



Investor Update – Q1 FY 22

Key Highlights - Consolidated

Disbursements

INR - 4781 Cr

Muted disbursements due to sporadic
Lockdowns & limited business activities

Equity infusion in SHFL

INR - 200 Cr

Shriram City Shareholding % increased by 4%
to 81% in SHFL

Assets Under Management

INR - 33509 Cr

QOQ AUM has been flat &
YOY growth of 8.7%

Digital Initiatives

Loan Apps

Transition to Digital platforms to enhance
reach and leverage analytic capability

NPA

GNPA @ 6.44%

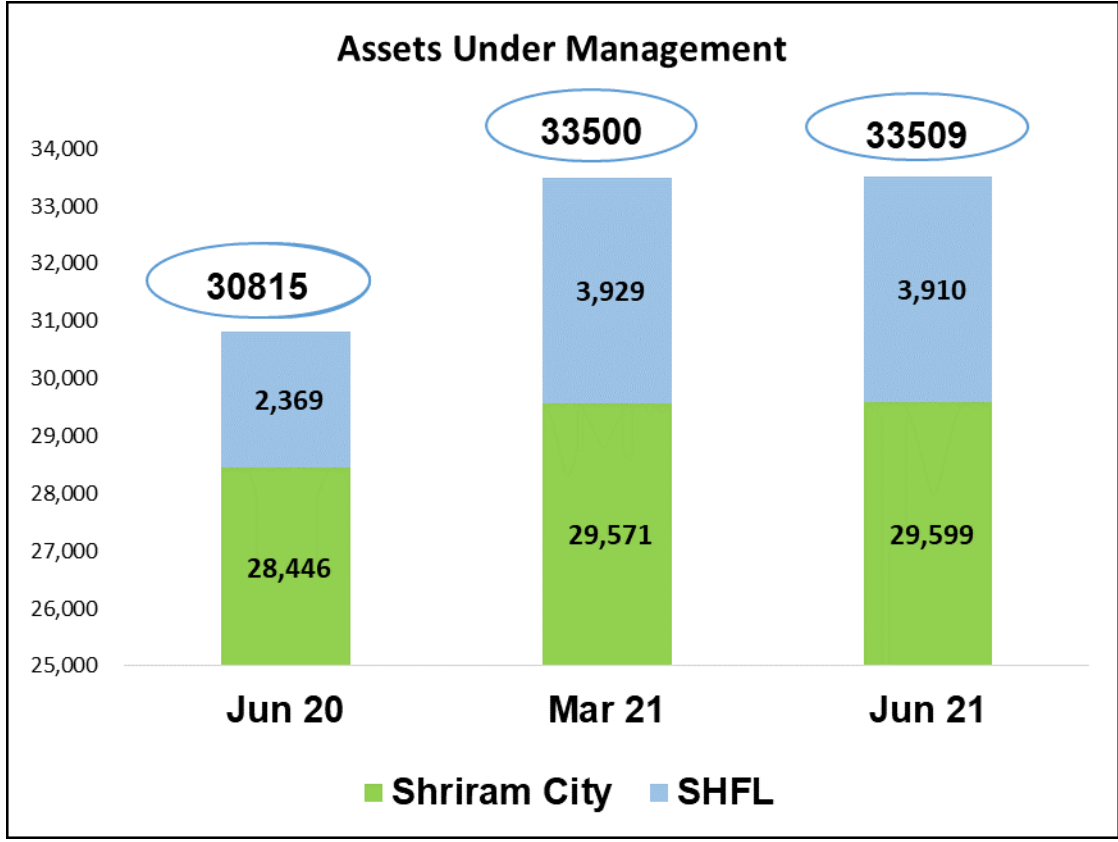
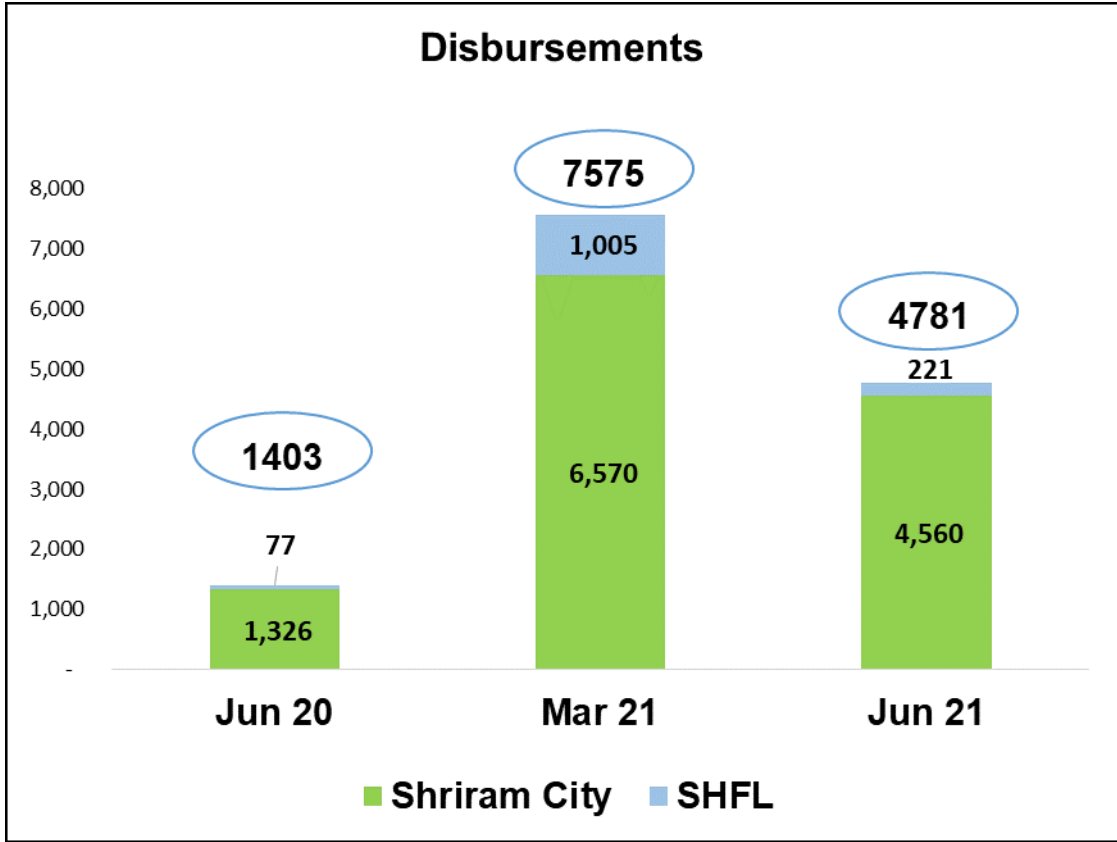
Marginal increase in GNPA due to cash flow
disruptions of customers

Restructuring

INR 322 Cr

Total Restructured portfolio of less than 1%
of Consolidated AUM

Rs. Crores


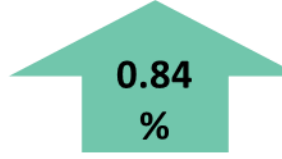
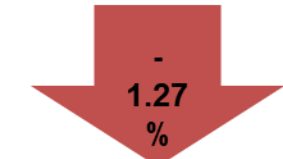
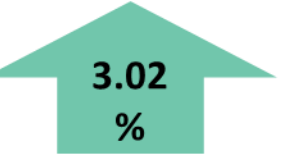
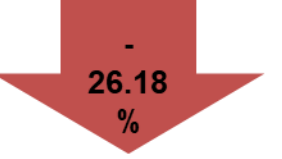


Key Performance Highlights - Consolidated

Rs. Crores

	Assets Under Management	Total Income	Net Interest Income	Pre Provision Profits	Profit After Tax
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Jun 21	33,509	1613	967	587	220
	 8.74 %	 8.51 %	 7.24 %	 2.19 %	 10.96 %
Jun 20	30,815	1487	902	574	198

Jun 21	33,509	1613	967	587	220
	 0.03%	 0.84 %	 - 1.27 %	 3.02 %	 - 26.18 %
Mar 21	33500	1600	979	570	298

