

SEC/FILING/BSE-NSE/22-23/68A-B

April 28, 2022

BSE Limited
P. J. Towers,
Dalal Street, Fort,
Mumbai – 400 001.
Scrip Code: 511218

National Stock Exchange of India Limited
Listing Department
Exchange Plaza, 5th Floor,
Plot no. C/1, G- Block,
Bandra-Kurla Complex,
Mumbai – 400 051.
NSE Symbol: SRTRANSFIN

Dear Sirs,

Sub.: Investor Update / Presentation

Further to our letter dated 25th April 2022, and pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations And Disclosure Requirements) Regulations, 2015, we enclose herewith our Investor Update / Presentation.

Thanking you,

Yours faithfully,

For SHRIRAM TRANSPORT FINANCE COMPANY LIMITED



VIVEK ACHWAL

COMPANY SECRETARY

Encl.:a/a.



Shriram Transport Finance Company Ltd

Q4 & FY22 Investor Update

April 28, 2022

BUSINESS UPDATE

- * The collections for Q1 FY22, Q2 FY22, Q3 FY22 and Q4 FY22 were 91.04%, 99.03%, 101.17% and 104.28% of the demand respectively.
- * The Company had implemented resolution plans (Resolution 1.0 and Resolution 2.0) to relieve COVID 19 pandemic related stress to 39,410 borrower accounts amounting to Rs. 11,528.20 mn. Out of the above, 6,440 borrower accounts with advance amount of Rs. 1,306.99 mn have been settled and the balance outstanding as on March 31, 2022 of 32,970 borrower accounts was Rs. 8,519.19 mn out of which 1.67 % was in > 90 days dpd bucket .
- * Liquidity Coverage Ratio was 148.70 % as on March 31, 2022.
- * The liquidity buffer and SLR investments was Rs. 177.09 bn and Rs. 31.54 bn respectively.
- * Pursuant to RBI circular RBI/2021-22/125 DOR/STR/REC.68/21.04.048/2021-22 dated November 12, 2021 and the subsequent circular RBI/2021-2022/158 DOR.STR.REC.85/21.04.048/2021-22 dated February 15, 2022, on Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances – Clarifications, the Company has revised its process of NPA classification. Had the Company followed the earlier method, the profit before tax for the quarter and year ended March 31, 2022 would have been higher by Rs. 4.08 bn.

Additional Expected Credit Loss (ECL) provision on Loans on account of COVID – 19

Particulars	Amt (Rs. mn)
Covid -19 Provision held on January 01, 2022	28,525.00
Less:- Amount utilised from ECL provision created as management overlay on account of COVID -19 for writeoff#	7,999.20
Covid -19 Provision held on March 31, 2022	20,525.80

#Rs. 7,999.2 mn utilised from ECL provision created as management overlay on account of COVID -19.

• The significant increase in economic activities post easing of lockdown by the state governments due to Covid 19 had resulted in improvement in business operations of the Company. As a matter of prudence, during the quarter, the Company has written off Rs. 7,999.2 mn by utilising the ECL provision created as management overlay on account of COVID -19. The ECL provision of Rs. 20,525.8 mn crore is retained by the company as at March 31, 2022 towards management overlay on account of COVID-19.

• The additional ECL provision retained on account of COVID – 19 is based on the Company's historical experience, collection efficiencies post lockdown, internal assessment and other emerging forward looking factors on account of the pandemic. However, the actual impact may vary due to prevailing uncertainty caused by the pandemic. The Company's management is continuously monitoring the situation and the economic factors affecting the operations of the Company.

- * The Board of Directors of the Company in its meeting held on 13th December, 2021 had approved a Composite Scheme of Arrangement and Amalgamation (“Scheme”) involving amalgamation of Shriram Capital Limited (after de-merger of a few undertakings from the said Shriram Capital Limited) and Shriram City Union Finance Limited with the Company.
- * The Company has received approval from BSE Limited (Designated Stock exchange) and National Stock Exchange of India Limited (NSE) under regulation 37 of SEBI LODR conveying their in-principal approval to the Scheme.
- * As per the directions of stock exchanges, the Company has posted all necessary documents and information pertaining to the Scheme on website of the Company.
- * The Company has filed the Company application seeking directions from National Company Law Tribunal, Chennai (NCLT) for convening meeting of shareholders, secured creditors and unsecured creditors. We are awaiting for listing of our Application for hearing by NCLT. Necessary Company Petition will be filed with NCLT after the resolutions are passed in shareholders and creditors meetings for approval of the Scheme.
- * The process of getting necessary regulatory approvals are underway. All matters/activities in connection with regulatory approvals are progressing as per schedule.
- * The Scheme is effective upon approval of the Hon'ble National Company Law Tribunal, Chennai after the obtaining necessary regulatory and statutory approvals, as applicable.

Performance Highlights – Q4 FY22 vs Q4 FY21

Total Income	13.11 % ↑	Q4 FY22	Rs 50,875.9 mn
		Q4 FY21	Rs 44,978.7 mn
Net Interest Income*	22.16 % ↑	Q4 FY22	Rs 26,278.2 mn
		Q4 FY21	Rs 21,511.2 mn
PAT	43.87 % ↑	Q4 FY22	Rs 10,861.3 mn
		Q4 FY21	Rs 7,549.3 mn
EPS	31.00 % ↑	Q4 FY22	Rs 40.15
		Q4 FY21	Rs 30.65

* including Direct assignment Income
Rs. 492.0 Mn (Q4 FY21 Rs. 71.1 Mn)

* Cost to income ratio at 20.00 % in Q4 FY22 as compared to 21.96% in Q4 FY21

Performance Highlights – FY22 vs FY21

Total Income	10.54 % ↑	FY22	Rs 192,742.3 mn
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FY21	Rs 174,364.0 mn
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Net Interest Income*	14.07 % ↑	FY22	Rs 93,160.6 mn
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* including Direct assignment Income
Rs. 2,291.5 Mn (FY21 Rs. 860.1 Mn)

