SHRIRAM
Transport Finance Company Limited
A WINNING RELATIONSHIP

SEC/FILING/BSE-NSE/19-20/68A-B October 24,2019

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 Sir,

Sub : Half Yearly Communication to Exchanges w. r. t. Our Public and Private Issue of Non-Convertible Debenture).

This is in continuation to our today's letter; we are enclosing herewith the certificates as required under Reg. 52(5) - of SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015 received from IDBI Trusteeship, Catalyst Trusteeship Limited and Axis Trustee bearing reference no.8575/ITSL/OPR/2019-20, CTL/DEB/19-20/Noting Certificate/5873 and ATSL/CO/2019-20/5165 dated October 24,2019 respectively.

Kindly take the same on record.

Thanking you,

Yours faithfully,

For **SHRIRAM TRANSPORT FINANCE COMPANY LIMITED**

VIVEK MADHUKAR ACHWAL
Digitally signed by: VIVEK MADHUKAR ACHWAL
DN: CN = VIVEK MADHUKAR ACHWAL C = IN O = Personal , CID - 6342588
Date: 2019.10.24 22:50:31 +05'30'

VIVEK ACHWAL
COMPANY SECRETARY
Encl.: a/a.

Cc/-

M/s. IDBI Trusteeship Services Limited.
Asian Building, Ground Floor
17, R. Kamani Marg
Ballard Estate
Mumbai – 400 001

M/s. AXIS Trustee Services Limited.
Axis house, 2nd Floor,
Wadia International Center,
Pandurang Budhkar Marg,
Worli, Mumbai – 400 025

M/s. Catalyst Trusteeship Limited
Address: Office No. 83 – 87, 8th floor ,
'Mittal Tower',
'B' Wing, Nariman Point, Mumbai – 400021

IDBI Trusteeship Services Ltd
CIN : U65991MH2001GOI131154

Ref. No. B575/ITSL/OPR/2019-20

October 24, 2019

To,

The Company Secretary
Shriram Transport Finance Co. Ltd.
G Block Bandra Kurla Complex,
Mumbai – 400 051

Kind Attn: Mr. Vivek Achwal

Dear Sir/ Madam,

Subject: Certificate u/r 52(5) of SEBI (Listing Obligations & Disclosure Requirements), Regulations, 2015 for Debentures issue by Shriram Transport Finance Co. Ltd. for the half year ended September 30th, 2019

We are acting as a Debenture Trustee for the various Non- Convertible Debentures issued by Shriram Transport Finance Co. Ltd ("the Company").

In terms of the provisions of Regulation 52(5) of SEBI (Listing Obligations & Disclosure Requirements), Regulations, 2015, ('Regulations') we certify that we have taken note of the disclosures made by the Company in the letter enclosed hereto, under Regulation 52(4) without verification.

Thanking You,

Yours Faithfully
For IDBI Trusteeship Services Limited

Authorised Signatory

CATALYST
Believe in yourself... Trust us!

No.CTL/DEB/19-20/Noting Certificate/5873

October 24, 2019

To Whomsoever It May Concern,

CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, Catalyst Trusteeship Limited (**"Debenture Trustee"**) hereby confirm that we have received and noted the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (**"Regulations"**), provided to us by **Shriram Transport Finance Company Limited ("the Company")** for the Half year ended September 30, 2019.

This Certificate is being issued pursuant to the requirements of regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For **Catalyst Trusteeship Limited**

Authorised Signatory

Encl: Results submitted by Company

AXIS TRUSTEE

ATSL/CO/2019-20/5165
October 24, 2019

To,
Shriram Transport Finance Company Limited
Wockhardt Towers, Level-3, West Wing, C-2,
Bandra (East), Mumbai 400051

Kind Attn.: Mr. Vivek Achwal

Sub: Letter of Debenture Trustee pursuant to Regulation 52 (5) of the SEBI (Listing Obligations and Disclosure Requirements) 2015

Dear Sir/Madam,

We write in our capacity as the Debenture Trustee for the Non-Convertible Debentures (NCDs) issued by **Shriram Transport Finance Company Limited** ("Company") and listed on the BSE Limited and National Stock Exchange of India Limited ("**Listed Debt Securities**").

Pursuant to Regulation 52(4) read with Regulation 52 (5) of the SEBI (Listing Obligations and Disclosure Requirements) 2015, the Company is required to submit its half yearly/annual financial results to the Stock Exchange, with a letter of the Debenture Trustee (Axis Trustee Services Limited) that the Debenture Trustee has noted the contents furnished by the Company in terms of Regulation 52(4).

In pursuance thereof we hereby confirm that we have received the said aforesaid information vide your letter dated 24th October, 2019 (enclosed herewith) for the half year ending 30th September, 2019 along with the relevant/necessary supporting and we have noted the contents in respect of the Listed Debt Securities issued by the Company.

Thanking You,

Yours Faithfully
For **Axis Trustee Services Limited**

Anil Grover
Deputy General Manager

AXIS TRUSTEE SERVICES LTD. MUMBAI

SHRIRAM
Transport Finance Company Limited
A WINNING RELATIONSHIP

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

October 24, 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.: Outcome of Board Meeting

Re.: Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing Regulations')

In furtherance to our letter dated October 14, 2019, we inform you that the Board of Directors of the Company at their meeting held today has inter-alia:

i. Approved and taken on record the unaudited standalone and consolidated financial results of the Company for the second quarter and half-year ended on September 30, 2019, prepared pursuant to Regulation 33 of the Listing Regulations.

ii. Declared an interim dividend of 50% i.e Rs.5/- per equity share of the face value of Rs. 10/- each fully paid up to those members whose name appears in the Register of Members of the Company as on November 08, 2019, being the record date fixed for the purpose of the payment of interim dividend. The dividend payout will be on or after November 19, 2019.

iii. Approved periodical resource mobilization plan involving issue of debt securities in ordinary course of business and raising funds by way of External Commercial Borrowings, within the overall borrowing limits approved by the shareholders.

iv. Approved revision of limit for buy-back of debt securities by Banking & Finance committee.