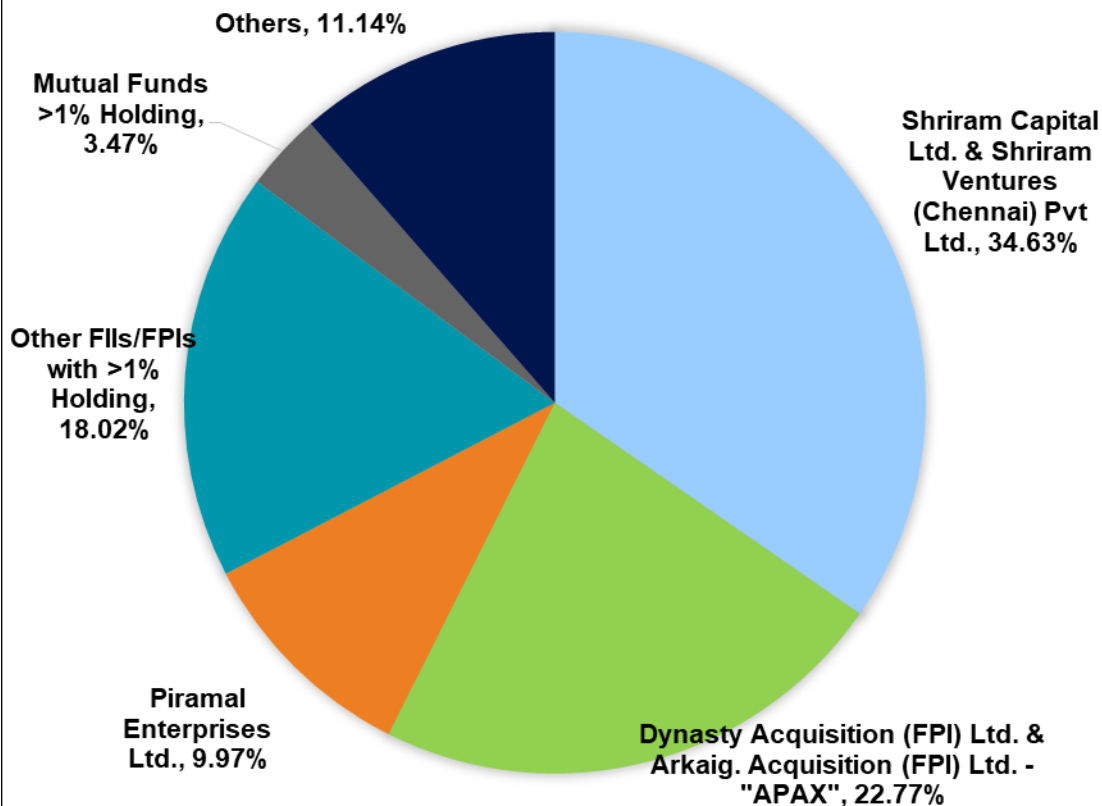
Branch Network

Shriram City			
STATE	BRANCHES	STATE	BRANCHES
Tamil Nadu	237	West Bengal	10
Andhra Pradesh	182	Uttarakhand	7
Telangana	129	Himachal Pradesh	6
Maharashtra	94	Bihar	5
Karnataka	56	Puducherry	5
Uttar Pradesh	42	Odisha	4
Gujarat	29	Jharkhand	3
Rajasthan	24	Goa	2
Kerala	22	Delhi	2
Punjab	21	Jammu and Kashmir	1
Madhya Pradesh	20	Chandigarh	1
Haryana	13	TOTAL	926
Chhattisgarh	11		

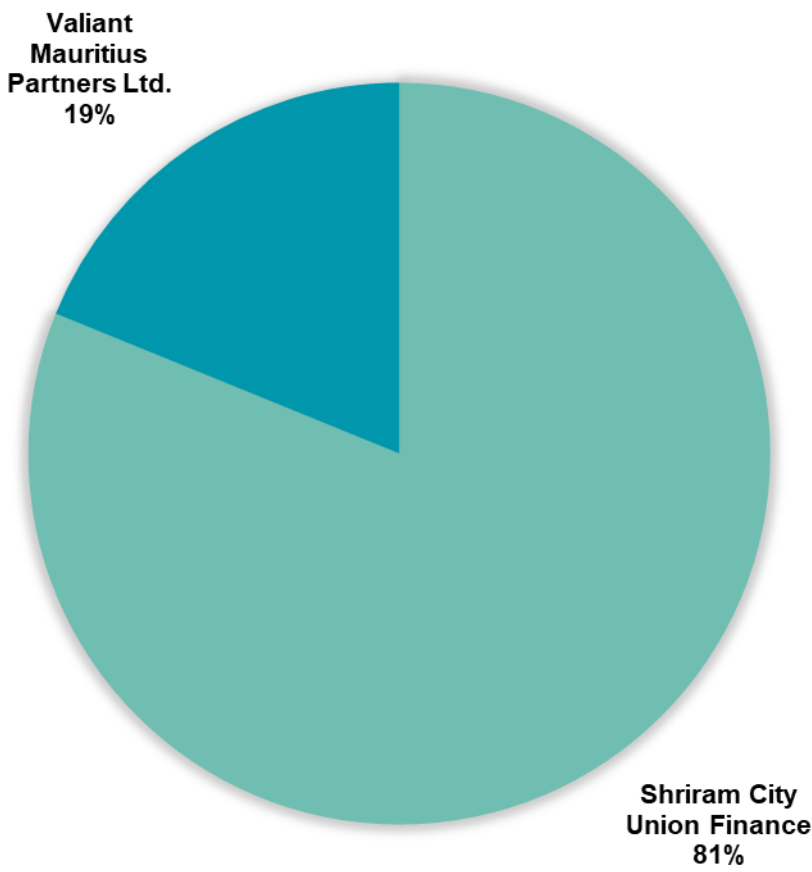
SHFL	
STATE	BRANCHES
Gujarat	14
Maharashtra	12
Andhra Pradesh & Telangana	11
Karnataka	10
Tamil Nadu	9
Rajasthan	9
Madhya Pradesh	6
Uttar Pradesh	3
Kerala	2
Punjab	2
West Bengal	2
Chhattisgarh	2
Uttarakhand	1
Delhi	1
TOTAL	84

Shareholders Profile

SHRIRAM CITY



SHRIRAM HOUSING



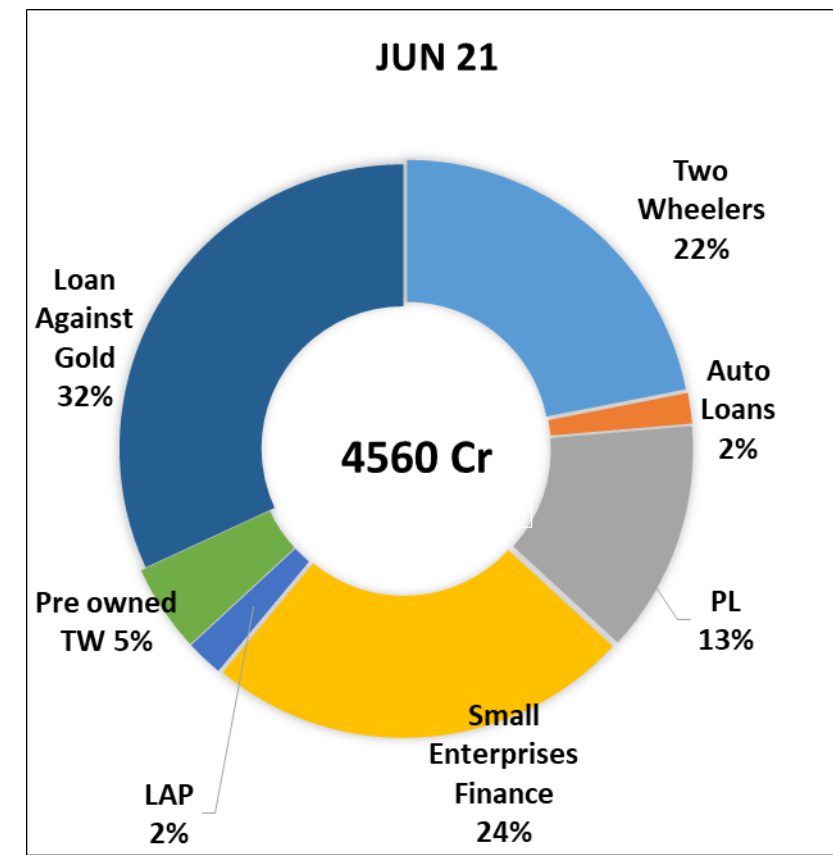
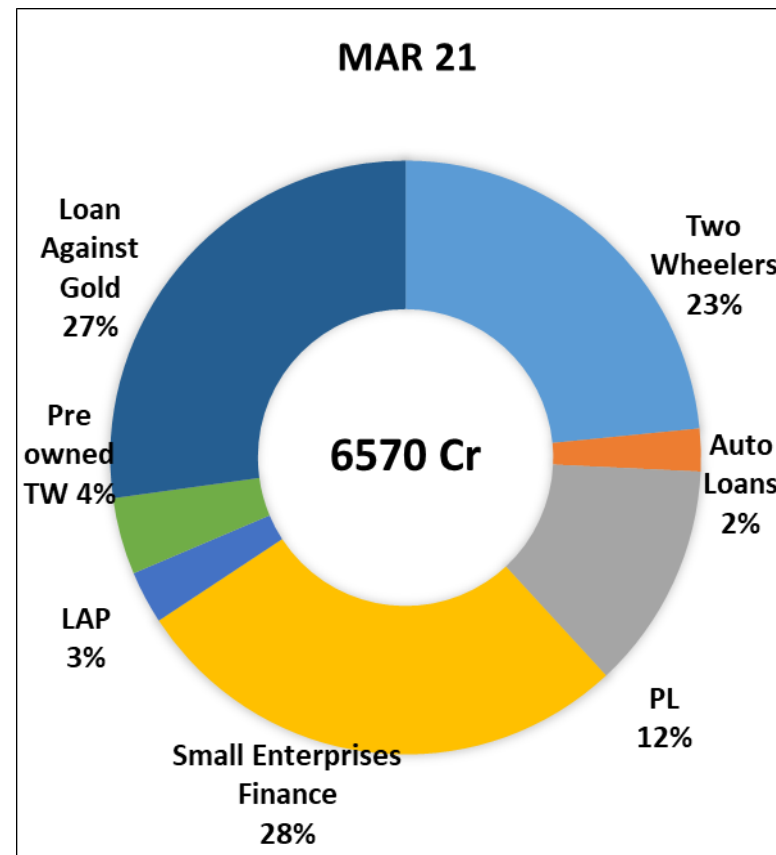
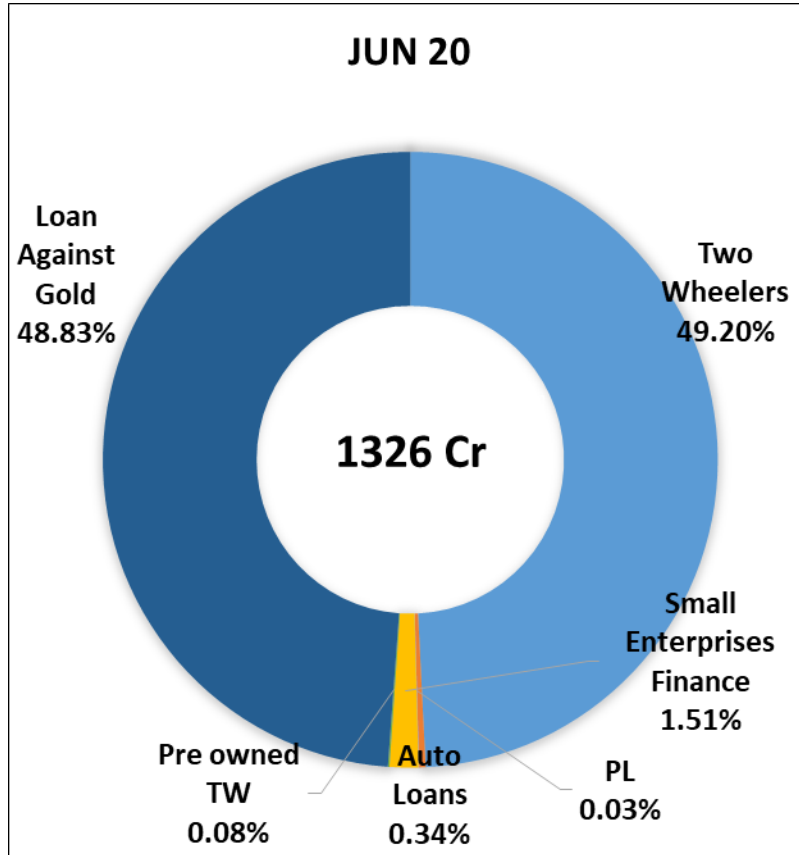