FY21	Rs 81,671.0 mn
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PAT	8.87 % ↑	FY22	Rs 27,079.3 mn
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FY21	Rs 24,872.6 mn
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EPS	0.76 % ↑	FY22	Rs 101.74
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FY21	Rs 100.97
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* Cost to income ratio at 19.89 % in FY22 as compared to 21.20% in FY21

Performance Highlights – Q4 FY22 vs Q4 FY21

AUM	8.36 % ↑	Q4 FY22	Rs 1,270,408.6 mn
		Q4 FY21	Rs 1,172,428.3 mn
Gross Stage 3 assets	7.14 % ↑	Q4 FY22	Rs 88,875.5 mn
		Q4 FY21	Rs 82,952.1 mn
Net Stage 3 assets	7.50 % ↓	Q4 FY22	Rs 44,460.5 mn
		Q4 FY21	Rs 48,066.8 mn
Book Value	12.47 % ↑	Q4 FY22	Rs 958.61
		Q4 FY21	Rs 852.30

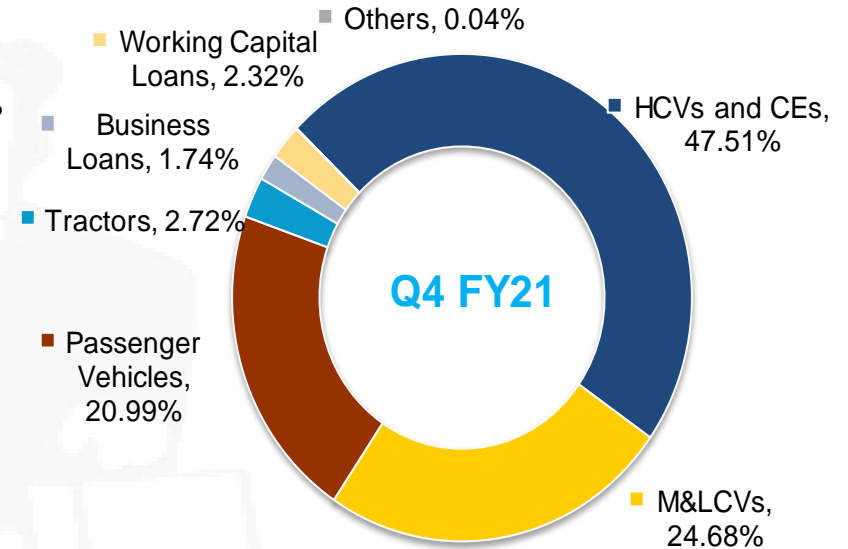
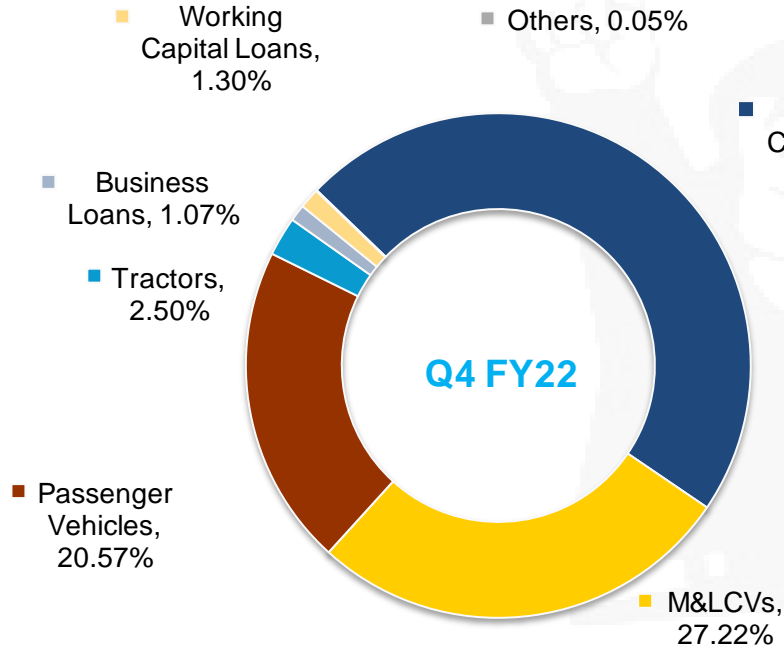
➤ CRAR at 22.97 % as of Q4 FY22 compared to 22.50% as of Q4 FY21.

AUM Break-up

Particulars (Rs. mn)	Q4 FY22	Q3 FY22	Q2 FY22	Q1 FY22	Q4 FY21	YoY (%)	QoQ (%)	FY22	FY21	YoY (%)
Loan Portfolio										
- On Books										
Balance sheet assets	1,065,121.3	1,025,031.0	997,366.3	969,732.9	927,102.1	14.89%	3.91%	1,065,121.3	927,102.1	14.89%
Securitised assets	191,869.0	208,224.7	209,421.3	211,274.1	234,813.9	-18.29%	-7.85%	191,869.0	234,813.9	-18.29%
Total On books	1,256,990.3	1,233,255.7	1,206,787.6	1,181,007.0	1,161,916.0	8.18%	1.92%	1,256,990.3	1,161,916.0	8.18%
- Off Books*	13,418.3	12,762.0	9,680.1	12,006.7	10,512.3	27.64%	5.14%	13,418.3	10,512.3	27.64%
Total AUM	1,270,408.6	1,246,017.7	1,216,467.7	1,193,013.7	1,172,428.3	8.36%	1.96%	1,270,408.6	1,172,428.3	8.36%
- New	57,960.2	61,315.8	65,799.1	71,444.1	78,553.4	-26.22%	-5.47%	57,960.2	78,553.4	-26.22%
- Used	1,181,714.8	1,150,036.8	1,112,617.4	1,079,123.2	1,045,733.3	13.00%	2.75%	1,181,714.8	1,045,733.3	13.00%
- Business Loans	13,561.9	16,064.3	17,256.3	18,844.4	20,381.6	-33.46%	-15.58%	13,561.9	20,381.6	-33.46%
- Working capital loans	16,558.9	17,985.7	20,237.1	23,102.0	27,254.5	-39.24%	-7.93%	16,558.9	27,254.5	-39.24%
- Others	612.8	615.1	557.8	500.0	505.5	21.23%	-0.37%	612.8	505.5	21.23%
Total AUM	1,270,408.6	1,246,017.7	1,216,467.7	1,193,013.7	1,172,428.3	8.36%	1.96%	1,270,408.6	1,172,428.3	8.36%