SHRIRAM
Transport Finance Company Limited
A WINNING RELATIONSHIP

Please find enclosed herewith:

i. Unaudited standalone financial results of the Company for the second quarter and half-year ended September 30, 2019 together with Limited Review Report of the statutory auditors as required under Regulation 33 of the Listing Regulations.
ii. Unaudited consolidated financial results of the Company for the second quarter and half-year ended September 30, 2019 together with Limited Review Report of the statutory auditors as required under Regulation 33 of the Listing Regulations.
iii. Disclosures in accordance with Regulation 52(4) of the Listing Regulations.

The Certificates of the Debenture Trustees as required under Regulation 52(5) of the Listing Regulations will be sent shortly.

The financial results will be published in one English and one vernacular newspaper as required under Regulation 47 of the Listing Regulations and the same are also being uploaded on the Company's website (www.stfc.in) as required under Regulation 46 of the Listing Regulations.

The Board Meeting commenced at 05.00 p.m. and concluded at 07.30 p.m.

Kindly take the same on record.

Thanking you,

Yours faithfully,

For **SHRIRAM TRANSPORT FINANCE COMPANY LIMITED**

VIVEK ACHWAL
COMPANY SECRETARY
Encl.: a/a.

Haribhakti & Co. LLP
Chartered Accountants
705, Leela Business Park,
Andheri Kurla Road,
Andheri (East),
Mumbai - 400 059

Pijush Gupta & Co.
Chartered Accountants
GF - 17 Augusta Point,
Golf Course Road,
Sector - 53
Gurugram - 122002

Independent Auditor's Review Report on quarterly and year to date Unaudited Standalone Financial Results of Shriram Transport Finance Company Limited pursuant to the Regulation 33, 52 and 63(2) of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015

To the Board of Directors
Shriram Transport Finance Company Limited

1. We have reviewed the accompanying Statement of Unaudited Standalone Financial Results of Shriram Transport Finance Company Limited ("the Company") for the quarter ended September 30, 2019 and for the period from April 1, 2019 to September 30, 2019 ("the Statement"), being submitted by the Company pursuant to the requirement of Regulation 33, 52 and 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

2. This Statement, which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" as prescribed under Section 133 of Companies Act, 2013 read with relevant rules issued there under and other accounting principles generally accepted in India. Our responsibility is to issue a report on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of the company personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.





4. Based on our review conducted and procedures performed as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33, 52 and 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

5. Attention is drawn to the fact that the cash flow figures for the corresponding period April 1, 2018 to September 30, 2018, have been approved by the Board of Directors of the Company, but have not been subjected to limited review or audit.

For Haribhakti & Co. LLP
Chartered Accountants
ICAI Firm Registration No.103523W/W100048

HARIBHAKTI & CO. LLP ★ MUMBAI ★ CHARTERED ACCOUNTANTS

Sumant Sakhardande
Partner
Membership No.: 034828
UDIN: 19034828AAAAGC3506

Mumbai
October 24, 2019

For Pijush Gupta & Co.
Chartered Accountants
ICAI Firm Registration No. 309015E

PIJUSH GUPTA & CO. CHARTERED ACCOUNTANTS

Sangeeta Gupta
Partner
Membership No.: 064225
UDIN: 19064225AAAACE7394

Mumbai
October 24,2019

SHRIRAM TRANSPORT FINANCE COMPANY LIMITED

CIN: L65191TN1979PLC007874

Regd. Office: Mookambika Complex, 3rd Floor, 4, Lady Desika Road, Mylapore, Chennai - 600 004.

Tel. No: +91 44 2499 0356, Fax: +91 44 2499 3272. Website-www.stfc.in, email-secretarial@stfc.in.

STATEMENT OF UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2019

(Rs. in crores)

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2019 (Unaudited)	30.06.2019 (Unaudited)	30.09.2018 (Unaudited)	30.09.2019 (Unaudited)	30.09.2018 (Unaudited)	31.03.2019 (Audited)
	Revenue from operations						
(i)	Interest Income	4,109.89	3,986.78	3,914.01	8,096.67	7,616.15	15,384.28
(ii)	Dividend Income	0.19	-	-	0.19	4.99	4.99
(iii)	Rental Income	0.06	0.05	0.06	0.11	0.11	0.22
(iv)	Fees and commission Income	21.01	11.64	11.84	32.65	27.50	71.30
(v)	Net gain on fair value changes	63.52	32.50	5.99	96.02	7.89	-
(vi)	Others	22.87	22.88	6.09	45.75	10.60	61.65
(I)	**Total Revenue from operations**	**4,217.54**	**4,053.85**	**3,937.99**	**8,271.39**	**7,667.24**	**15,522.44**
(II)	**Other Income**	**2.28**	**7.80**	**9.76**	**10.08**	**11.82**	**23.26**
(III)	**Total Income (I+II)**	**4,219.82**	**4,061.65**	**3,947.75**	**8,281.47**	**7,679.06**	**15,545.70**
	Expenses						
(i)	Finance Costs	2,113.40	2,043.14	1,850.36	4,156.54	3,704.10	7,511.26
(ii)	Fees and commission expense	17.72	16.97	11.25	34.69	37.67	62.19
(iii)	Net loss on fair value changes	-	-	-	-	-	2.58
(iv)	Impairment on financial instruments	660.65	561.18	683.59	1,221.83	1,206.25	2,382.26
(v)	Employee Benefits Expenses	250.51	233.09	232.09	483.60	457.40	883.06
(vi)	Depreciation, amortization and impairment	35.60	33.44	10.68	69.04	20.57	42.97
(vii)	Others expenses	215.07	192.25	220.75	407.32	431.00	883.11
(IV)	**Total Expenses**	**3,292.95**	**3,080.07**	**3,008.72**	**6,373.02**	**5,856.99**	**11,767.43**
(V)	**Profit / (loss) before exceptional items and tax (III-IV)**	**926.87**	**981.58**	**939.03**	**1,908.45**	**1,822.07**	**3,778.27**
(VI)	**Exceptional items**	-	-	-	-	-	-
(VII)	**Profit/(loss) before tax (V +VI)**	**926.87**	**981.58**	**939.03**	**1,908.45**	**1,822.07**	**3,778.27**
(VIII)	**Tax Expense:** (Refer note 6)						
(1)	Current Tax	122.68	340.41	365.09	463.09	658.02	1,346.37
(2)	Deferred Tax	39.14	6.92	(35.64)	46.06	(18.43)	(22.27)
(3)	Tax adjustment for earlier years	-	-	-	-	-	(109.82)
(IX)	**Profit/(loss) for the period (VII -VIII)**	**765.05**	**634.25**	**609.58**	**1,399.30**	**1,182.48**	**2,563.99**
(X)	**Other Comprehensive Income**						
(i)	Items that will not be reclassified to profit or loss	(1.30)	(4.62)	(0.10)	(5.92)	(1.92)	(3.56)
(ii)	Income tax relating to items that will not be reclassified to profit or loss	(0.12)	1.61	0.03	1.49	0.67	1.24
	Other Comprehensive Income	**(1.42)**	**(3.01)**	**(0.07)**	**(4.43)**	**(1.25)**	**(2.32)**
(XI)	**Total Comprehensive Income for the period (IX+X)**	**763.63**	**631.24**	**609.51**	**1,394.87**	**1,181.23**	**2,561.67**
(XII)	**Paid-up equity share capital (face value Rs. 10/- per share)**	226.88	226.88	226.90	226.88	226.90	226.90
(XIII)	**Other equity**						15,609.38
(XIV)	**Earnings per equity share (Not annualised for the interim periods)**						
	Basic (Rs.)	33.72	27.96	26.86	61.68	52.11	113.01
	Diluted (Rs.)	33.72	27.96	26.86	61.68	52.11	113.01

