

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

**July 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, 5<sup>th</sup> 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 22<sup>nd</sup> July 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

## Q1 FY23 Investor Update

July 28, 2022



# BUSINESS UPDATE

- \* The collections for Q1FY'23, Q4FY'22 and Q1FY'22 were 101.45%, 104.28%, and 91.04% 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, 8,583 borrower accounts with advance amount of Rs.1,755.42 mn have been settled and the balance outstanding as on June 30, 2022 of 30,827 borrower accounts was Rs. 7,632.62 mn out of which 1.50 % was in > 90 days dpd bucket .
- \* Liquidity Coverage Ratio was 191.99% as on June 30, 2022.
- \* The liquidity buffer and SLR investments was Rs. 180.20 bn and Rs. 32.48 bn respectively..

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

Particulars	Amt (Rs. mn)
Covid -19 Provision held on March 31, 2022	20,525.80
Less:- Amount utilised from ECL provision created as management overlay on account of COVID -19 for writeoff#	<u>(2,161.84)</u>
Covid -19 Provision held on June 30, 2022	<u>18,363.96</u>

#Rs. 2,161.84 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. During the quarter, the Company has written off Loans outstanding amounting to Rs. 2,161.8 mn by utilising the ECL provision created as management overlay on account of COVID -19. The ECL provision of Rs. 18,363.9 mn is retained by the company as at June 30, 2022 towards management overlay on account of COVID-19.

- \* The Board of Directors of the Company in its meeting held on December 13, 2021 had approved a Composite Scheme of Arrangement and Amalgamation (“Scheme”), inter alia, 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 under Sections 230 to 232 and other applicable provisions of the Companies Act, 2013.
- \* The Reserve Bank of India vide its letter dated June 15, 2022 conveyed its No-Objection to the Scheme with usual and normal conditions as generally stipulated in such similar approvals.
- \* As per the directions of the Hon’ble National Company Law Tribunal, Chennai (“NCLT”) in the common order dated May 11, 2022, the meeting of the Equity Shareholders, Secured Creditors and Unsecured Creditors was held on July 4, 2022 and the Scheme was approved by the requisite majority of the Equity shareholders, Secured Creditors and Unsecured Creditors in their respective meetings.
- \* The Company has filed the Petition with NCLT on July 14, 2022 for sanctioning of the Scheme. Approval from CCI is awaited. The Scheme is subject to approval of regulatory and statutory authorities and the Hon’ble NCLT with appointed date as April 01, 2022.

# Performance Highlights – Q1 FY23 vs Q1 FY22

<b>Total Income</b>	<b>10.70 %</b> ↑	Q1 FY23	<b>Rs 51,492.6 mn</b>
		Q1 FY22	Rs 46,515.0 mn
<b>Net Interest Income*</b>	<b>25.35 %</b> ↑	Q1 FY23	<b>Rs 26,417.4 mn</b>
		Q1 FY22	Rs 21,074.5 mn
<b>* including Net Direct assignment Income Rs. 230.4 Mn (Q1 FY22 Rs. 1,056.1 Mn)</b>			
<b>PAT</b>	<b>468.01 %</b> ↑	Q1 FY23	<b>Rs 9,652.7 mn</b>
		Q1 FY22	Rs 1,699.4 mn
<b>EPS</b>	<b>437.35 %</b> ↑	Q1 FY23	<b>Rs 35.68</b>
		Q1 FY22	Rs 6.64

\* Cost to income ratio at 19.46% in Q1 FY23 as compared to 19.11% in Q1 FY22

# Performance Highlights – Q1 FY23 vs Q1 FY22

<b>AUM</b>	<b>9.55 %</b> ↑	Q1 FY23	<b>Rs 1,306,888.6 mn</b>
		Q1 FY22	Rs 1,193,013.7 mn
<b>Gross Stage 3 assets</b>	<b>6.18 %</b> ↓	Q1 FY23	<b>Rs 90,617.0 mn</b>
		Q1 FY22	Rs 96,584.2 mn
<b>Net Stage 3 assets</b>	<b>18.72 %</b> ↓	Q1 FY23	<b>Rs 43,839.7 mn</b>
		Q1 FY22	Rs 53,935.4 mn
<b>Book Value</b>	<b>12.38 %</b> ↑	Q1 FY23	<b>Rs 991.25</b>
		Q1 FY22	Rs 882.09

\* CRAR at 22.54 % as of Q1 FY23 compared to 23.27% as of Q1 FY22.

