

SEC/FILING/BSE-NSE/21-22/68A-B

January 24, 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 17/01/2022 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 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: 14A, South Phase, Industrial Estate, Guindy, Chennai – 600 032, Tamil Nadu, India. Tel: +91 44 4852 4666 | Fax: +91 44 4852 5666.

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



Shriram Transport Finance Company Ltd

Q3 9M FY2022

January 24, 2022

BUSINESS UPDATE

BUSINESS UPDATE

- * The collections for Q1 FY22, Q2 FY22 and Q3 FY22 were 91.04%, 99.03% and 101.17% 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. 11,528.2 mn. Out of the above, 3,308 borrower accounts with advance amount of Rs. 687.5 mn have been settled and the balance outstanding as on December 31, 2021 of 36,102 borrower accounts was Rs. 9,965.2 mn out of which 2.30 % was in > 90 days dpd bucket .
- * Liquidity Coverage Ratio was 164.99 % as on December 31, 2021.
- * The liquidity buffer and SLR investments was Rs. 173.19 bn and Rs. 28.46 bn respectively.
- * Pursuant to RBI circular RBI/2021-22/125 DOR/STR/REC.68/21.04.048/2021-22 dated November 12, 2021, 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 nine months ended December 31, 2021 would have been higher by Rs. 3.55 bn.

BUSINESS UPDATE

- * 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 said Scheme is effective upon approval of shareholders, creditors, Hon'ble National Company Law Tribunal, Reserve Bank of India and other regulatory and statutory approvals as applicable with an appointed date of April 01, 2022. The Company has already initiated process for the approval of the Scheme by various statutory authorities.

BUSINESS UPDATE

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

Particulars (Rs. mn)	Q3 FY22	Q2 FY22	Q1 FY22	FY21	FY20	Cumulative Provision till December 2021
Covid-19 Provision	-	-	2,610.2	16,818.4	9,096.4	28,525.0

The additional ECL provision on account of COVID – 19 is based on the Company's historical experience, collection efficiencies till date, internal assessment on the impacted segments 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.

Performance Highlights – Q3 FY22 vs Q3 FY21

Total Income	8.76 % ↑	Q3 FY22	Rs 48,323.3 mn
		Q3 FY21	Rs 44,431.2 mn
Net Interest Income*	11.16% ↑	Q3 FY22	Rs 23,879.7 mn
		Q3 FY21	Rs 21,482.2 mn
PAT	6.47% ↓	Q3 FY22	Rs 6,806.2 mn
		Q3 FY21	Rs 7,277.2 mn
EPS	14.49% ↓	Q3 FY22	Rs 25.26
		Q3 FY21	Rs 29.54

* including Direct assignment Income
Rs. 668.9 Mn (Q3 FY21 Rs. 77.6 Mn)

* Cost to income ratio
at 19.85% in Q3
FY22 as compared to
22.00% in Q3 FY21

Performance Highlights – 9M FY22 vs 9M FY21

Total Income	9.65% ↑	9M FY22	Rs 141,866.4 mn
		9M FY21	Rs 129,385.4 mn
Net Interest Income*	11.17% ↑	9M FY22	Rs 66,882.4 mn
		9M FY21	Rs 60,159.8 mn
* including Direct assignment Income Rs. 1799.5 Mn (9M FY21 Rs. 789.0 Mn)			
PAT	6.38% ↓	9M FY22	Rs 16,218.0 mn
		9M FY21	Rs 17,323.4 mn
EPS	12.90% ↓	9M FY22	Rs 61.26
		9M FY21	Rs 70.33

* Cost to income ratio at 19.85 % in 9M FY22 as compared to 20.92 % in 9M FY21

Performance Highlights – Q3 FY22 vs Q3 FY21

AUM	8.41% ↑	Q3 FY22	Rs 1,246,017.7 mn
		Q3 FY21	Rs 1,149,320.6 mn
Gross Stage 3 assets*	26.78% ↑	Q3 FY22	Rs 103,581.1 mn
		Q3 FY21	Rs 81,704.3 mn
Net Stage 3 assets*	7.26% ↑	Q3 FY22	Rs 51,526.9 mn
		Q3 FY21	Rs 48,041.5 mn
Book Value	13.03% ↑	Q3 FY22	Rs 935.61
		Q3 FY21	Rs 827.75

➤ CRAR at 23.31% as of Q3 FY22 compared to 23.61% as of Q3 FY21.

* As per ECL Policy

Performance Highlights – Q3 FY22 vs Q3 FY21

AUM	8.41% ↑	Q3 FY22	Rs 1,246,017.7 mn
		Q3 FY21	Rs 1,149,320.6 mn
Gross Stage 3 assets*	69.29% ↑	Q3 FY22	Rs 103,581.1 mn
		Q3 FY21	Rs 61,184.9 mn
Net Stage 3 assets*	42.25% ↑	Q3 FY22	Rs 51,526.9 mn
		Q3 FY21	Rs 36,223.4 mn
Book Value	13.03% ↑	Q3 FY22	Rs 935.61
		Q3 FY21	Rs 827.75

➤ CRAR at 23.31% as of Q3 FY22 compared to 23.61% as of Q3 FY21.

