

SEC/FILING/BSE-NSE/20-21/68A-B

February 03, 2020

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 28/01/2020 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 Limited

Corporate Office: Wockhardt Towers, Level – 3, West Wing, C-2, G-Block, Bandra – Kurla Complex, Bandra (East), Mumbai – 400 051. Tel: +91 22 4095 9595 | Fax: +91 22 4095 9597.

Registered Office: Mookambika Complex, 3rd Floor, No.4, Lady Desika Road, Mylapore, Chennai – 600 004, Tamil Nadu, India. Tel: +91 44 2499 0356 | Fax: +91 44 2499 3272.

Website: www.stfc.in | Corporate Identity Number (CIN) – L65191TN1979PLC007874.



Shriram Transport Finance Company Ltd

Q3 & 9M FY20 Investor Update

February 03, 2020

Performance Highlights – Q3 FY20 vs Q3 FY19

Total Income	7.38 % ↑	Q3 FY20	Rs 42,882.0 mn
		Q3 FY19	Rs 39,934.0 mn
Net Interest Income*	1.36 % ↑	Q3 FY20	Rs 20,554.2 mn
		Q3 FY19	Rs 20,278.7 mn
* including Direct assignment Income Rs. -16.4 Mn (Q3 FY19 Rs. 11.5 Mn)			
PAT	38.35% ↑	Q3 FY20	Rs 8,791.6 mn
		Q3 FY19	Rs 6,354.5 mn
EPS	38.29% ↑	Q3 FY20	Rs 38.75
		Q3 FY19	Rs 28.02

Performance Highlights – 9M FY20 vs 9M FY19

Total Income	7.69 %	↑	9M FY20	Rs 125,696.7 mn
			9M FY19	Rs 116,724.6 mn

Net Interest Income*	2.58 %	↑	9M FY20	Rs 60,539.2 mn
			9M FY19	Rs 59,016.8 mn

* including Direct assignment Income Rs. 132.7 Mn
(9M FY19 Rs. 2.79 Mn)

PAT	25.33%	↑	9M FY20	Rs 22,784.6 mn
			9M FY19	Rs 18,179.3 mn

EPS	25.33%	↑	9M FY20	Rs 100.43
			9M FY19	Rs 80.13

Performance Highlights – Q3 FY20 vs Q3 FY19

AUM	4.93% ↑	Q3 FY20	Rs 1,089,313.8 mn
		Q3 FY19	Rs 1,038,179.4 mn
Gross Stage 3 assets	3.98% ↑	Q3 FY20	Rs 93,923.5 mn
		Q3 FY19	Rs 90,325.2 mn
Net Stage 3 assets	9.05% ↑	Q3 FY20	Rs 63,747.6 mn
		Q3 FY19	Rs 58,458.9 mn
Book Value	17.84% ↑	Q3 FY20	Rs 783.78
		Q3 FY19	Rs 665.10