HARIBHAKTI & CO. LLP MUMBAI CHARTERED ACCOUNTANTS

SHRIRAM TRANSPORT FINANCE CO. LTD.

PIJUSH GUPTA & CO. CHARTERED ACCOUNTANTS

Notes:

1 STATEMENT OF ASSETS AND LIABILITIES

(Rs. in crores)

Sr. No.	Particulars	As at 30.09.2019 (Unaudited)	As at 31.03.2019 (Audited)
	ASSETS		
(1)	**Financial Assets**		
(a)	Cash and cash equivalents	756.47	1,029.14
(b)	Bank Balance other than (a) above	3,803.82	2,952.33
(c)	Derivative financial instruments	171.84	21.72
(d)	Receivables		
	(I) Trade Receivables	11.62	8.48
	(II) Other Receivables	2.99	19.94
(e)	Loans	1,00,691.37	96,751.49
(f)	Investments	2,757.38	3,999.07
(g)	Other Financial assets	39.75	41.76
(2)	**Non-financial Assets**		
(a)	Current tax assets (Net)	381.56	106.58
(b)	Deferred tax Assets (Net)	31.13	75.70
(c)	Investment Property	2.05	2.06
(d)	Property, Plant and Equipment	146.44	143.46
(e)	Right of use assets	346.12	-
(f)	Other Intangible assets	2.19	1.97
(g)	Other non-financial assets	150.45	138.78
	Total Assets	**1,09,295.18**	**1,05,292.48**
	LIABILITIES AND EQUITY		
	LIABILITIES		
(1)	**Financial Liabilities**		
(a)	Derivative financial instruments	22.50	83.42
(b)	Payables		
	(I) Trade Payables		
	(i) total outstanding dues of micro enterprises and small enterprises	-	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	177.90	203.63
	(II) Other Payables		
	(i) total outstanding dues of micro enterprises and small enterprises	-	-
	(ii) total outstanding dues of creditors other than microenterprises and small enterprises	-	-
(c)	Debt Securities	31,077.11	34,181.76
(d)	Borrowings (Other than Debt Securities)	41,948.31	37,189.30
(e)	Deposits	11,450.45	10,341.46
(f)	Subordinated Liabilities	6,117.49	6,201.88
(g)	Other financial liabilities	609.87	731.30
(h)	Lease liabilities	364.06	-
(2)	**Non-Financial Liabilities**		
(a)	Current tax liabilities (Net)	102.48	102.97
(b)	Provisions	141.18	133.26
(c)	Other non-financial liabilities	244.15	287.22
(3)	**EQUITY**		
(a)	Equity Share capital	226.88	226.90
(b)	Other Equity	16,812.80	15,609.38
	Total Liabilities and Equity	**1,09,295.18**	**1,05,292.48**

SHRIRAM TRANSPORT FINANCE CO. LTD.

HARIBHAKTI & CO. LLP MUMBAI CHARTERED ACCOUNTANTS

PRAVEEN GUPTA & CO. CHARTERED ACCOUNTANTS

2 **Cash Flow Statement for the period ended September 30, 2019**

(Rs. in crores)