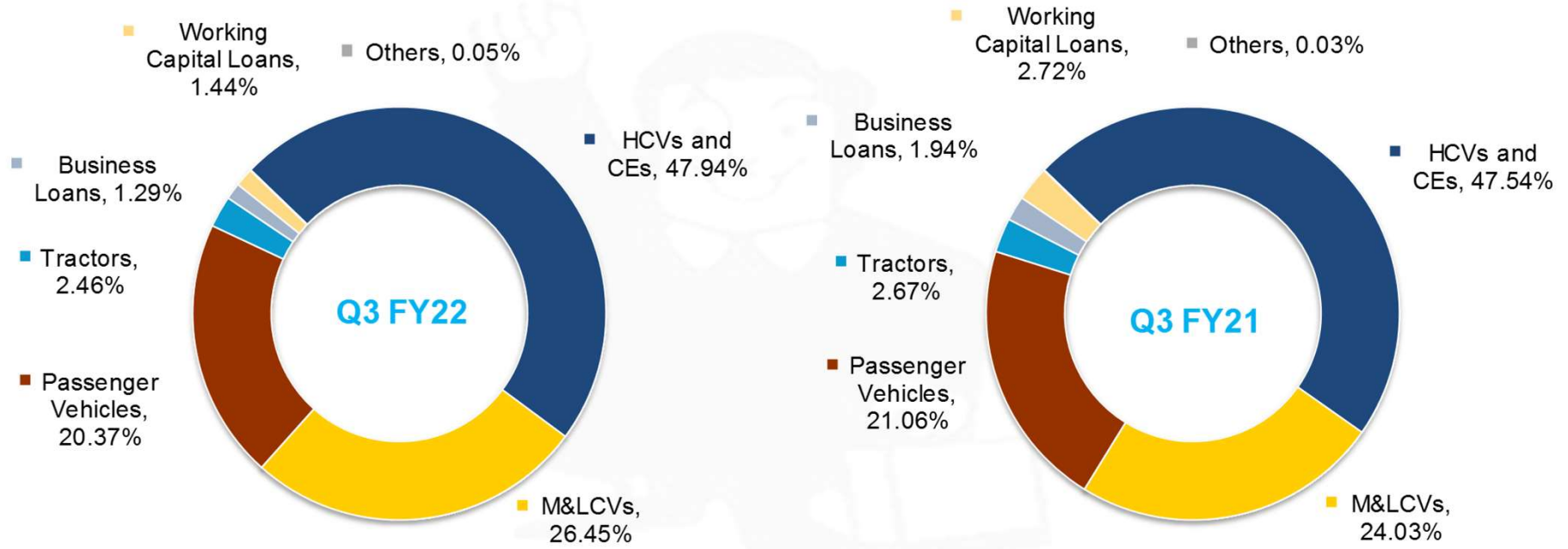
* As per Supreme Court Order

AUM Break-up

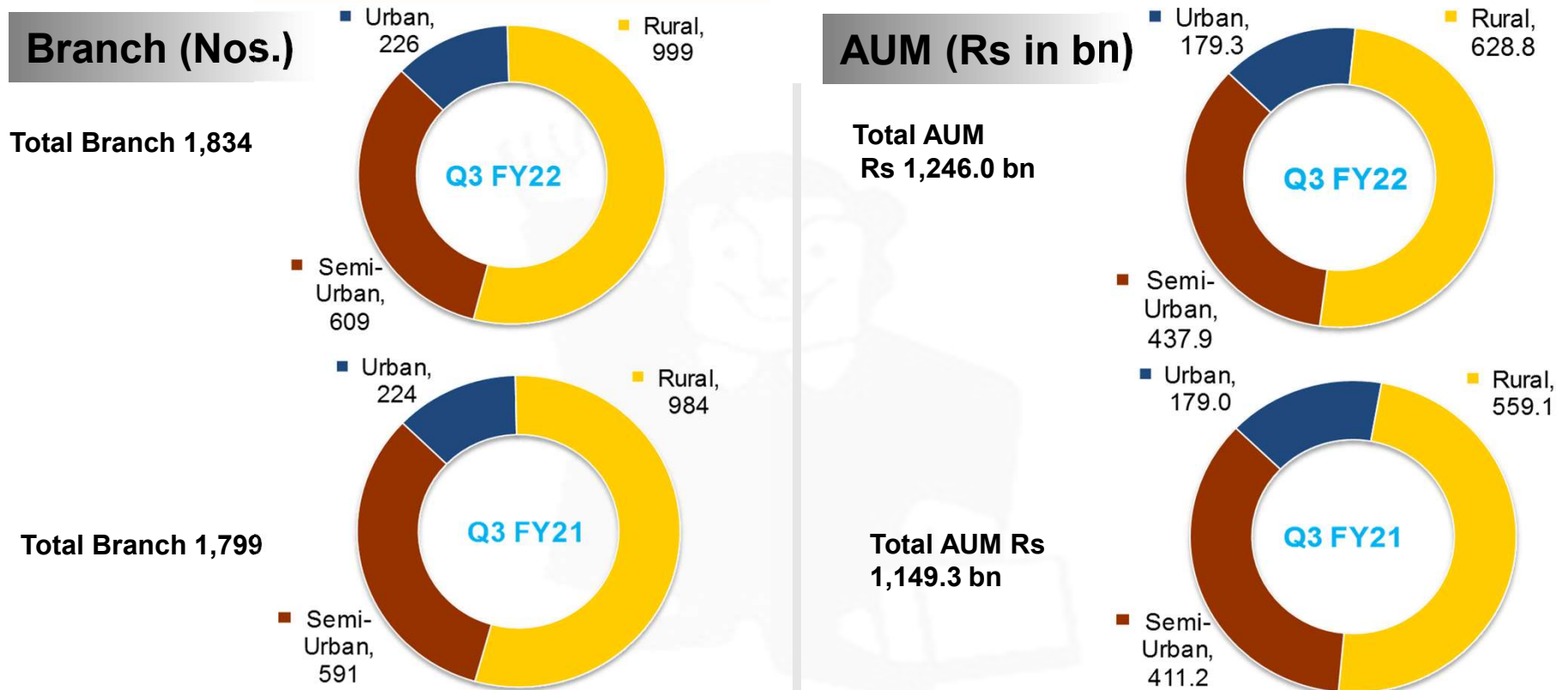
Particulars (Rs. mn)	Q3 FY22	Q2 FY22	Q1 FY22	Q3 FY21	YoY (%)	QoQ (%)	9M FY22	9M FY21	YoY (%)	FY21
Loan Portfolio										
- On Books										
Balance sheet assets	1,025,031.0	997,366.3	969,732.9	903,375.7	13.47%	2.77%	1,025,031.0	903,375.7	13.47%	927,102.1
Securitised assets	208,224.7	209,421.3	211,274.1	232,411.1	-10.41%	-0.57%	208,224.7	232,411.1	-10.41%	234,813.9
Total On books	1,233,255.7	1,206,787.6	1,181,007.0	1,135,786.8	8.58%	2.19%	1,233,255.7	1,135,786.8	8.58%	1,161,916.0
- Off Books*	12,762.0	9,680.1	12,006.7	13,533.8	-5.70%	31.84%	12,762.0	13,533.8	-5.70%	10,512.3
Total AUM	1,246,017.7	1,216,467.7	1,193,013.7	1,149,320.6	8.41%	2.43%	1,246,017.7	1,149,320.6	8.41%	1,172,428.3
- New	61,315.8	65,799.1	71,444.1	84,939.6	-27.81%	-6.81%	61,315.8	84,939.6	-27.81%	78,553.4
- Used	1,150,036.8	1,112,617.4	1,079,123.2	1,010,346.5	13.83%	3.36%	1,150,036.8	1,010,346.5	13.83%	1,045,733.3
- Business Loans	16,064.3	17,256.3	18,844.4	22,259.1	-27.83%	-6.91%	16,064.3	22,259.1	-27.83%	20,381.6
- Working capital loans	17,985.7	20,237.1	23,102.0	31,268.0	-42.48%	-11.13%	17,985.7	31,268.0	-42.48%	27,254.5
- Others	615.1	557.8	500.0	507.4	21.23%	10.27%	615.1	507.4	21.23%	505.5
Total AUM	1,246,017.7	1,216,467.7	1,193,013.7	1,149,320.6	8.41%	2.43%	1,246,017.7	1,149,320.6	8.41%	1,172,428.3

