



Shriram City Union Finance Limited

26th Annual Report 2011-12

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Forward Looking Statement

In this annual report we have disclosed forward looking information to enable investors to comprehend our prospects and take informed investment decisions. This report and other statements, written and oral, that we periodically make contain forward looking statements that set out anticipated results based on the management's plan and assumptions. We have tried wherever possible to identify such statements by using words such as 'anticipate', 'estimate', 'expects', 'project', 'intends', 'plans', 'believes' and words of similar substance in connection with any discussion of future performance. We cannot guarantee that these forward looking statements will be realized, although we believe we have been prudent in assumptions. The achievement of results is subject to risks, uncertainties and even inaccurate assumptions. Should known or unknown risks or uncertainties materialize or should underlying assumptions prove inaccurate, actual results could vary materially from those anticipated, estimated or projected.

Readers should bear this in mind. We undertake no obligation to publicly update any forward looking statements, whether as a result of new information, future events or otherwise.

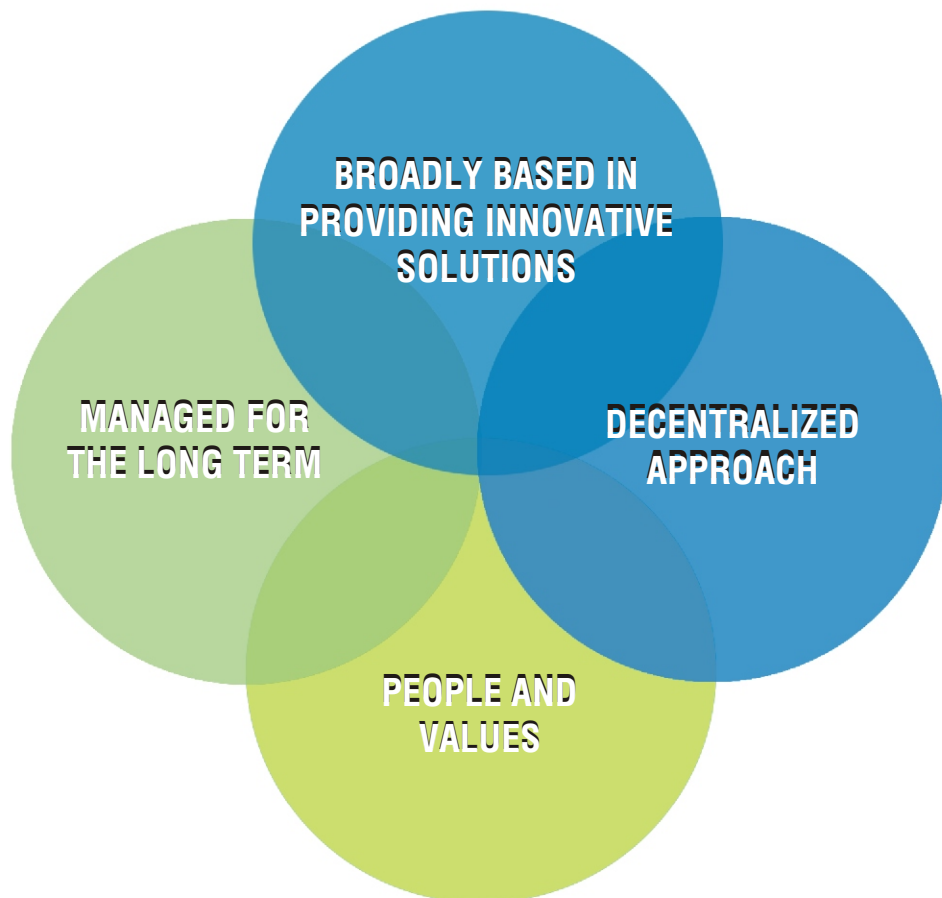
The source of our enduring strength
is a fundamental commitment to

Our Credo

and an operating model that has
served us well for decades



Credo



About us

Shriram City Union Finance (SHRIRAM City) was established in 1986, and is part of the three decade old Chennai-based Shriram Group. As a deposit-accepting non-banking finance company (NBFC), SHRIRAM City is today India's premier financial services company, specializing in retail finance.