	Particulars	Half Year Ended 30.09.2019 (Unaudited)	Half Year Ended 30.09.2018 (Unaudited)
A.	**Cash flow from Operating activities**		
	Profit before tax	**1,908.45**	**1,822.07**
	Depreciation, amortisation and impairment	69.04	20.57
	Interest on income tax refund	(5.67)	(6.66)
	Loss on sale of investments	0.12	-
	Loss/(profit) on sale of fixed assets (net)	0.16	0.20
	Impairment on loans	1,225.38	1,205.95
	Impairment on investments	0.06	-
	Impairment on undrawn loan commitment	(3.13)	-
	Impairment on other assets	(0.48)	0.30
	Net (gain)/loss on fair value changes on investment	0.34	2.66
	Net (gain)/loss on fair value changes on derivatives	(96.36)	(10.55)
	Operating profit before working capital changes	**3,097.91**	**3,034.54**
	Movements in Working capital:		
	Decrease/(increase) in loans	(5,165.26)	(9,119.74)
	(Increase)/decrease in investments	1,241.17	(6.88)
	Decrease/(increase) in receivables	13.81	(6.22)
	Decrease/(increase) in bank deposits	(851.49)	165.98
	Decrease/(increase) in other financial assets	2.49	(5.19)
	Decrease/(increase) in other non-financial assets	(11.81)	(5.69)
	Increase/(decrease) in interest accrued on borrowings	330.65	59.53
	Increase/(decrease) in payables	(25.73)	5.82
	Increase/(decrease) in other financial liabilities	(123.26)	(63.64)
	Increase/(decrease) in non-financial liabilities	(43.07)	(11.63)
	Increase/(decrease) in other provision	10.31	22.05
	Cash generated from operations	**(1,524.28)**	**(5,931.07)**
	Direct taxes paid (net of refunds)	(738.07)	(559.35)
	Net cash flows from/(used in) operating activities (A)	**(2,262.35)**	**(6,490.42)**
B.	**Cash flow from Investing activities**		
	Purchase of property, plant and equipment and intangible assets	(25.43)	(38.93)
	Proceeds from sale of property, plant and equipment and intangible assets	0.34	0.30
	Net cash flows from/(used in) investing activities (B)	**(25.09)**	**(38.63)**
C.	**Cash flow from Financing activities**		
	Derivatives	(114.68)	(36.24)
	Amount received from deposits received (including ICDs)	2,444.70	2,068.66
	Repayment of deposits	(1,455.36)	(1,573.71)
	Amount received from debt securities	5,702.36	3,923.52
	Repayment of debt securities	(5,605.15)	(3,488.43)
	Repayment of subordinated debts	(127.72)	(312.85)
	Amount received from borrowings other than debt securities	24,594.94	34,643.43
	Repayment of borrowings other than debt securities	(23,205.46)	(29,257.52)
	Payment of Lease Liabilities	(27.30)	-
	Dividend paid	(158.91)	(138.57)
	Tax on dividend	(32.65)	(27.98)
	Net cash flows from financing activities (C)	**2,014.77**	**5,800.31**
	Net increase in cash and cash equivalents (A+B+C)	(272.67)	(728.74)
	Cash and cash equivalents at the beginning of the period	1,029.14	1,090.71
	Cash and cash equivalents at the end of the period	**756.47**	**361.97**

	Net cash provided by (used in) operating activities includes		
	Interest received	7,672.52	7,220.10
	Interest paid	2,994.54	2,818.28
	Dividend received	0.19	4.99

Components of cash and cash equivalents

(Rs. in crores)

	Cash and cash equivalents at the end of the period	As at September 30, 2019	As at September 30, 2018
	i) Cash on hand	69.27	90.69
	ii) Cheques on hand	10.30	10.36
	iii) Balances with banks (of the nature of cash and cash equivalents)	676.45	260.92
	iv) Bank deposit with original maturity less than three months	0.45	-
	Total	**756.47**	**361.97**

SHRIRAM TRANSPORT FINANCE CO. LTD.

HARIBHAKTI & CO. LLP ★ MUMBAI ★ CHARTERED ACCOUNTANTS

CHARTERED ACCOUNTANTS

3 The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on October 24, 2019.

4 The standalone financial results for the quarter and half year ended September 30, 2019 have been subject to limited review by the Joint Statutory Auditors.

5 Effective April 01, 2019, the Company adopted Ind AS 116 "Leases" and applied the same to the lease contracts existing on April 01, 2019 using the modified retrospective approach, recognizing right-of-use asset and adjusted lease liability. Accordingly, comparatives for the year ended March 31, 2019 and other periods disclosed have not been retrospectively adjusted. The effect of the adoption is not significant to the profit for the period.

6 The Company has exercised the option permitted under section 115BAA of the Income Tax Act, 1961 as introduced by the Taxation Laws (Amendment) Ordinance, 2019. Accordingly, the Company has recognised Provision for Income Tax for the six months ended September 30, 2019 and re-measured its Deferred Tax Assets based on the rate prescribed in the said section. Accordingly , a net gain of Rs 167.68 crore has been recognized in the statement of Profit and Loss for the quarter ended September 30, 2019. This gain was on account of reduction in income tax rate amounting to Rs 179.77 crore offset by a charge on account of re-measurement of deferred tax assets amounting to Rs 12.09 crore.

7 The Company's Secured Non-Convertible Debentures are secured by specific assets covered under hypothecation loan agreements and by way of exclusive charge and mortgage of immovable property and with a cover of 100% and above as per the terms of issue.

8 During the current quarter, the Company issued and allotted USD 250,000,000 5.3750% senior secured notes due 2022 in offshore market (notes) equivalent to Rs. 1,714.38 crores under USD 2,000,000,000 Global Medium Term Note Programme. The said notes are listed on Singapore Stock Exchange (SGX- ST). The proceeds of the issue of the notes have been utilised for the purpose of onward lending and other activities as may be permitted by the ECB Directions.

9 Within the Shelf limit of Rs. 10,000 crores of the Shelf Prospectus dated July 9, 2019 issued by the Company with respect to Public Issue of Secured Redeemable Non-Convertible Debentures ("NCDs"), of face value of Rs.1,000/- each, during the quarter ended September 30, 2019, the Company made allotment of 3,399,399 NCDs under Tranche I Issue aggregating to Rs. 339.94 crores on August 22, 2019. The proceeds of the Tranche I Issue have been utilized for the purpose of onward disbursements.

10 Pursuant to the final dividend for the financial year 2018-19 approved by the shareholders at the 40th Annual general meeting held on June 27, 2019, the Company paid the final dividend of 70% (Rs. 7/- per equity share of nominal face value of Rs. 10/- each fully paid up) aggregating to Rs. 191.46 crores (including tax on dividend of Rs. 32.65 crores). The payment was made on July 04, 2019.

11 The Board of Directors have declared an interim dividend of 50 % (Rs. 5/- per equity share of face value of Rs. 10/- each fully paid up) for the financial year 2019-20.

12 The Company is primarily engaged in the business of financing and there are no separate reportable segments identified as per the Ind AS 108 - Segment Reporting.

13 The figures for the previous quarter/period have been regrouped / rearranged wherever necessary to conform to the current period presentation.

By order of the Board
For Shriram Transport Finance Company Limited

Umesh Revankar
Managing Director & CEO
DIN: 00141189

Place : Mumbai
Date : October 24, 2019

SHRIRAM TRANSPORT FINANCE CO. LTD.

