

Shriram City Union Finance – Non Convertible Debentures

Issue Highlights

The Current interest rate levels offer a great opportunity for investors to lock in higher accruals. These bonds represent one of the better options to execute the same, particularly for investors looking to lock yields in the short term.

Issue opens	Monday, Nov 25, 2013
Issue closes	Monday, Dec 24, 2013 (First come First serve)
Issue Price	1000 per Bond
Face Value	1000 per Bond

Risk Profile	Product Type	Rating	Recommendation	3 Year	4 Year	5 year	3,4,5 Years
				Retail*	Retail	Retail	Others
Low Risk	NCDs / Bonds	AA	Retail Option	11.00%	11.25%	11.50%	10.75%

* Retail Option includes Individuals, HUFs ; * Others include Institutional Buyers and Corporates

NRI cannot apply for this issue

INVESTMENT STRATEGY

We recommend individuals to invest in retail option as yield are higher than current fixed deposit rates (8.0%-9.5%)

ISSUER BRIEF

Shriram City Union is one of India's premier financial services companies, part of Shriram Group of companies, who have recently applied for a banking license. The Company is a deposit-taking NBFC with multiple product lines, including loans to the small enterprise finance segment; loans against gold; financing for two wheelers, appliances and other commercial goods; pre-owned and new vehicle loans and personal loans.

Credit rating of Issuer: **AAA rated** (stable outlook) by CRISIL, ICRA.

Particulars	As on March 31, 2013	As on March 31, 2012	As on March 31, 2011
PBT (INR Lacs.)	66,565	52,416	36,060
PAT (INR Lacs.)	44,962	34,253	24,058

COMPARISON OF VARIOUS DEBT INVESTMENTS:

Parameters	Shriram NCDs	Bank FDs	Postal Schemes
Risk	Low Risk	Low Risk	Risk - Free
Liquidity	Listed, tradable	Not tradable, penal interest if liquidated earlier than maturity	Not Liquid
Pre-Tax Yield%	11%-11.5%	8.0%-9.5%	8.5%-9.00%
Capital Appreciation	Possible - Linked with interest movement	Nil	Nil

HOW TO INVEST:

Please mail us your interest / query on info@rupeevest.com or call us @7406998067 / 9874691177.

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