



Public Issue By Shriram City Union Finance Limited (“Company” Or The “Issuer”) of Secured Redeemable Non-Convertible Debentures of Face Value Of ₹1,000 Each, (“Ncd”), Aggregating Upto ₹10,000 Lakhs with an Option to retain oversubscription up to ₹10,000 Lakhs for issuance of additional NCDs aggregating to a total of up to ₹20,000 Lakhs, (Hereinafter Referred To As The “Issue”).

Issue Opens On: April 16, 2014	Issue Closes On: May 16, 2014	
Lead Manager To The Issue	ICICI Securities Limited, A K Capital Services Limited	
Issue Size	₹100 crs + ₹ 100 crs = ₹ 200 crs	
Rating	CARE - AA	
Face Value	₹1000 (1 NCD)	
Minimum Application Size	₹ 10000 (10 NCDs)	
Issuance mode of the instrument	Dematerialised form or physical form as specified by an Applicant in the Application Form.	
Listing	BSE	
Registrar to the Issue	Shriram Insightshare Brokers Ltd	
Basis of Allotment	first come first serve basis	
Allocation Ratio		
Institutional Investor Portion & Non Institutional Investor Portion	High Net Worth Individual Portion	Retail Individual Investor Portion
20% of the Overall Issue Size	40% of the Overall Issue Size.	40% of the Overall Issue Size.
Minimum application size :	₹10,000 (10 NCDs) (for all series of NCDs, namely Series I, Series II, Series III, Series IV, Series V and Series VI either taken individually or collectively).	
Retail Individual Investors	Resident Indian individuals and Hindu Undivided Families applying through the Karta, for NCDs aggregating to a value not more than ₹.500,000, across all series of NCDs.	
Under subscription	If there is any under subscription in any Portion, priority in Allotments will be given in the following order: i. Category III Portion;	

	ii. Category II Portion; iii. Category I Portion;
Interest on Application on Amount Allotted	Interest on Application on the amount allotted at the rate of 7.00% p.a.
Interest on Application on Amount to be refunded	Interest on application which are liable to be refunded at at the rate of 2.50% p.a.

Nature of the NCDs

The NCDs being issued are in form of secured, redeemable, non-convertible debentures of face value of ₹ 1,000 each. The principle terms of each Series of NCDs are set out below

Series	I	II	III	IV	V	VI
Frequency of interest payment	Annual	Annual	Annual	-	-	-
Minimum application	₹ 10,000 (10 NCDs) (for all series of NCDs, namely Series I, Series II, Series III, Series IV, Series V and Series VI either taken individually or collectively)					
In multiples of	₹ 1,000 (One NCD)	₹ 1,000 (One NCD)	₹ 1,000 (One NCD)	₹ 1,000 (One NCD)	₹ 1,000 (One NCD)	₹ 1,000 (One NCD)
Face value of NCDs (₹ / NCD)	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000
Issue Price (₹ / NCD)	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000
Mode of interest payment*	Through various options available	Through various options available	Through various options available	Not applicable	Not applicable	Not applicable
Coupon rate (% per annum) for NCD Holders in Category I	10.50%	10.75%	10.85%	-	-	-
Coupon rate (% per annum) for NCD Holders in Category II	11.00%	11.50%	11.75%	-	-	-
Coupon rate (% per annum) for NCD Holders in Category III	11.00%	11.50%	11.75%	-	-	-
Effective yield (per annum) for NCD Holders in Category I	10.50%	10.75%	10.85%	10.50%	10.75%	10.85%