*Off Books pertains to Direct assignment portfolio

Segment-wise AUM Break up



Branch & AUM distribution – Q3 FY22 vs Q3 FY21



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

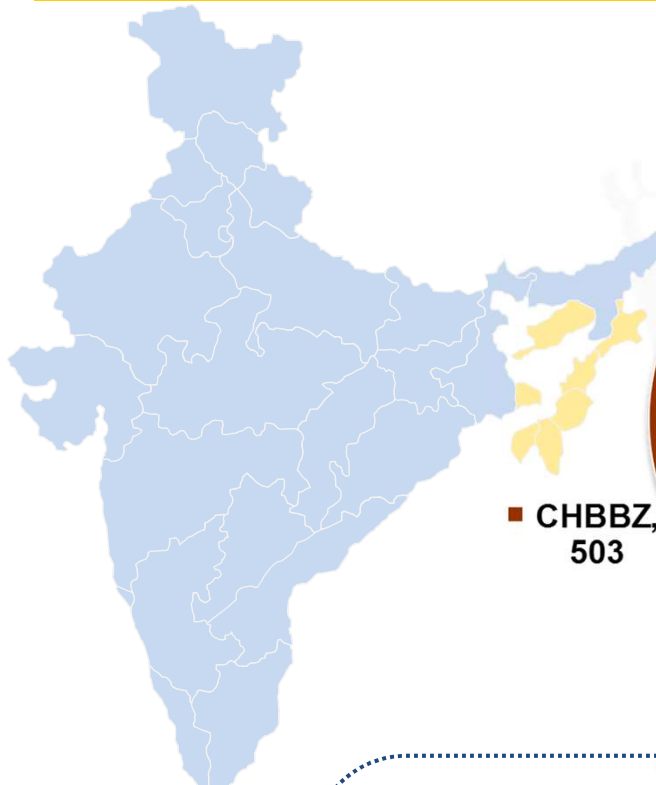
Provision Analysis

Particulars (Rs. in mn)	Q3 FY22 [#]	Q3 FY22	Q2 FY22	Q1 FY22	Q3 FY21	Q3 FY21 ^{**}	YoY (%)	QoQ (%)	FY21
Gross Stage 3	103,581.1	94,025.5	94,367.1	96,584.2	81,704.3	61,184.9	26.78%	9.76%	82,952.1
ECL provision-Stage 3	52,054.2	45,479.4	45,831.8	42,648.8	33,662.8	24,961.5	54.63%	13.58%	34,885.3
Net Stage 3	51,526.9	48,546.1	48,535.3	53,935.4	48,041.5	36,223.4	7.26%	6.16%	48,066.8
Gross Stage 3 (%)	8.40%	7.62%	7.82%	8.18%	7.11%	5.39%	18.05%	7.41%	7.06%
Net Stage 3 (%)	4.36%	4.08%	4.18%	4.74%	4.31%	3.26%	1.22%	4.34%	4.22%
Coverage Ratio (%) Stage 3	50.25%	48.37%	48.57%	44.16%	41.20%	40.80%	21.97%	3.47%	42.05%
Gross Stage 1	986,527.5	989,014.5	958,064.6	912,793.9	927,640.1	926,353.3	6.35%	2.97%	952,169.3
ECL provision-Stage 1	32,251.0	32,264.0	31,416.4	30,021.5	29,924.5	34,238.0	7.77%	2.66%	30,950.5
Net Stage 1	954,276.5	956,750.5	926,648.2	882,772.4	897,715.5	892,115.3	6.30%	2.98%	921,218.8
Gross Stage 1 (%)	79.99%	80.13%	79.39%	77.29%	80.78%	81.56%	-0.97%	0.76%	81.04%
ECL provision (%) Stage 1	3.27%	3.26%	3.28%	3.29%	3.23%	3.70%	1.34%	-0.31%	3.25%
Gross Stage 2	143,147.1	151,269.4	154,355.9	171,628.9	139,009.9	148,248.6	2.98%	-7.26%	139,831.2
ECL provision-Stage 2	13,149.5	13,926.0	14,918.0	17,107.5	13,881.7	17,776.5	-5.27%	-11.85%	13,560.8
Net Stage 2	129,997.6	137,343.4	139,437.9	154,521.4	125,128.2	130,472.1	3.89%	-6.77%	126,270.4
Gross Stage 2 (%)	11.61%	12.26%	12.79%	14.53%	12.11%	13.05%	-4.11%	-9.25%	12%
ECL provision (%) Stage 2	9.19%	9.21%	9.66%	9.97%	9.99%	11.99%	-8.01%	-4.95%	9.70%

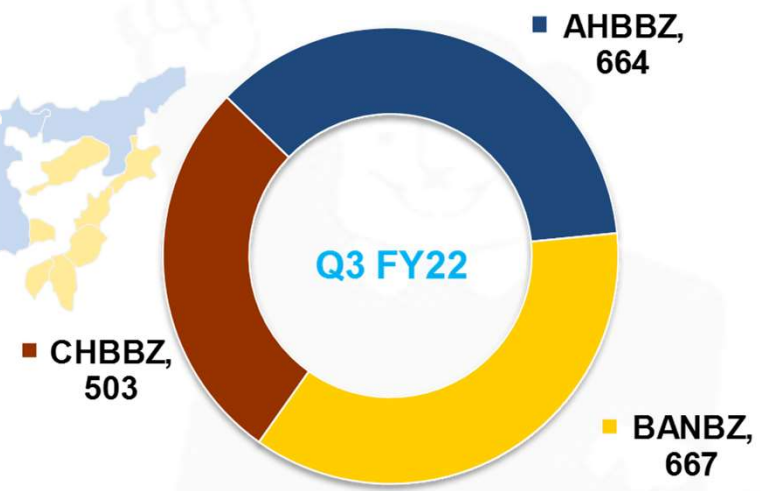
[#] As per RBI Circular dated November 12, 2021,

^{**} As per Supreme Court Order

Well-entrenched Pan India Network



Zonal Split of Branches



Abbreviations

Zone	Zone Name	Branches
AHBBZ	Ahmedabad Business Zone	664
BANBZ	Bangalore Business Zone	667
CHBBZ	Chennai Business Zone	503