HARIBHAKTI & CO. LLP MUMBAI CHARTERED ACCOUNTANTS

RAJESH GUPTA & CO. CHARTERED ACCOUNTANTS

Haribhakti & Co. LLP
Chartered Accountants
705, Leela Business Park,
Andheri Kurla Road,
Andheri (East),
Mumbai - 400 059

Pijush Gupta & Co.
Chartered Accountants
GF - 17 Augusta Point,
Golf Course Road,
Sector - 53
Gurugram - 122002

Independent Auditor's Review Report on quarterly and year to date Unaudited Consolidated Financial Results of Shriram Transport Finance Company Limited pursuant to the Regulation 33 of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015

To The Board of Directors
Shriram Transport Finance Company Limited

1. We have reviewed the accompanying Statement of Unaudited Consolidated Financial Results of **Shriram Transport Finance Company Limited** ("the Parent") and its share of the net profit after tax and total comprehensive income of its associate for the quarter ended September 30, 2019 and for the period from April 1, 2019 to September 30, 2019 ("the Statement"), being submitted by the Parent pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

2. Attention is drawn to the fact that the consolidated figures for the corresponding quarter ended September 30, 2018 and the corresponding period from April 1, 2018 to September 30, 2018, as reported in these financial results have been approved by the Parent's Board of Directors, but have not been subjected to audit/ limited review.

3. This Statement, which is the responsibility of the Parent's Management and approved by the Parent's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" as prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued there under and other accounting principles generally accepted in India. Our responsibility is to issue a report on the Statement based on our review.

4. We conducted our review of the Statement in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of the personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

   We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33 (8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.

HARIBHAKTI & CO. LLP ★ MUMBAI ★ CHARTERED ACCOUNTANTS

PIJUSH GUPTA & CO. CHARTERED ACCOUNTANTS

5. The Statement includes the results of the following entities:

Sr. No.	Name of the Entity	Relationship
1	Shriram Transport Finance Company Limited	Holding Company
2	Shriram Automall India Limited	Associate

6. Based on our review conducted and procedures performed as stated in paragraph 4 above, and based on the consideration of the review report of the other auditor referred to in paragraph 7 below, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

7. The Statement includes the Holding Company's share of net profit (including other comprehensive income)of Rs.3.17 Crores and Rs.6.39 Crores for the quarter ended September 30, 2019 and for the period from April 1, 2019 to September 30, 2019, respectively, as considered in the Statement, in respect of an associate, whose interim financial results have not been reviewed by us. These interim financial results have been reviewed by other auditor whose report have been furnished to us by the Management and our report on the Statement, in so far as it relates to the amounts and disclosures included in respect of the associate, is based solely on the report of the other auditor and the procedures performed by us as stated in paragraph 4 above.

   Our report on the Statement is not modified in respect of the above matter.

For Haribhakti & Co. LLP
Chartered Accountants
ICAI Firm Registration No.:103523W/W100048

HARIBHAKTI & CO. LLP * MUMBAI * CHARTERED ACCOUNTANTS

Sumant Sakhardande
Partner
Membership No.: 034828
UDIN: 19034828AAAA9D5941

Mumbai
October 24, 2019

For Pijush Gupta & Co.
Chartered Accountants
ICAI Firm Registration No. 309015E

PIJUSH GUPTA & CO. CHARTERED ACCOUNTANTS

Sangeeta Gupta
Partner
Membership No.: 064225
UDIN: 19064225AAAACF7686

Mumbai
October 24, 2019

SHRIRAM TRANSPORT FINANCE COMPANY LIMITED

CIN: L65191TN1979PLC007874

Regd. Office: Mookambika Complex, 3rd Floor, 4, Lady Desika Road, Mylapore, Chennai - 600 004.

Tel. No: +91 44 2499 0356, Fax: +91 44 2499 3272. Website-www.stfc.in, email-secretarial@stfc.in.

STATEMENT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2019

(Rs. in crores)

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2019 (Unaudited)	30.06.2019 (Unaudited)	30.09.2018 (Unaudited)	30.09.2019 (Unaudited)	30.09.2018 (Unaudited)	31.03.2019 (Audited)
	Revenue from operations						
(i)	Interest Income	4,109.89	3,986.78	3,914.01	8,096.67	7,616.15	15,384.28
(ii)	Dividend Income	0.19	-	-	0.19	4.99	4.99
(iii)	Rental Income	0.06	0.05	0.06	0.11	0.11	0.22
(iv)	Fees and commission Income	21.01	11.64	11.84	32.65	27.50	71.30
(v)	Net gain on fair value changes	63.52	32.50	5.99	96.02	7.89	-
(vi)	Others	22.87	22.88	6.09	45.75	10.60	61.65
(I)	**Total Revenue from operations**	**4,217.54**	**4,053.85**	**3,937.99**	**8,271.39**	**7,667.24**	**15,522.44**
(II)	**Other Income**	**2.28**	**7.80**	**9.76**	**10.08**	**11.82**	**23.26**
(III)	**Total Income (I+II)**	**4,219.82**	**4,061.65**	**3,947.75**	**8,281.47**	**7,679.06**	**15,545.70**
	Expenses						
(i)	Finance Costs	2,113.40	2,043.14	1,850.36	4,156.54	3,704.10	7,511.26
(ii)	Fees and commission expense	17.72	16.97	11.25	34.69	37.67	62.19
(iii)	Net loss on fair value changes	-	-	-	-	-	2.58
(iv)	Impairment on financial instruments	660.65	561.18	683.59	1,221.83	1,206.25	2,382.26
(v)	Employee Benefits Expenses	250.51	233.09	232.09	483.60	457.40	883.06
(vi)	Depreciation, amortization and impairment	35.60	33.44	10.68	69.04	20.57	42.97
(vii)	Others expenses	215.07	192.25	220.75	407.32	431.00	883.11
(IV)	**Total Expenses**	**3,292.95**	**3,080.07**	**3,008.72**	**6,373.02**	**5,856.99**	**11,767.43**
(V)	**Profit / (loss) before exceptional items and tax (III-IV)**	**926.87**	**981.58**	**939.03**	**1,908.45**	**1,822.07**	**3,778.27**
(VI)	**Exceptional items**	-	-	-	-	-	-
(VII)	**Profit/(loss) before tax (V +VI)**	**926.87**	**981.58**	**939.03**	**1,908.45**	**1,822.07**	**3,778.27**
(VIII)	**Tax Expense:** (Refer note 5)						
(1)	Current Tax	122.68	340.41	365.09	463.09	658.02	1,346.37
(2)	Deferred Tax	39.14	6.92	(35.64)	46.06	(18.43)	(22.27)
(3)	Tax adjustment for earlier years	-	-	-	-	-	(109.82)
(IX)	**Profit/(loss) for the period (VII +VIII)**	**765.05**	**634.25**	**609.58**	**1,399.30**	**1,182.48**	**2,563.99**
(X)	**Share of Profit/(loss) of associates**	**3.24**	**3.19**	**3.14**	**6.43**	**5.60**	**11.69**
(XI)	**Minority interest**	-	-	-	-	-	-
(XII)	**Net Profit/(loss) after taxes, minority interest and share of profit/(loss) of associates (IX+X+XI)**	**768.29**	**637.44**	**612.72**	**1,405.73**	**1,188.08**	**2,575.68**
(XIII)	**Other Comprehensive Income**						
(i)	Items that will not be reclassified to profit or loss	(1.40)	(4.58)	(0.14)	(5.98)	(2.01)	(3.70)
(ii)	Income tax relating to items that will not be reclassified to profit or loss	(0.09)	1.60	0.05	1.51	0.69	1.29
	Other Comprehensive Income	**(1.49)**	**(2.98)**	**(0.09)**	**(4.47)**	**(1.32)**	**(2.41)**
(XIV)	**Total Comprehensive Income for the period (XII+XIII)**	**766.80**	**634.46**	**612.63**	**1,401.26**	**1,186.76**	**2,573.27**
(XV)	**Paid-up equity share capital (face value Rs. 10/- per share)**	226.88	226.88	226.90	226.88	226.90	226.90
(XVI)	**Other Equity**						15,735.85
(XVII)	**Earnings per equity share (Not annualised for the interim periods)**						
	Basic (Rs.)	33.86	28.10	27.01	61.96	52.37	113.52
	Diluted (Rs.)	33.86	28.10	27.01	61.96	52.37	113.52

