	24.81	86.03	89.53	23.54	21.75	25.47	88.09	91.43

PART II: SELECT INFORMATION FOR THE QUARTER AND YEAR ENDED MARCH 31, 2015

A	Particulars of Shareholding	March 31, 2015	December 31, 2014	March 31, 2014	March 31, 2015	March 31, 2014	March 31, 2015	December 31, 2014	March 31, 2014	March 31, 2015
1	Public Shareholding	4,36,36,735	4,36,36,295	3,70,15,555	4,36,36,735	3,70,15,555	4,36,36,735	4,36,36,295	3,70,15,555	4,36,36,735
	(a) Number of Shares									
	(b) Percentage of Shareholding (% to Total Share Capital of the Company)	66.21%	66.21%	62.44%	66.21%	62.44%	66.21%	66.21%	62.44%	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	2,22,68,877	2,22,68,877	2,22,68,877	2,22,68,877	2,22,68,877	2,22,68,877	2,22,68,877	2,22,68,877	2,22,68,877
	ii. Percentage of Shares (% of Total Share Holding of Promoters & Promoter Group)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	iii. Percentage of Shares (% of Total Share Capital of Company)	33.79%	33.79%	37.56%	33.79%	37.56%	33.79%	33.79%	37.56%	33.79%

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

Notes:
1 There has been no change in accounting policies followed during the year ended March 31, 2015, as compared to those in the preceding financial year ended March 31, 2014, except as mentioned in para 7.
2 The above results have been reviewed by the Audit and Risk Management committee and approved by the Board of Directors at their respective meetings held on April 28, 2015.
3 The above financial results have been subjected to audit by the statutory auditors and the statutory auditors have expressed an unqualified opinion.
4 The Company operates in single reportable segment as per Accounting Standard 17.
5 During the year ended March 31, 2015 the company had issued and allotted secured redeemable non-convertible debentures amounting to ₹ 20,000 lacs in terms of prospectus dated March 24, 2014 and the amount so raised was utilized as mentioned under the heading Objects of the Issue in the prospectus.
6 During the year ended March 31, 2015 the company allotted 41340 equity shares of ₹10/- each to its employees under the Employees Stock Option Scheme 2006.
7 During the year the company reassessed the remaining useful life of assets from April 1, 2014 as required under the Companies Act 2013, which required change in rates of depreciation. Accordingly, depreciation of ₹ 366.39 lacs on account of assets where useful life is already exhausted as on 31st March 2014 has been adjusted against retained earnings. Had there been no change in rates of depreciation on assets, depreciation for the financial year would have been lower by ₹ 1422.24 lacs.
8 During the year ended March 31, 2015, the company issued and allotted 65,79,840 numbers of fully paid up equity shares of ₹ 10/- each for cash at a price of ₹ 1,200/- per Equity Share (including a premium of ₹ 1,190/- per Equity Share) aggregating to ₹ 78958.08 lacs to M/s Pirantal Enterprises Limited ("PEL") on preferential basis on June 3, 2014 in terms of SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2009.
9 The Board of Directors at their meeting held on April 28, 2015 recommended a Final Dividend of ₹ 10.50/- per equity share of ₹ 10/- each to shareholders whose names appear in the Register of Members on July 21, 2015 being the record date, subject to the approval of Equity Shareholders at the Annual General Meeting of the Company. This is in addition to the Interim dividend of ₹ 4.50/- per equity share paid on November 21, 2014.
10 The figures for the previous periods / years have been regrouped / rearranged where ever necessary to conform to the current period/year presentation.
11 The figures for the Quarter Ended March 31, 2015 are the balancing figures between the audited figures for the full financial year ended March 31, 2015 and figures upto December 31, 2014.
12 The results of the Company are available at www.bseindia.com, www.nseindia.com and www.shriramcity.in.