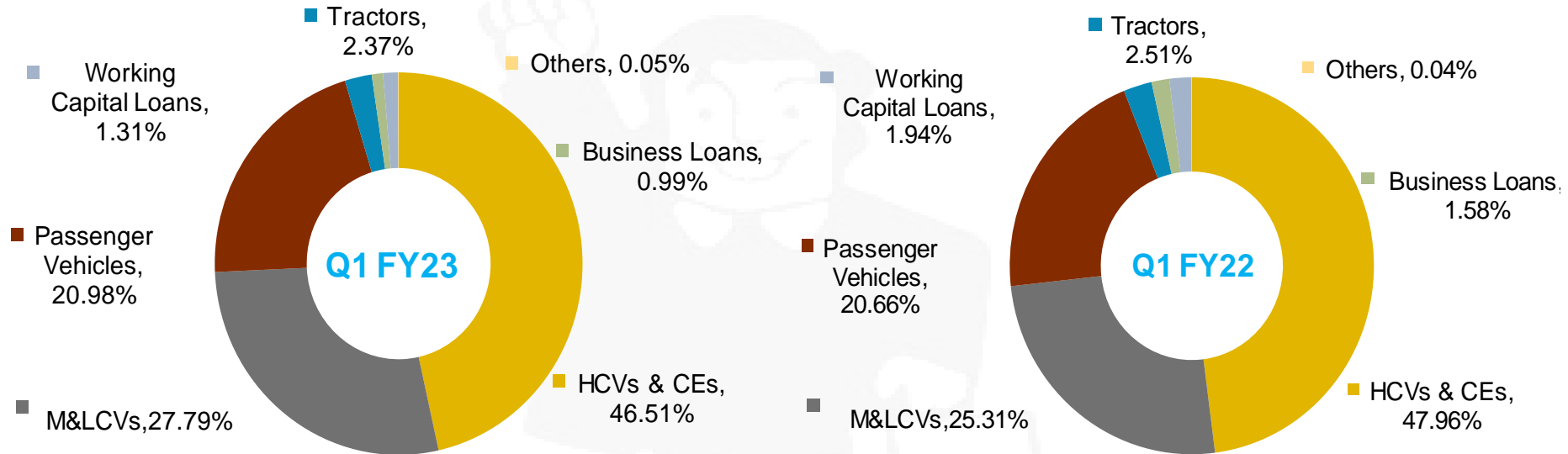


# AUM Break-up

Particulars (Rs. mn)	Q1 FY23	Q4 FY22	Q1 FY22	YoY (%)	QoQ (%)	FY22
<b>Loan Portfolio</b>						
- On Books						
Balance sheet assets	1,104,313.0	1,065,121.3	969,732.9	13.88%	3.68%	1,065,121.3
Securitised assets	189,338.7	191,869.0	211,274.1	-10.38%	-1.32%	191,869.0
<b>Total On books</b>	<b>1,293,651.7</b>	<b>1,256,990.3</b>	<b>1,181,007.0</b>	<b>9.54%</b>	<b>2.92%</b>	<b>1,256,990.3</b>
- Off Books*	13,236.9	13,418.3	12,006.7	10.25%	-1.35%	13,418.3
<b>Total AUM</b>	<b>1,306,888.6</b>	<b>1,270,408.6</b>	<b>1,193,013.7</b>	<b>9.55%</b>	<b>2.87%</b>	<b>1,270,408.6</b>
- New	56,804.7	57,960.2	71,444.1	-20.49%	-1.99%	57,960.2
- Used	1,219,360.6	1,181,714.8	1,079,123.2	13.00%	3.19%	1,181,714.8
- Business Loans	12,984.1	13,561.9	18,844.4	-31.10%	-4.26%	13,561.9
- Working capital loans	17,111.4	16,558.9	23,102.0	-25.93%	3.34%	16,558.9
- Others	627.8	612.8	500.0	25.56%	2.45%	612.8
<b>Total AUM</b>	<b>1,306,888.6</b>	<b>1,270,408.6</b>	<b>1,193,013.7</b>	<b>9.55%</b>	<b>2.87%</b>	<b>1,270,408.6</b>

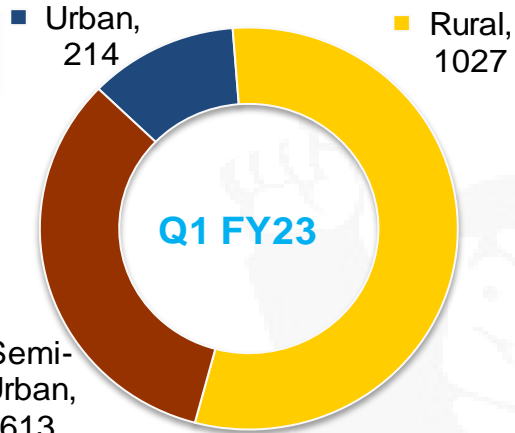
\*Off Books pertains to Direct assignment portfolio

# Segment-wise AUM Break up



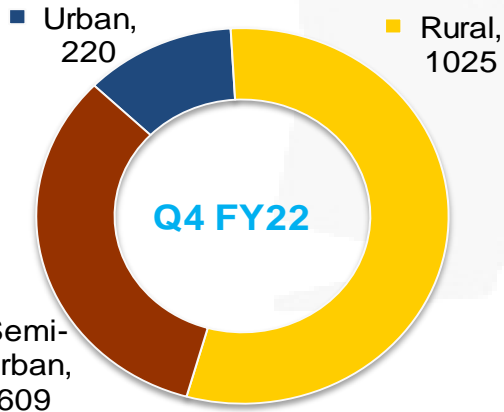
# Branch & AUM distribution – Q1 FY23 vs Q4 FY22