HARIBHAKTI & CO. LLP MUMBAI CHARTERED ACCOUNTANTS

SHRIRAM TRANSPORT FINANCE CO. LTD.

RAJESH GUPTA & CO. CHARTERED ACCOUNTANTS

Notes:

1 STATEMENT OF ASSETS AND LIABILITIES

(Rs. in crores)

Sr. No.	Particulars	As at 30.09.2019 (Unaudited)	As at 31.03.2019 (Audited)
	ASSETS		
(1)	**Financial Assets**		
(a)	Cash and cash equivalents	756.47	1,029.14
(b)	Bank Balance other than (a) above	3,803.82	2,952.33
(c)	Derivative financial instruments	171.84	21.72
(d)	Receivables		
	(I) Trade Receivables	11.62	8.48
	(II) Other Receivables	2.99	19.94
(e)	Loans	1,00,691.37	96,751.49
(f)	Investments	2,890.24	4,125.54
(g)	Other Financial assets	39.75	41.76
(2)	**Non-financial Assets**		
(a)	Current tax assets (Net)	381.56	106.58
(b)	Deferred tax Assets (Net)	31.13	75.70
(c)	Investment Property	2.05	2.06
(d)	Property, Plant and Equipment	146.44	143.46
(e)	Right of use assets	346.12	-
(f)	Other Intangible assets	2.19	1.97
(g)	Other non-financial assets	150.45	138.78
	Total Assets	**1,09,428.04**	**1,05,418.95**
	LIABILITIES AND EQUITY		
	LIABILITIES		
(1)	**Financial Liabilities**		
(a)	Derivative financial instruments	22.50	83.42
(b)	Payables		
	(I) Trade Payables		
	(i) total outstanding dues of micro enterprises and small enterprises	-	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	177.90	203.63
	(II) Other Payables		
	(i) total outstanding dues of micro enterprises and small enterprises	-	-
	(ii) total outstanding dues of creditors other than microenterprises and small enterprises	-	-
(c)	Debt Securities	31,077.11	34,181.76
(d)	Borrowings (Other than Debt Securities)	41,948.31	37,189.30
(e)	Deposits	11,450.45	10,341.46
(f)	Subordinated Liabilities	6,117.49	6,201.88
(g)	Other financial liabilities	609.87	731.30
(h)	Lease Liabilities	364.06	-
(2)	**Non-Financial Liabilities**		
(a)	Current tax liabilities (Net)	102.48	102.97
(b)	Provisions	141.18	133.26
(c)	Other non-financial liabilities	244.15	287.22
(3)	**EQUITY**		
(a)	Equity Share capital	226.88	226.90
(b)	Other Equity	16,945.66	15,735.85
	Total Liabilities and Equity	**1,09,428.04**	**1,05,418.95**

HARIBHAKTI & CO. LLP MUMBAI CHARTERED ACCOUNTANTS

SHRIRAM TRANSPORT FINANCE CO. LTD.

PRUSEN GUPTA & CO. CHARTERED ACCOUNTANTS

2 **Consolidated Cash Flow Statement for the period ended September 30, 2019**

(Rs. in crores)