Standalone Numbers

Executive Summary

- Disbursements of Rs. 4,560 Cr in Q1 FY22 as compared to Rs. 1,326 Cr in Q1 FY21 and Rs. 6,570 Cr in Q4 FY21.
- Assets Under Management as on 30th Jun 2021 - Rs. 29,599 Cr as compared to Rs. 29,571 Cr as on 31st Mar 2021 and Rs. 28,446 Cr as on 30th Jun 2020. AUM growth on YOY at 4.1% & flat on QOQ basis.
- Advances of Rs.39 Cr have been restructured during Q1 FY22, [Rs.153 Cr (FY21)]; under RBI COVID-19 Resolution Framework.
- Liquidity back up in form of free cash & bank balances were at Rs. 4,439 Cr. Undrawn limits were at Rs. 526 Cr.
- Comfortable ALM position with nil negative mismatch on cumulative basis.
- Yield on assets at over 20% as at Jun 21
- Cost of Borrowings at 8.88% in Q1 FY 22, reduction from 9.59% in Q1 FY21
- GNPA marginally Increased from 6.37% in Q4 FY21 to 6.91% in Q1 FY22. Comparable figures in Jun 21 stood at 7.28%

Disbursements



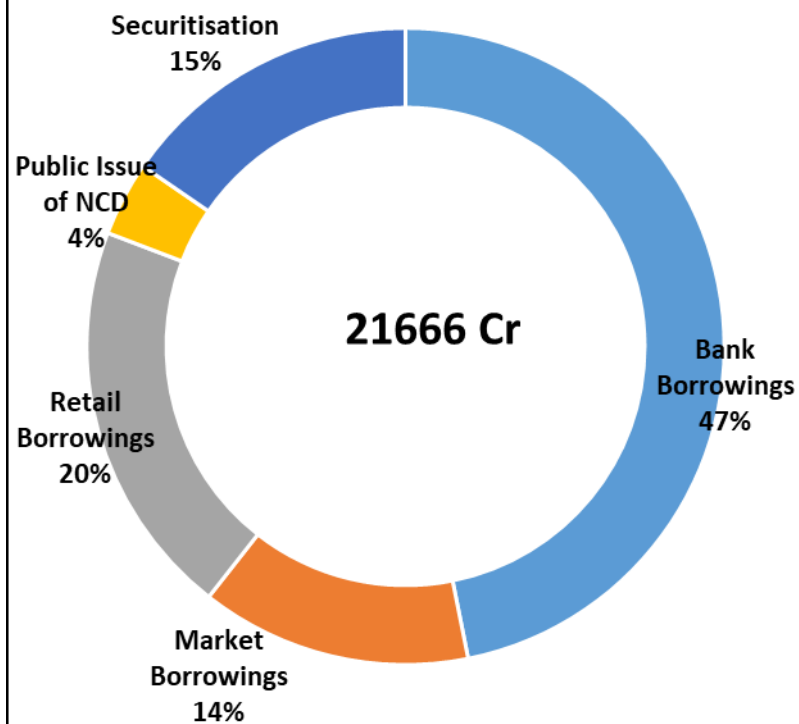
Disbursements are on quarter basis

Assets Under Management

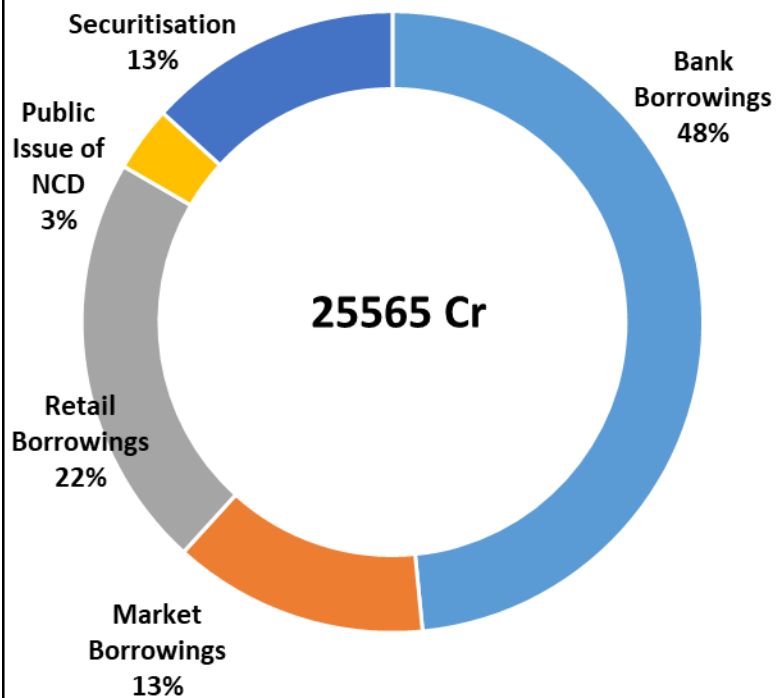
Product Segment	Jun 20	Mar 21	Jun 21
Small Enterprises Finance	58%	51%	49%
Two Wheelers	21%	23%	23%
Personal Loans	6%	7%	8%
Loan Against Gold	10%	13%	15%
Pre Owned Two Wheelers	3%	4%	4%
Auto Loans	2%	2%	2%
Loan Against Property	-	1%	1%
Assets Under Management - Rs. Cr	28446	29571	29599