*Off Books pertains to Direct assignment portfolio

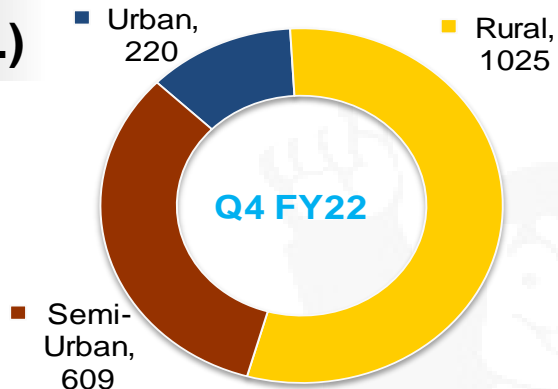
Segment-wise AUM Break up



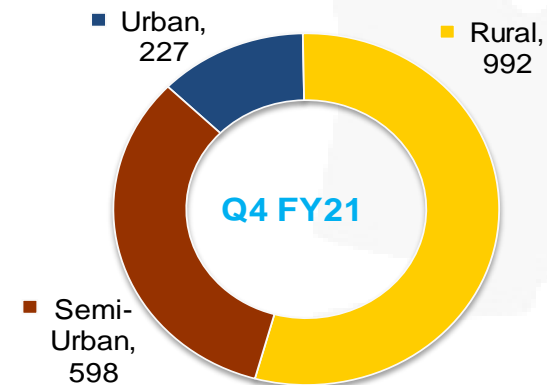
Branch & AUM distribution – Q4 FY22 vs Q4 FY21

Branch (Nos.)

Total Branch 1,854



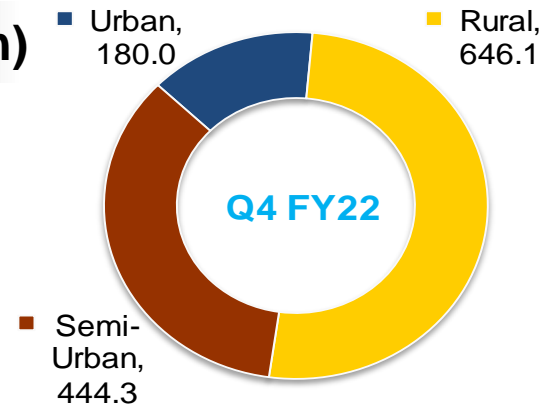
Total Branch 1,817



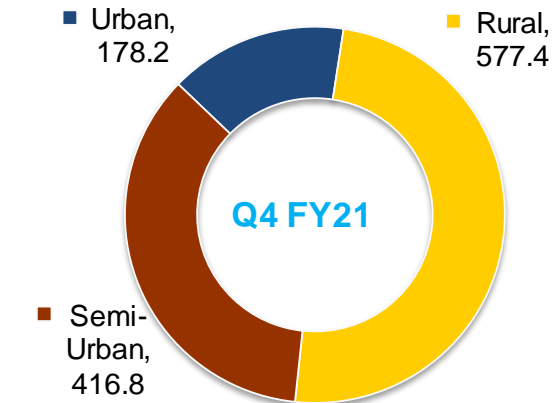
Urban branches represents places where population in more than 10 Lakh
 Semi-urban branches represents places where population in between 1 Lakh to 10 Lakh
 Rural branches represents places where population in less than 1 Lakh

AUM (Rs in bn)