## Branch (Nos)



Total Branch 1,854

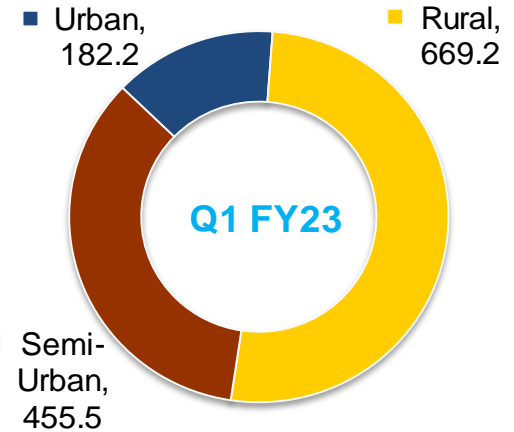
■ Semi-Urban, 613



Total Branch 1,854

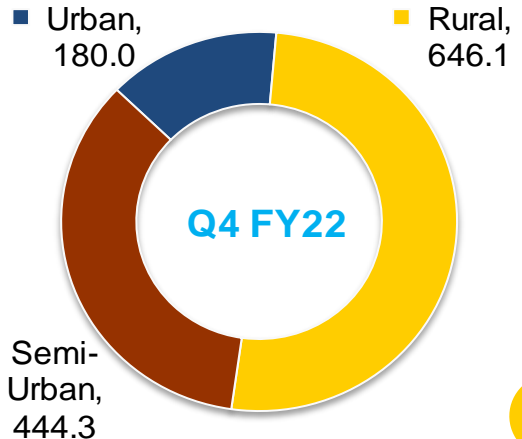
■ Semi-Urban, 609

## AUM (Rs in bn)



Total AUM Rs 1,306.9 bn

■ Semi-Urban, 455.5



Total AUM Rs 1,270.4 bn

■ Semi-Urban, 444.3

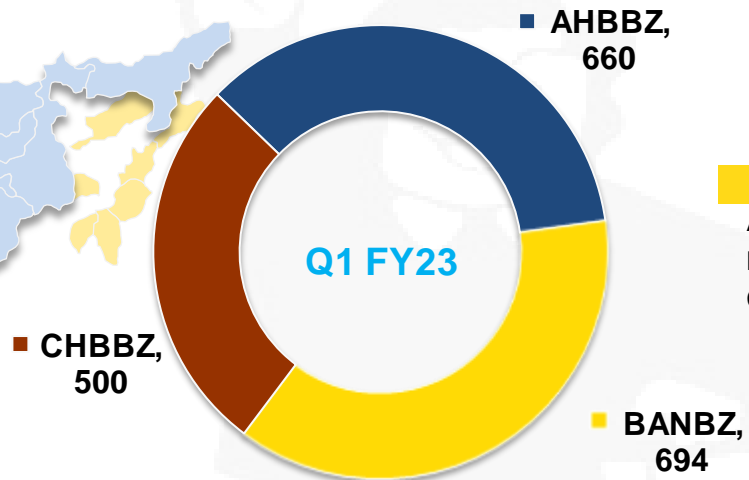
Urban branches represents places where population in more than 10 Lakh  
 Semi-urban branches represents places where population in between 1 Lakh to 10 Lakh  
 Rural branches represents places where population in less than 1 Lakh

# Provision Analysis

Particulars (Rs. in mn)	Q1 FY23	Q4 FY22	Q1 FY22	YoY (%)	QoQ (%)	FY22
Gross Stage 3	90,617.0	88,875.5	96,584.2	-6.18%	1.96%	88,875.5
ECL provision-Stage 3	46,777.3	44,415.0	42,648.8	9.68%	5.32%	44,415.0
Net Stage 3	43,839.7	44,460.5	53,935.4	-18.72%	-1.40%	44,460.5
<b>Gross Stage 3 (%)</b>	<b>7.00%</b>	7.07%	8.18%	-14.35%	-0.93%	7.07%
<b>Net Stage 3 (%)</b>	<b>3.52%</b>	3.67%	4.74%	-25.79%	-4.11%	3.67%
Coverage Ratio (%) Stage 3	51.62%	49.97%	44.16%	16.90%	3.29%	49.97%
Gross Stage 1	1,067,017.6	1,034,929.8	912,793.9	16.90%	3.10%	1,034,929.8
ECL provision-Stage 1	34,302.4	33,813.4	30,021.5	14.26%	1.45%	33,813.4
Net Stage 1	1,032,715.2	1,001,116.4	882,772.4	16.99%	3.16%	1,001,116.4
<b>Gross Stage 1 (%)</b>	82.49%	82.33%	77.29%	6.73%	0.19%	82.33%
ECL provision (%) Stage 1	3.21%	3.27%	3.29%	-2.26%	-1.60%	3.27%
Gross Stage 2	136,017.2	133,185.0	171,628.9	-20.75%	2.13%	133,185.0
ECL provision-Stage 2	12,488.1	12,110.4	17,107.5	-27.00%	3.12%	12,110.4
Net Stage 2	123,529.2	121,074.6	154,521.4	-20.06%	2.03%	121,074.6
<b>Gross Stage 2 (%)</b>	10.51%	10.60%	14.53%	-27.65%	-0.77%	10.60%
ECL provision (%) Stage 2	9.18%	9.09%	9.97%	-7.89%	0.97%	9.09%

