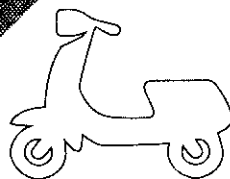
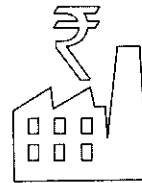
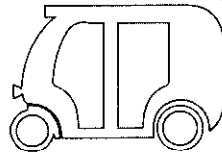
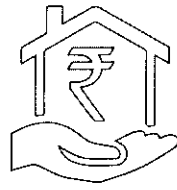


BUILDING A HAPPY FUTURE

Shriram City Union Finance Limited
Annual Report 2017-18



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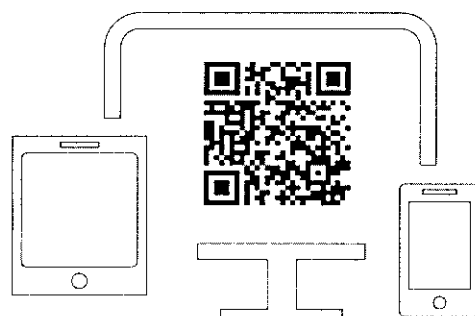
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Forward-Looking Statements

In this Annual Report, we have disclosed forward looking information to enable investors to comprehend our prospects and take 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 plans and assumptions. We have tried wherever possible to identify such statements by using words such as 'anticipate', 'estimate', 'expects', 'projects', '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 realised, although we believe we have been prudent in assumptions. The achievements of results are subject to risks, uncertainties, and even inaccurate assumptions. Should known or unknown risks or uncertainties materialise, or should underlying assumptions prove inaccurate, actual results could vary materially from those anticipated, estimated, or projected. Readers should keep 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.



BUILDING A 'HAPPY FUTURE'

Shriram City Union Finance Limited is committed to serve the unbanked and underserved sections of the society by providing timely financing options to them through its SME loans, two-wheeler loans and other loan offerings from its product basket. We have always provided timely funding and built long-standing relationships with our customers. We have transformed ourselves from a mere Non-Banking Financial Company (NBFC) to a special friend in need for our customers. Reaching the customers beyond boundaries time and again has given us the tagline of being one of the most trustworthy NBFC brands in India. This 'win-win' situation has transpired into a building long-term value for all our stakeholders – departing them to accomplish a 'Happy Future'.

Our Focus

- ◆ Focused on serving the underserved and unbanked section of the society.
- ◆ Leading small enterprise finance company in India in small loan segment.
- ◆ Leading two-wheeler lender in India.
- ◆ Serving the entire gamut of retail lending segments.
- ◆ And most importantly, through all this, bringing happiness in your life.

That's Shriram City Union Finance Ltd. (SCUF) for you.

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.



PRODUCT OFFERINGS



MSME Offerings

Striving to serve the largest number of common people through quality non-banking financial services.

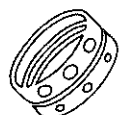
56.34%
of AUM



Two-wheeler Financing

Strong pan-India presence in two-wheeler financing

18.29%
of AUM



Gold Loans

Gold loans to individual who do not have access to formal

12.29%
of AUM



Personal Loans

Personal loans to salaried and self-employed individuals

7.79%
of AUM



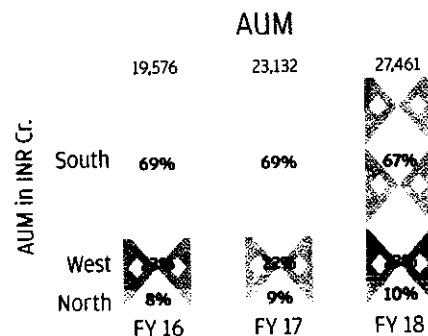
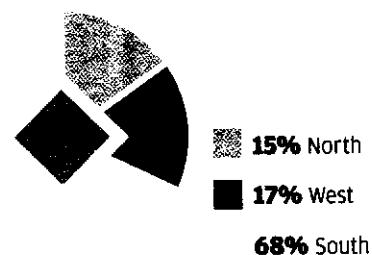
Auto Loans

