

DISCLOSURE IN ACCORDANCE WITH REGULATION 52(4) OF SECURITIES AND EXCHANGE BOARD OF INDIA (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS, 2015)

1. Credit Rating as on March 31, 2021 obtained for NCD public issue:-

Rating Agency	Rating Instrument	Rating at the time of Issue	As at March 31, 2021
India Ratings	Long-Term (NCDs)	IND AA/ Stable	IND AA/ Stable
CARE	Long-Term (NCDs)	CARE AA+ /Stable	CARE AA / Stable
ICRA	Long-Term (NCDs)	ICRA AA / Stable	ICRA AA / Stable
CRISIL	Long-Term (NCDs)	CRISIL AA / Stable	CRISIL AA / Stable

2. Debt Equity Ratio as on March 31, 2021:

Particulars	(Rs. in Crores)
	31-Mar-21
<u>Debt</u>	
Debt Securities – Secured	4,263.63
Borrowings (other than debt security) – Secured	15,772.79
Deposits – Unsecured	5,528.89
Total	25,565.31
<u>Equity Fund</u>	
Share Capital	66.01
Other Equity excluding Capital Reserve	7,973.80
Total of Share Holders Fund	8,039.81
Debt /Equity Ratio	3.18

3. Principal and Interest on all Secured Redeemable Non-Convertible Debentures due for payment during the year ended on March 31, 2021 were paid on respective due dates.

S. No	Series	Tranche	ISIN	Interest (“I”) / Principal (“P”)	Due dates	Actual date of payment	Amount in crores	Category
1	VII	7B	INE722A07778	P+I	6-Oct-20	6-Oct-20	250.68	PP
2	IV	2	INE722A07992	I	25-Dec-20	27-Oct-20	0.10	PI
3	VII	2	INE722A07AC4	I			0.09	PI
4	VII	7A	INE722A07760	P+I	27-Oct-20		323.84	PP
5	IV	1	INE722A07919	I	30-Oct-20	31-Oct-20	0.31	PI
6	VII	1	INE722A07943	I			0.27	PI

7	IV	2	INE722A07992	I	25-Nov-20	25-Nov-20	0.10	PI
8	VII	2	INE722A07AC4	I			0.09	PI
9	XIII	-	INE722A07AE0	I	28-Nov-20	1-Dec-20	1.16	PP
10	XII	-	INE722A07AF7	I			11.63	PP
11	IV	1	INE722A07919	I	30-Nov-20		0.32	PI
12	VII	1	INE722A07943	I			0.28	PI
13	VII	8	INE722A07786	I	05-Dec-20	5-Dec-20	6.47	PP
14	XIV	2	INE722A07AG5	I		07-Dec-20	0.58	PP
15	IV	2	INE722A07992	I	25-Dec-20	28-Dec-20	0.10	PI
16	VII	2	INE722A07AC4	I	25-Dec-20	28-Dec-20	0.09	PI
17	X	1	INE722A07844	P+I	30-Dec-20	30-Dec-20	232.01	PP
18	IV	1	INE722A07919	I			0.31	PI
19	VII	1	INE722A07943	I			0.27	PI
20	IV	2	INE722A07992	I	25-Jan-21	25-Jan-21	0.10	PI
21	VII	2	INE722A07AC4	I			0.09	PI
22	IV	1	INE722A07919	I	30-Jan-21	30-Jan-21	0.32	PI
23	VII	1	INE722A07943	I			0.28	PI
24	II	9	INE722A07182	P+I	4-Feb-21	4-Feb-21	1.11	PP
25	IV	2	INE722A07992	I	25-Feb-21	25-Feb-21	0.10	PI
26	VII	2	INE722A07AC4	I			0.09	PI
27	XIII	-	INE722A07AE0	I	28-Feb-21	1-Mar-21	1.17	PP
28	XII	-	INE722A07AF7	I			11.66	PP
29	IV	1	INE722A07919	I			0.31	PI
30	VII	1	INE722A07943	I			0.27	PI
31	XIV	2	INE722A07AG5	I	5-Mar-21	5-Mar-21	0.57	PP
32	XIV	1	INE722A07AH3	I			53.35	PP
33	IV	2	INE722A07992	I	25-Mar-21	25-Mar-21	0.09	PI
34	VII	2	INE722A07AC4	I	25-Mar-21	25-Mar-21	0.08	PI
35	VII	9	INE722A07802	I	26-Mar-21	26-Mar-21	10.24	PP
36	IV	1	INE722A07919	I	30-Mar-21	30-Mar-21	0.30	PI
37	VII	1	INE722A07943	I			0.26	PI