Branch Network

1,834	2.10 mn	25,328	19,451	500	792
Branch Offices	Customers	Employees	Business Team	Private Financiers	Rural Centres

P&L Statement

Particulars (Rs. mn)	Q3 FY22	Q2 FY22	Q1 FY22	Q3 FY21	YoY (%)	QoQ (%)	9M FY22	9M FY21	YoY (%)	FY21
Interest income	48,109.5	46,814.5	46,339.3	44,125.5	9.03%	2.77%	141,263.3	128,670.2	9.79%	173,346.6
Interest expended	24,229.8	24,886.3	25,264.8	22,643.3	7.01%	-2.64%	74,380.9	68,510.4	8.57%	91,675.6
Net interest income	23,879.7	21,928.2	21,074.5	21,482.2	11.16%	8.90%	66,882.4	60,159.8	11.17%	81,671.0
Other Operating Income	-	-	-	-			-	-		-
Operating income	23,879.7	21,928.2	21,074.5	21,482.2	11.16%	8.90%	66,882.4	60,159.8	11.17%	81,671.0
Operating expenditure	5,004.3	4,955.2	4,493.0	5,079.5	-1.48%	0.99%	14,452.5	13,424.8	7.66%	18,607.6
Core operating profit *	18,875.4	16,973.0	16,581.5	16,402.7	15.07%	11.21%	52,429.9	46,735.0	12.19%	63,063.4
Other income	200.2	195.5	161.4	234.4	-14.59%	2.40%	557.1	612.6	-9.06%	900.7
Operating profit	19,075.6	17,168.5	16,742.9	16,637.1	14.66%	11.11%	52,987.0	47,347.6	11.91%	63,964.1
Loan Losses & Provisions	9,842.7	6,762.0	14,396.0	6,747.1	45.88%	45.56%	31,000.7	23,947.6	29.45%	31,184.0
Profit before tax	9,232.9	10,406.5	2,346.9	9,890.0	-6.64%	-11.28%	21,986.3	23,400.0	-6.04%	32,780.1
Tax Expense	2,426.7	2,694.1	647.5	2,612.8	-7.12%	-9.93%	5,768.3	6,076.6	-5.07%	7,907.5
Profit after tax	6,806.2	7,712.4	1,699.4	7,277.2	-6.47%	-11.75%	16,218.0	17,323.4	-6.38%	24,872.6
Other comprehensive Income (Net)	375.4	-88.5	-119.6	594.0	-36.80%	-524.18%	167.3	-1,110.5	-115.07%	-930.2
Total Comprehensive Income	7,181.6	7,623.9	1,579.8	7,871.2	-8.76%	-5.80%	16,385.3	16,212.9	1.06%	23,942.4
EPS (Rs)	25.26	28.71	6.64	29.54	-14.49%	-12.02%	61.26	70.33	-12.90%	100.97
Tier I CRAR %	21.35%	21.06%	21.05%	20.51%	4.09%	1.37%	21.35%	20.51%	4.09%	19.94%
Tier II CRAR %	1.96%	2.15%	2.22%	3.10%	-36.87%	-8.97%	1.96%	3.10%	-36.87%	2.56%
Total CRAR %	23.31%	23.21%	23.27%	23.61%	-1.29%	0.41%	23.31%	23.61%	-1.29%	22.50%
Book Value (Rs)	935.61	915.96	882.09	827.75	13.03%	2.15%	935.61	827.75	13.03%	852.30