S.No	Particulars	STANDALONE				CONSOLIDATED			
		As at March 31, 2015 (Audited)	As at March 31, 2014 (Audited)	As at March 31, 2015 (Audited)	As at March 31, 2014 (Audited)	As at March 31, 2015 (Audited)	As at March 31, 2014 (Audited)	As at March 31, 2015 (Audited)	As at March 31, 2014 (Audited)
A	Equity and Liabilities								
1	Shareholders' funds								
	(a) Share capital	6,591	5,928	6,591	5,928	6,591	5,928	6,591	5,928
	(b) Reserves and surplus	4,03,524	2,83,899	4,15,009	2,94,049	4,03,524	2,83,899	4,15,009	2,94,049
	Total	4,10,115	2,89,827	4,21,600	2,99,977	4,10,115	2,89,827	4,21,600	2,99,977
2	Non-current liabilities								
	(a) Long-term borrowings	7,73,288	8,93,035	8,08,974	8,93,035	7,73,288	8,93,035	8,08,974	8,93,035
	(b) Other long-term liabilities	35,275	37,235	35,412	37,352	35,275	37,235	35,412	37,352
	(c) Long-term provisions	8,710	5,677	9,329	5,315	8,710	5,677	9,329	5,315
	Total	8,17,273	9,35,947	8,53,715	9,36,302	8,17,273	9,35,947	8,53,715	9,36,302
3	Current liabilities								
	(a) Short-term borrowings	1,17,745	38,355	1,17,745	38,355	1,17,745	38,355	1,17,745	38,355
	(b) Other current liabilities	4,14,202	3,42,393	4,19,783	3,42,508	4,14,202	3,42,393	4,19,783	3,42,508
	(c) Short-term provisions	44,467	31,791	44,788	31,816	44,467	31,791	44,788	31,816
	Total	5,76,414	4,12,539	5,82,316	4,12,679	5,76,414	4,12,539	5,82,316	4,12,679
4	Minority Interest								
	Total	18,03,802	16,38,313	18,65,625	16,56,820	18,03,802	16,38,313	18,65,625	16,56,820
B	ASSETS								
1	Non-current assets								
	(a) Fixed assets:								
	(i) Tangible assets	7,546	9,126	7,654	9,234	7,546	9,126	7,654	9,234
	(ii) Intangible assets	680	1,016	687	1,081	680	1,016	687	1,081
	(b) Non-current investments	25,379	16,845	10,165	1,236	25,379	16,845	10,165	1,236
	(c) Deferred tax assets	3,095	1,804	3,118	1,881	3,095	1,804	3,118	1,881
	(d) Long-term loans and advances	5,32,088	4,24,238	6,03,122	4,55,396	5,32,088	4,24,238	6,03,122	4,55,396
	(e) Other non-current assets	13,723	10,895	13,725	10,895	13,723	10,895	13,725	10,895
	Total	5,82,511	4,63,924	6,38,471	4,79,703	5,82,511	4,63,924	6,38,471	4,79,703
2	Current assets								
	(a) Current Investment	72,789	45,910	73,465	46,171	72,789	45,910	73,465	46,171
	(b) Cash and bank balances	78,143	2,47,289	80,280	2,48,516	78,143	2,47,289	80,280	2,48,516
	(c) Short-term loans and advances	10,56,941	8,63,213	10,59,983	8,64,452	10,56,941	8,63,213	10,59,983	8,64,452
	(d) Other current assets	13,418	17,977	13,426	17,976	13,418	17,977	13,426	17,976
	Total	12,21,291	11,74,389	12,27,154	11,77,117	12,21,291	11,74,389	12,27,154	11,77,117
	Total	18,03,802	16,38,313	18,65,625	16,56,820	18,03,802	16,38,313	18,65,625	16,56,820

Place : Chennai
Date : April 28, 2015

By order of the Board
For Shriram City Union Finance Limited
sd/-
R. Durvasan
Managing Director
DIN: 00223052

SHRIRAM CITY UNION FINANCE LIMITED
DETAILS OF DIRECTORS AS ON MARCH 31,2015

S NO	NAME OF THE DIRECTOR	ADDRESS	DIN	OCCUPATION
1	Sri Duruvasan Ramachandra Managing Director	Flat No B21.8-2-416 Stone Valley Apartments Road No 4,Banjara Hills Hyderabad 500 034	00223052	Service
DIRECTORS				
2	Sri Debendranath Sarangi	14, West Mada Street Srinagar Colony Chennai 600015	01408349	IAS (Retd)
3	Sri Gerrit Lodewyk Van Heerde	2, Dahlia Avenue Welgedacht 7530 South Africa	06870337	Service
4	Sri Subramaniam Krishnamurthy	C/39, Ashtalakshmi Apts 59,Arundale Beach Road Besant Nagar Chennai 600 090	00140414	Consultant
5	Sri Venkataraman Murali	'Raintree' Flat No 1A Block -E, No 21 Venus Colony II St Alwarpet,Chennai 600 018	00730218	Chartered Accountant in practice
6	Sri Puneet Bhatia	525 A, Magnolias DLF Golf Course,DLF Phase 5 Gurgaon, Haryana 122 009	00143973	Service
7	Sri Pranab Prakash Pattanayak	Flat No-A 4/311, Gokulam Complex, India Heritage Foundation, Doddakallasandra . Kanakapura Road, Bangalore-560062	00506007	Management Consultant
8	Sri Ranvir Dewan	41,Ewe Boon Road # 11-41 Crystal Tower Singapore 259 335	01254350	Service
9	Sri Gopalamudram Srinivasaraghavan Sundararajan	Flat No 1002, The Summit No 6, 1st Avenue Shastri Nagar Chennai 600 020	00361030	Service
10	Sri Vipen Kapur	A1-1201,World SPA Sector 41 Gurgaon 122 002	01623192	Consultant
11	Sri Sunil Varma	104, Aradhana Apts R K Puram , Sec 13 New Delhi 110 066	01020611	Consultant





Integrated

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COMPLAINTS

May 12, 2015

Shriram City Union Finance Limited
No.144, Santhome High Road,
Mylapore,
Chennai – 600 004

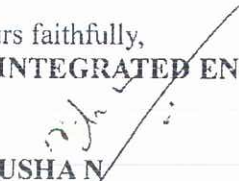
Dear Sirs,

Sub: Complaints for Privately placed debt Securities as on 31/03/2015

We have not received any Complaints / Correspondence with regard to the Privately Placed debt securities issued by your company in demat mode for the quarter ended 31/03/2015.

Thanking You,

Yours faithfully,
for **INTEGRATED ENTERPRISES (INDIA) LTD.,**


ANUSHA N
Chief Manager

INTEGRATED ENTERPRISES (INDIA) LIMITED

CIN : U65993TN1987PLC014964

2nd Floor, "Kences Towers", No. 1 Ramakrishna Street, North Usman Road, T Nagar, Chennai – 600 017

Phone : 044-28140801 – 03 Fax : 044-28142479 E-mail: corpserv@iepindia.com website : www.iepindia.com

Regd. Office : 5A "Kences Towers", No. 1 Ramakrishna Street, North Usman Road, T Nagar, Chennai – 600 017