

Small is Beautiful,
we make it big and more beautiful.

India's Leading
Small Business Finance Company.



We, at Shriram City right from the inception almost three decades back believed in “Small is Beautiful”. Yes, the joy of catering to small businesses and businessmen in all their financial requirements is immense and the pleasure continues to grow.

During this journey, we have created and crossed many a milestone in pursuit of extending our inclusive financial assistance and at the same time maintaining a high growth rate for the Company.

Then, we realized that “Big is also Beautiful” when all our customers and stakeholders have started growing tall. And, today we look back and thank each and everybody, our customers, channel partners, stakeholders, Banks and Financial Institutions, Investors and our valuable employees who have played a pivotal role in making us one of the foremost and niche NBFCs in India.

We too stand tall today, grown and consolidated, but our vision stands mosaic and we will continue to pursue our goal.

FACT SHEET

WE ARE TRUSTED
WE ARE ESTABLISHED
WE ARE INNOVATIVE
WE HAVE GROWN
WE HAVE 950 PLUS
BRANCHES
WE HAVE AROUND
25000 EMPLOYEES
WE HAVE EVOLVED
WE ARE TRANSPARENT
WE HAVE CONSOLIDATED
WE BELIEVE IN OUR VALUES
WE FINANCE
SMALL BUSINESS
WE HAVE A
HOUSING FINANCE
SUBSIDIARY
WE HAVE POSTED
ASSETS UNDER MANAGEMENT
OF OVER RS.16,700 CRORES
WE ARE A COMPLETE NBFC

WE ARE SHRIRAM CITY

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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.



Sri Arun Duggal,

Chairman, Non Executive, Non Independent (resigned from the position of Chairmanship and Directorship w.e.f. November 15, 2014)

Sri Debendranath Sarangi,

Chairman, Non Executive, Independent (appointed as an Additional Director w.e.f. January 29, 2015 and Chairman w.e.f. April 28, 2015)

Sri Duruvasan Ramachandra,

Managing Director, and Chief Executive Officer (CEO), Non Independent

Sri Gerrit Lodewyk Van Heerde,

Additional Director, Non Executive, Non Independent (appointed as an Additional Director w.e.f. August 1, 2014)

Sri Gopalasamudram Srinivasaraghavan Sundararajan,

Director, Non Executive, Non Independent (stepped down from the position of Managing Director and re designated as a Director w.e.f. November 1, 2014)

Smt. Lakshmi Pranesh,

Director, Non Executive, Independent (resigned w.e.f. January 31, 2015)

Smt. Maya S Sinha,

Additional Director, Non Executive, Independent (appointed as an Additional Director w.e.f. May 28, 2015)

Sri Pranab Prakash Pattanayak,

Director, Non Executive, Independent

Sri Puneet Bhatia,

Director, Non Executive, Non Independent

Sri Ranvir Dewan,

Director, Non Executive, Non Independent

Sri Subramaniam Krishnamurthy

Director, Non Executive, Independent

Sri Sunil Varma,

Director, Non Executive, Independent (resigned w.e.f. April 28, 2015)

Sri Venkataraman Murali,

Director, Non Executive, Independent

Sri Vipin Kapur,

Director, Non Executive, Independent

CORPORATE INFORMATION

**COMPANY SECRETARY :**

Sri C R Dash

**LISTED AT :**

BSE Limited
National Stock Exchange
of India Limited

**BANKS :**

Allahabad Bank
Andhra Bank
Axis Bank Limited
Bank of Baroda
Bank of India
Bank of Maharashtra
Canara Bank
Central Bank of India
City Union Bank Limited
Corporation Bank
Dena Bank
Federal Bank
HDFC Bank Limited
ICICI Bank Limited
IDBI Bank Limited
Indian Bank
Indian Overseas Bank
Indusind Bank Limited
ING Vysya Bank Limited
Jammu & Kashmir Bank Limited
Karur Vysya Bank
Kotak Mahindra Bank Limited
Oriental Bank of Commerce
Punjab National Bank
State Bank of India
State Bank of Patiala
State Bank of Travancore

Syndicate Bank
The South Indian Bank Limited
Union Bank of India
United Bank of India
Vijaya Bank

**INSTITUTIONS :**

Small Industries Development
Bank of India Limited (SIDBI)

**AUDITORS :**

Pijush Gupta & Co.,
Chartered Accountants,
P-199, C I T Road,
Scheme IV – M,
Kolkata – 700 010

**SHARE TRANSFER AGENTS :**

Integrated Enterprises (India) Limited,
2nd Floor, 'Kences Towers',
No.1, Ramakrishna Street,
Off North Usman Road, T Nagar,
Chennai 600 017
Ph : + 91 44 2814 0801 – 2814 0803

**REGISTERED OFFICE :**

123, Angappa Naicken Street,
Chennai 600 001
Ph : + 91 44 2534 1431

**SECRETARIAL OFFICE :**

No 144, Santhome High Road,
Mylapore, Chennai 600 004
Ph No : + 91 44 4392 5300
Fax : + 91 44 4392 5430

MILESTONES

1986 –
ShriramCity
Established.

2003 –
Listed on
Bombay Stock Exchange

2006 –
Launches Small Enterprise Finance.
1st Preferential Allotment to
Private Equity investors
@ 160/- per equity share.

2002 –
Begins Small Ticket
Retail Financing Foray

2005 –
Listed on
National Stock Exchange.
Begins Retail Financing foray.

2007 –
Introduces
Loan against Gold

2011 –

Completed 25 years.
 Celebrated the Silver Jubilee.
 Floated maiden debt public offering of NCDs to be listed. Accepted Private Equity participation in housing finance subsidiary

2008 –

2nd Preferential Allotment to Private Equity investors @ 400 per equity share

2013-

Social Audit Report generated and released by the then Hon'ble Finance Minister of India. Findings show the value of the money lent by ShriramCity grow.

2012 -

Successfully launched the follow on debt offerings. Lending operations commenced by Shriram Housing. Rated by Frost & Sullivan as India's largest Small Enterprise Finance Company in Small Loans segment.

2010 –

Net Worth reaches 1,000 crore.
 Launches Housing Finance subsidiary – Shriram Housing Finance Limited

2014 –

We have posted Assets Under Management of over 16,700 Crores



VISION

Serving the underserved.
Creating value
at the bottom of the pyramid.

MISSION

Striving to serve the largest number of
common people through quality non-banking
financial services with a wide variety of
innovative products.