Borrowings Profile

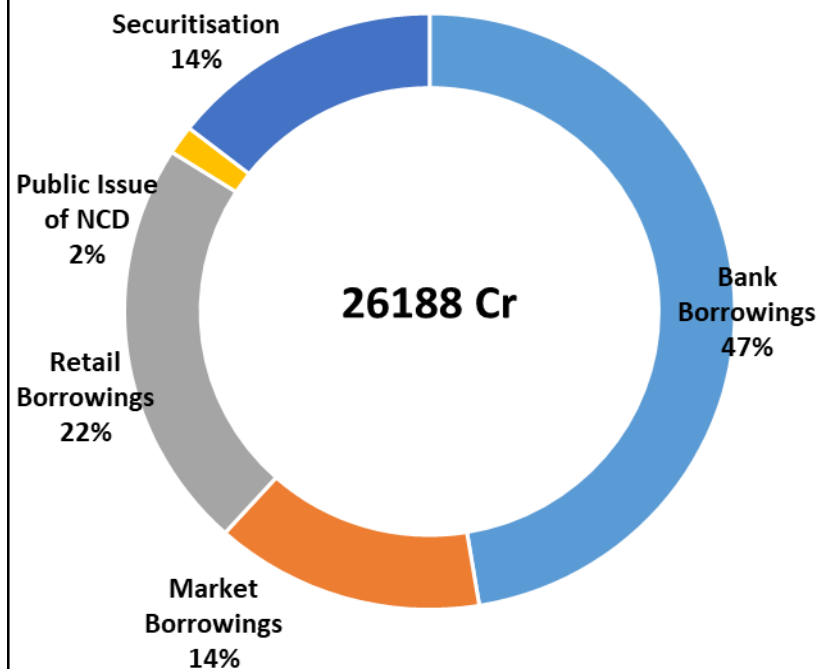
Jun 20



Mar 21

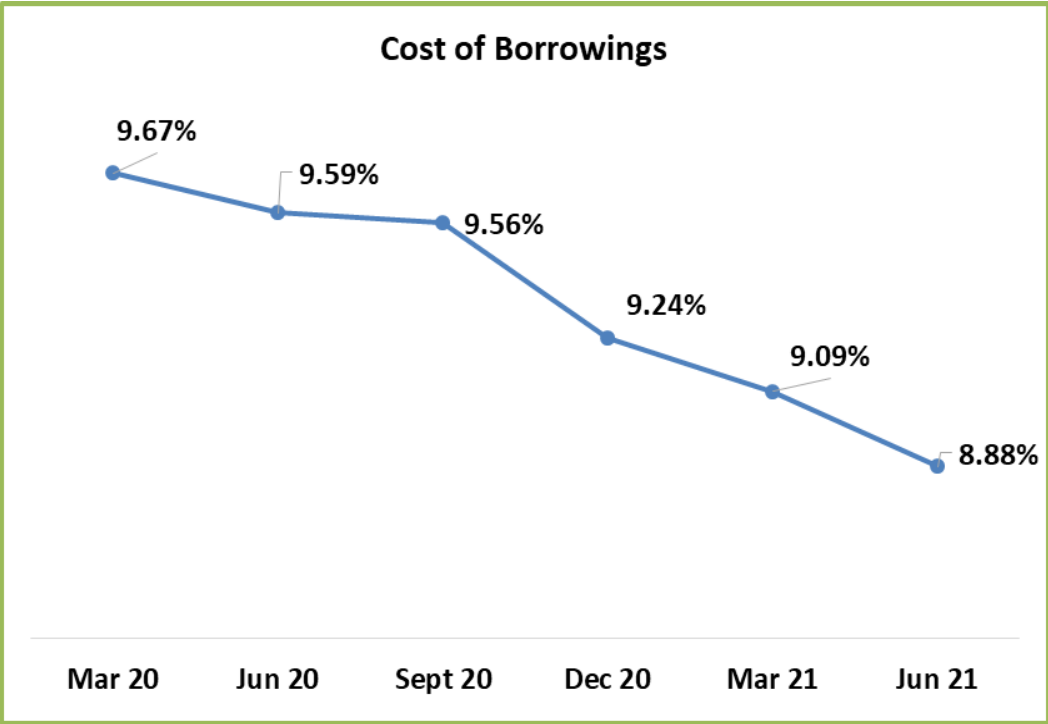


Jun 21



Borrowings Profile

Rs. Crores



ALM Profile				
Particulars	Total Inflows	Total Outflows	Mismatch	Cumulative Mismatch
1 - 30 days	6,473	1,259	5,214	5,214
1 - 3 months	3,570	2,369	1,201	6,415
3 - 6 months	4,742	2,739	2,003	8,419
6 - 12 months	8,048	7,740	308	8,727
1 - 3 yrs	9,124	10,991	-1,868	6,859
3 - 5 yrs	2,639	2,834	-194	6,664
> 5 yrs	2,490	9,289	-6,799	-135
Total	37,085	37,220	-135	

- Nil Negative mismatches across buckets on cumulative basis
- 135 Cr Negative mismatch in > 5 yr is on account of contingent liabilities

Rs. Crores

Provisions Analysis	As at		
	Jun-20	Mar-21	Jun-21
Stage 3 - Gross	2,045	1,876	2,040
Stage 3 - ECL Provisions	1,030	999	1,055
Stage 3 – Net	1,015	877	985
Stage 3 - Coverage Ratio (%)	50.37%	53.24%	51.73%
Stage 1 & 2 - Gross	26,042	27,589	27,484
Stage 1 & 2 - ECL Provisions	1,098	1,046	1,054
Stage 1 & 2 - Net	24,944	26,543	26,430
Stage 1 & 2 - ECL Provisions %	4.22%	3.79%	3.83%
Stage 3 % - Gross	7.28%	6.37%	6.91%
Stage 3 % - Net	3.75%	3.08%	3.46%

Analysis of Stage 3 – Product wise

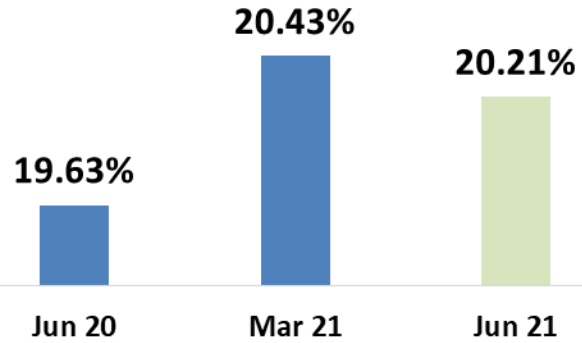
Product Segment	Stage 3 Gross %			Stage 3 Net %			Stage 3 ECL %		
	Jun-20	Mar-21	Jun-21	Jun-20	Mar-21	Jun-21	Jun-20	Mar-21	Jun-21
Small Enterprises Finance	7.80%	7.26%	7.72%	3.72%	3.00%	3.20%	54.35%	60.50%	60.47%
Two Wheeler	6.77%	5.80%	6.55%	3.26%	3.00%	3.49%	53.60%	49.74%	48.33%
Personal Loans	11.65%	10.51%	11.07%	6.81%	5.76%	6.05%	44.62%	47.96%	48.23%
Loan Against Gold	4.35%	2.86%	3.53%	4.15%	2.73%	3.38%	4.75%	4.86%	4.40%
Pre Owned Two Wheeler	0.10%	2.21%	3.81%	0.04%	1.10%	1.91%	61.72%	50.83%	50.75%
Auto Loans	9.42%	8.56%	9.47%	4.04%	4.37%	4.85%	59.49%	51.16%	51.23%
Total	7.28%	6.37%	6.91%	3.75%	3.08%	3.46%	50.37%	53.24%	51.73%

Rs. Crores

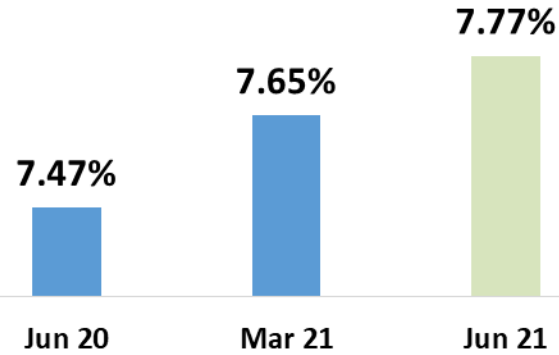
Particulars	Quarter ended			Growth	
	Jun 20	Mar 21	Jun 21	YOY	QOQ
Assets Under Management	28446	29571	29599	4.1%	0.1%
Income from Operations	1412	1484	1495	5.9%	0.7%
Other Income	3	1	1	-71.8%	-40.3%
Total Income	1415	1485	1496	5.7%	0.7%
Finance Cost	537	556	575	6.9%	3.4%
Net Interest Income	877	929	921	5.0%	-0.9%
Operating Cost	311	378	352	13.3%	-6.9%
- Personnel expenses	192	209	224	17.0%	7.1%
- Other Costs	119	169	127	7.3%	-24.4%
Pre Provision Profits	567	552	569	0.5%	3.2%
Provisions & Write offs	310	164	290	-6.5%	77.1%
Profit Before Tax	256	388	279	8.9%	-28.0%
Taxes	64	106	71	11.0%	-32.6%
Profit After Tax	192	282	208	8.2%	-26.3%

Key Financial Metrics

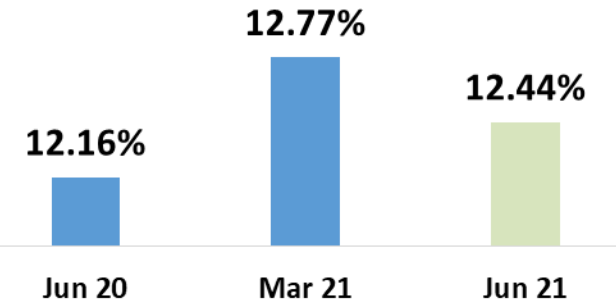
Yield on Assets



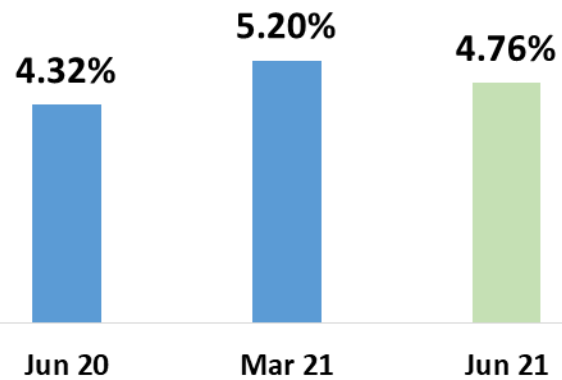
Finance Cost



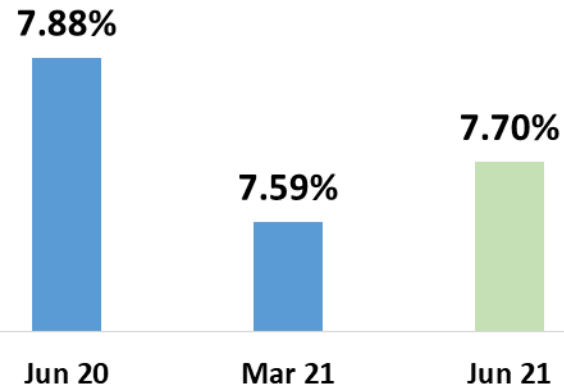
Net Interest Margin



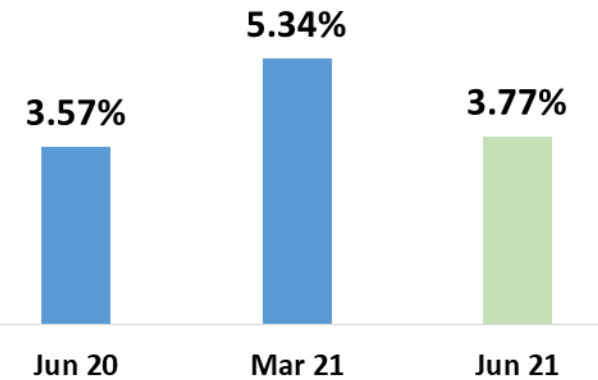
Operating Expenses



Pre Provision Profits

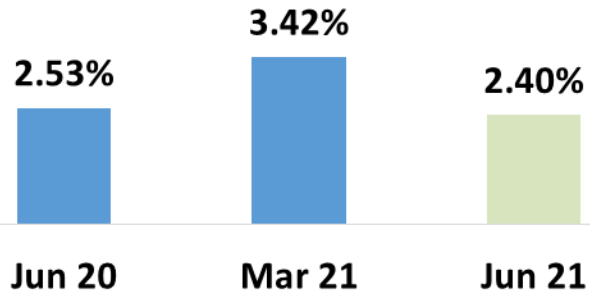


Net Spread (pre tax)