Total AUM Rs 1,270.4 bn



Total AUM Rs 1,172.4 bn



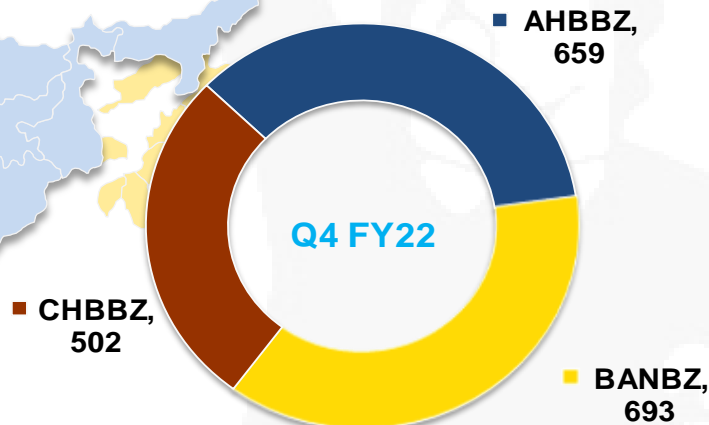
Provision Analysis

Particulars (Rs. in mn)	Q4 FY22 (day wise)*	Q3 FY22 (day wise)*	Q2 FY22	Q1 FY22	Q4 FY21	QoQ (%)	FY22	FY21	YoY (%)
Gross Stage 3	88,875.5	103,581.1	94,367.1	96,584.2	82,952.1	-14.20%	88,875.5	82,952.1	7.14%
ECL provision-Stage 3	44,415.0	52,054.2	45,831.8	42,648.8	34,885.3	-14.68%	44,415.0	34,885.3	27.32%
Net Stage 3	44,460.5	51,526.9	48,535.3	53,935.4	48,066.8	-13.71%	44,460.5	48,066.8	-7.50%
Gross Stage 3 (%)	7.07%	8.40%	7.82%	8.18%	7.06%	-15.82%	7.07%	7.06%	0.15%
Net Stage 3 (%)	3.67%	4.36%	4.18%	4.74%	4.22%	-15.95%	3.67%	4.22%	-13.03%
Coverage Ratio (%) Stage 3	49.97%	50.25%	48.57%	44.16%	42.05%	-0.56%	49.97%	42.05%	18.83%
Gross Stage 1	1,034,929.8	986,527.5	958,064.6	912,793.9	952,169.3	4.91%	1,034,929.8	952,169.3	8.69%
ECL provision-Stage 1	33,813.4	32,251.0	31,416.4	30,021.5	30,950.5	4.84%	33,813.4	30,950.5	9.25%
Net Stage 1	1,001,116.4	954,276.5	926,648.2	882,772.4	921,218.8	4.91%	1,001,116.4	921,218.8	8.67%
Gross Stage 1 (%)	82.33%	79.99%	79.39%	77.29%	81.04%	2.93%	82.33%	81.04%	1.60%
ECL provision (%) Stage 1	3.27%	3.27%	3.28%	3.29%	3.25%	-0.06%	3.27%	3.25%	0.51%
Gross Stage 2	133,185.0	143,147.1	154,355.9	171,628.9	139,831.2	-6.96%	133,185.0	139,831.2	-4.75%
ECL provision-Stage 2	12,110.4	13,149.5	14,918.0	17,107.5	13,560.8	-7.90%	12,110.4	13,560.8	-10.70%
Net Stage 2	121,074.6	129,997.6	139,437.9	154,521.4	126,270.4	-6.86%	121,074.6	126,270.4	-4.11%
Gross Stage 2 (%)	10.60%	11.61%	12.79%	14.53%	11.90%	-8.72%	10.60%	11.90%	-10.97%
ECL provision (%) Stage 2	9.09%	9.19%	9.66%	9.97%	9.70%	-1.01%	9.09%	9.70%	-6.24%

* As per RBI Circular dated Nov 12, 2021

Well-entrenched Pan India Network

Zonal Split of Branches



Abbreviations

Zone	Zone Name	Branches
AHBBZ	Ahmedabad Business Zone	659
BANBZ	Bangalore Business Zone	693
CHBBZ	Chennai Business Zone	502

Branch Network

1,854

Branch
Offices

2.11 mn

Customers

25,456

Employees

19,475

Business Team

500

Private
Financiers

775

Rural
Centres

P&L Statement

Particulars (Rs. mn)	Q4 FY22	Q3 FY22	Q2 FY22	Q1 FY22	Q4 FY21	YoY (%)	QoQ (%)	FY22	FY21	YoY (%)
Interest income	50,542.9	48,109.5	46,814.5	46,339.3	44,676.4	13.13%	5.06%	191,806.2	173,346.6	10.65%
Interest expended	24,264.7	24,229.8	24,886.3	25,264.8	23,165.2	4.75%	0.14%	98,645.6	91,675.6	7.60%
Net interest income	26,278.2	23,879.7	21,928.2	21,074.5	21,511.2	22.16%	10.04%	93,160.6	81,671.0	14.07%
Other Operating Income	-	-	-	-	-			-	-	
Operating income	26,278.2	23,879.7	21,928.2	21,074.5	21,511.2	22.16%	10.04%	93,160.6	81,671.0	14.07%
Operating expenditure	5,417.0	5,004.3	4,955.2	4,493.0	5,182.8	4.52%	8.25%	19,869.5	18,607.6	6.78%
Core operating profit *	20,861.2	18,875.4	16,973.0	16,581.5	16,328.4	27.76%	10.52%	73,291.1	63,063.4	16.22%
Other income	252.9	200.2	195.5	161.4	288.2	-12.25%	26.32%	810.0	900.7	-10.07%
Operating profit	21,114.1	19,075.6	17,168.5	16,742.9	16,616.6	27.07%	10.69%	74,101.1	63,964.1	15.85%
Loan Losses & Provisions	7,607.9	9,842.7	6,762.0	14,396.0	7,236.4	5.13%	-22.71%	38,608.6	31,184.0	23.81%
Profit before tax	13,506.2	9,232.9	10,406.5	2,346.9	9,380.2	43.99%	46.28%	35,492.5	32,780.1	8.27%
Tax Expense	2,644.9	2,426.7	2,694.1	647.5	1,830.9	44.46%	8.99%	8,413.2	7,907.5	6.40%
Profit after tax	10,861.3	6,806.2	7,712.4	1,699.4	7,549.3	43.87%	59.58%	27,079.3	24,872.6	8.87%
Other comprehensive Income (Net)	-1,395.3	375.4	-88.5	-119.6	180.3	-873.88%	-471.68%	-1,228.0	-930.2	32.01%
Total Comprehensive Income	9,466.0	7,181.6	7,623.9	1,579.8	7,729.6	22.46%	31.81%	25,851.3	23,942.4	7.97%
EPS (Rs)	40.15	25.26	28.71	6.64	30.65	31.00%	58.95%	101.74	100.97	0.76%
Tier I CRAR %	20.70%	21.35%	21.06%	21.05%	19.94%	3.79%	-3.06%	20.70%	19.94%	3.79%
Tier II CRAR %	2.27%	1.96%	2.15%	2.22%	2.56%	-11.21%	16.14%	2.27%	2.56%	-11.21%
Total CRAR %	22.97%	23.31%	23.21%	23.27%	22.50%	2.08%	-1.45%	22.97%	22.50%	2.08%
Book Value (Rs)	958.61	935.61	915.96	882.09	852.30	12.47%	2.46%	958.61	852.30	12.47%