Effective yield (per annum) for NCD Holders in Category II	11.00%	11.50%	11.75%	11.00%	11.50%	11.75%
Effective yield (per annum) for NCD Holders in Category III	11.00%	11.50%	11.75%	11.00%	11.50%	11.75%
Tenure	Twenty four months	Thirty Six months	Sixty months	Twenty four months	Thirty Six months	Sixty months
Redemption date	Twenty four months from the Deemed Date of Allotment	Thirty six months from the Deemed Date of Allotment	Sixty months from the Deemed Date of Allotment	Twenty four months from the Deemed Date of Allotment	Thirty six months from the Deemed Date of Allotment	Sixty months from the Deemed Date of Allotment
Redemption amount (per NCD)	Repayment of the face value plus any interest that may have accrued at the Redemption Date.	Repayment of the face value plus any interest that may have accrued at the Redemption Date.	Repayment of the face value plus any interest that may have accrued at the Redemption Date.	For Category I NCD Holders: ₹ 1,221.03 per NCD** For Category II NCD Holders: ₹ 1,232.10 per NCD**	For Category I NCD Holders: ₹ 1,358.41 per NCD** For Category II NCD Holders: ₹ 1,386.20 per NCD**	For Category I NCD Holders: ₹ 1,673.70 per NCD** For Category II NCD Holders: ₹ 1,742.76 per NCD** For Category III NCD Holders: ₹ 1,742.76 per NCD**
Record Date	15 (fifteen) days prior to the relevant interest payment date or relevant Redemption Date for NCDs	15 (fifteen) days prior to the relevant interest payment date or relevant Redemption Date for NCDs	15 (fifteen) days prior to the relevant interest payment date or relevant Redemption Date for NCDs	15 (fifteen) days prior to the Redemption Date for NCDs	15 (fifteen) days prior to the Redemption Date for NCDs	15 (fifteen) days prior to the Redemption Date for NCDs

Our Company shall allocate and Allot NCDs of Series VI to all valid applications, wherein the Applicants have not indicated their choice of the relevant NCD series.

** For various modes of interest payment, please see section titled "Terms of the Issue – Modes of Payment" on page 173.*

*** Subject to applicable taxes deducted at source, if any.*

Who can Apply

Category 1 – Institutional Investors & Non Institutional Investors	<ul style="list-style-type: none"> ▪ Resident public financial institutions, commercial banks, and regional rural banks incorporated in India and authorized to invest in the NCDs; ▪ Indian provident funds, pension funds, superannuation funds and gratuity funds, authorized to invest in the NCDs; ▪ State industrial development corporations;
--	---

	<ul style="list-style-type: none"> ▪ Indian venture capital funds registered with SEBI; ▪ Indian insurance companies registered with the IRDA; ▪ National Investment Fund; Indian mutual funds registered with SEBI; ▪ Alternative Investment Funds registered with SEBI; ▪ Insurance funds set up by and managed by the army, navy or air force of the Union of India or by the Department of Posts, GoI; ▪ Companies, bodies corporate and societies, registered under the applicable laws in India, and authorized to invest in the NCDs; ▪ Trusts settled under the Indian Trusts Act, 1882 and other public/private charitable/religious trusts settled and/or registered in India under applicable laws, which are authorized to invest in the NCDs; ▪ Resident Indian scientific and/or industrial research organizations, authorized to invest in the NCDs; ▪ Statutory bodies/ corporations; ▪ Cooperative banks; ▪ Limited liability partnerships formed and registered under the provisions of the Limited Liability Partnership Act, 2008 (No. 6 of 2009), authorized to invest in the NCDs; and ▪ Partnership firms formed under applicable laws in India in the name of the partners, authorized to invest in the NCDs.
Category II – High Net-Worth Individuals	Resident Indian individuals and Hindu Undivided Families applying through the Karta, for NCDs aggregating to a value of more than ₹ 500,000, across all series of NCDs
Category III – Retail Individual Investors	Resident Indian individuals and Hindu Undivided Families applying through the

	Karta, for NCDs aggregating to a value not more than ₹500,000, across all series of NCDs.
--	---

Applications cannot be made by:

- a) Minors without a guardian name (A guardian may apply on behalf of a minor. However, Applications by minors must be made through Application Forms that contain the names of both the minor Applicant and the guardian);
- b) Individuals or entities that are not resident in India; and
- c) Persons ineligible to contract under applicable statutory/ regulatory requirements