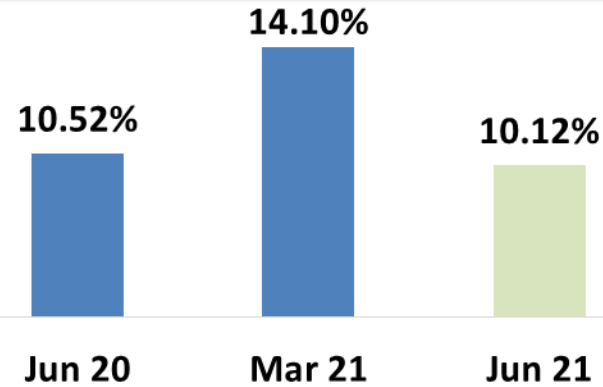


Key Ratios

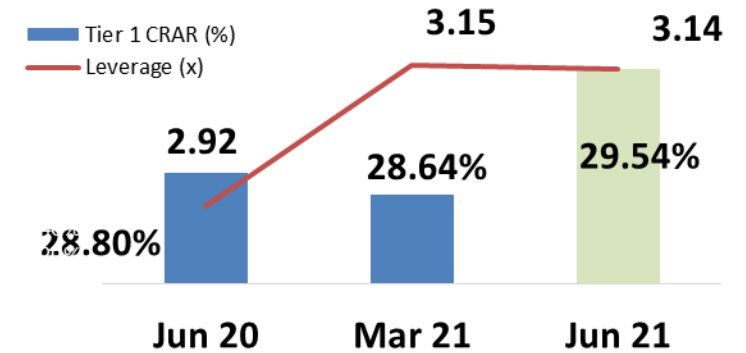
Return on Assets (%)



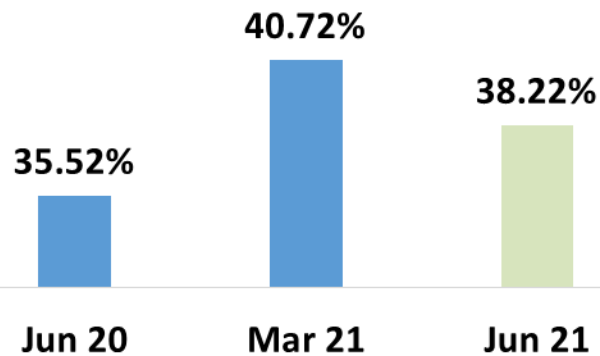
Return on Net worth



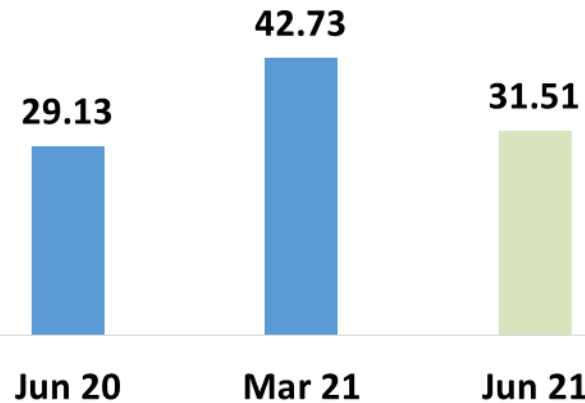
CRAR & Leverage



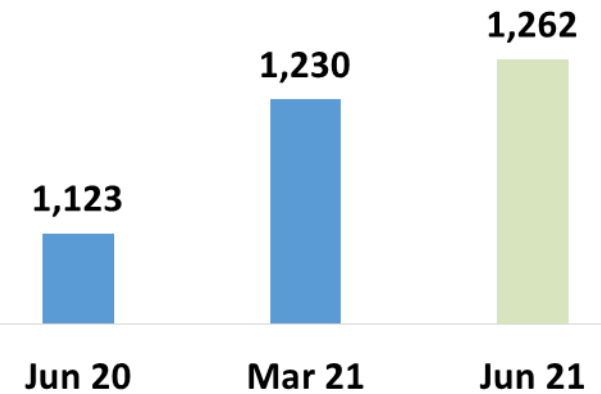
Cost to income ratio (%)



Earnings Per Share (Rs.)

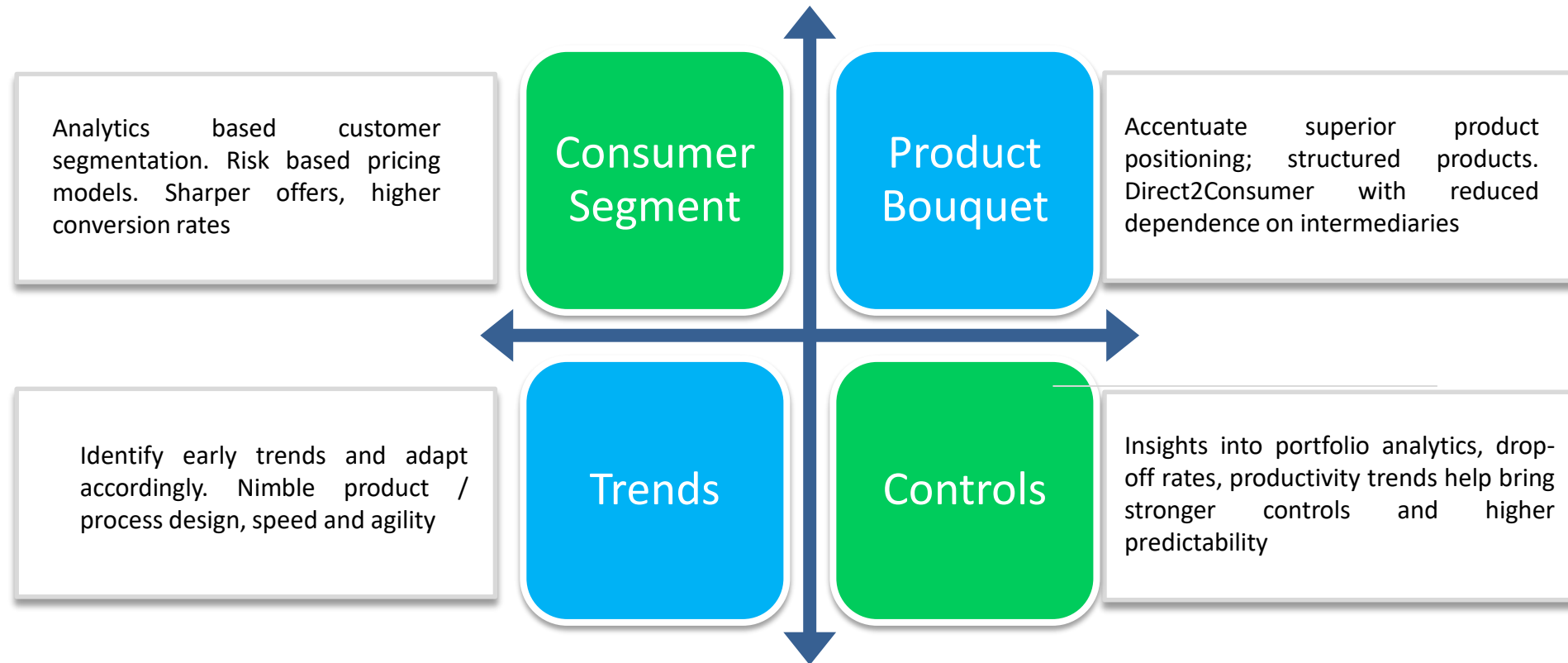


Book Value Per Share (Rs.)



Digital Platforms @ Shriram City

Transition to Digital platforms to enhance reach and leverage analytic capability