Private Placement ("PP") and Public Issue ("PI")

4. Due dates for payment of Principal and interest on all Secured Redeemable Non-Convertible Debentures due for payment during the half year ending September 30, 2021

S. No	ISIN	Interest ("I") / Principal ("P")	Due dates	Amount ` in crores	Category
1	INE722A07992	I	25-Apr-21	0.10	PI
2	INE722A07AC4	I		0.09	PI
3	INE722A07885	P+I	30-Apr-21	426.80	PI
4	INE722A07893	P+I		29.80	PI
5	INE722A07901	I		6.26	PI
6	INE722A07919	I		0.32	PI
7	INE722A07935	I		6.45	PI
8	INE722A07943	I		0.28	PI
9	INE722A07992	I	25-May-21	0.10	PI
10	INE722A07AC4	I	25-May-21	0.09	PI
11	INE722A07AE0	I	28-May-21	1.13	PP
12	INE722A07AF7	I		11.28	PP
13	INE722A07919	I	30-May-21	0.31	PI
14	INE722A07943	I		0.27	PI
15	INE722A07AG5	I	05-Jun-21	0.58	PP
16	INE722A07992	I	25-Jun-21	0.10	PI
17	INE722A07AC4	I		0.09	PI
18	INE722A07919	I	30-Jun-21	0.32	PI
19	INE722A07943	I		0.28	PI
20	INE722A07992	I	25-Jul-21	0.10	PI
21	INE722A07AC4	I		0.09	PI
22	INE722A07919	I	30-Jul-21	0.31	PI
23	INE722A07943	I		0.27	PI
24	INE722A07992	I	25-Aug-21	0.10	PI
25	INE722A07AC4	I		0.09	PI
26	INE722A07AE0	I	28-Aug-21	1.17	PP

27	INE722A07AF7	I		11.66	PP
28	INE722A07919	I	30-Aug-21	0.32	PI
29	INE722A07943	I	30-Aug-21	0.28	PI
30	INE722A07AG5	I	05-Sep-21	0.58	PP
31	INE722A07AI1	I	09-Sep-21	13.47	PP
32	INE722A07968	P+I	25-Sep-21	32.50	PI
33	INE722A07976	P+I		6.48	PI
34	INE722A07984	I		1.54	PI
35	INE722A07992	I		0.10	PI
36	INE722A07AB6	I		5.15	PI
37	INE722A07AC4	I		0.09	PI
38	INE722A07919	I	30-Sep-21	0.32	PI
39	INE722A07943	I		0.28	PI

5. Capital redemption Reserve as on March 31, 2021 is Rs. 23.29 Crores
6. Debenture Redemption Reserve as of March 31, 2021: Not Applicable
(Pursuant to MCA notification dated August 16, 2019 the company is not required to maintain Debenture Redemption Reserve, hence the balance in Debenture Redemption Reserve as on March 31, 2021 is “Nil”)
7. Net worth of the Company as on March 31, 2021:

Particulars	Amount as on March 31, 2021
	(Rs. in Crores)
Net Worth	
Share Capital	66.01
Other Equity	8,052.52
Total Net Worth	8,118.53

8. Net Profit after Tax for the year ended March 31, 2021: Rs. 1,010.94 Crore
9. Basic Earnings Per Equity Share of Rs.10 each for the year ended March 31, 2021 is Rs. 153.16 and Diluted Earnings Per Equity Share is Rs. 152.81
10. Asset Coverage Ratio:

NDC – Public Issue	Outstanding as at March 31, 2021 (Rs. In Crores)	Pledged Stock Value (Rs. In Crores)	Asset Cover
2019 Tranche 1	726.57	700.20	0.96
2019 Tranche 2	149.21	150.11	1.01

11. Status of grievances of the NCD holders of the aforesaid NCD Public Issuer as certified by the register and transfer agent (“RTA”) to issue that is, Integrated Registry Management Services Limited

Sl. No.	NCD Public Issues	Number of Grievances Received	Nature of Grievances received	Number of Grievances resolved	Number of Grievances pending	RTA
1	2019	NIL	NIL	NIL	NIL	Integrated Registry Management Services Limited

For Shriram City Union Finance Limited

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srinivasa
chakravarti

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srinivasa chakravarti
DN: c=IN, o=Personal,
postalCode=500034,
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serialNumber=80dc122e40761294
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srinivasa chakravarti
Date: 2021.04.30 18:13:51 +05'30'

Managing Director
DIN: 00052308

Place : Chennai
Date : April 30, 2021

For G D Apte & Co
Chartered Accountants
Firm Registration Number 100515W
UDIN: 21121007AAAACA1313

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Date: 2021.04.30
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Anagha M Nanivadekar
Partner
Membership No.121007

Place : Pune
Date : April 30, 2021

Certificate for asset cover by issuer of Debt Securities

To,

Catalyst Trusteeship Ltd.
GDA House, S.No 94/95
Plot No 85, Opp. Kothrud bus stand,
Bhusari Colony (Right),

Paud Road, Pune 411 038

We hereby confirm the following details to Debenture trustee for the half year ended March 31, 2021 as required by Regulation 56 (1) (d) of Securities and Exchange Board of India Limited (SEBI) Listing Obligations and Disclosure Requirements Regulations 2015 as amended from time to time.

- a) Shriram City Union Finance Limited vide its Banking and Securities Committee resolution(s) and Shelf Disclosure Document(s)/ Addendum to Shelf Disclosure Document(s)/ Tranche Disclosure Document(s)/ information memorandum/ offer document and under various Debenture Trust Deeds, has issued the following listed debt securities where Catalyst Trusteeship Limited are the Trustees.

Sl No.	ISIN	Private Placement (PP)/ Public Issue (PI)	Secured/ Unsecured	Amount issued (₹ in crores)
1	INE722A07786	PP	Secured	80
2	INE722A07802	PP	Secured	115
3	INE722A07851	PP	Secured	80
4	INE722A07869	PP	Secured	85
5	INE722A07AF7	PP	Secured	500
6	INE722A07AE0	PP	Secured	500
7	INE722A07AH3	PP	Secured	550
8	INE722A07AG5	PP	Secured	25
9	INE722A07AI1	PP	Secured	150
10	INE722A07AJ9	PP	Secured	200
11	INE722A07AK7	PP	Secured	25
12	INE722A07AL5	PP	Secured	200.32*
13	INE722A07AM3	PP	Secured	150
14	INE722A07AN1	PP	Secured	10
15	INE722A07AO9	PP	Secured	30
16	INE722A07AP6 Option I	PP	Secured	20
17	INE722A07AQ4 Option II	PP	Secured	45
18	INE722A07AR2	PP	Secured	491.37*
19	INE722A07AS0	PP	Secured	300
20	INE722A07AP6 Tranche I Option I	PP	Secured	30.22*
21	INE722A07AQ4 Tranche I Option II	PP	Secured	30.70*
22	INE722A07AT8	PP	Secured	200
23	INE722A07885	PI	Secured	389.59
24	INE722A07893	PI	Secured	24.83

Pune Office: GDA House, Plot No.85, Right Bhusari Colony, Paud Road, Kothrud, Pune – 411 038, Phone – 020 – 6680 7200, Email – audit@gdaca.com

