

Total Income  
**57%**

AUM  
Rs.  
**11557**  
Crores

Profit After Tax  
**50%**

**UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND  
NINE MONTHS ENDED DECEMBER 31, 2011**

(INR. In Lacs)

Sl. No.	Particulars	Unaudited					Audited
		Quarter Ended			Nine months ended		Year Ended
		December 31, 2011	September 30, 2011	December 31, 2010	December 31, 2011	December 31, 2010	March 31, 2011
1	(a) Income from operations	53654	47640	34195	142807	91820	131800
	<b>Total</b>	<b>53654</b>	<b>47640</b>	<b>34195</b>	<b>142807</b>	<b>91820</b>	<b>131800</b>
2	<b>Expenditure</b>						
	(a) Employment cost	2611	1900	1293	6143	3376	4367
	(b) Depreciation	369	271	198	903	515	747
	(c) Provisions & write offs	4322	3229	1738	10921	6774	9882
	(d) Provision for Standard Assets	152	230	1615	632	1615	1715
	(e) Other Expenditure	7465	6357	5390	18290	14185	20471
	<b>Total</b>	<b>14919</b>	<b>11987</b>	<b>10234</b>	<b>36889</b>	<b>26465</b>	<b>37182</b>
3	<b>Profit from operations before Other income, Interest &amp; exceptional items (1-2)</b>	<b>38735</b>	<b>35653</b>	<b>23961</b>	<b>105918</b>	<b>65355</b>	<b>94618</b>
4	Other Income	138	248	9	1700	152	291
5	<b>Profit before Interest &amp; Exceptional items (3+4)</b>	<b>38873</b>	<b>35901</b>	<b>23970</b>	<b>107618</b>	<b>65507</b>	<b>94909</b>
6	Interest	26512	23646	15176	71221	41003	58848
7	<b>Profit after Interest but before exceptional item (5-6)</b>	<b>12361</b>	<b>12255</b>	<b>8794</b>	<b>36397</b>	<b>24504</b>	<b>36061</b>
8	Exceptional Items	-	-	-	-	-	-
9	<b>Profit before tax (7-8)</b>	<b>12361</b>	<b>12255</b>	<b>8794</b>	<b>36397</b>	<b>24504</b>	<b>36061</b>
10	Tax Expense including deferred tax	4015	4149	2927	11907	8166	12002
11	<b>Net Profit after tax</b>	<b>8346</b>	<b>8106</b>	<b>5867</b>	<b>24490</b>	<b>16338</b>	<b>24059</b>
12	Extraordinary Item	-	-	-	-	-	-
13	<b>Net Profit</b>	<b>8346</b>	<b>8106</b>	<b>5867</b>	<b>24490</b>	<b>16338</b>	<b>24059</b>
14	Paid up equity share capital ( Face value of INR. 10 each)	4988	4976	4946	4988	4946	4954
15	Reserve (excluding revaluation reserves)						116382
16	<b>Earnings Per Share(EPS) in INR. (Not Annualised)</b>						
	(a) Basic	16.58	16.32	11.88	49.25	33.16	48.78
	(b) Diluted	16.41	16.12	11.67	49.07	32.59	47.97
17	<b>Public shareholdings</b>						
	(a) Number of shares	23406296	23283196	22984576	23406296	22984576	23059214
	(b) Percentage of shareholdings	46.92%	46.79%	46.47%	46.92%	46.47%	46.55%
18	<b>Promoters and promoter group Shareholdings</b>						
	(a) Pledged/encumbered						
	i. Number of shares	-	-	-	-	-	-
	ii. Percentage of shares (as a percentage of total shareholding of promoter and promoter group)	-	-	-	-	-	-
	iii. Percentage of shares (as a percentage of total share capital of the company)	-	-	-	-	-	-
	(b) Non-encumbered						
	i. Number of shares	26477663	26477663	26477663	26477663	26477663	26477663
	ii. Percentage of shares (as a percentage of total shareholding of promoter and promoter group)	100%	100%	100%	100%	100%	100%
	iii. Percentage of shares ( as a percentage of total share capital of the company)	53.08%	53.21%	53.53%	53.08%	53.53%	53.45%

**Notes:** (1) The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their meetings held on January 30, 2012 and January 31, 2012 respectively. (2) The Board of Directors at its meeting held on October 31, 2011, declared an interim dividend of Rs.2.50 per equity share of Rs.10/- each to those shareholders whose name appear in the register of members as on 14th November 2011 being the record date and the same was paid on November 23, 2011. (3) The above unaudited results have been subjected to Limited Review by the Statutory Auditors of the Company. The statutory auditors have not expressed any qualification. (4) The figures for the previous period have been regrouped/rearranged wherever necessary to conform to the current period presentation. (5) There has been no change in the accounting policies and practices followed during the period ended December 31, 2011 as compared to those in the preceding financial year ended March 31, 2011. (6) During the quarter ended December 31, 2011 the Company allotted 123100 number of Equity Shares of Rs.10/- each to its Employees under the Company's Employees Stock Option Scheme. (7) The Company operates in a single reportable segment. (8) The status of Investor complaints for the quarter ended December 31, 2011:- Pending as on October 1, 2011:- Nil, Received during the quarter:- Nil, Resolved during the quarter:- Nil, pending as on December 31, 2011 :- Nil. (9) The results of the company are available at websites [www.bseindia.com](http://www.bseindia.com), [www.nseindia.com](http://www.nseindia.com), [www.shriramcity.in](http://www.shriramcity.in) (10) During the quarter ended September 30, 2011, the Company raised Rs. 75000 lacs by way of Public Issue of Secured Redeemable Non Convertible Debentures of face value of Rs. 1000/- each and the proceeds of the Issue have been fully utilised for the objects of the issue.

By order of the Board  
For Shriram City Union Finance Limited

Sd/-  
R. Kannan  
Managing Director

Place : Chennai  
Date : January 31, 2012



**SHRIRAM City**  
MONEY WHEN YOU NEED IT MOST

**25** SHRIRAM CITY  
Shining years



the only thing  
stopping you is you.

**dreamers invited.**

it's easy to have a dream.  
but we're inviting you to be brave enough to chase it.  
because 25 years ago, we made a promise to all those who dare to challenge destiny.  
every defiant dreamer deserves a shot at success.  
we are here to help you take that shot without money problems getting in the way.  
through our business, personal, auto and loans against gold.  
and our promise goes by the worth of people, not of collaterals and assets.  
it puts faith in relationships, not in text book business models.  
because it is dreamers who build enterprise, create prosperity, build a better tomorrow.  
more dreams coming true takes us all to a good place in life.  
so dream on.

**Shriram City Union Finance Ltd.**

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