Leverage on consumer insights of large no of customers served till date

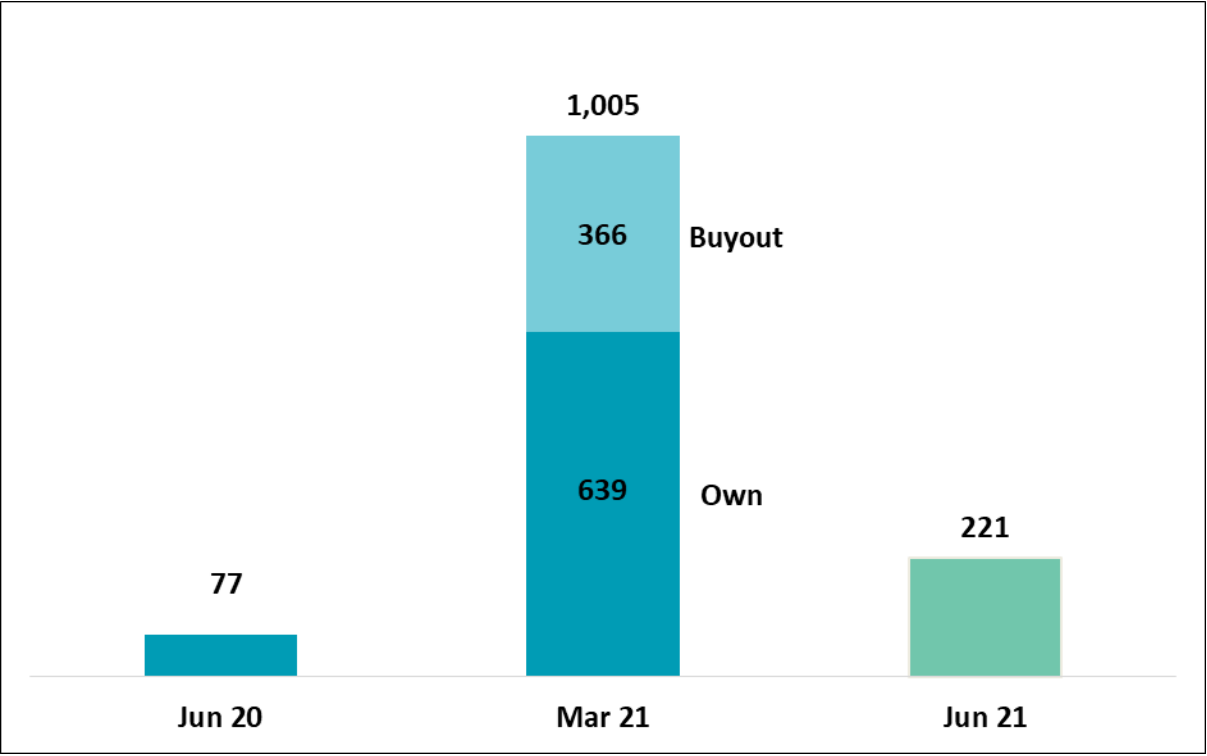


Standalone Numbers

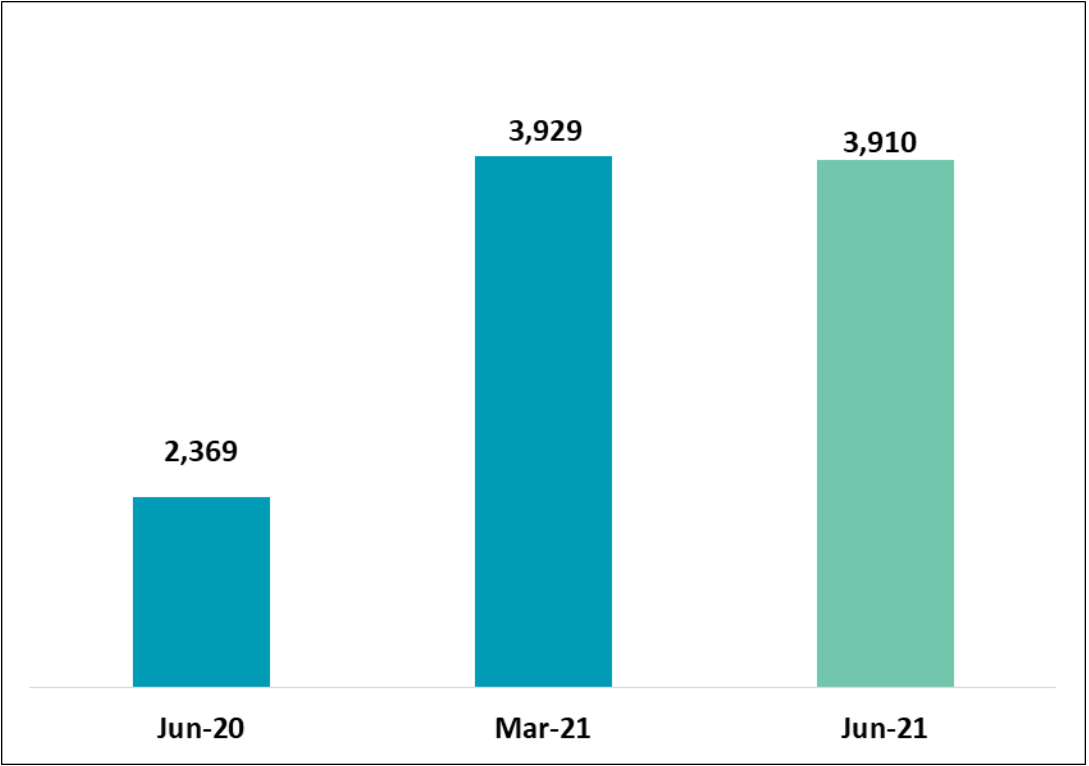
Executive Summary

- Disbursements of Rs. 221 Cr in Q1 FY22 as compared to Rs. 77 Cr in Q1 FY21 and Rs. 639 Cr of own disbursement in Q4 FY21.
- Assets Under Management as on 30th Jun 2021 - Rs. 3910 Cr as compared to Rs. 3929 Cr as on 31st Mar 2021 and Rs. 2369 Cr as on 30th Jun 2020.
- Advances of Rs.72 Cr have been restructured during Q1 FY22, [Rs. 58 Cr (FY21)]; under RBI COVID-19 Resolution Framework.
- Liquidity back up in form of free cash & bank balances and undrawn sanction lines were at Rs. 954 Cr.
- Comfortable ALM position with nil negative mismatch on cumulative basis.
- Yield on assets at over 13.7% as at Jun 21
- Cost of Borrowings at 8.59% in Q1 FY 22
- GNPA as at Jun 21 was at 2.3% as compared to 1.9% in previous quarter and 2.3% in Jun 20