	Particulars	Half Year Ended 30.09.2019 (Unaudited)	Half Year Ended 30.09.2018 (Unaudited)
A.	**Cash flow from Operating activities**		
	Profit before tax	1,908.45	1,822.07
	Depreciation, amortisation and impairment	69.04	20.57
	Interest on income tax refund	(5.67)	(6.66)
	Loss on sale of investments	0.12	-
	Loss/(profit) on sale of fixed assets (net)	0.16	0.20
	Impairment on loans	1,225.38	1,205.95
	Impairment on investments	0.06	-
	Impairment on undrawn loan commitment	(3.13)	-
	Impairment on other assets	(0.48)	0.30
	Net (gain)/loss on fair value changes on investment	0.34	2.66
	Net (gain)/loss on fair value changes on derivatives	(96.36)	(10.55)
	Operating profit before working capital changes	**3,097.91**	**3,034.54**
	Movements in Working capital:		
	Decrease/(increase) in loans	(5,165.26)	(9,119.74)
	(Increase)/decrease in investments	1,241.21	(6.81)
	Decrease/(increase) in receivables	13.81	(6.22)
	Decrease/(increase) in bank deposits	(851.49)	165.98
	Decrease/(increase) in other financial assets	2.49	(5.19)
	Decrease/(increase) in other non-financial assets	(11.81)	(5.69)
	Increase/(decrease) in interest accrued on borrowings	330.65	59.53
	Increase/(decrease) in payables	(25.73)	5.82
	Increase/(decrease) in other financial liabilities	(123.26)	(63.64)
	Increase/(decrease) in non-financial liabilities	(43.07)	(11.63)
	Increase/(decrease) in other provision	10.27	21.98
	Cash generated from operations	**(1,524.28)**	**(5,931.07)**
	Direct taxes paid (net of refunds)	(738.07)	(559.35)
	Net cash flows from/(used in) operating activities (A)	**(2,262.35)**	**(6,490.42)**
B.	**Cash flow from Investing activities**		
	Purchase of property, plant and equipment and intangible assets	(25.43)	(38.93)
	Proceeds from sale of property, plant and equipment and intangible assets	0.34	0.30
	Net cash flows from/(used in) investing activities (B)	**(25.09)**	**(38.63)**
C.	**Cash flow from Financing activities**		
	Derivatives	(114.68)	(36.24)
	Amount received from deposits received (including ICDs)	2,444.70	2,068.66
	Repayment of deposits	(1,455.36)	(1,573.71)
	Amount received from debt securities	5,702.36	3,923.52
	Repayment of debt securities	(5,605.15)	(3,488.43)
	Repayment of subordinated debts	(127.72)	(312.85)
	Amount received from borrowings other than debt securities	24,594.94	34,643.43
	Repayment of borrowings other than debt securities	(23,205.46)	(29,257.52)
	Payment of Lease Liabilities	(27.30)	-
	Dividend paid	(158.91)	(138.57)
	Tax on dividend	(32.65)	(27.98)
	Net cash flows from financing activities (C)	**2,014.77**	**5,800.31**
	Net increase in cash and cash equivalents (A+B+C)	(272.67)	(728.74)
	Cash and cash equivalents at the beginning of the period	1,029.14	1,090.71
	Cash and cash equivalents at the end of the period	**756.47**	**361.97**

	Net cash provided by (used in) operating activities includes		
	Interest received	7,672.52	7,220.10
	Interest paid	2,994.54	2,818.28
	Dividend received	0.19	4.99

Components of cash and cash equivalents

(Rs. in crores)

	Cash and cash equivalents at the end of the period	As at September 30, 2019	As at September 30, 2018
	i) Cash on hand	69.27	90.69
	ii) Cheques on hand	10.30	10.36
	iii) Balances with banks (of the nature of cash and cash equivalents)	676.45	260.92
	iv) Bank deposit with original maturity less than three months	0.45	-
	Total	**756.47**	**361.97**

HARIBHAKTI & CO. LLP MUMBAI CHARTERED ACCOUNTANTS

SHRIRAM TRANSPORT FINANCE CO. LTD.

GUPTA & CO. CHARTERED ACCOUNTANTS

3 The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on October 24, 2019.

4 Effective April 01, 2019, the Company adopted Ind AS 116 "Leases" and applied the same to the lease contracts existing on April 01, 2019 using the modified retrospective approach, recognizing right-of-use asset and adjusted lease liability. Accordingly, comparatives for the year ended March 31, 2019 and other periods disclosed have not been retrospectively adjusted. The effect of the adoption is not significant to the profit for the period.

5 The Company has exercised the option permitted under section 115BAA of the Income Tax Act, 1961 as introduced by the Taxation Laws (Amendment) Ordinance, 2019. Accordingly, the Company has recognised Provision for Income Tax for the six months ended September 30, 2019 and re-measured its Deferred Tax Assets based on the rate prescribed in the said section. Accordingly , a net gain of Rs 167.68 crore has been recognized in the statement of Profit and Loss for the quarter ended September 30, 2019. This gain was on account of reduction in income tax rate amounting to Rs 179.77 crore offset by a charge on account of re-measurement of deferred tax assets amounting to Rs 12.09 crore.

6 The Company's Secured Non-Convertible Debentures are secured by specific assets covered under hypothecation loan agreements and by way of exclusive charge and mortgage of immovable property and with a cover of 100% and above as per the terms of issue.

7 During the current quarter, the Company issued and allotted USD 250,000,000 5.3750% senior secured notes due 2022 in offshore market (notes) equivalent to Rs. 1,714.38 crores under USD 2,000,000,000 Global Medium Term Note Programme. The said notes are listed on Singapore Stock Exchange (SGX- ST). The proceeds of the issue of the notes have been utilised for the purpose of onward lending and other activities as may be permitted by the ECB Directions.

8 Within the Shelf limit of Rs. 10,000 crores of the Shelf Prospectus dated July 9, 2019 issued by the Company with respect to Public Issue of Secured Redeemable Non-Convertible Debentures ("NCDs"), of face value of Rs.1,000/- each, during the quarter ended September 30, 2019, the Company made allotment of 3,399,399 NCDs under Tranche I Issue aggregating to Rs. 339.94 crores on August 22, 2019. The proceeds of the Tranche I Issue have been utilized for the purpose of onward disbursements.

9 Pursuant to the final dividend for the financial year 2018-19 approved by the shareholders at the 40th Annual general meeting held on June 27, 2019, the Company paid the final dividend of 70% (Rs. 7/- per equity share of nominal face value of Rs. 10/- each fully paid up) aggregating to Rs. 191.46 crores (including tax on dividend of Rs. 32.65 crores). The payment was made on July 04, 2019.

10 The Board of Directors have declared an interim dividend of 50% (Rs. 5/- per equity share of face value of Rs.10/- each fully paid up) for the financial year 2019-20.

11 In accordance with the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015, the Statutory Auditors have carried out a limited review of the consolidated financial results for the quarter and half year ended September 30, 2019. The Consolidated results for quarter and half year ended September 30, 2018 have not been reviewed by auditors.