*Before Provisions & Contingencies

Balance Sheet

Particulars (Rs. mn)	Mar-22	Dec-21	Sep-21	Jun-21	Mar-21	YoY (%)	QoQ (%)
I. ASSETS							
Financial Assets							
Cash and cash equivalents	106,624.4	124,957.5	102,573.7	107,176.7	110,509.3	-3.52%	-14.67%
Bank Balance other than above	56,927.2	56,436.0	53,361.2	53,056.6	53,908.9	5.60%	0.87%
Derivative financial instruments	2,014.0	336.7	1,338.3	2,614.7	1,692.5	19.00%	498.16%
Receivables							
(I) Trade Receivables	53.5	37.7	59.3	52.9	89.2	-40.02%	41.91%
(II) Other Receivables	1,926.7	1,681.7	1,237.6	1,418.0	499.0	286.11%	14.57%
Loans	1,166,651.5	1,135,801.1	1,114,621.5	1,091,229.3	1,083,030.4	7.72%	2.72%
Investments	68,091.6	55,105.6	56,432.6	33,524.9	31,978.5	112.93%	23.57%
Other-financial assets	514.5	516.2	514.4	468.9	490.3	4.94%	-0.33%
Non Financial assets							
Current tax assets (net)	2,282.4	2,331.5	1,717.3	1,717.3	1,717.3	32.91%	-2.11%
Deferred tax assets (net)	8,693.8	10,155.8	9,322.3	8,830.0	6,391.4	36.02%	-14.40%
Investment Property	19.7	19.7	19.8	19.9	20.0	-1.50%	0.00%
Property, plant and equipment	1,105.6	1,093.4	1,129.3	1,174.2	1,244.4	-11.15%	1.12%
Right-of-use assets	3,025.2	2,899.6	2,958.9	3,021.0	3,085.1	-1.94%	4.33%
Other Intangible assets	30.4	32.4	34.8	25.8	23.9	27.20%	-6.17%
Other non-financial assets	3,100.4	3,208.0	3,076.4	3,017.6	2,933.2	5.70%	-3.35%
Total	1,421,060.9	1,394,612.9	1,348,397.4	1,307,347.8	1,297,613.4	9.51%	1.90%

Balance Sheet (Continued)

Particulars (Rs. mn)	Mar-22	Dec-21	Sep-21	Jun-21	Mar-21	YoY (%)	QoQ (%)
II. Liabilities and Equity							
Financial Liabilities							
Payables	1,687.0	1,427.3	1,614.2	1,331.1	1,534.3	9.95%	18.20%
Debt Securities	412,565.5	396,278.3	375,322.1	407,022.7	400,618.7	2.98%	4.11%
Borrowings (other than debt securities)	466,769.3	468,899.6	460,465.7	420,096.1	452,813.7	3.08%	-0.45%
Deposits	219,489.8	214,177.8	203,059.7	179,446.4	162,324.1	35.22%	2.48%
Subordinated Liabilities	46,142.5	46,875.9	47,025.6	46,604.9	46,207.6	-0.14%	-1.56%
Lease liabilities	3,494.3	3,368.8	3,404.1	3,448.0	3,494.9	-0.02%	3.73%
Other financial liabilities	8,596.4	7,575.6	8,235.7	9,990.7	11,498.2	-25.24%	13.47%
Non-financial Liabilities							
Current tax liabilities (net)	368.2	1,020.2	1,182.7	2,036.2	1,020.2	-63.91%	-63.91%
Provisions	1,381.8	1,470.9	1,427.8	1,464.5	1,425.4	-3.06%	-6.06%
Other non-financial liabilities	1,244.2	416.4	464.0	348.5	992.6	25.35%	198.80%
Equity							
Equity share capital	2,705.2	2,705.2	2,687.8	2,670.5	2,530.6	6.90%	0.00%
Other equity	256,616.7	250,396.9	243,508.0	232,888.2	213,153.1	20.39%	2.48%
Total	1,421,060.9	1,394,612.9	1,348,397.4	1,307,347.8	1,297,613.4	9.51%	1.90%

