

## Debentures/Deposits

### Shriram Transport Finance Co. Ltd.:

The Flagship Company of Shriram Group, Shriram Transport Finance Co Ltd is India's largest asset financing institution. Headquartered in Mumbai and with a pan India presence, Shriram Transport provides accessible, affordable commercial vehicle finance to almost 6,00,000 customers.



Shriram Transport enjoys a track record of almost three decades (since 1979) in this business. Shriram Transport is helped in this endeavor by its team of more than 9,600 employees operating from 430 branches across the length and breadth of India.



Shriram Transport is a holistic finance provider for the commercial vehicle industry and seeks to partner small truck owners for every possible need related to their assets. Therefore, besides financing trucks (both new and pre owned) Shriram Transport extends finance for tyres and engine replacement too. Shriram transport

also provides ancillary services such as freight exchange and bill discounting besides offering co-branded credit cards. Passenger vehicles, tractors and construction equipment have recently been added to the Shriram Transport portfolio, making it a diversified, end to end provider of finance solutions to the domestic road logistics industry.

The principal stake holders of Shriram Transport (Besides the Shriram Group) are reputed institutions such as ChrysCapital, Citicorp, Axis Bank etc. besides an overall family of 38,719 share holders. Its shares are listed on Bombay, Madras and National Stock Exchanges. On March 31, 2008 Shriram Transport's Market Capitalization stood at Rs. 6856 crores.



### Shriram City Union Finance:



Shriram City Union Finance was established in 1986, It is a deposit-accepting non-banking financial company (NBFC), Today it is India's premier financial services company, specializing in small-ticket retail finance. The Company has a comprehensive range of offerings comprising financing for Consumer Durables, 2, 3

& 4-wheeler finance (both new & pre-owned, passenger & commercial), Personal Loans, Small Business Loans and Retail Gold Loans. This has made SHRIRAM CITY a dominant player in the field and the only NBFC offering a wide product range under one roof. With over 633 Business Outlets across the country, SHRIRAM CITY enjoys a high credit rating, as well as listing on the BSE, NSE & Madras Stock Exchanges. The Company lends around Rs.300 Crores a month in small-tickets of between Rs.8000/- to Rs. 1 Lac each, with

tenors ranging from 12 to 36 months. SHRIRAM CITY has serviced over 15 Lac customers till date and adds on an average 85,000 new customers every month.

### Fixed Deposit Scheme and Secured Non Convertible Debentures

#### Revised Interest rates w.e.f. 09/01/2011

Effective from 09/01/2011 interest rates are revised as shown below.

<b>Straight bond: (non senior citizens)</b>						
TENURE	MLY	QLY	HLY	YLY	CUM	Rs.10000
12M	08.88	08.95	09.05	-----	<b>09.25</b>	10925/-
24M	09.34	09.41	09.52	09.75	<b>10.23</b>	12046/-
36M	10.25	10.34	10.47	10.75	<b>11.94</b>	13582/-
48M	10.25	10.34	10.47	10.75	<b>12.60</b>	15040/-
60M	10.25	10.34	10.47	10.75	<b>13.32</b>	16660/-
<b>Subhiksha bond: (non senior citizens)</b>						
Subhiksha bond	MLY	QLY	HLY	YLY	CUM	
Rs 10000/- 78 months						
Maturity value	10.75	10.85	<b>11.00</b>	<b>11.30</b>	<b>15.46</b>	
Rs 20050/-						

**For Senior citizens**

<b>Straight bond: (senior citizens)</b>						
TENURE	MLY	QLY	HLY	YLY	<b>CUM</b>	Rs.10000
12M	9.11	9.18	9.28	-----	<b>9.50</b>	10950
24M	9.57	9.65	9.76	10.00	<b>10.50</b>	12100
36M	10.48	10.57	10.71	11.00	<b>12.25</b>	13675
48M	10.48	10.57	10.71	11.00	<b>12.95</b>	15180
60M	10.48	10.57	10.71	11.00	<b>13.70</b>	16850
<b>Subhiksha bond: (senior citizens)</b>						
Subhiksha bond	MLY	QLY	HLY	YLY	<b>CUM</b>	
Rs 10000/- 78 months						
Maturity value	11.00	11.10	<b>11.26</b>	<b>11.57</b>	<b>15.96</b>	
Rs 20375/-						