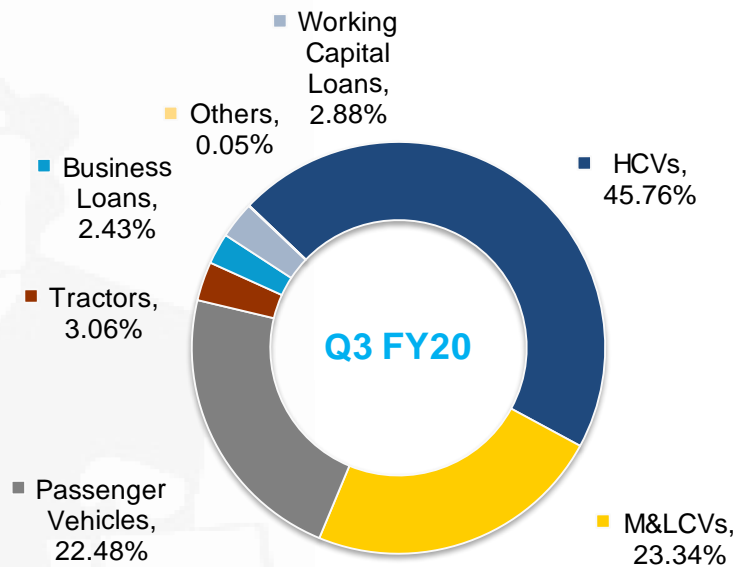
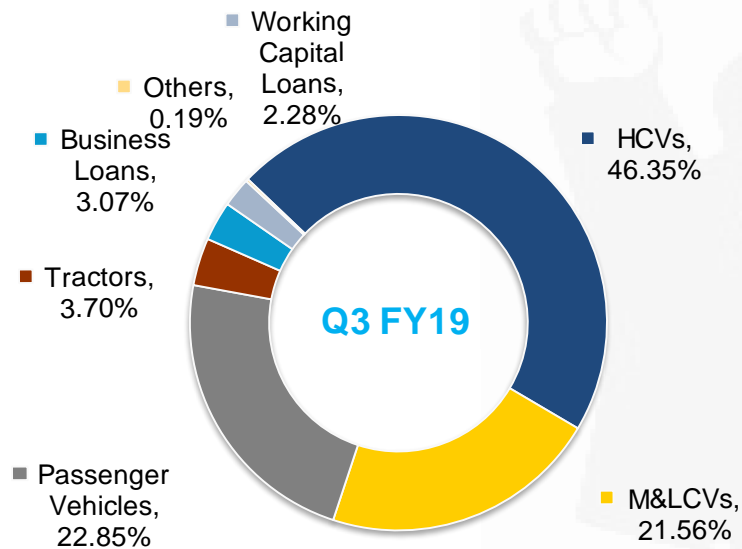
* CRAR at 20.68% as of Q3 FY20 compared to 19.72% as of Q3 FY19.

AUM Break-up

Particulars (Rs. mn)	Q3 FY19	Q1 FY20	Q2 FY20	Q3 FY20	YoY (%)	QoQ (%)	9M FY19	9M FY20	YoY (%)	FY19
Loan Portfolio										
- On Books										
Balance sheet assets	845,331.8	846,514.5	847,722.0	856,784.9	1.35%	1.07%	845,331.8	856,784.9	1.35%	850,847.3
Securitised assets	175,633.3	197,499.7	216,911.7	218,045.1	24.15%	0.52%	175,633.3	218,045.1	24.15%	172,227.7
Total On books	1,020,965.1	1,044,014.2	1,064,633.7	1,074,830.0	5.28%	0.96%	1,020,965.1	1,074,830.0	5.28%	1,023,075.0
- Off Books*	17,214.3	19,420.6	16,568.7	14,483.8	-15.86%	-12.58%	17,214.3	14,483.8	-15.86%	21,747.9
Total AUM	1,038,179.4	1,063,434.8	1,081,202.4	1,089,313.8	4.93%	0.75%	1,038,179.4	1,089,313.8	4.93%	1,044,822.9
- New	120,768.3	114,504.5	109,666.6	104,651.3	-13.35%	-4.57%	120,768.3	104,651.3	-13.35%	115,940.8
- Used	861,261.0	890,205.4	912,146.4	926,255.2	7.55%	1.55%	861,261.0	926,255.2	7.55%	870,499.7
- Business Loans	31,822.5	29,120.9	28,521.4	26,495.0	-16.74%	-7.10%	31,822.5	26,495.0	-16.74%	29,710.3
- Working capital loans	23,649.7	28,983.4	30,267.6	31,420.9	32.86%	3.81%	23,649.7	31,420.9	32.86%	28,073.1
- Others	677.9	620.6	600.4	491.4	-27.51%	-18.15%	677.9	491.4	-27.51%	599.0
Total AUM	1,038,179.4	1,063,434.8	1,081,202.4	1,089,313.8	4.93%	0.75%	1,038,179.4	1,089,313.8	4.93%	1,044,822.9

*Off Books pertains to Direct assignment portfolio

Segment-wise AUM Break up



Branch & AUM distribution – Q3 FY20 vs Q3 FY19



Branch (Nos)

AUM (Rs in bn)

**Total Branch
1,348**

**Total AUM
Rs 1,038.2 bn**

**Total Branch
1,714**

**Total AUM
Rs 1,089.3 bn**