Quarterly Disbursement Trend

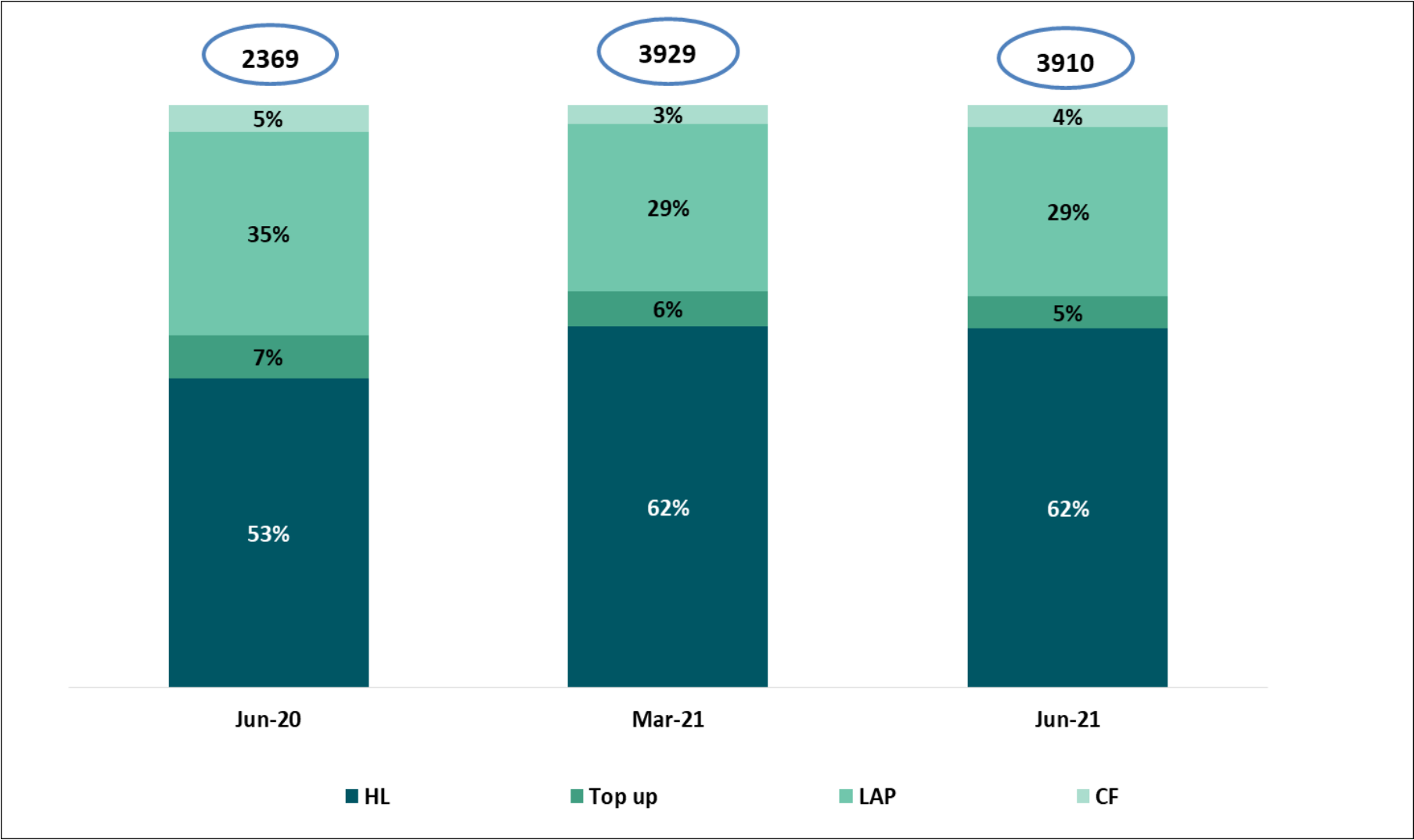


AUM Trend

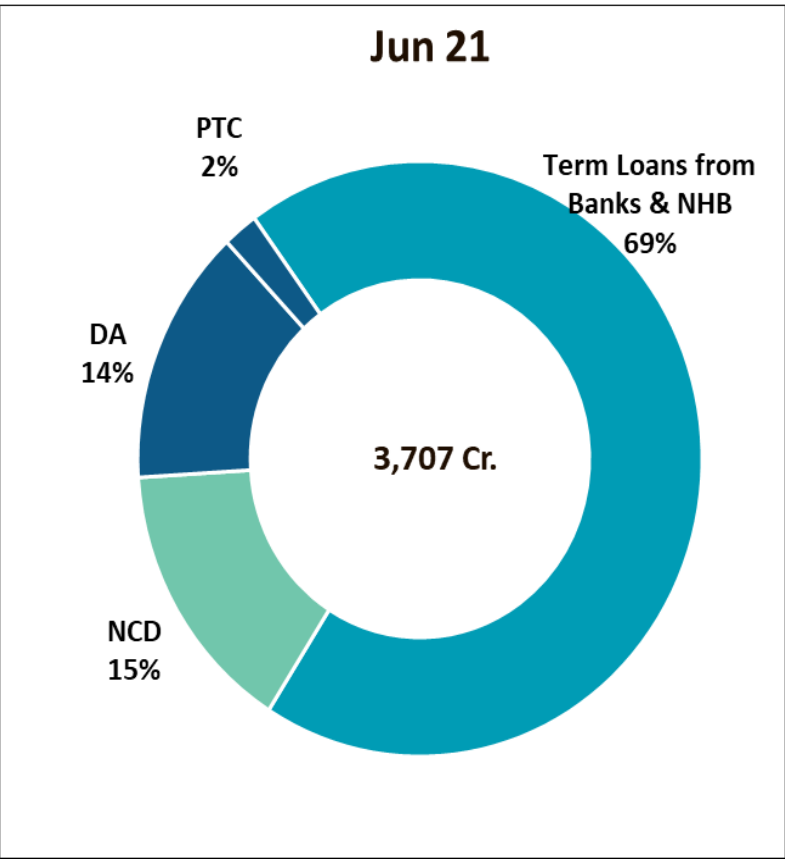
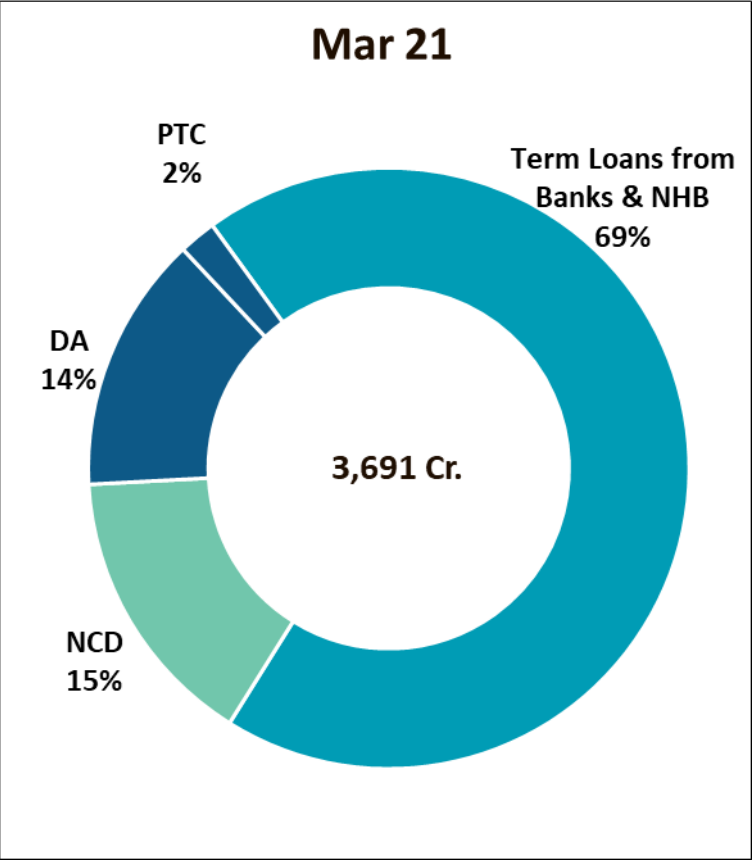
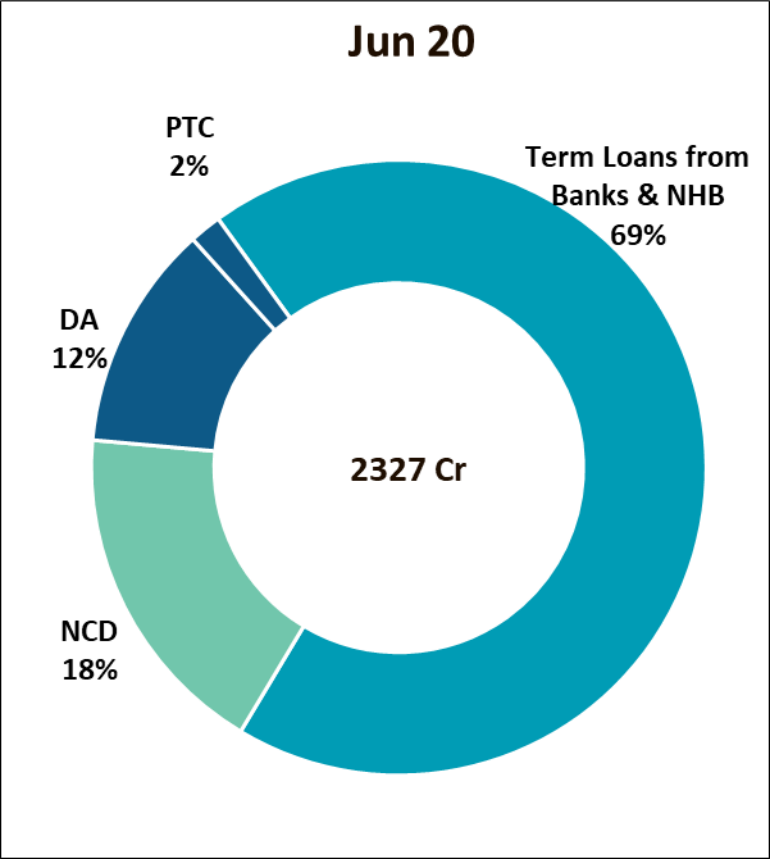


Assets Under Management

Rs. Crores



Borrowings Profile



Borrowings Profile

CRISIL
An S&P Global Company



AA (Stable)

India Ratings & Research
A Fitch Group Company

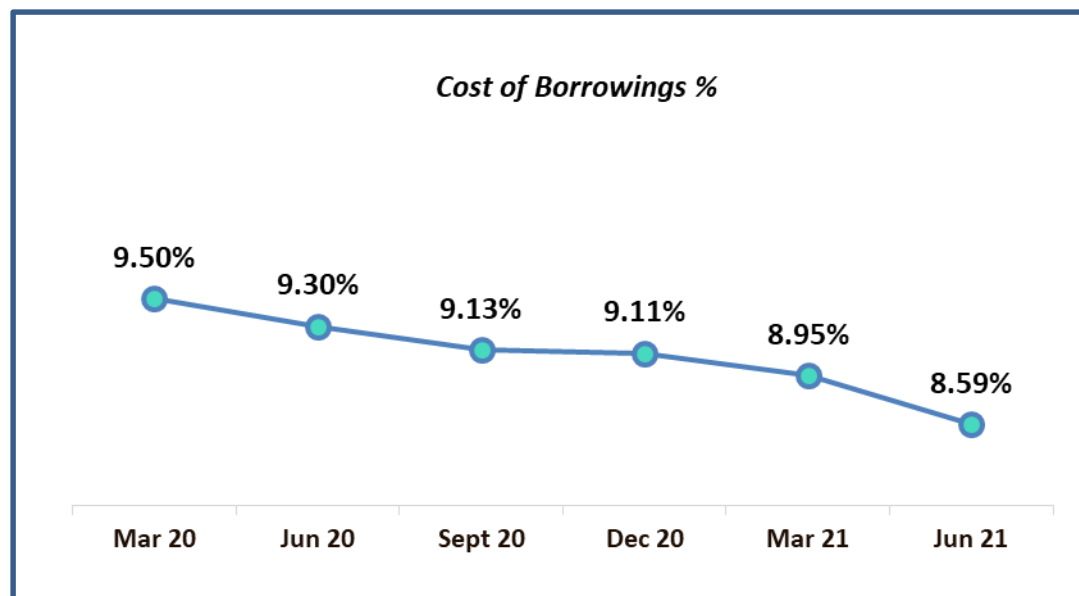


AA (Stable)

CARE Ratings
Professional Risk Opinion



AA (Stable)



Rs. Crores

ALM Profile				
Particulars	Total Inflows	Total Outflows	Mismatch	Cumulative Mismatch
1 - 30 days	196	145	51	51
1 - 3 months	247	221	26	77
3 - 6 months	248	232	16	93
6 - 12 months	659	647	12	105
1 - 3 yrs	1,278	1,262	16	121
3 - 5 yrs	687	674	13	134
> 5 yrs	734	868	-134	0
Total	4,048	4,048	0	

- Company follows Behavioral maturity pattern for preparation of ALM
- Company is comfortably placed and gaps/mismatch are within Board approved ALM policy as per the above time buckets
- Mismatch in >5 years bucket is well within the approved limits
- There is no Cumulative Mismatch in any of the buckets

Rs. Crores

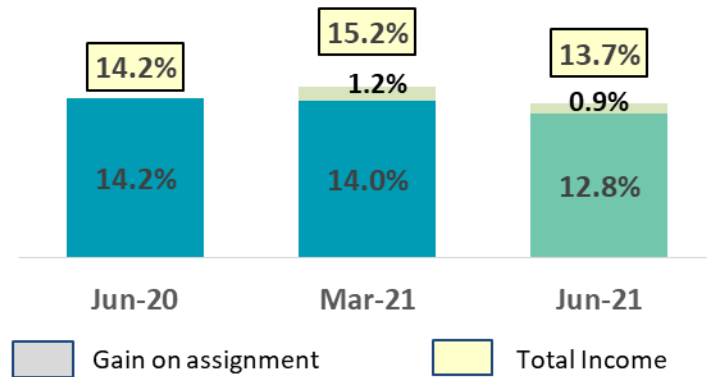
Provisions Analysis	As at		
	Jun-20	Mar-21	Jun-21
Stage 3 - Gross	48.9	64.2	78.8
Stage 3 - ECL Provisions	10.3	14.1	17.5
Stage 3 - Net	38.5	50.2	61.3
Stage 3 - Coverage Ratio (%)	21.2%	21.9%	22.2%
Stage 1 & 2 - Gross	2,038.7	3,361.9	3,318.2
Stage 1 & 2 - ECL Provisions	15.4	24.3	24.8
Stage 1 & 2 - Net	2,023.2	3,337.5	3,293.4
Stage 1 & 2 - ECL Provisions %	0.8%	0.7%	0.7%
Stage 3 % - Gross	2.3%	1.9%	2.3%
Stage 3 % - Net	1.8%	1.5%	1.8%

