

Volume 7

#### From Chairman's Desk



Mr. S. Lakshminaravanan Chairman, SAMIL

It gives me utmost privilege to see Shriram Group standing at the pinnacle of success after a persistent ride of 2014. I take great pride in dedicating our accomplishments to the sheer conviction and hard work of you all. An incredible team work at your end, following the 'Shriram Way', has inclined us on to the most cherishing paths of our journey. Yes, we all are heading in the right direction and that's the way we have to take this journey ahead. The way we explored different business avenues in 2014; it's time to take them on to great heights and keep the hunt on.

Our accomplishments of 2014 have upgraded the benchmark for 2015. We are all set to define a great year and it appears a highly promising voyage ahead. The pre-owned vehicles and equipment industry showcases a huge potential for growth and development due to a transformation in the preferences of first-time buyers. Our motto is to go beyond our own success and cover new milestones in 2015.

Wish you all a very Happy & Prosperous New Year. Best of Luck!!!

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#### From MD's Desk



Mr. Umesh Revankar Managing Director, STFC

With the onset of 2015, it gives me immense pleasure to recall the Shriram Way, which enshrines the values and philosophy that drive our organisation. It is important for us to internalise them and ensure that all our actions are guided by them. Our organisation is not just an NBFC, but an SBFC (Small Business Finance Company). All of you who interact with our customers on a daily basis are aware of how hard they have to work to realise their dreams and aspirations. And, the difficulties they have faced to raise credit to start and go about their businesses.

We are proud that as India's pioneering Small Business Finance Company, Shriram plays a vital role in helping Small Businesses to get the credit they need. Over the last thirty five years, we have brought down the interest rates to make borrowing more affordable for them. It is good time for us to focus on increasing our productivity by building efficient process, embracing technology and through honest and transparent dealing with customer.

Its 2015 and we have a great opportunity to define another glorified year for Shriram Group with complete hard work and dedication. Wish you all a Happy New Year.

# **About SAMIL**



Shriram Automall India Limited (SAMIL), an ISO 9001:2008 certified company with AA rating from CRISIL, is India's first-ever service provider to follow a well-organized & transparent approach towards the acquisition and disposal of pre-owned vehicles & equipment.

It emerges as a 100% subsidiary of Shriram Transport Finance Company (STFC), which is India's largest Small Business Finance Company (SBFC). Every month, SAMIL conducts more than 600 bidding events through its well-structured physical and online bidding platforms.

### From CEO's Desk



Mr. Sameer Malhotra CEO, SAMIL

Today, we are standing at the beginning of 2015 with a single aim to make a mark in the year ahead. But before we start with this incredible voyage, I would like to share a few words on our successful journey in 2014.

A year filled with various accomplishments would have never been possible without your hard work and determination. It's with your sheer perseverance that Shriram Automall has evolved as a Leading Service Provider for Pre-Owned Vehicles & Equipment in India. At SAMIL, we take utmost pride in our unique value propositions, created for the pre-owned segment of Indian Automobile Industry. Our unmatched bidding platforms, including Physical Bidding, Online Bidding, One Stop Classified Kiosk and Private Treaty, give us a superior edge over other players in the industry. Our most crucial initiatives of Driving Your Trust, Participation in Auto Expo, Anniversary Special Bidding Events and Corporate Client Meets, have contributed immensely in building a strong connect with our esteemed customers.

Our team has demonstrated its true entrepreneurial skills and added several segments under SAMIL's business operations. Their unbeatable efforts have created more business avenues for SAMIL to grow in future. It's time for us to get ready for the new opportunities that are awaiting us in 2015. We all are on the right path of growth and the current moment only demands a diligent walk in the same direction.

Wish you all the Good Luck for a Happy New Year. Let's take SAMIL to the next level!



THE POWER OF CHOICE

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#### SAMIL Ties Up With Honda Motorcycle & Scooter India









Honda Motorcycle & Scooter India & SAMIL Tie-Up - 21st January 2015

SAMIL gave a strong kick to its pre-owned two-wheeler segment by joining hands with Honda Motorcycle and Scooter India Pvt. Ltd. (HMSI). Being the most talked-about alliance of Delhi, the event gained maximum public attention. As per the MOU signed between both the companies, SAMIL is managing the disposal of non-Honda two-wheelers at its Best Deal outlets, which are the certified pre-owned vehicle outlets of Honda, spread across 60 locations in 11 different states of India. This is for the first time; SAMIL has entered in a strategic alliance with one of the major players in India under its two-wheeler segment.

The current study of pre-owned two-wheeler industry shows that the industry is extremely unorganized and runs on unfair trading practices. At the onset of this alliance, Shriram Automall assures of an organised and transparent mechanism in facilitating disposal activities.