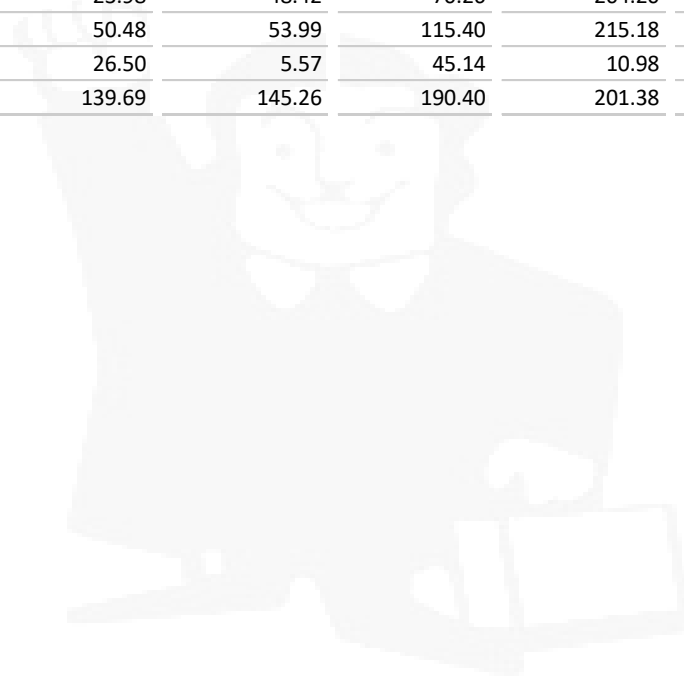
Key Metrics – Q4 FY22

P&L Metrics (Rs. mn)	Q4 FY22	Q3 FY22	Q2 FY22	Q1 FY22	Q4 FY21	YoY (%)	QoQ (%)	FY22	FY21	YoY (%)
Interest Income	50,542.9	48,109.5	46,814.5	46,339.3	44,676.4	13.13%	5.06%	191,806.2	173,346.6	10.65%
Less: Interest Expenses	24,264.7	24,229.8	24,886.3	25,264.8	23,165.2	4.75%	0.14%	98,645.6	91,675.6	7.60%
Net Interest Income	26,278.2	23,879.7	21,928.2	21,074.5	21,511.2	22.16%	10.04%	93,160.6	81,671.0	14.07%
Other Operating Income & Other Inco	252.9	200.2	195.5	161.4	288.2	-12.25%	26.32%	810.0	900.7	-10.07%
Profit After Tax	10,861.3	6,806.2	7,712.4	1,699.4	7,549.3	43.87%	59.58%	27,079.3	24,872.6	8.87%
EPS (Rs.)	40.15	25.26	28.71	6.64	30.65	31.00%	58.95%	101.74	100.97	0.76%
Cost to income Ratio (%)	20.00%	19.70%	20.73%	19.11%	21.96%	-8.92%	1.52%	19.89%	21.20%	-6.14%
NIM (on AUM)	6.96%	6.65%	6.44%	6.38%	6.80%	2.35%	4.66%	6.62%	6.70%	-1.19%

Balance Sheet Metrics (Rs. mn)	Q4 FY22	Q3 FY22	Q2 FY22	Q1 FY22	Q4 FY21	YoY (%)	QoQ (%)	FY22	FY21	YoY (%)
Networth	259,045.5	252,825.7	245,919.4	235,282.3	215,407.3	20.26%	2.46%	259,045.5	215,407.3	20.26%
Book Value (Rs.)	958.61	935.61	915.96	882.09	852.30	12.47%	2.46%	958.61	852.30	12.47%
Interest Coverage (x)	2.09	1.99	1.89	1.84	1.94	7.73%	5.03%	1.95	1.90	2.63%
ROA (%)	2.90%	1.86%	2.18%	0.49%	2.29%	26.64%	55.91%	1.88%	1.98%	-5.05%
ROE (%)	16.96%	10.91%	12.81%	3.01%	14.21%	19.35%	55.45%	11.14%	12.57%	-11.38%
CRAR (%)	22.97%	23.31%	23.21%	23.27%	22.50%	2.08%	-1.45%	22.97%	22.50%	2.08%

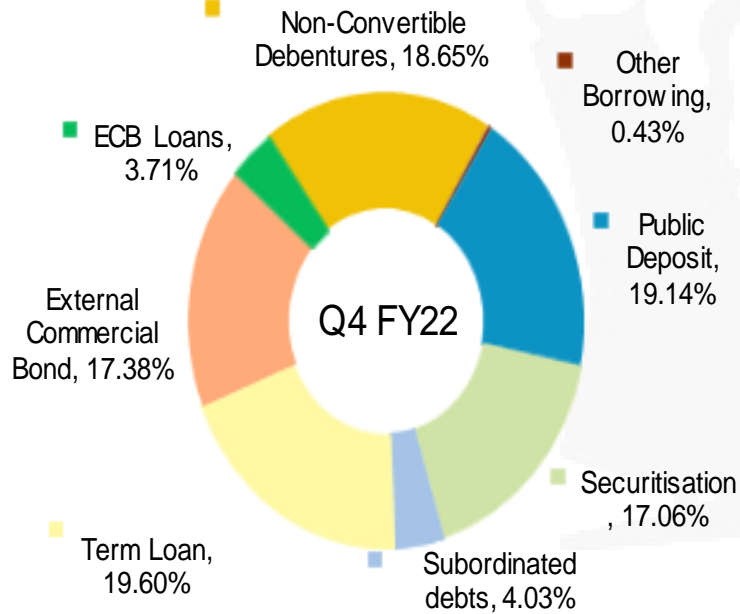
ALM statement on March 31, 2022

Particulars (Rs. Bn)	One month	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to one year	Over one year to 3 years	Over 3 to 5 years	Over 5 years	Total
Total Outflows	54.84	23.98	48.42	70.26	204.20	533.61	141.81	367.43	1,444.55
Total Inflows	168.03	50.48	53.99	115.40	215.18	594.41	166.17	58.14	1,421.80
Mismatch	113.19	26.50	5.57	45.14	10.98	60.80	24.36	(309.29)	(22.75)
Cumulative mismatch	113.19	139.69	145.26	190.40	201.38	262.18	286.54	(22.75)	