Mumbai Office: Windsor, 6th Floor, OfficeNo-604, C.S.T. Road, Kalina, Santacruz (East), Mumbai-400 098



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25	INE722A07901	PI	Secured	64.9
26	INE722A07919	PI	Secured	40.84
27	INE722A07927	PI	Secured	24.62
28	INE722A07935	PI	Secured	66.15
29	INE722A07943	PI	Secured	35.06
30	INE722A07950	PI	Secured	20.94
31	INE722A07968	PI	Secured	29.67
32	INE722A07976	PI	Secured	5.4
33	INE722A07984	PI	Secured	15.82
34	INE722A07992	PI	Secured	13.24
35	INE722A07AA8	PI	Secured	8.23
36	INE722A07AB6	PI	Secured	52.27
37	INE722A07AC4	PI	Secured	11.06
38	INE722A07AD2	PI	Secured	5.64

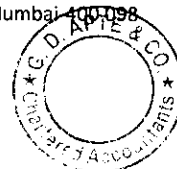
* Issued amount is inclusive of excess amount received over face value but NCD is redeemable at par

b) Asset Cover for listed debt securities:

- i. The financial information as on March 31, 2021 has been extracted from the books of accounts for the year ended March 31, 2021 and other relevant records.
- ii. The assets of Shriram City Union Finance Limited provide coverage of 1.11 times of the interest and principal amount, which is in accordance with the terms of issue/ debenture trust deeds (calculation as per statement of asset cover ratio for the Secured debt securities - table - I)

Table - I:

Sr. No.	Particulars		Amount (₹ in crores)
i.	Total assets available for secured Debt Securities' - (secured by either pari passu or exclusive charge on assets) (a + b)	A	4,739.24
	a) Immovable Property – Land		0.02
	b) Loans and advances Receivable pledge with Trustee (including interest receivable)		4,739.22
ii.	Total borrowing through issue of secured Debt Securities including interest payable thereon (secured by either pari passu or exclusive charge on assets)	B	4,263.63
	Debt Securities (Provide details as per table below)		4,174.16
iii.	Asset Coverage Ratio (100% or higher as per the terms of offer document/information memorandum/ debenture trust deed)	(A/B)	111.15%



