



SEC/FILING/BSE-NSE/19-20/68A-B

January 28, 2019

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 dt. 22/01/2019 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**

A handwritten signature in black ink, appearing to be "Vivek Achwal", written over a horizontal line.

VIVEK ACHWAL
COMPANY SECRETARY

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.

Our AUM has crossed

₹1,  Cr

Just another milestone in our growth journey

Shriram Transport Finance Company Ltd

Investor Update – Q3 & 9M FY2019

January 28, 2019



Performance Highlights – Q3 FY19 vs Q3 FY18 (as per Ind AS)

Total Income	18.22% ↑	Q3 FY19	Rs 39,934.0 mn
		Q3 FY18	Rs 33,780.0 mn
Net Interest Income*	16.12% ↑	Q3 FY19	Rs 20,269.1 mn
		Q3 FY18	Rs 17,455.0 mn
* including Direct assignment Income			
PAT	17.34% ↑	Q3 FY19	Rs 6,354.5 mn
		Q3 FY18	Rs 5,415.4 mn
EPS	17.39% ↑	Q3 FY19	Rs 28.02
		Q3 FY18	Rs 23.87

* Employee strength at 26,256 (including 16,236 field executives) in Q3 FY19 against 22,967 in Q3 FY18

Performance Highlights – 9M FY19 vs 9M FY18 (as per Ind AS)

Total Income	19.64% ↑	9M FY19	Rs 116,724.6 mn
		9M FY18	Rs 97,561.6 mn
Net Interest Income*	19.69% ↑	9M FY19	Rs 58,986.9 mn
		9M FY18	Rs 49,282.8 mn
* including Direct assignment Income			
PAT	21.29% ↑	9M FY19	Rs 18,179.3 mn
		9M FY18	Rs 14,987.8 mn
EPS	21.29% ↑	9M FY19	Rs 80.13
		9M FY18	Rs 66.06

Performance Highlights – Q3 FY19 vs Q3 FY18 (as per Ind AS)

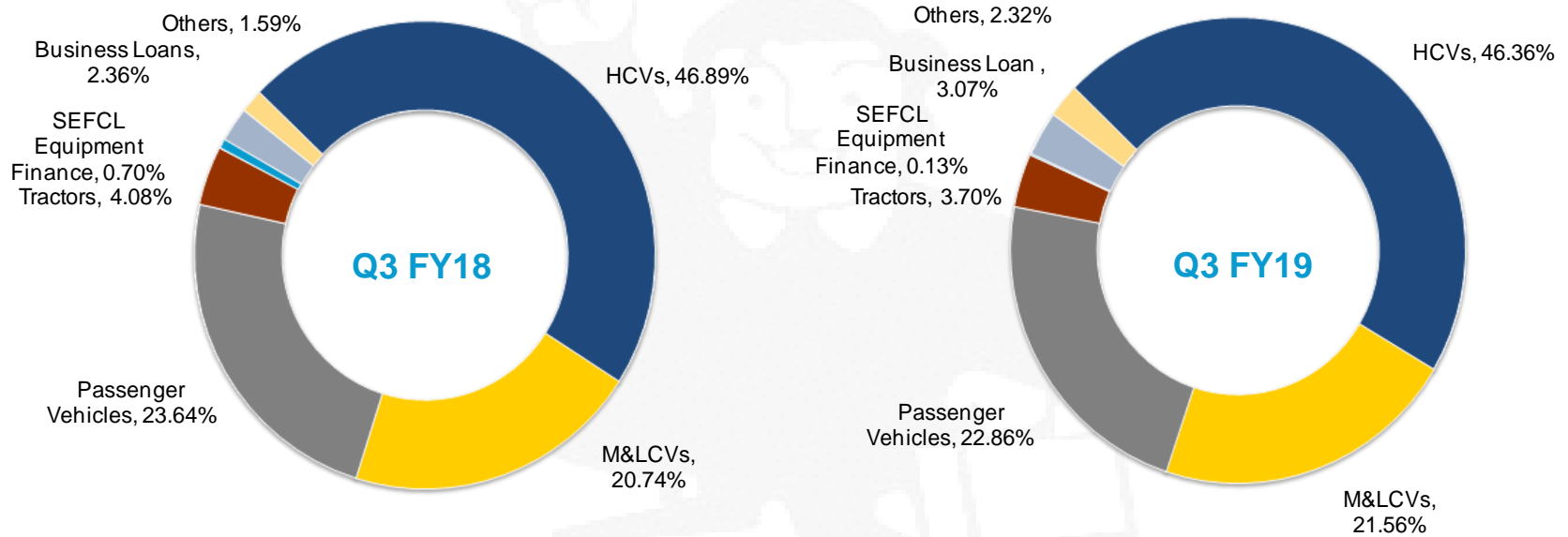
AUM	14.13%	↑	Q3 FY19 Q3 FY18	Rs 1,038,179.4 mn Rs 909,642.2 mn
Gross Stage 3 assets	4.26%	↓	Q3 FY19 Q3 FY18	Rs 90,325.2 mn Rs 94,343.4 mn
Net Stage 3 assets	3.30%	↓	Q3 FY19 Q3 FY18	Rs 58,458.9 mn Rs 60,456.8 mn
Book Value	24.28%	↑	Q3 FY19 Q3 FY18	Rs 663.88 Rs 534.16

* CRAR at 19.72% as of Q3 FY19 compared to 15.66% as of Q3 FY18.

AUM Break-up (as per Ind AS)

Particulars (Rs. mn)	Q3 FY18	Q1 FY19	Q2 FY19	Q3 FY19	YoY (%)	QoQ (%)	9M FY18	9M FY19	YoY (%)	FY18
- On Books										
- Loan Portfolio	752,337.1	824,615.1	878,147.2	845,331.8	12.36%	-3.74%	752,337.1	845,331.8	12.36%	800,013.7
- Securitised Portfolio	157,305.1	180,790.6	165,651.1	192,847.6	22.59%	16.42%	157,305.1	192,847.6	22.59%	162,592.4
Total AUM	909,642.2	1,005,405.7	1,043,798.3	1,038,179.4	14.13%	-0.54%	909,642.2	1,038,179.4	14.13%	962,606.1
- New	96,887.8	121,371.4	127,188.0	120,768.3	24.65%	-5.05%	96,887.8	120,768.3	24.65%	110,424.7
- Used	776,874.5	834,641.7	860,574.0	861,261.0	10.86%	0.08%	776,874.5	861,261.0	10.86%	807,841.8
- Business Loans	21,498.0	29,656.3	33,135.2	31,822.5	48.03%	-3.96%	21,498.0	31,822.5	48.03%	26,112.5
- Working capital loans	13,481.7	18,949.0	21,709.2	23,649.7	75.42%	8.94%	13,481.7	23,649.7	75.42%	17,417.2
- Others	900.2	787.3	1,191.9	677.9	-24.69%	-43.12%	900.2	677.9	-24.69%	809.9
Total AUM	909,642.2	1,005,405.7	1,043,798.3	1,038,179.4	14.13%	-0.54%	909,642.2	1,038,179.4	14.13%	962,606.1

Segment-wise Break up



Branch & AUM distribution – Q3 FY19 vs Q3 FY18

Branch (Nos)

AUM (Rs in bn)

Q3 FY18

Q3 FY18

Total Branch 1,121

Total AUM
Rs 909.6 bn

Q3 FY19

Q3 FY19

Total Branch 1,348

Total AUM
Rs 1,038.2 bn