SHRIRAM City has a comprehensive range of offerings comprising financing for Two wheelers, Three wheelers, Four wheeler finance (both new & pre-owned passenger & commercial). Personal Loans, Small Enterprise Finance and Loan against gold. This has made SHRIRAM City a dominant player in the field and the only NBFC offering a wide product range under one roof, with close to 900 Business outlets across the country.

SHRIRAM City in Nov 2010, launched housing finance subsidiary "Shriram Housing Finance Limited".

Shriram City is listed on the BSE, NSE and Madras Stock Exchange.



Promise

A passion for improving & sustaining the brand trustworthiness of our company by building long term personal relationship with customers. A drive to expand our potential through innovation. A commitment to position our company for long-term success.

This is the essence of
Shriram City Union Finance: "A Promise for Life."



Our Mission

"Striving to serve the largest number of common people"

Potential

Advancing and expanding

Shriram City Celebrates its Silver Jubilee

2011



Shriram City Net Worth touches ₹ 1000 Crore

2010



Launches housing finance subsidiary – Shriram Housing Finance Limited

2008

Launches Loan against Gold



2007

Launches Small Enterprise Finance



2006

Dec 2006 – 1st Preferential Allotment of equity shares to Private Equity Investors @ ₹ 160/-per share

Listed on National Stock Exchange

2005



Focus on Retail Financing

Listed on Bombay Stock Exchange

2003



Shriram City was established

1986



Purpose

Small Enterprise Finance

SHRIRAM City offers Small Enterprise Finance to self – employed professionals, wholesale/retail dealers, general merchants, builders, manufacturers, hotel/catering services, tour operators etc. as with our products, documentation is kept to a minimum and service provided at the customers doorsteps.



Loan against Gold

SHRIRAM City's loan against Gold offer on the spot finance at attractive rates of interest. All its offices providing loan against gold has its own gold storage facility within its premises and the entire process of gold verifications is done through its own executives available full time at its offices.



Purpose

Two Wheeler Finance

SHRIRAM City currently offers various options for purchase of two wheelers across all manufacturers and branches. We have a widespread presence in dealers showrooms. Have a preferred finance tie up with almost all two wheelers brands across the country. Dealer showroom are manned by company's own executives, with dedicated team to clear proposals, making its quickest and most efficient finance the customer can ask for.



Auto Finance

SHRIRAM City currently offers a variety of loans against new and pre-owned three wheelers, four wheelers (both passenger and commercial). Through its hundred of employees present at the grass root level, the Company is able to provide product support, help identify buyer/sellers/best possible prices and easy finance at customer door step.



Personal Finance

SHRIRAM City offers quick finance at attractive interest rates with service at the Customer's doorstep. SHRIRAM City offers hassle free, non end use specific loans with minimum documentation. The product is available to all its and its associate customers at preferential terms.