Loans for entry level new and used cars

5.29%
of AUM

Geographic break-up of business

Branch Network



KEY HIGHLIGHTS 2017-18



18.71%

Growth in AUM (Asset Under Management)



11.48%

Growth in Disbursements



14.71%

Growth in Total Operating Income



17.89%

Growth in Net Interest Income



19.23%

Growth in Profit before Tax

BUILDING BLOCKS OF A 'HAPPY FUTURE'

₹27,461 crores
Asset Under Management as
on March 31, 2018

₹28,968 crores
Total Assets as on
March 31, 2018

₹24,922 crores
Disbursements as on
March 31, 2018

₹3,416 crores
Net Interest Income as on
March 31, 2018

₹5,083 crores
Income from Operations
as on March 31, 2018

20.57%
Tier-I Capital Adequacy Ratio
in 2017-18

21.37%
Capital Adequacy Ratio
in 2017-18

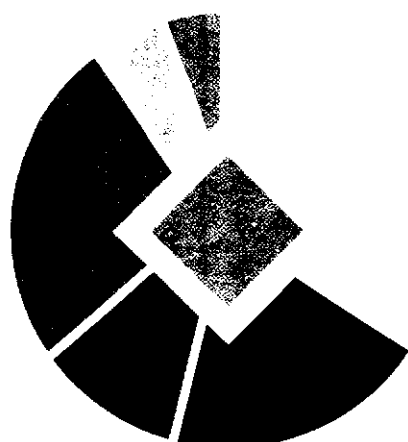
13.50%
Net Interest Margin
in 2017-18

38.80 lacs
Happy customers of
SCUF

969
Number of branches
in 2017-18

28,665
inspired partners (Employees)

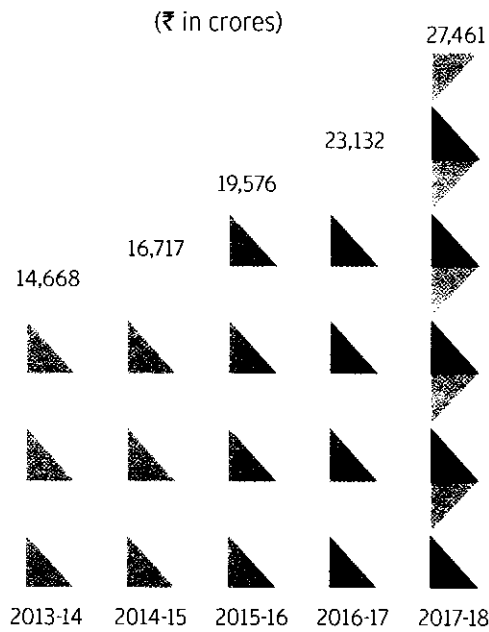
Shareholding Pattern as on March 31, 2018



4.60% Others
5.32% Mutual Funds
26.00% FPI
9.97% Piramal Enterprises
20.35% Dynasty Acquisition
33.76% Promoters