*Before Provisions & Contingencies

Balance Sheet

Particulars (Rs. mn)	Dec-21	Sep-21	Jun-21	Dec-20	YoY (%)	QoQ (%)	Mar-21
I. ASSETS							
Financial Assets							
Cash and cash equivalents	124,957.5	102,573.7	107,176.7	37,983.0	228.98%	21.82%	110,509.3
Bank Balance other than above	56,436.0	53,361.2	53,056.6	46,942.9	20.22%	5.76%	53,908.9
Derivative financial instruments	336.7	1,338.3	2,614.7	1,512.8	-77.74%	-74.84%	1,692.5
Receivables							
(I) Trade Receivables	37.7	59.3	52.9	61.0	-38.20%	-36.42%	89.2
(II) Other Receivables	1,681.7	1,237.6	1,418.0	670.2	150.93%	35.88%	499.0
Loans	1,135,801.1	1,114,621.5	1,091,229.3	1,058,810.8	7.27%	1.90%	1,083,030.4
Investments	55,105.6	56,432.6	33,524.9	29,037.6	89.77%	-2.35%	31,978.5
Other-financial assets	516.2	514.4	468.9	2,749.0	-81.22%	0.35%	490.3
Non Financial assets							
Current tax assets (net)	2,331.5	1,717.3	1,717.3	3,397.1	-31.37%	35.77%	1,717.3
Deferred tax assets (net)	10,155.8	9,322.3	8,830.0	1,115.5	810.43%	8.94%	6,391.4
Investment Property	19.7	19.8	19.9	20.0	-1.50%	-0.51%	20.0
Property, plant and equipment	1,093.4	1,129.3	1,174.2	1,259.9	-13.22%	-3.18%	1,244.4
Right-of-use assets	2,899.6	2,958.9	3,021.0	3,218.5	-9.91%	-2.00%	3,085.1
Other Intangible assets	32.4	34.8	25.8	22.4	44.64%	-6.90%	23.9
Other non-financial assets	2,383.2	2,251.6	2,192.8	1,957.9	21.72%	5.84%	2,108.4
Total	1,393,788.1	1,347,572.6	1,306,523.0	1,188,758.6	17.25%	3.43%	1,296,788.6

Balance Sheet (Continued)

Particulars (Rs. mn)	Dec-21	Sep-21	Jun-21	Dec-20	YoY (%)	QoQ (%)	Mar-21
II. Liabilities and Equity							
Financial Liabilities							
Payables	2,533.0	2,677.1	2,383.6	1,565.6	61.79%	-5.38%	2,564.2
Debt Securities	396,278.3	375,322.1	407,022.7	328,732.1	20.55%	5.58%	400,618.7
Borrowings (other than debt securities)	468,899.6	460,465.7	420,096.1	443,544.8	5.72%	1.83%	452,813.7
Deposits	214,177.8	203,059.7	179,446.4	143,353.6	49.41%	5.48%	162,324.1
Subordinated Liabilities	46,875.9	47,025.6	46,604.9	46,966.7	-0.19%	-0.32%	46,207.6
Lease liabilities	3,368.8	3,404.1	3,448.0	3,613.2	-6.76%	-1.04%	3,494.9
Other financial liabilities	5,645.1	6,348.0	8,113.4	8,698.2	-35.10%	-11.07%	9,643.5
Non-financial Liabilities							
Current tax liabilities (net)	1,020.2	1,182.7	2,036.2	1,020.2	0.00%	-13.74%	1,020.2
Provisions	1,470.9	1,427.8	1,464.5	1,490.8	-1.33%	3.02%	1,425.4
Other non-financial liabilities	416.4	464.0	348.5	300.9	38.38%	-10.26%	992.6
Equity							
Equity share capital	2,705.2	2,687.8	2,670.5	2,530.6	6.90%	0.65%	2,530.6
Other equity	250,396.9	243,508.0	232,888.2	206,941.9	21.00%	2.83%	213,153.1
Total	1,393,788.1	1,347,572.6	1,306,523.0	1,188,758.6	17.25%	3.43%	1,296,788.6