Presence

Adilabad	Begusarai	Chiplun	Gudiwada	Jhunjhunu
Adoni	Behraich	Chitradurga	Gudiyatham	Jodhpur
Aduthurai	Belapur	Chittore	Gudur	Jorhat
Agartala	Belgaum	Chittorgarh	Guduvancherry	Junagadh
Agra	Bellary I	Cholavanthan	Gulbarga	Jyepore
Ahmedabad	Berhampur	Chowtuppal	Gummidipoondi	Kadiri
Ahmednagar	Bethaniapuram	Coimbtore	Guna	Kaithal
Ajmer	Betul	Coochbehar	Guntur	Kakinada
Akola	Bhagalpur	Cuddalore	Gurgaon	Kakinada III
Alappuzha	Bhandara	Cuddapah	Gurgaon I (Sohana)	Kallakurichi
Aligarh	Bhandara I	Cuddapah II	Guwahati 1	Kallukuzhi (Trichy)
Allahabad	Bharatpur	Cumbum	Guwahati 2	Kalyan
Alwar	Bharuch	Cumbum I	Gwalior	Kamareddy
Amalapuram	Bhatinda	Cuttack	Haldwani	Kanchangadh
Amaravati 1	Bhavanipuram	Daba Gardens	Hanmana	Kanchipuram
Ambala	Bhavnagar	Dahisar	Hassan	Kankavali
Ambala I	Bhilai	Dahod	Haveri	Kannur
Ambasumudram	Bhilwara	Dausa	Hazaribagh	Kanpur
Ambikapur	Bhimavaram	Davangere	Himayathnagar	Karad
Amravati	Bhiwadi	Deepika	Himmatnagar	Karaikudi
Amreli	Bhiwandi	Dehradun	Hindupur	Karim Nagar III
Amritsar	Bhopal	Deoghar	Hissar	Karnal
Anakapalli	Bhubaneswar	Dewas	Hooghly	Karol Bagh
Anand	Bhubaneswar II	Dhamtari	Hospet	Karur
Ananthapur II	Bhuj	Dhanbad	Hosur	Kasargod
Anchal	Bidar	Dhar	Hosur II	Kathua
Andipatty	Bijapur	Dharmapuri	Hubli	Katni
Angamaly	Bijnore	Dharwad	Hunsur	Katol
Angul	Bikaner	Dhulia	Ilkal	Kattappana
Arakonam	Bilashpur	Dindigul	Indore	Kattedan
Arani	Bilaspur	Dindigul I	Indore 2	Kattur
Ariyalur	Birbhum	Durgapur	Itchapuram	Kaveripattinam
Arrah	Boisar	Eluru	J P Nagar	Kawardha
Arumbakkam	Bokaro	Ernakulam II	Jabalpur	Kayamkulam
Asansol	Bongaigaon	Ernakulam New	Jabalpur 1	Keeranur
Ashok Nagar	Bundi	Ernakulam Old	Jagadamba	Keonjhar
Attingal	Burdwan	Erode	Jagdalpur	Khamgaon
Attur I	Burhanpur	Erode I	Jaihindpuram	Khammam
Attur II	Calcutta Central	Etawah	Jaipur	Khandwa
Aurangabad	Calicut	Faizabad	Jaipur Lajpat Marg	Khargapur
Azadpur	Chakan	Faridabad	Jaipur-Lal Kothi	Kodada
Bachel	Chamaraj Nagar	Farrukhabad	Jaisalmer	Koilpatti
Baddi	Chandan Nagar	Fathepur	Jajpur	Kolar
Bagalkot	Chandigarh	Ferozepur	Jalandhar	Kolathur
Baharampur	Chandikhol	Gadag	Jalgaon	Kolhapur
Balaghat	Chandrapur	Gadhinglaj	Jalna	Kolkatta South
Balasore	Channapatna	Gadwal	Jamkhambhalia	Kompally
Bangalore Kh Road	Channarayapatna	Gajuwaka	Jammu	Koothanallur
Bankura	Chattarpur	Gandhidham	Jamnagar	Koppal
Baramati	Chembur	Ganganagar	Jamshedpur	Korba
Barasat	Chengalpattu	Gangtok	Janakpuri	Kota
Bardoli	Chevapettai	Gaya	Janjgir	Kothagudam
Bareilly	Chickballapur	Goa/Panjim	Jayankondam	Kotputli
Barmer	Chidambaram	Gobichettipalayam	Jetpur	Kottayam
Baroda	Chikkamangalore	Godhara	Jhalawar	Krishnagiri
Basavakalyan	Chikkodi	Godhavari Khani	Jhansi I	Krishnanagar
Batlakundu	Chinchwad	Gondia	Jhansi II	Kukatpally
Beed	Chindwara	Gorakhpur	Jharsuguda	Kullu