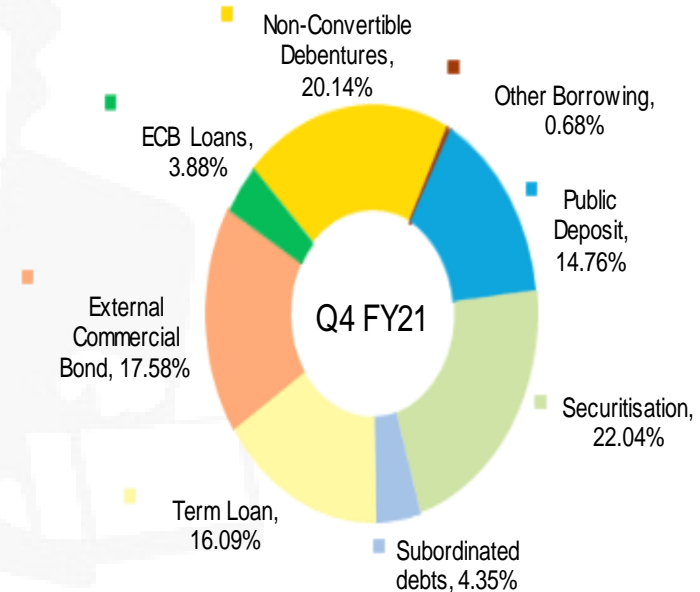


Borrowing Profile as on March 31, 2022 vs March 31, 2021

Rs. 1,144.97 bn



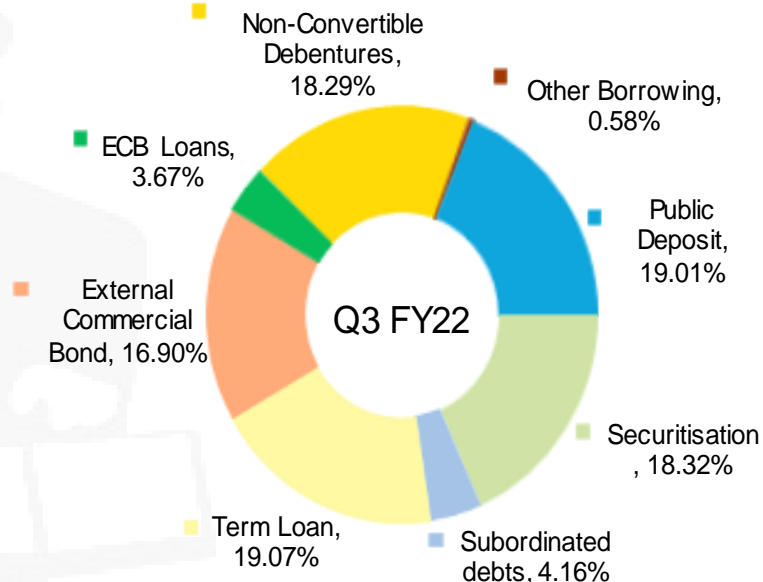
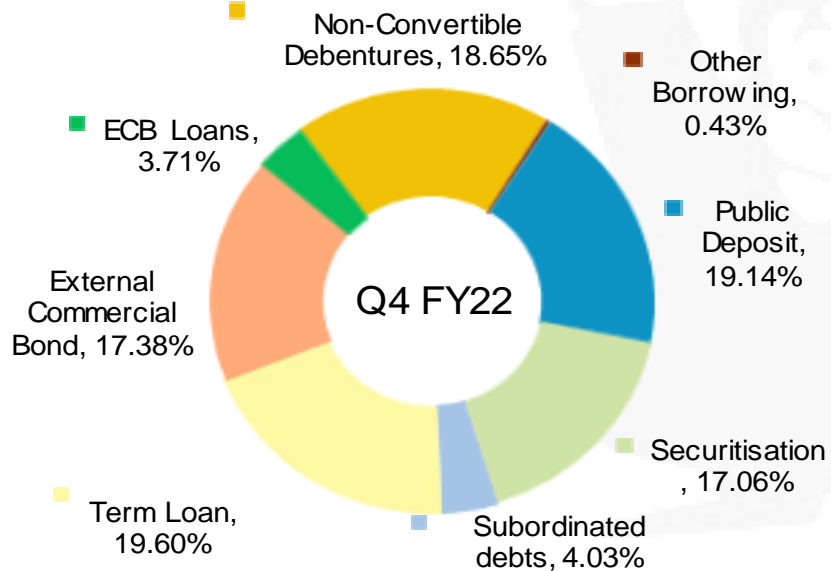
Rs. 1,061.96 bn



