

Book Value  
Rs. 224.69  
per share

AUM  
Rs. 6355  
Crores

Disbursement  
80%  
Growth

**Shriram City** 

**MONEY WHEN YOU NEED IT MOST**

**UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND  
HALF YEAR ENDED SEPTEMBER 30, 2010**

(Rs. in lacs)

Sl. No.	Particulars	Quarter Ended		Half Year Ended		Year Ended
		30.09.2010 (Unaudited)	30.09.2009 (Unaudited)	30.09.2010 (Unaudited)	30.09.2009 (Unaudited)	31.03.2010 (Audited)
1	Income from operations	29538	26887	57626	53501	107206
	Other operating income	-	-	-	-	-
	<b>Total</b>	<b>29538</b>	<b>26887</b>	<b>57626</b>	<b>53501</b>	<b>107206</b>
2	Expenditure					
	Employees Cost	1139	947	2084	1851	3612
	Depreciation	166	101	317	200	465
	Provisions & write offs	2351	3061	5035	5409	11660
	Other expenditure	4491	2585	8795	5420	13200
	<b>Total</b>	<b>8147</b>	<b>6694</b>	<b>16231</b>	<b>12880</b>	<b>28937</b>
3	Profit from Operations before other income and Interest	21392	20193	41395	40621	78269
4	Other Income	14	537	143	2498	3079
5	Profit before Interest (3+4)	21406	20730	41538	43119	81348
6	Interest	13086	13434	25827	27576	52722
7	<b>Profit Before Tax (5-6)</b>	<b>8320</b>	<b>7296</b>	<b>15711</b>	<b>15543</b>	<b>28626</b>
8	Tax expenses (including Deferred Tax and Fringe Benefit Tax)	2761	2274	5239	4716	9200
9	<b>Profit after Tax (7-8)</b>	<b>5559</b>	<b>5022</b>	<b>10472</b>	<b>10827</b>	<b>19426</b>
10	Paid up Equity Share Capital (Face Value of Rs.10/- per share)	4933	4586	4933	4586	4915
11	Reserves (excluding Revaluation reserves)					92803
12	Earning Per Share (Not annualised)					
	Basic (Rs.)	11.29	10.95	21.28	23.61	41.22
	Diluted (Rs.)	11.06	9.35	20.86	20.21	40.32

**STATEMENT OF ASSETS AND LIABILITIES (UNAUDITED) (Rs. in lacs)**

Particulars	Half Year Ended (Unaudited)	
	30.09.2010	30.09.2009
<b>Shareholders' Funds</b>		
Share Capital	4,932	4,586
Share application money pending allotment	-	-
Stock option outstanding	2,195	2,073
Optionally convertible warrants	-	2,700
Reserves and Surplus	70,503	50,065
Balance in Profit & Loss Account	33,200	22,830
<b>Loan Funds</b>		
Secured Loans	411,035	389,776
Unsecured Loans	75,072	53,882
<b>TOTAL</b>	<b>596,937</b>	<b>525,912</b>
<b>Fixed assets</b>	2,192	1,580
<b>Investments</b>	301	101
<b>Deferred Tax Asset</b>	1,162	1,148
<b>Current Assets, Loans and Advances</b>		
- Inventories	-	-
- Assets under financing activities	583,071	425,887
- Sundry debtors	-	364
- Cash and Bank Balances	74,131	143,094
- Other current assets	556	850
- Other loans and advances	5,203	7,005
<b>Less: Current Liabilities &amp; Provisions</b>		
Current Liabilities	57,434	44,520
Provisions	12,245	9,597
<b>TOTAL</b>	<b>596,937</b>	<b>525,912</b>

Notes : (1) The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on October 28, 2010. (2) The above results have been subjected to Limited Review by the Statutory Auditors of the Company. (3) The Board of Directors declared an interim dividend of Rs.2.50 per equity share to those shareholders whose names appear in the Register of Members as on November 10, 2010, being the Record date. (4) During the quarter ended September 30, 2010, the Company allotted 123083 Nos. of Equity shares of Rs.10/- each to its employees under the Company's Employees Stock Option Scheme. (5) The Company operates in one reportable segment. (6) During the quarter ended September 30, 2010 the Company has received One complaint from the shareholder and resolved and there was no outstanding complaints as on September 30, 2010. (7) Profit for the half year ended 30th September 2010 are not comparable with that of the corresponding quarter of the previous year, which included a profit on sale of investment of Rs.1400 lacs. (8) The figures for the previous period / year have been regrouped / rearranged wherever necessary to conform to the current period/year presentation. (9) The results are available at [www.bseindia.com](http://www.bseindia.com) / [www.nseindia.com](http://www.nseindia.com) / [www.shriramcity.in](http://www.shriramcity.in)

By order of the Board  
For Shriram City Union Finance Limited

Place : Chennai  
Date : October 28, 2010

Sd/-  
**R. Kannan**  
Managing Director

**Celebrate Life!**

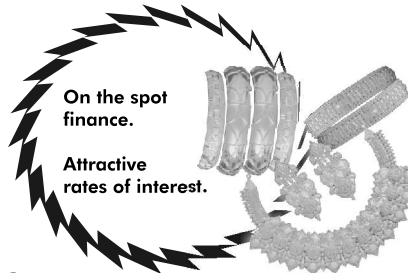
**Car / Auto loans**

Loans for  
buying new and  
pre-owned  
3 & 4 Wheelers.  
(Passenger &  
Commercial)



**Jewel loans**

On the spot  
finance.  
Attractive  
rates of interest.



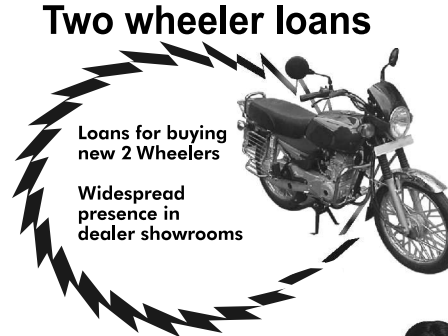
**Personal loans**

Fast finance at  
attractive interest rates.  
Service at the  
customer's doorstep.  
Hassle-free, non-end  
use specific loans.  
Minimum documentation



**Two wheeler loans**

Loans for buying  
new 2 Wheelers  
Widespread  
presence in  
dealer showrooms



**Business loans**

Business loans to self-  
employed professionals  
Wholesale/ Retail Dealers  
and General Merchants  
Builders and Manufacturers  
Tour Operators, Hotels  
and Catering Service  
Providers



**Shriram City Union Finance Ltd.**

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