# Well-entrenched Pan India Network

## Zonal Split of Branches



### Abbreviations

Zone	Zone Name	Branches
AHBBZ	Ahmedabad Business Zone	660
BANBZ	Bangalore Business Zone	694
CHBBZ	Chennai Business Zone	500

**1,854**

Branch  
Offices

**2.15 mn**

Customers

**25,720**

Employees

**19,739**

Business Team

**500**

Private  
Financiers

**770**

Rural  
Centres

Branch Network

# P&L Statement

Particulars (Rs. mn)	Q1 FY23	Q4 FY22	Q1 FY22	YoY (%)	QoQ (%)	FY22
Interest income	51,278.3	50,542.9	46,339.3	10.66%	1.46%	191,806.2
Interest expended	24,860.9	24,264.7	25,264.8	-1.60%	2.46%	98,645.6
Net interest income	<b>26,417.4</b>	<b>26,278.2</b>	<b>21,074.5</b>	<b>25.35%</b>	<b>0.53%</b>	<b>93,160.6</b>
Other Operating Income	-	-	-	-	-	-
<b>Operating income</b>	<b>26,417.4</b>	<b>26,278.2</b>	<b>21,074.5</b>	<b>25.35%</b>	<b>0.53%</b>	<b>93,160.6</b>
Operating expenditure	5,490.6	5,417.0	4,493.0	22.20%	1.36%	19,869.5
<b>Core operating profit *</b>	<b>20,926.8</b>	<b>20,861.2</b>	<b>16,581.5</b>	<b>26.21%</b>	<b>0.31%</b>	<b>73,291.1</b>
Other income	193.6	252.9	161.4	19.95%	-23.45%	810.0
<b>Operating profit</b>	<b>21,120.4</b>	<b>21,114.1</b>	<b>16,742.9</b>	<b>26.15%</b>	<b>0.03%</b>	<b>74,101.1</b>
Loan Losses & Provisions	8,051.6	7,607.9	14,396.0	-44.07%	5.83%	38,608.6
<b>Profit before tax</b>	<b>13,068.8</b>	<b>13,506.2</b>	<b>2,346.9</b>	<b>456.85%</b>	<b>-3.24%</b>	<b>35,492.5</b>
Tax Expense	3,416.1	2,644.9	647.5	427.58%	29.16%	8,413.2
<b>Profit after tax</b>	<b>9,652.7</b>	<b>10,861.3</b>	<b>1,699.4</b>	<b>468.01%</b>	<b>-11.13%</b>	<b>27,079.3</b>
<b>Other comprehensive Income (Net)</b>	(822.6)	(1,395.3)	(119.6)	587.79%	-41.04%	(1,228.0)
<b>Total Comprehensive Income</b>	<b>8,830.1</b>	<b>9,466.0</b>	<b>1,579.8</b>	<b>458.94%</b>	<b>-6.72%</b>	<b>25,851.3</b>
<b>EPS (Rs)</b>	<b>35.68</b>	<b>40.15</b>	<b>6.64</b>	<b>437.35%</b>	<b>-11.13%</b>	<b>101.74</b>
<b>Tier I CRAR %</b>	<b>20.62%</b>	<b>20.70%</b>	<b>21.05%</b>	<b>-2.07%</b>	<b>-0.39%</b>	<b>20.70%</b>
<b>Tier II CRAR %</b>	<b>1.92%</b>	<b>2.27%</b>	<b>2.22%</b>	<b>-13.37%</b>	<b>-15.42%</b>	<b>2.27%</b>
<b>Total CRAR %</b>	<b>22.54%</b>	<b>22.97%</b>	<b>23.27%</b>	<b>-3.14%</b>	<b>-1.87%</b>	<b>22.97%</b>
<b>Book Value (Rs)</b>	<b>991.25</b>	<b>958.61</b>	<b>882.09</b>	<b>12.38%</b>	<b>3.41%</b>	<b>958.61</b>