Borrowing Profile as on March 31, 2022 vs December 31, 2021

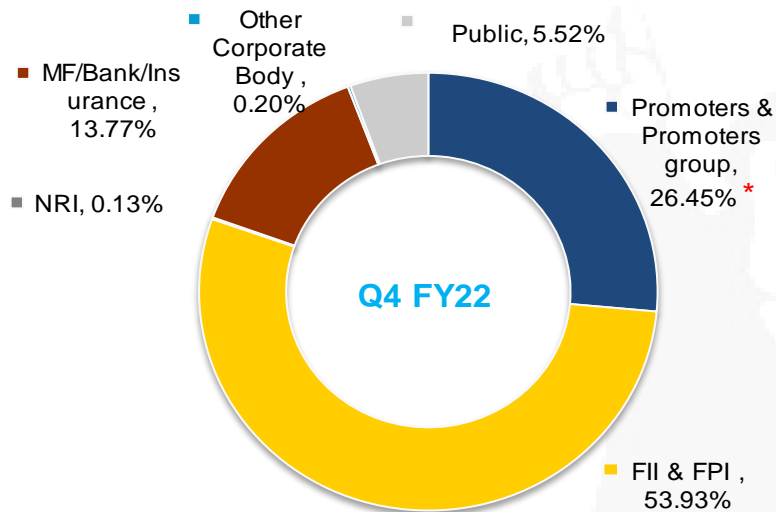
Rs. 1,144.97 bn

Rs. 1,126.23 bn

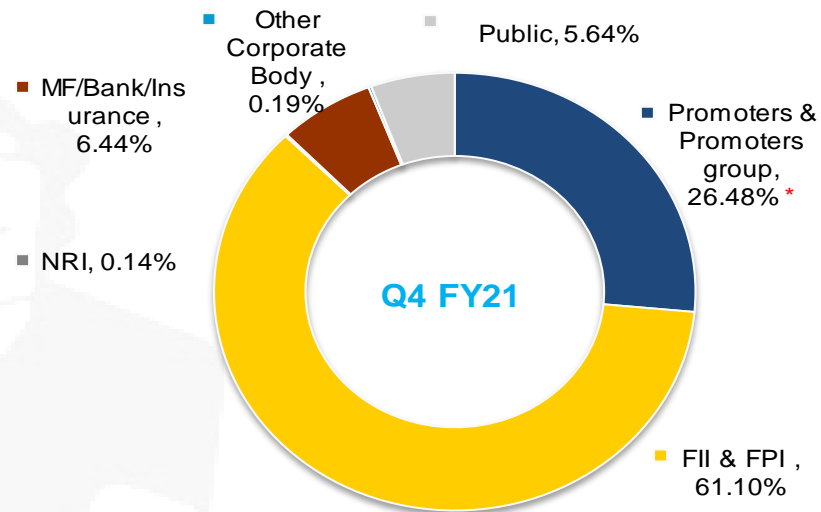


Shareholding Pattern as on March 31, 2022 vs March 31, 2021

No. of shares outstanding: 270.52 mn



No. of shares outstanding: 253.06 mn



Details of Promoters/Promoters Group*	Holding (%)
Shriram Capital Limited	26.04%
Shriram Value Services Limited	0.39%
Shriram Ownership Trust	0.02%
Total	26.45%

Details of Promoters/Promoter Group*	Holding (%)
Shriram Capital Limited	26.46%
Shriram Financial Ventures (Chennai) Private Limited	0.02%
Total	26.48%

Has Attracted Strong Interest from Quality Investors

- * Consistent track record and high growth potential has attracted reputed institutional and private equity investors to infuse growth capital
- * Last Four fund raising :
 1. On November 25, 2021, allotted 1.736 mn equity shares of face value of Rs. 10/- each aggregating to Rs. 2.5 bn to Shriram Capital Limited, Promoter of the Company for conversion of warrants at a price of Rs. 1,440/- per equity Share (including a premium of Rs. 1,430/- per equity share) on receipt of balance subscription money of Rs. 1.9 bn for allotment of 1,736,100 Warrants convertible into Equity Shares at Rs. 1.080/- per Warrant, being 75% of the Issue price of Rs. 1,440/- of the Warrants.
 2. On July 8, 2021, allotted 1.736 mn equity shares of face value of Rs. 10/- each aggregating to Rs. 2.5 bn on a preferential basis to Shriram Capital Limited, Promoter of the Company (Preferential Issue) for cash at a price of Rs. 1,440/- per equity Share (including a premium of Rs. 1,430/- per equity share). Further the Company allotted 1.736 mn warrants convertible into equity shares of face value of Rs. 10/- each aggregating to Rs. 2.5 bn on a preferential basis to Shriram Capital Limited, for cash at a price of Rs. 1,440/- per equity share (including a premium of Rs. 1,430/- per equity share) and had received the warrant subscription money of Rs. 0.62 bn, being 25% of the Issue price i.e. Rs. 360/- per Warrant.
 3. On June 12, 2021, allotted 13.986 mn equity shares of face value of Rs. 10/- each aggregating to Rs. 19.99 bn to the eligible Qualified Institutional Buyers (QIB) for cash at a price of Rs. 1,430/- per equity share (including a premium of Rs. 1,420/- per equity share).
 4. On August 06, 2020, allotted 26.179 mn equity shares of face value of Rs. 10/- each (“Rights Equity Shares”) aggregating to Rs. 14.92 bn to the eligible equity shareholders for cash at a price of Rs. 570/- per Rights Equity Share (including a premium of Rs. 560/- per rights equity share) in the ratio of 3 rights equity shares for every 26 equity shares held by the eligible equity shareholders on the record date i.e. July 10, 2020.

List of Key Shareholders

Key Shareholders	Current Shareholding (Mn Shares)	%
Shriram Capital Limited	70.44	26.04
Life Insurance Corporation of India	18.00	6.66
Fidelity Investment Trust Fidelity Series Emerging Markets Opportunities Fund	11.45	4.23
Sanlam Life Insurance Limited	7.54	2.79
Government Pension Fund Global	6.22	2.30
J P Morgan Funds	5.69	2.10
HDFC Trustee Company Ltd. (under various sub funds)	5.05	1.87
Mirae Asset Emerging Bluechip Fund (under various sub funds)	4.96	1.83
Wishbone fund Ltd	4.52	1.67
T. Rowe Price International Value Equity Fund	4.43	1.64
Public & Others	132.22	48.87
Total	270.52	100.00

**For any Investor Relations
queries please contact**

Sanjay K. Mundra
Shriram Transport Finance Co. Ltd
Email: smundra@stfc.in
Tel. No. +91-22-4095 9507

About Shriram Transport Finance Co. Ltd.

Shriram Transport Finance Co Ltd. is one of the largest asset financing NBFCs in India with Assets on Balance sheet of Rs. 127,041 crores. The company is a leader in organized financing of pre-owned trucks with strategic presence in 5-10 year old trucks. It has a pan-India presence with a network of 1,854 branches, and employs 25,456 employees including 19,475 Business team. The company has built a strong customer base of approx. 2.11 mn. Over the past 42 years, it has developed strong competencies in the areas of loan origination, valuation of pre-owned trucks and collection. It has a vertically integrated business model and offers a number of products which include: Pre-owned CV financing, New CV financing and other loans like accidental repair loans, tyre loans and working capital finance, etc. For more information please visit www.stfc.in

Forward Looking Statement

Certain statements in this document with words or phrases such as “will”, “should”, etc., and similar expressions or variation of these expressions or those concerning our future prospects are forward looking statements. Actual results may differ materially from those suggested by the forward looking statements due to a number of risks or uncertainties associated with the expectations. These risks and uncertainties include, but are not limited to, our ability to successfully implement our strategy and changes in government policies. The company may, from time to time, make additional written and oral forward looking statements, including statements contained in the company’s filings with the stock exchanges and our reports to shareholders. The company does not undertake to update any forward-looking statements that may be made from time to time by or on behalf of the company.



A WINNING RELATIONSHIP

Thank You