G.D. Apte & Co.
Chartered Accountants

ISIN wise details

Sl No.	ISIN	Facility	Type of charge	Debt Securities		Cover required	Loans Pledged	
				Amount issued (₹ in crores)	Principal Amount Outstanding as of March 31, 2021 (₹ in crores)		Assets required (₹ in crores)	Actual cover given (Principal O/s ₹ in crores)
1	INE722A07786	PP NCDs	Exclusive	80	80	1.11	88.80	89.83
2	INE722A07802	PP NCDs	Exclusive	115	115	1.11	127.65	129.50
3	INE722A07851	PP NCDs	Exclusive	80	80	1.10	88.00	88.11
4	INE722A07869	PP NCDs	Exclusive	85	85	1.10	93.50	93.62
5	INE722A07AF7	PP NCDs	Exclusive	500	500	1.25	625.00	625.22
6	INE722A07AE0	PP NCDs	Exclusive	500	50	1.25	62.50	62.62
7	INE722A07AH3	PP NCDs	Exclusive	550	550	1.25	687.50	687.61
8	INE722A07AG5	PP NCDs	Exclusive	25	25	1.25	31.25	31.37
9	INE722A07AI1	PP NCDs	Exclusive	150	150	1.10	165.00	165.11
10	INE722A07AJ9	PP NCDs	Exclusive	200	200	1.20	240.00	240.11
11	INE722A07AK7	PP NCDs	Exclusive	25	25	1.10	27.50	27.62
12	INE722A07AL5	PP NCDs	Exclusive	200.32*	199.90	1.00	199.90	200.45
13	INE722A07AM3	PP NCDs	Exclusive	150	150	1.05	157.50	157.61
14	INE722A07AN1	PP NCDs	Exclusive	10	10	1.11	11.10	11.22
15	INE722A07AO9	PP NCDs	Exclusive	30	30	1.11	33.30	33.42
16	INE722A07AP6 Option I	PP NCDs	Exclusive	20	20	1.10	22.00	22.12
17	INE722A07AQ4 Option II	PP NCDs	Exclusive	45	45	1.10	49.50	49.62
18	INE722A07AR2	PP NCDs	Exclusive	491.37*	491	1.10	540.10	540.58
19	INE722A07AS0	PP NCDs	Exclusive	300	300	1.00	300.00	300.11
20	INE722A07AP6 Tranche 1 Option I	PP NCDs	Exclusive	30.22*	30	1.10	33.00	33.12
21	INE722A07AQ4 Tranche 1 Option II	PP NCDs	Exclusive	30.70*	30	1.10	33.00	33.12
22	INE722A07AT8	PP NCDs	Exclusive	200	200	1.00	200.00	200.11
23	INE722A07885	PI NCDs	Exclusive	389.59	389.59	1	666.93	700.20
24	INE722A07893	PI NCDs	Exclusive	24.83	24.83			
25	INE722A07901	PI NCDs	Exclusive	64.9	64.9			
26	INE722A07919	PI NCDs	Exclusive	40.84	40.84			
27	INE722A07927	PI NCDs	Exclusive	24.62	24.62			
28	INE722A07935	PI NCDs	Exclusive	66.15	66.15			
29	INE722A07943	PI NCDs	Exclusive	35.06	35.06			
30	INE722A07950	PI NCDs	Exclusive	20.94	20.94			
31	INE722A07968	PI NCDs	Exclusive	29.67	29.67	1	141.33	150.11

Pune Office: GDA House, Plot No.85, Right Bhusari Colony, Paud Road, Kothrud, Pune – 411 038, Phone – 020 – 6680 7200,
Email – audit@gdaca.com
Mumbai Office: Windsor, 6th Floor, OfficeNo-604, C.S.T. Road, Kalina, Santacruz (East), Mumbai-400 098



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G.D. Apte & Co.
Chartered Accountants

32	INE722A07976	PI NCDs	Exclusive	5.4	5.4			
33	INE722A07984	PI NCDs	Exclusive	15.82	15.82			
34	INE722A07992	PI NCDs	Exclusive	13.24	13.24			
35	INE722A07AA8	PI NCDs	Exclusive	8.23	8.23			
36	INE722A07AB6	PI NCDs	Exclusive	52.27	52.27			
37	INE722A07AC4	PI NCDs	Exclusive	11.06	11.06			
38	INE722A07AD2	PI NCDs	Exclusive	5.64	5.64			
	Total			4,625.87	4174.16		4624.36	4672.51


“PP NCDs” means Privately Placed Non-Convertible Debentures and “PI NCDs” means Public Issue Non-Convertible Debentures

* Issued amount is inclusive of excess amount received over face value but NCD is redeemable at par.

c) Compliance of all the covenants/terms of the issue in respect of listed debt securities of the listed entity

We hereby certify that the above information is correct and also certify that such covenants/ terms of issue have been complied by Shriram City Union Finance Limited.

For G. D. Apte & Co
Chartered Accountants
Firm Registration No. 100515W
UDIN: 21024732AAAAAO8478


K. Saminathan
Partner
Membership No: 024732
Chennai, April 30, 2021



CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, **Catalyst Trusteeship Limited** (“**Debenture Trustee**”) hereby confirm that we have received and noted (without independent verification thereof) the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“**Regulations**”), provided to us by **Shriram Citi Union Finance Limited** (“**the Company**”) for the Half year ended on March 31, 2021.

This Certificate is being issued pursuant to the requirements of Regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For Catalyst Trusteeship Limited

ANURAG
NILKANTH
BENDE

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Date: 2021.04.30
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Authorized Signatory

Date: April 30, 2021