SHRIRAM City

MONEY WHEN YOU NEED IT MOST

Presence

Kumarapalayam	Nadiad	Pondicherry	Saraipalli	Tiruchendur
Kumbakonam	Nagercoil	Pondicherry I	Satara	Tirunelveli
Kumta	Nagole	Ponneri	Satna	Tirunelveli I
Kundapur	Nagour	Porbander	Satthanur	Tirupathi
Kunnamkulam	Nagpur	Proddatur	Secunderabad	Tiruppur I
Kunrathur	Namakkal	Pudukottai	Sembanar Koil	Tirupur
Kurnool I	Namakkal I	Pudukottai I	Sendhwa	Tirur
Kurnool II	Nanded	Pune	Shahapur	Tiruvannamalai
Kurukshetra	Nanded I	Puri	Shahdol	Tiruvarur
L B Nagar	Nandigama	Purnea	Shahjahanpur	Tiruvotriyur
Lakhimpur (UP)	Nandurbar	Pusad	Sharanpur	Tiruvur
Lakhimpur (A)	Nandyal I	Puttur	Shillong	Tonk
Latur	Nandyal II	Quilon	Shimla	Trichur
Lingasugur	Narasaraopeta	R.S.Puram	Shimla I	Trichy
Lucknow	Narsinghpur	Rai Bareilly	Shimoga I & II	Trivendrum
Ludhiana	Narsipatnam	Raichur	Shivpuri	Tumkar I
Machilipatnam	Nashik	Raigarh	Shrinagar	Tuticorin
Madanapalli	Nashik Road	Raipur	Shrirampur	Udaipur
Madgaon	Navsari	Raipur II	Sikar	Udaipur I
Madhurawada	Needamangalam	Rajahmundry I	Silchar	Udhampur
Madikeri	Neemuch	Rajahmundry III	Siliguri	Udupi
Madiwala I	Nellore	Rajapalayam	Sindhanur	Ujjain
Madras Main Branch	Nellore II	Rajkot	Singarayakonda	Ulundurpet
Madurai	Nerkundram	Rajnandgaon	Sirohi	Una
Madurai 2	Neyveli	Rajpibla	Sivakasi	Uttam Nagar
Malda	Neyyatinkara	Rajsamand	Solapur	Vapi
Malegaon	Nirmal	Ranchi	Sriganganagar	Varanasi
Manapparai	Nizamabad	Rani Bagh	Srikakulam	Vasai
Mancherial	Ongole	Ranipet	Sultanpur	Vashi
Mandapeta	Ooty	Rasipuram	Sulthan Bathery	Vatakara
Mandi	Osmanabad	Ratangarh	Sulur	Vellore
Manendragarh	Ottanchatram	Ratlam	Surat	Veraval
Mangalore - New	Padi	Ratnagiri	Surendranagar	Vijayawada I
Mangalore (O)	Palacode	Raygada	Swai Modhopur	Vijayawada II
Manjeri	Palam	Renukoot	T Dasarahalli	Villupuram
Marathali	Palani	Rewa	Tadepalligudem	Virudhachalam
Markapuram	Palanpur	Rewari	Tadipatri	Virudhunager
Marthandam	Palayamkottai	Roha	Tambaram	Visakapatnam
Masjid	Palghat	Rohini	Tamluk	Vizianagaram
Mayiladithurai	Pandarpur	Rohtak	Tanjavur	Wadi
Mayur Vihar	Panvel	Rourkela	Tanjavur I	Wadkhal
Mehboob Nagar	Paonta Sahib	Sadulpur	Tarnaka	Waidhan
Mehboob Nagar I	Papanasam	Sagar	Tenali	Warangal
Mehsana	Paramakudi	Sagara	Tenkasi	Warangal II
Melur	Paramakudi 1	Sahibabad	Tezpur	Wardha
Mettupalayam	Paravathipuram	Sakinaka	Thalassery	Wardhaman Nagar
Mettur	Parbhani	Salem	Thane	Washim
Miryalaguda	Parbhani I	Salem I	Theni	West Mambalam
Moga	Parrys	Salem II	Thiruchengode	Westend Mall
Moradabad	Patan	Salur	Thirunindravur	Woraiyur I
Morbi	Pathanamthitta	Sambalpur	Thiruppathur	Woraiyur II
Morena	Pathankot	Sandur	Thiruvallur	Yamunanagar
Motihari	Patiala	Sangagiri	Thiruvarur I	Yavatmal
Mudbidiri	Patna	Sangamner	Thiruvarur II	
Muzaffarpur	Patna I	Sangareddy	Thiruverumbur	
Mylapore	Pendurthi	Sangli	Tindivanam	
Mysore I	Piduguralla	Sangroor	Tinsukhia	
Mysore II	Pollachi	Sangrur	Tiptur	