Sharing views on the tie-up, Mr. Sameer Malhotra, CEO of SAMIL, stated, "The Company eyes at becoming the largest organised player in the pre-owned two-wheeler segment. To begin with, we are going to provide our holistic solutions for non-Honda two-wheelers but in case of requirement we may also extend our services for Honda's bikes and scooters". Currently, SAMIL targets 40 major locations, but in future, the Company aims at expanding its services to reach its entire 800 dealerships and dispose 3.5 lakh units by 2018.

"The current two-wheeler market scenario showcases an unorganized and non-reliable structure. With this alliance, we aim at formulating holistic solutions to bridge the gap", quoted HMSI Vice-President, Sales and Marketing Mr. Y. S. Guleria. At present, pre-owned two-wheeler segment contributes around 15% in the overall sales, but the potential is immense, he added.

After the successful execution of pilot bidding event at 4-5 select locations in India, SAMIL is keen to offer its quick and efficient liquidation services to Honda on a national scale. Regular bidding events will be conducted across its physical and online bidding platforms with major emphasis on physical bidding.

#### SAMIL Ties Up With State Bank Of Patiala & CLAAS Agricultural Machinery





State Bank Of Patiala & SAMIL Tie-Up - 5th January 2015

CLAAS Agricultural Machinery & SAMIL Tie-Up - 15th January 2015

SAMIL also signed agreements with State Bank of Patiala (SBP) and CLAAS Agricultural Machinery Private Limited (CAMPL). Under the tie-up with SBP, the MOU has been signed for their pre-owned cars and tractors. And with CLAAS, the Company is concentrating on effective bidding strategies for the disposal of their pre-owned harvesters. Right from Physical Bidding to Online Bidding, Private Treaty and One Stop Classified Kiosk, SAMIL will aptly dedicate all its bidding platforms to generate maximum profit in the disposal process.

#### SAMIL Holds Corporate Client Meets In Hyderabad And Kolkata





Hyderabad Client Meet - 19th November 2014

Kolkata Client Meet - 4th December 2014

SAMIL conducted two Corporate Client Meets in Hyderabad and Kolkata while creating a single platform to hold a crucial discussion on the demand and expectation of its clients. Giving unique solutions for every need, the Company addressed the participants with major updates in its offerings and services.

Held in November 2014, the Hyderabad Meet marked the presence of top officials from SBI, L&T Finance, Kotak, Mahindra Prime, Shriram City Union Finance, TATA Motors, Orix Auto Infra Services, Hinduja Leyland Finance, ALD Automotive, ICICI, Hyundai, Maruti Suzuki and Maruti True Value. On the other hand, the Kolkata Meet took place in December 2014 with clients, including State Bank of India, ICICI Bank, Bank of India and TATA Motors Finance Limited.

#### SAMIL Launches Four Automalls In South, North & West India







Automall Hisar - 7th November, 2014

Automall Warangal - 18th November, 2014

Automall Ahmedabad - 23<sup>rd</sup> December, 2014

Automall Kurnool - 31" January, 2015

SAMIL had concentrated majorly on the South, North and West regions in its expansion plan for November 2014, December 2014 and January 2015. Overall, the Company inaugurated four well-structured Automalls. In South India, it expanded its presence to reach up to 17 Automalls after opening a new facility in Kurnool, Andhra Pradesh, which is spread across nearly 10 acres of land. It has been strategically located near a railway godown and Dual-Tyre HGVs Association, an area which observes heavy demand for light commercial vehicles (LCVs) and heavy goods vehicles (HGVs).

Another Automall launched in South India, Shriram Automall Warangal is located near Road Transportation Authority, Deputy Transport Commissioner's office, State Highway 242 and Lorry Association. The area witnesses a huge demand for the pre-owned heavy goods vehicle (HGV), small goods vehicles (SGV), light goods vehicles (LGV) and tractors. In North, SAMIL reached up to 18 Automalls after the Automall Hisar launch. Located on NH8, it spans across 4 acres of land and caters to the preowned vehicles' need of Haryana and Punjab region.

In West India, SAMIL now accounts for five well-structured Automalls after a humble introduction of Shriram Automall Ahmedabad. While accounting for 3.75 acres of land, the Automall has been strategically located to cater to the pre-owned vehicles and equipment market.

#### SAMIL Receives CRISIL's AA Rating (High Safety)

Shriram Automall India Limited (SAMIL) has been accorded with an AA rating from CRISIL – a global analytical company, which provides services related to research, ratings and risk & policy advisory. This rating from CRISIL justifies high degree of safety in a timely servicing of financial obligations at SAMIL.