Key Metrics – Q3 FY22

P&L Metrics (Rs. mn)	Q3 FY22	Q2 FY22	Q1 FY22	Q3 FY21	YoY (%)	QoQ (%)	9M FY22	9M FY21	YoY (%)	FY21
Interest Income	48,109.5	46,814.5	46,339.3	44,125.5	9.03%	2.77%	141,263.3	128,670.2	9.79%	173,346.6
Less: Interest Expenses	24,229.8	24,886.3	25,264.8	22,643.3	7.01%	-2.64%	74,380.9	68,510.4	8.57%	91,675.6
Net Interest Income	23,879.7	21,928.2	21,074.5	21,482.2	11.16%	8.90%	66,882.4	60,159.8	11.17%	81,671.0
Other Operating Income & Other Inco	200.2	195.5	161.4	234.4	-14.59%	2.40%	557.1	612.6	-9.06%	900.7
Profit After Tax	6,806.2	7,712.4	1,699.4	7,277.2	-6.47%	-11.75%	16,218.0	17,323.4	-6.38%	24,872.6
EPS (Rs.)	25.26	28.71	6.64	29.54	-14.49%	-12.02%	61.26	70.33	-12.90%	100.97
Cost to income Ratio (%)	19.70%	20.73%	19.11%	22.00%	-10.43%	-4.93%	19.85%	20.92%	-5.12%	21.20%
NIM (on AUM)	6.65%	6.44%	6.38%	6.88%	-3.34%	3.26%	6.49%	6.66%	-2.55%	6.70%

Balance Sheet Metrics (Rs. mn)	Q3 FY22	Q2 FY22	Q1 FY22	Q3 FY21	YoY (%)	QoQ (%)	9M FY22	9M FY21	YoY (%)	FY21
Networth	252,825.7	245,919.4	235,282.3	209,196.1	20.86%	2.81%	252,825.7	209,196.1	20.86%	215,407.3
Book Value (Rs.)	935.61	915.96	882.09	827.75	13.03%	2.15%	935.61	827.75	13.03%	852.30
Interest Coverage (x)	1.99	1.89	1.84	1.96	1.53%	5.29%	1.91	1.89	1.06%	1.90
ROA (%)	1.86%	2.18%	0.49%	2.32%	-19.83%	-14.68%	1.52%	1.87%	-18.72%	1.98%
ROE (%)	10.91%	12.81%	3.01%	14.11%	-22.68%	-14.83%	9.06%	11.96%	-24.25%	12.57%
CRAR (%)	23.31%	23.21%	23.27%	23.61%	-1.29%	0.41%	23.31%	23.61%	-1.29%	22.50%

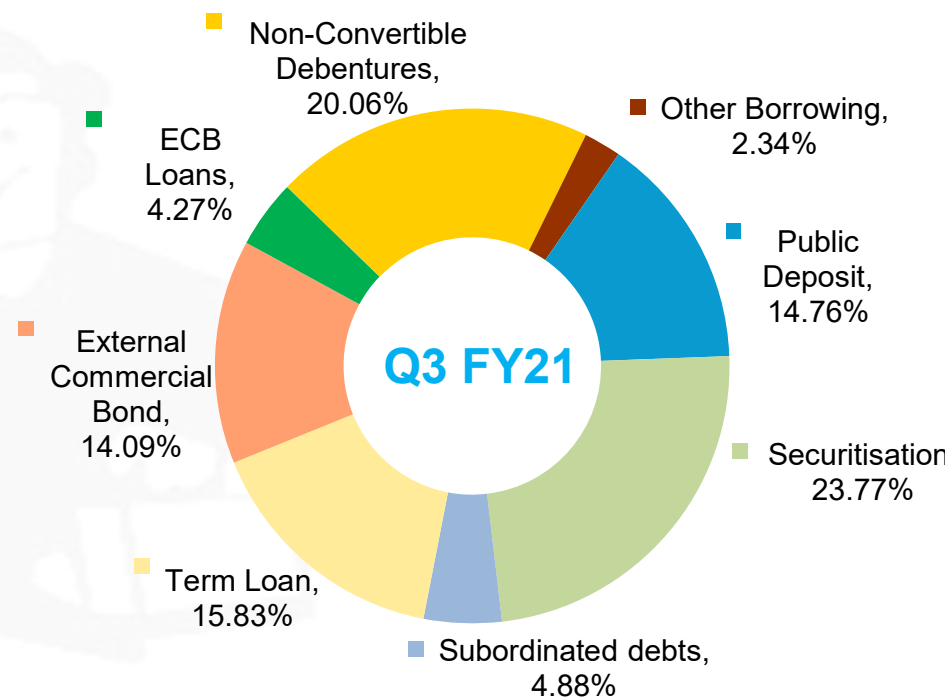
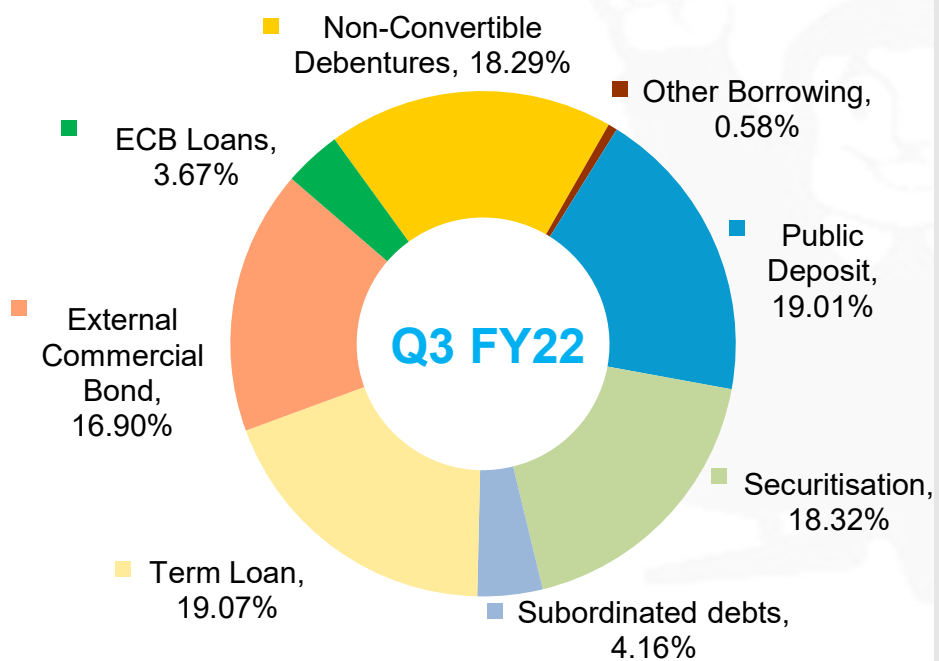
ALM statement on December 31, 2021