\*Before Provisions & Contingencies

# Balance Sheet

Particulars (Rs. mn)	Jun-22	Mar-22	Jun-21	YoY (%)	QoQ (%)
<b>I. ASSETS</b>					
<b>Financial Assets</b>					
Cash and cash equivalents	114,071.7	106,624.4	107,176.7	6.43%	6.98%
Bank Balance other than above	65,017.8	56,927.2	53,056.6	22.54%	14.21%
Derivative financial instruments	6,144.3	2,014.0	2,614.7	134.99%	205.08%
Receivables					
(I) Trade Receivables	57.0	53.5	52.9	7.75%	6.54%
(II) Other Receivables	1,860.4	1,926.7	1,418.0	31.20%	-3.44%
Loans	1,200,084.0	1,166,651.5	1,091,229.3	9.98%	2.87%
Investments	69,413.0	68,091.6	33,524.9	107.05%	1.94%
Other-financial assets	509.6	514.5	468.9	8.68%	-0.95%
<b>Non Financial assets</b>					
Current tax assets (net)	2,348.5	2,282.4	1,717.3	36.76%	2.90%
Deferred tax assets (net)	10,880.6	8,693.8	8,830.0	23.22%	25.15%
Investment Property	19.6	19.7	19.9	-1.51%	-0.51%
Property, plant and equipment	1,098.9	1,105.6	1,174.2	-6.41%	-0.61%
Right-of-use assets	3,108.9	3,025.2	3,021.0	2.91%	2.77%
Intangible assets under development	94.4	-	-	0.00%	0.00%
Other Intangible assets	29.2	30.4	25.8	13.18%	-3.95%
Other non-financial assets	3,163.6	3,100.4	3,017.6	4.84%	2.04%
<b>Total</b>	<b>1,477,901.5</b>	<b>1,421,060.9</b>	<b>1,307,347.8</b>	<b>13.05%</b>	<b>4.00%</b>

# Balance Sheet (Continued)

Particulars (Rs. mn)	Jun-22	Mar-22	Jun-21	YoY (%)	QoQ (%)
<b>II. Liabilities and Equity</b>					
<b>Financial Liabilities</b>					
Payables	1,560.5	1,687.0	1,331.1	17.23%	-7.50%
Debt Securities	430,675.3	412,565.5	407,022.7	5.81%	4.39%
Borrowings (other than debt securities)	483,092.8	466,769.3	420,096.1	15.00%	3.50%
Deposits	232,445.0	219,489.8	179,446.4	29.53%	5.90%
Subordinated Liabilities	46,034.7	46,142.5	46,604.9	-1.22%	-0.23%
Lease liabilities	3,593.5	3,494.3	3,448.0	4.22%	2.84%
Other financial liabilities	7,887.6	8,596.4	9,990.7	-21.05%	-8.25%
<b>Non-financial Liabilities</b>					
Current tax liabilities (net)	2,380.8	368.2	2,036.2	16.92%	546.61%
Provisions	1,541.4	1,381.8	1,464.5	5.25%	11.55%
Other non-financial liabilities	537.9	1,244.2	348.5	54.35%	-56.77%
<b>Equity</b>					
Equity share capital	2,705.2	2,705.2	2,670.5	1.30%	0.00%
Other equity	265,446.8	256,616.7	232,888.2	13.98%	3.44%
<b>Total</b>	<b>1,477,901.5</b>	<b>1,421,060.9</b>	<b>1,307,347.8</b>	<b>13.05%</b>	<b>4.00%</b>