Rs. Crores

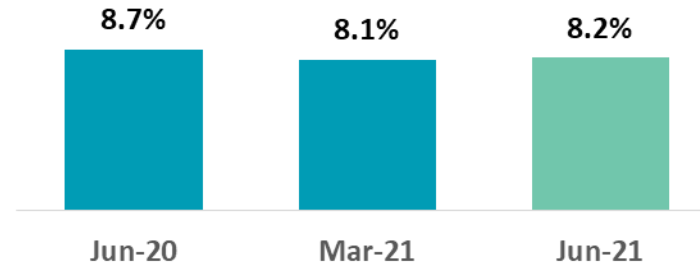
Particulars	Quarter ended				Growth	
	Jun 20	Mar 21	Jun 21		YOY	QOQ
Assets Under Mangement	2369	3929	3910		65.0%	-0.5%
Income from Operations	71	111	115		62.4%	4.2%
Other Income	1	3	1		62.5%	-50.0%
Total Income	72	113	117		62.4%	2.9%
Finance Cost	44	61	70		58.5%	14.9%
Net Interest Income	28	53	47		67.9%	-10.8%
Operating Cost	20	36	31		50.5%	-15.0%
- Personnel expenses	14	20	19		36.4%	-3.0%
- Other Costs	6	16	12		81.3%	-29.3%
Pre Provision Profits	8	17	16		114.5%	-1.8%
Provisions & Write offs	-1	2	1		-316.7%	-45.8%
Profit Before Tax	8	14	15		82.9%	5.6%
Taxes	2	0	4		86.4%	
Profit After Tax	6	14	11		81.7%	-23.2%

Key Financial Metrics & Ratios

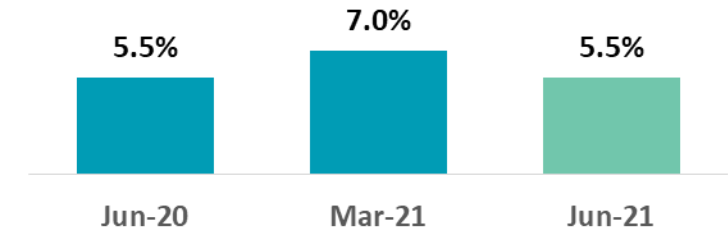
Yield on Assets



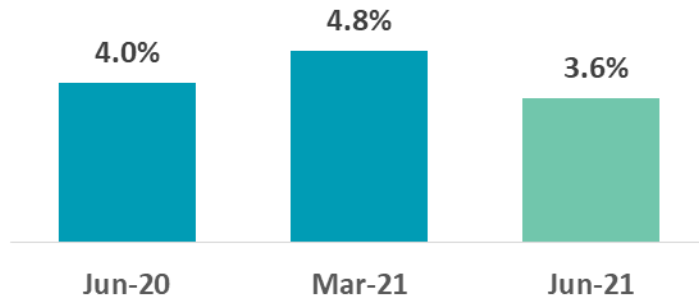
Interest Expenses



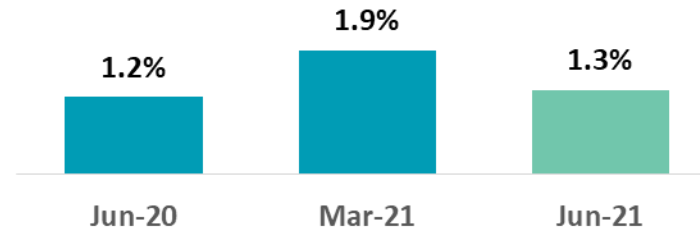
NIM



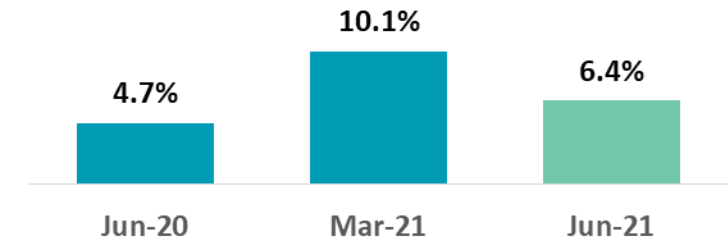
Operating Expenses



ROA



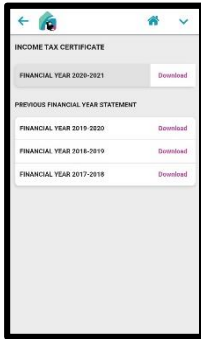
ROE



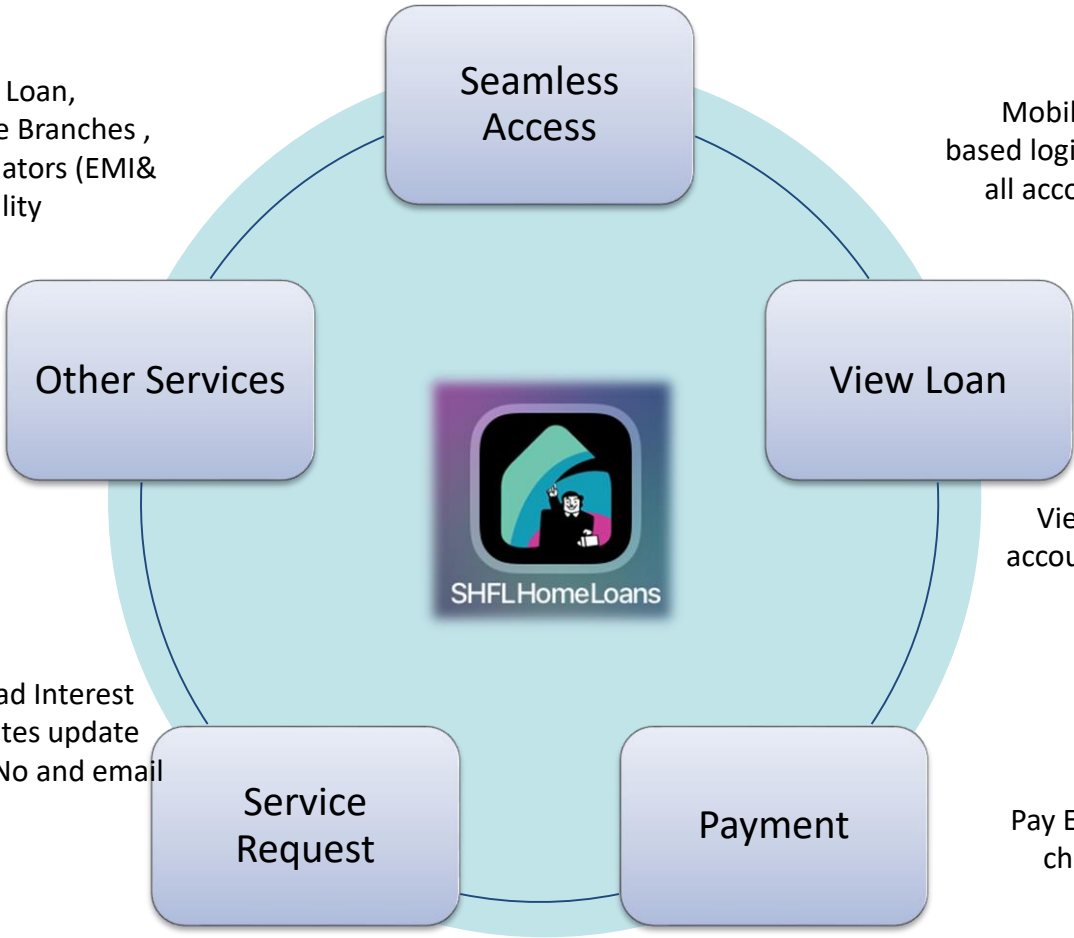
Digitized Customer interface



Apply Loan,
Locate Branches ,
Calculators (EMI&
eligibility

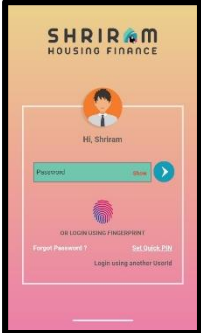


Download Interest
Certificates update
mobile No and email
address



As a way forward in Digital business, Mobile App will be an integral part of our strategy

Mobile No
based login for
all accounts

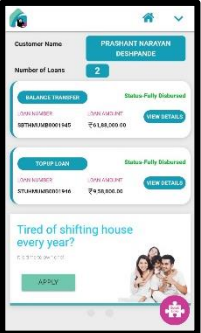


10,000+ Download

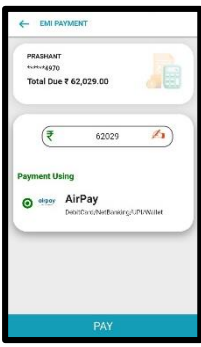


3.5 Rating

3,300+
Active Users
(90 days)



View all loan
account details



Pay EMI &
charges



IOS & Android

Thank You

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