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	54.93	57.51	41.13	85.05	197.45	522.83	105.83	352.52	1,417.25
Total Inflows	173.69	58.88	43.15	116.26	204.19	570.51	166.03	61.80	1,394.51
Mismatch	118.76	1.37	2.02	31.21	6.74	47.68	60.20	(290.72)	(22.74)
Cumulative mismatch	118.76	120.13	122.15	153.36	160.10	207.78	267.98	(22.74)	

Borrowing Profile as on December 31, 2021 vs December 31, 2020

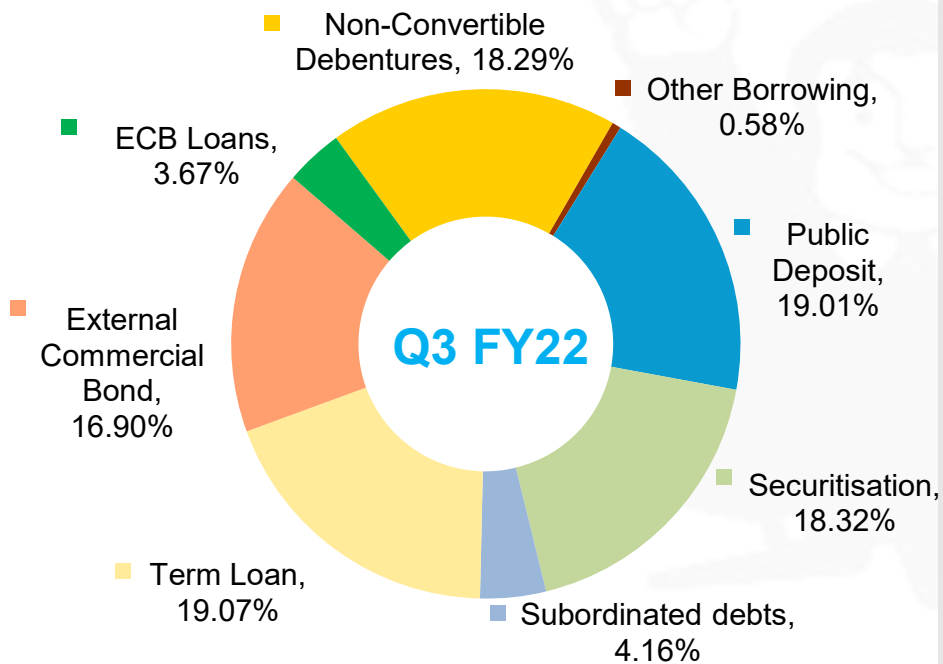
Rs. 1,126.23 bn

Rs. 962.60 bn

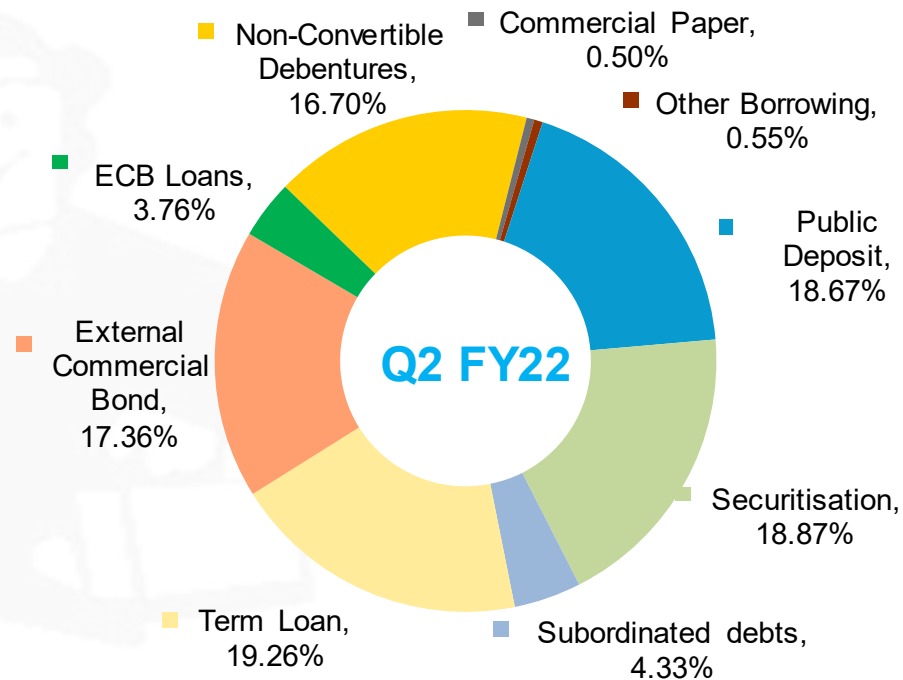


Borrowing Profile as on December 31, 2021 vs September 30, 2021

Rs. 1,126.23 bn



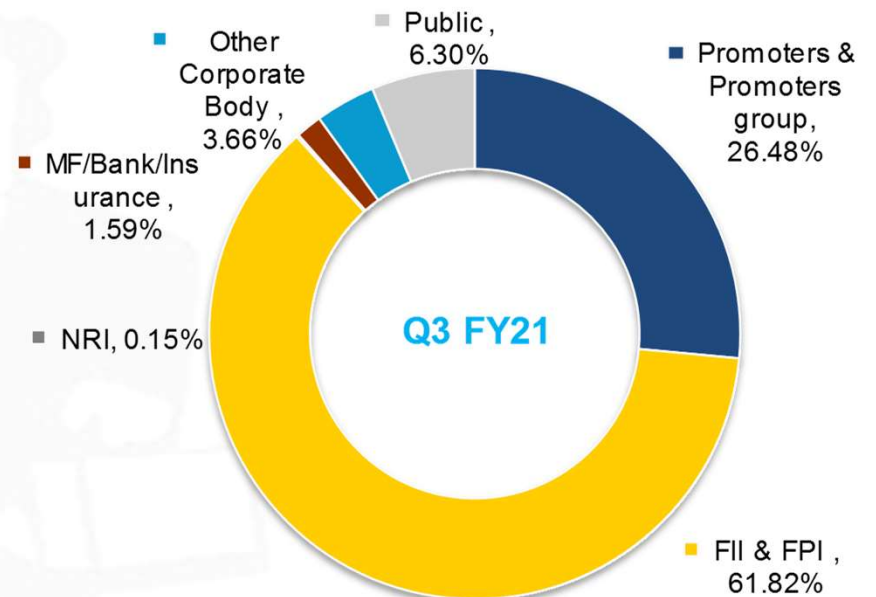
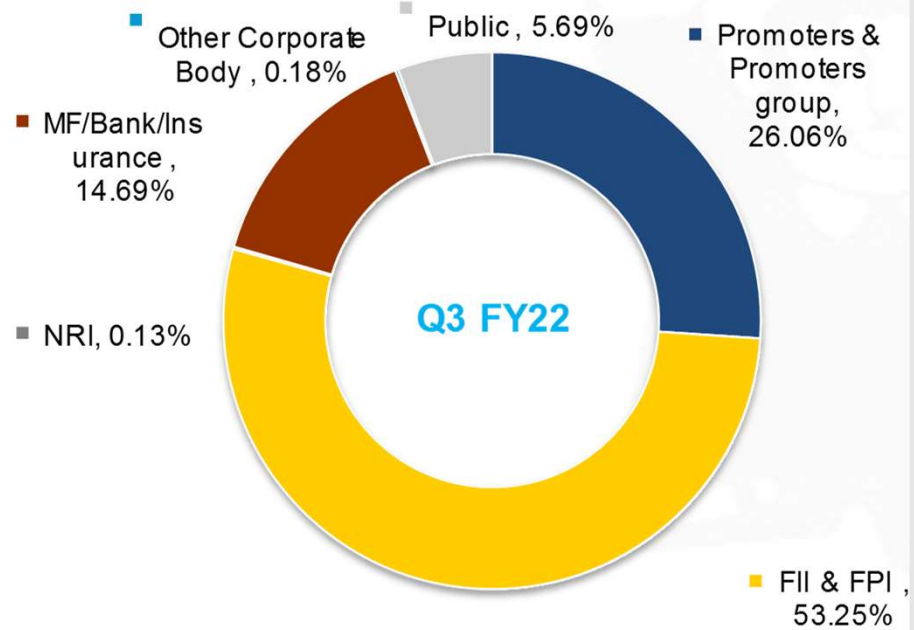
Rs. 1,085.87 bn



Shareholding Pattern as on December 31, 2021 vs December 30, 2020

No. of shares outstanding: 270.52 mn

No. of shares outstanding: 253.06 mn



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.

Key Shareholders	Current Shareholding (Mn Shares)	%
Shriram Capital Limited	70.44	26.04
Life Insurance Corporation of India	17.29	6.39
Fidelity Investment Trust Fidelity Series Emerging Markets Opportunities Fund	11.38	4.21
Sanlam Life Insurance Limited	7.54	2.79
J P Morgan Funds	6.34	2.34
Government Pension Fund Global	6.22	2.30
HDFC Trustee Company Ltd.	5.05	1.87
Wishbone Fund Ltd.	4.38	1.62
T. Rowe Price International Value Equity Fund	4.27	1.58
T. Rowe Price International Value Equity Trust	3.60	1.33
Public & Others	134.01	49.53
Total	270.52	100.00

Contact Us

**For any Investor Relations
queries please contact**

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Tel. No. +91-22-4095 9507

About Us



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. 124,602 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 1,834 branches, and employs 25,328 employees including 19,451 Business team. The company has built a strong customer base of approx. 2.10 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.



Thank You