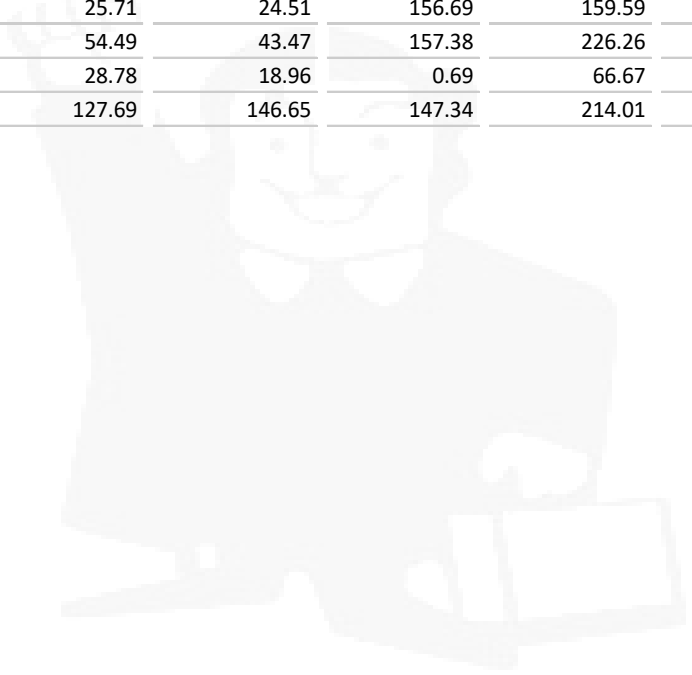
# Key Metrics – Q1 FY23

P&L Metrics (Rs. mn)	Q1 FY23	Q4 FY22	Q1 FY22	YoY (%)	QoQ (%)	FY22
Interest Income	51,278.3	50,542.9	46,339.3	10.66%	1.46%	191,806.2
Less: Interest Expenses	24,860.9	24,264.7	25,264.8	-1.60%	2.46%	98,645.6
<b>Net Interest Income</b>	<b>26,417.4</b>	<b>26,278.2</b>	<b>21,074.5</b>	<b>25.35%</b>	<b>0.53%</b>	<b>93,160.6</b>
Other Operating Income & Other Income	193.6	252.9	161.4	19.95%	-23.45%	810.0
<b>Profit After Tax</b>	<b>9,652.7</b>	<b>10,861.3</b>	<b>1,699.4</b>	<b>468.01%</b>	<b>-11.13%</b>	<b>27,079.3</b>
EPS (Rs.)	35.68	40.15	6.64	437.35%	-11.13%	101.74
Cost to income Ratio (%)	19.46%	20.00%	19.11%	1.82%	-2.73%	19.89%
NIM (on AUM)	6.91%	6.96%	6.38%	8.31%	-0.72%	6.62%

Balance Sheet Metrics (Rs. mn)	Q1 FY23	Q4 FY22	Q1 FY22	YoY (%)	QoQ (%)	FY22
Networth	267,875.6	259,045.5	235,282.3	13.85%	3.41%	259,045.5
Book Value (Rs.)	991.25	958.61	882.09	12.38%	3.41%	958.61
Interest Coverage (x)	2.07	2.09	1.84	12.50%	-0.96%	1.95
ROA (%)	2.51%	2.90%	0.49%	412.24%	-13.45%	1.88%
ROE (%)	14.64%	16.96%	3.01%	386.38%	-13.68%	11.14%
CRAR (%)	22.54%	22.97%	23.27%	-3.14%	-1.87%	22.97%

# ALM statement on June 30, 2022

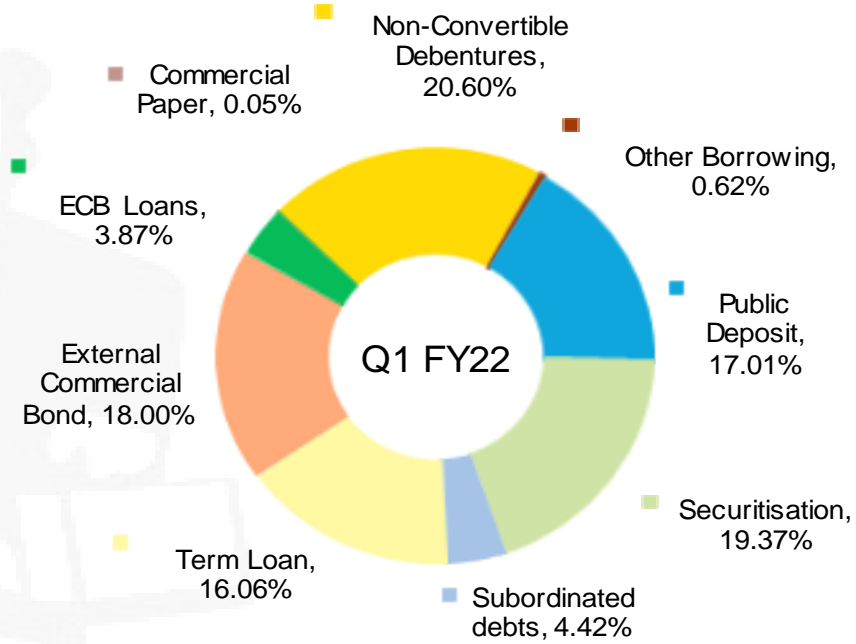
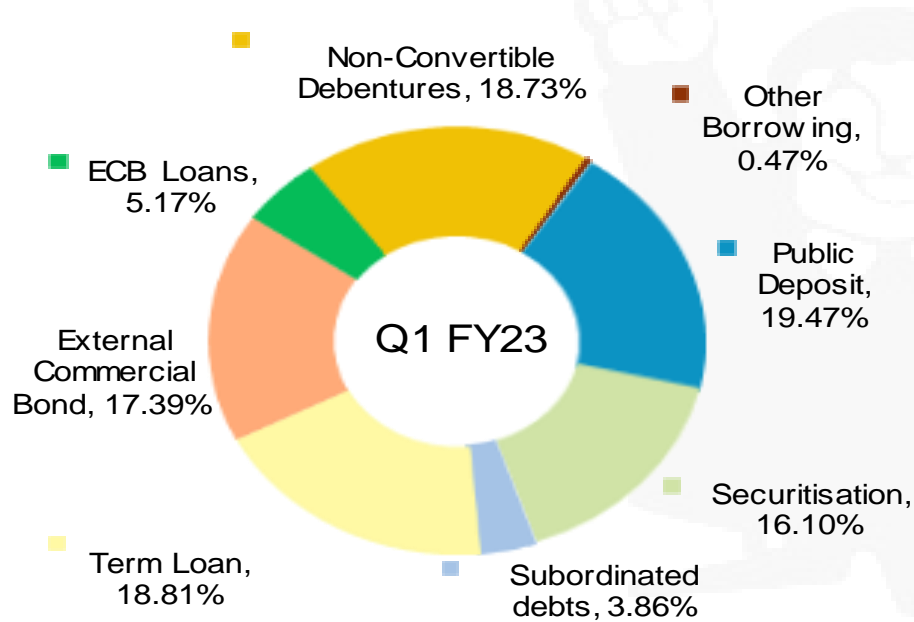
Particulars (Rs. Bn)	One month	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to one year	Over one year to 3 years	Over 3 to 5 years	Over 5 years	Total
Total Outflows	61.60	25.71	24.51	156.69	159.59	532.80	152.12	388.19	<b>1,501.21</b>
Total Intflows	160.51	54.49	43.47	157.38	226.26	609.12	165.90	61.40	<b>1,478.53</b>
Mismatch	98.91	28.78	18.96	0.69	66.67	76.32	13.78	(326.79)	<b>(22.68)</b>
Cumulative mismatch	98.91	127.69	146.65	147.34	214.01	290.33	304.11	(22.68)	