The Company already holds ISO 9001:2008 Certification and an addition of this Most of the prime customers were felicitated with gifts. Free health check-ups and rating will act as an important tool to enhance the customers' confidence on SAMIL and its offerings.

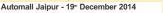
#### **SAMIL Anniversary Special Bidding Events**











Automall Hubli - 21" January 2015

In Anniversary Special Bidding Events, SAMIL goes beyond the conventional offerings and serves something extra to acknowledge the long-term association of its customers. After the two grand anniversaries of Shriram Automall Hyderabad and Jammu in November, the month of December 2014 witnessed two anniversary special bidding events at Shriram Automall Tirunelveli and Jaipur. Later in January 2015, Shriram Automall Hubli also celebrated its first anniversary.

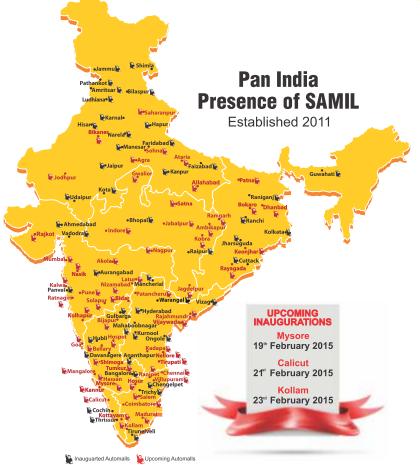
consultation was given to all the bidders and numerous Privileged Bidder Cards and Education Scholarship cheques were also distributed.

#### SAMIL Takes Gold On To The Online Bidding Platform - GOLD.SAMIL.IN

SAMIL has gone online for the gold segment after successfully conducting various physical bidding events. In order to enhance the reach of gold and offer comfort, the Company has launched a web portal — gold.samil.in, exclusively for the segment. It has also conducted more than 100 gold bidding events in different locations of Andhra Pradesh, Karnataka, Kerala, Pondicherry, Telangana and Tamil Nadu, which have been extremely successful after a maximum disposal of the gold.

SAMIL concentrated on its existing online customers for these events, who in-turn made an impeccable contribution to the success. Proper training was given to the team for a well-organised and transparent disposal of the gold. Being a highly innovative platform, online bidding posses a huge potential to take this segment on to great heights.





#### Swachh Bharat Abhiyan With SAMIL



A cleanliness session, dedicated to the Swachh Bharat Abhiyan of India, was conducted at Shriram Automall Hyderabad in November 2014. Initiated by Mr. Gidda Srinivas (National Head-Auction Operation), the session concentrated on cleaning the Automall.

Another cleanliness session was conducted at Automall Ahmedabad in December 2014. With an aim to serve a Clean India to ride on, SAMIL has plans to conduct more of such sessions at its every location in the country.

#### **SAMIL Introduces Card Swipe Machines**



SAMIL has begun the usage of Card Swipe Machines in its five Automalls, namely Shriram Automall Delhi, Panvel, Chennai, Bangalore and Hyderabad.

Now, the bidders need not to carry heavy amount of money for registration or for making payment at these Automalls. Their Debit or Credit cards will serve the purpose. In order to offer hassle-free transactions & making the participation process in its bidding events easier, SAMIL has taken this step towards serving its customers in a better manner.

#### **SAMIL Launches Diary & Calendar 2015**



After an incredible journey of 2014, SAMIL gives a grand kick-start to the New Year and launches its new Diary & Calendar – 2015. Based on the customers and their experience with the Company's bidding platforms and services, both Diary and Calendar are dedicated to the celebration of a strong customer relation.

They were unveiled by Mr. Sameer Malhotra (CEO of SAMIL), along with Mr. Kalyan K Malla (National Head-Accounts of SAMIL), Mr. Bhaskar Ghosh (Zonal Head-North of SAMIL), and Ms. Jyoti Jain (National Head-Marketing of SAMIL) at SAMIL's Head Office in Delhi. Mr. Sameer Malhotra quoted, "In 2015, we aim at making SAMIL family bigger by adding more and more people within the system".

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# Quiz Time 1. Name the first Automall of SAMIL? a. Shriram Automall Hyderabad b. Shriram Automall Chennai c. Shriram Automall Panvel 2. How many Automalls has SAMIL launched in 2014? a. 15 b. 20 c. 10 3. SAMIL has begun its Swachh Bharat Abhiyan from which Automall? a. Shriram Automall Delhi b. Shriram Automall Delhi b. Shriram Automall Raniganj



Only @ SAMIL



urswers: SAMIL's Wewly Launched Segments in 2014 - Two-Wheeler, Bus, Gold, Housing Quitz Time - 1, b.) Shriram Automali Chennai 2, d.) 17 3, b.) Shriram Automali Hyderaba