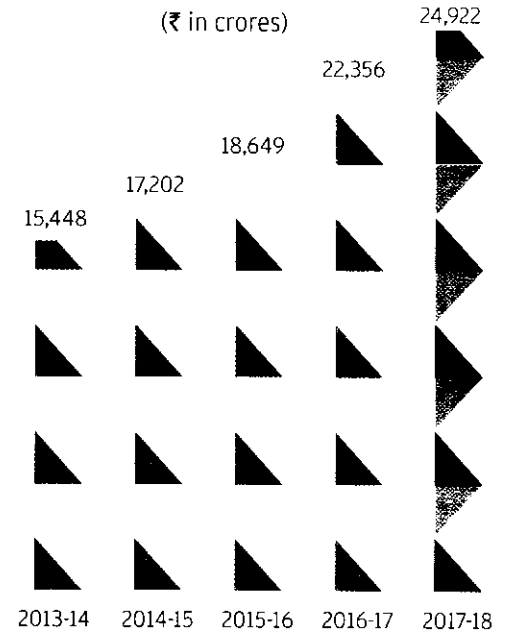
KEY FINANCIAL PARAMETERS

Assets Under Management



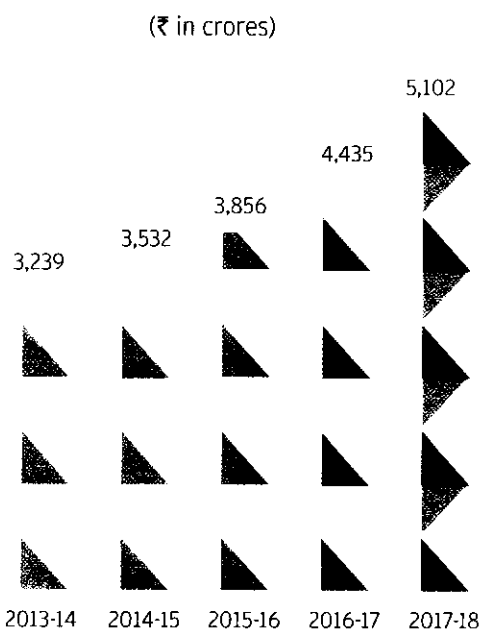
YOY Growth: 18.71%

Disbursement



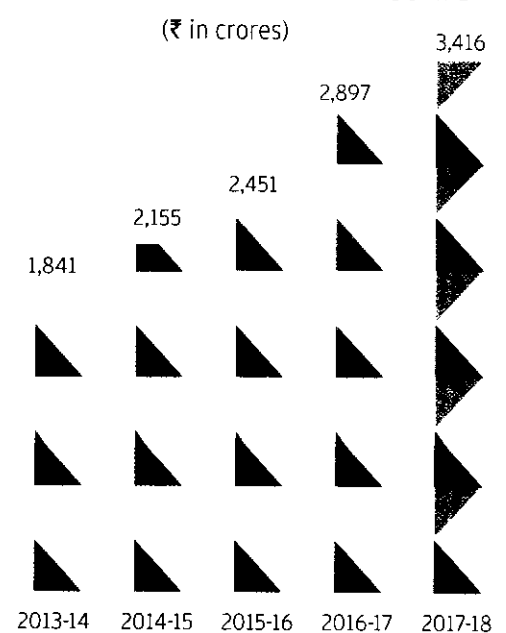
YOY Growth: 11.48%

Growth in Total Income



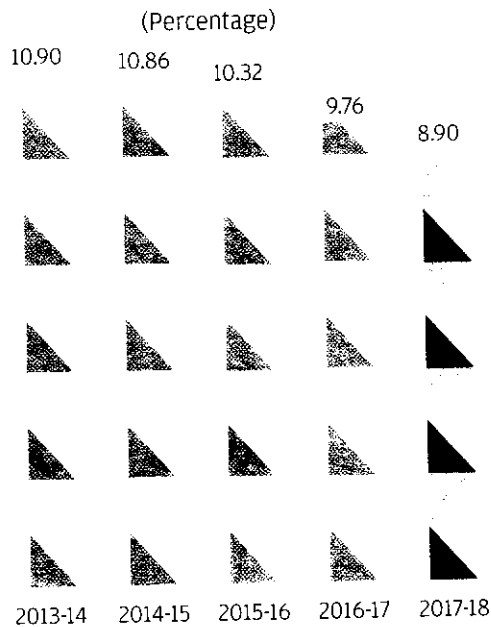
YOY Growth: 15.04%

Growth in Net Interest income

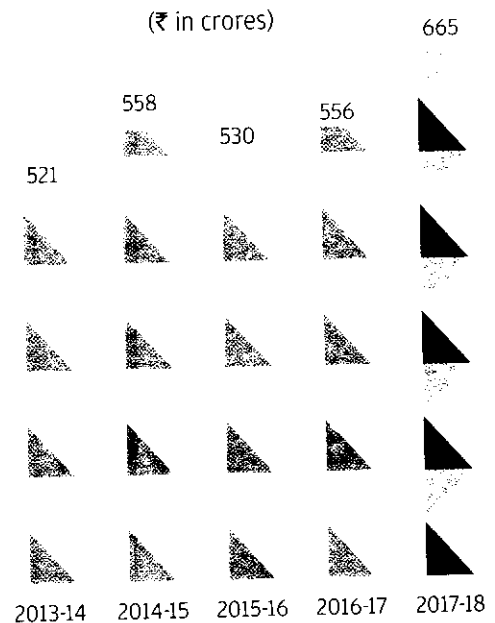


YOY Growth: 17.89%

Average Cost of Borrowing

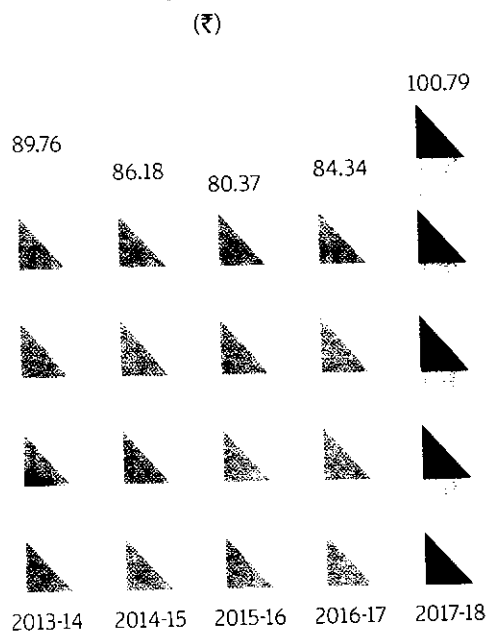


Growth in PAT

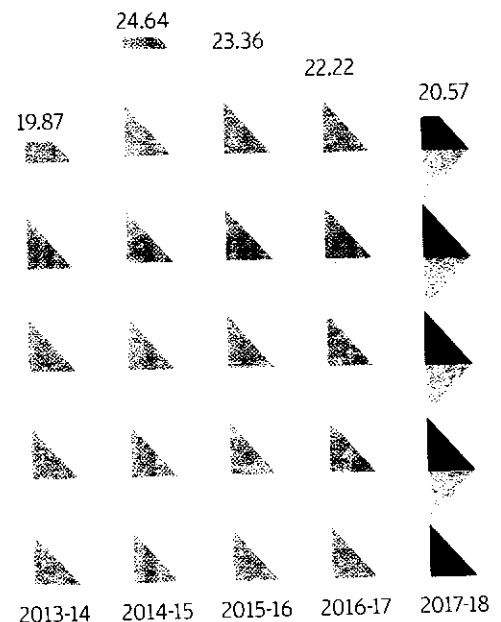


YOY Growth: 19.54 %

Earnings Per Share



Capital Adequacy Ratio Tier-I



JOURNEY TOWARDS A 'HAPPY FUTURE'

Shriram City Union
Finance Limited
was established

1986

Launched –
Two-wheeler and
Auto Finance

2002

Listed on
BSE Ltd

2003

Listed on National
Stock Exchange
of India Ltd

Focus on Retail
Financing

2005

Launched –
Small Enterprises
Finance and
Personal Finance

1st preferential
allotment of
equity shares to
Private Equity
investors
@ INR 160
per share

2006

Launched –
Loan against Gold

2007

Validating our credentials through strong credit ratings

Credentials are validated through our strong credit ratings provided by all leading credit rating agencies in the country

Credit Ratings for Long-Term (Secured) Loans



**AA+
Stable**



**IND AA
Stable**



**AA
Stable**



AA-Positive