# Borrowing Profile as on June 30, 2022 vs June 30, 2021

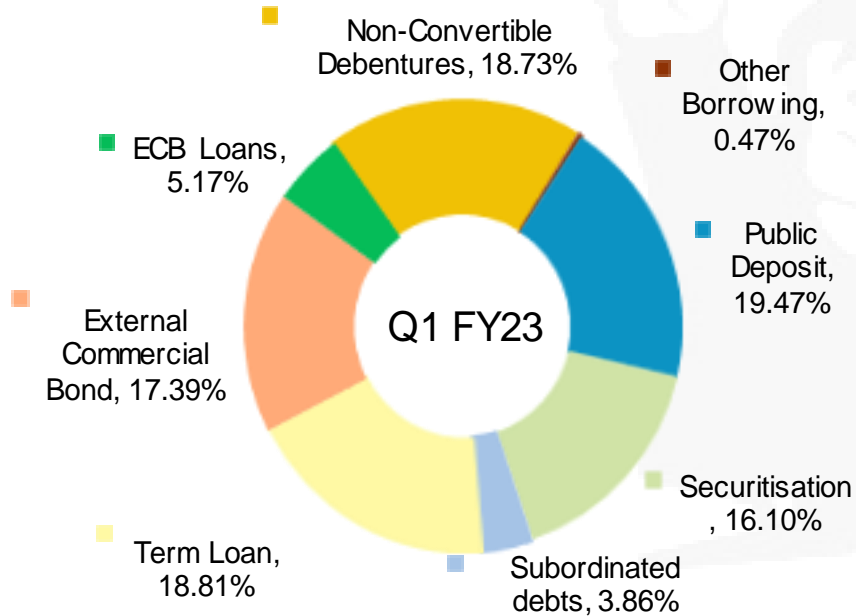
Rs. 1,192.25 bn

Rs. 1,053.17 bn

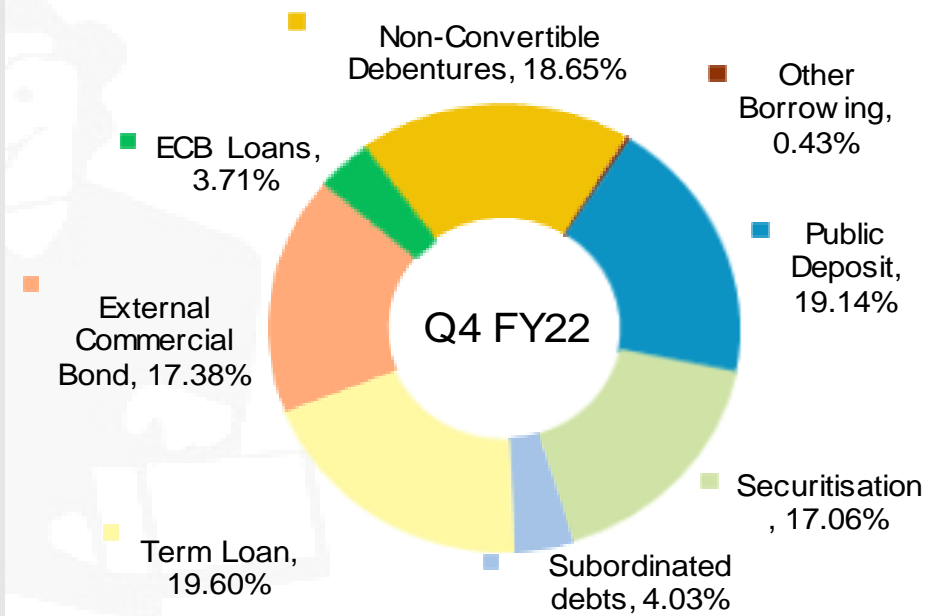


# Borrowing Profile as on June 30, 2022 vs March 31, 2022

Rs. 1,192.25 bn

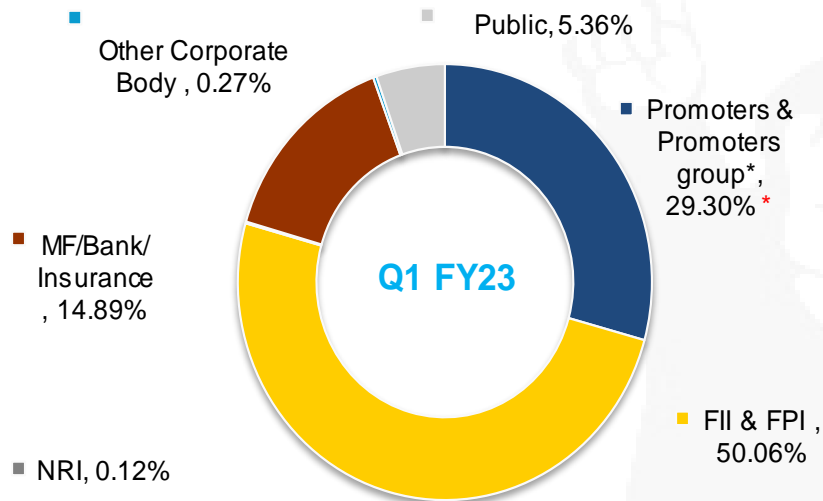


Rs. 1,144.97 bn



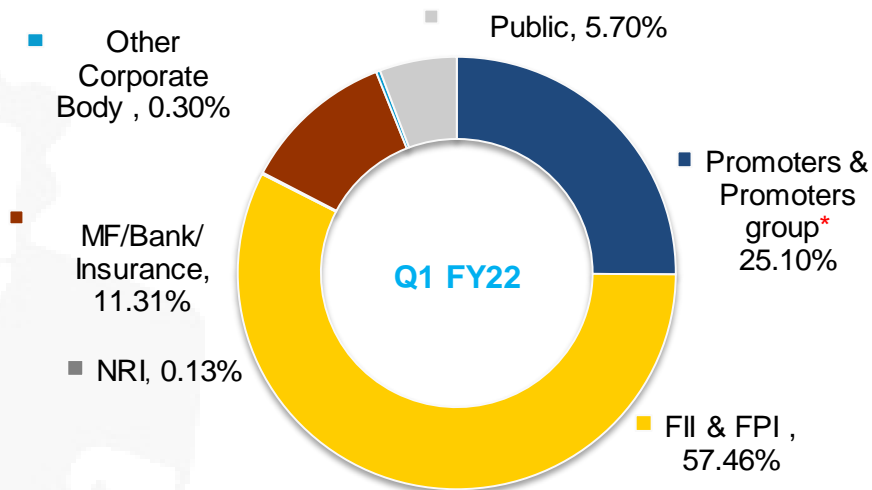
# Shareholding Pattern as on June 30, 2022 vs June 30, 2021

No. of shares outstanding: 270.52 mn



Details of Promoters/Promoter Group*	Holding (%)
Shriram Capital Limited	26.04%
Shriram Value Services Limited	3.24%
Shriram Ownership Trust	0.02%
<b>Total</b>	<b>29.30%</b>

No. of shares outstanding: 253.06 mn



Details of Promoters/Promoter Group*	Holding (%)
Shriram Capital Limited	25.08%
Shriram Financial Ventures (Chennai) Private Limited	0.02%
<b>Total</b>	<b>25.10%</b>

# 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)	%
<b>Promoter and Promoter Group</b>		
Shriram Capital Limited	70.44	26.04
Shriram Value Services Limited	8.76	3.24
Shriram Ownership Trust	0.06	0.02
<b>Total Promoter and Promoter Group Holding</b>	<b>79.26</b>	<b>29.30</b>
Life Insurance Corporation of India	18.00	6.66
Mirae Asset Emerging Bluechip Fund (under various sub funds)	8.07	2.98
Sanlam Life Insurance Limited	7.54	2.79
Government Pension Fund Global	6.22	2.30
HDFC Trustee Company Ltd. (under various sub funds)	5.63	2.08
J P Morgan Funds	5.29	1.96
Wishbone fund Ltd	4.52	1.67
T. Rowe Price International Value Equity Fund	4.30	1.59
Public & Others	131.69	48.67
<b>Total</b>	<b>270.52</b>	<b>100.00</b>

**For any Investor Relations  
queries please contact**

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## About Shriram Transport Finance Co. Ltd.

Shriram Transport Finance Co Ltd. is one of the largest asset financing NBFCs in India with Assets under Management of Rs. 130,688.9 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 25,720 employees including 19,739 Business team. The company has built a strong customer base of approx. 2.15 mn. Over the past 43 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](http://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