12 The Company is primarily engaged in the business of financing and there are no separate reportable segments identified as per the Ind AS 108 - Segment Reporting.

13 The figures for the previous quarter/period have been regrouped / rearranged wherever necessary to conform to the current period presentation.

By order of the Board

For Shriram Transport Finance Company Limited

Umesh Revankar
Managing Director & CEO
DIN: 00141189

SHRIRAM TRANSPORT FINANCE CO. LTD.

Place : Mumbai
Date : October 24, 2019

HARIBHAKTI & CO. LLP MUMBAI CHARTERED ACCOUNTANTS

PIYUSH GUPTA & CO. CHARTERED ACCOUNTANTS

DISCLOSURE IN ACCORDANCE WITH REGULATION 52(4) OF SECURITIES AND EXCHANGE BOARD OF INDIA (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015.

a. **Credit Rating and change in Credit rating (if any)** – For Credit Rating (Refer Annexure A). There is no change in credit rating for the half year ended September 30, 2019.

b. **Asset Cover available**: As per the proviso to Clause 52(4), the requirement for disclosing Asset cover ratio is not applicable to our Company being a Non-Banking Financial Company registered with the Reserve Bank of India.

c. **Debt Equity Ratio**: The Debt Equity Ratio as on September 30, 2019 was 5.32 for standalone financials and 5.28 for consolidated financials.

d. The previous due date for the payment of interest/ dividend for non-convertible redeemable preference shares/ repayment of principal of non-convertible preference shares /non-convertible debt securities and whether the same has been paid or not-

- For the payment of dividend / repayment of principal of Non-Convertible Preference Shares and whether the same has been paid or not: - Not Applicable

- For the payment of interest / repayment of principal of Non-Convertible debt securities and whether the same has been paid or not: - The repayment of principal and interest on Non-Convertible Debentures due for payment for the period commencing from April 01, 2019 till September 30, 2019 have been paid on their respective due dates (Refer Annexure B).

e. The next due date for the payment of interest/ dividend of non-convertible preference shares /principal along with the amount of interest/ dividend of non-convertible preference shares payable and the redemption amount for the period commencing from October 01, 2019 till March 31, 2020.

- The next due date for the payment of dividend / repayment of principal of Non-Convertible Preference Shares: - The Company has no outstanding Non-Convertible Preference Share hence, the next due date for the payment of dividend / repayment of principal of Non-Convertible Preference Shares is not Applicable

- The next due dates for the payment of interest / repayment of principal of Non-Convertible debt securities for the period commencing from October 01, 2019 till March 31, 2020: - (Refer Annexure C).



f. **Debt service coverage ratio:** As per the proviso to Clause 52(4), the requirement for disclosing debt service coverage is not applicable to our Company being a Non-Banking Financial Company registered with the Reserve Bank of India.

g. **Interest Service Coverage Ratio:** As per the proviso to Clause 52(4), the requirement for disclosing Interest service coverage Ratio is not applicable to our Company being a Non-Banking Financial Company registered with the Reserve Bank of India.

h. **Outstanding redeemable preference shares:** Nil, the Company has no outstanding redeemable Preference Share.

i. **Capital Redemption Reserve:** The Capital Redemption Reserve of the Company as on September 30, 2019 was Rs. 5,388 lacs for standalone financials and Rs. 5,388 lacs for consolidated financials.

j. **Debenture Redemption Reserve:** The Debenture Redemption Reserve of the Company as on September 30, 2019 was Rs. 37,462 lacs for standalone financials and 37,462 lacs for consolidated financials.

k. **Net worth**: The Net Worth of the Company as on September 30, 2019 was Rs. 1,701,204 lacs for standalone financials and Rs.1,714,489 lacs for consolidated financials.

l. **Net Profit after tax**: The Net Profit after tax of the Company as on September 30, 2019 was Rs. 139,930 lacs for standalone financials and Rs. 140,573 lacs for consolidated financials.

m. **Earnings per Share**: The Earnings per Share after tax of the Company as on September 30, 2019 was Rs. 61.68 for standalone financials and 61.96 for consolidated financials.



Annexure A

CREDIT RATING

The Credit Rating as on September 30,2019 is as follows:

Credit Rating Agency	Instruments	Ratings
CARE	Commercial Paper	CARE A1+
CARE	Non-Convertible debentures	CARE AA+/Stable
CARE	Subordinated debt	CARE AA+/Stable
CRISIL	Bank Loan Long-term	CRISIL AA+/Stable
CRISIL	Bank Loan Short-term	CRISIL A1+
CRISIL	Fixed deposit	CRISIL FAAA/Stable
CRISIL	Non-convertible debenture	CRISIL AA+/Stable
CRISIL	Long Term Principal Protected Market Linked Debentures	CRISIL PP-MLD AA+r/Stable
CRISIL	Short term debt	CRISIL A1+
CRISIL	Subordinated debt	CRISIL AA+/Stable
Fitch Ratings	Long-Term Issuer Default Rating	BB+/Stable Outlook
Fitch Ratings	Offshore Rupee Denominated Bond (Masala Bond)	BB+
Fitch Ratings	U.S. Dollar Senior Secured Notes	BB+
Fitch Ratings	Short-Term Issuer Default Rating	B
ICRA	Fixed deposit	MAA+ with Stable outlook
India Ratings & Research Private Limited (Formerly known as "FITCH")	Commercial Paper	IND A1+
India Ratings & Research Private Limited (Formerly known as "FITCH")	Non-convertible debenture	IND AA+/Stable Outlook
India Ratings & Research Private Limited (Formerly known as FITCH")	Subordinated debt	IND AA+/Stable
Standard & Poor's Ratings	Offshore Rupee Denominated Bond (Masala Bond)	BB+
Standard & Poor's Ratings	U.S. Dollar Senior Secured Notes	BB+
Standard & Poor's Ratings	Short-Term Issuer Credit Rating	B
Standard & Poor's Ratings	Long-Term Issuer Credit Rating	BB+/Stable

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For SHRIRAM TRANSPORT FINANCE CO. LTD.

V. M. Achwal
Company Secretary

Annexure - B

Previous due date for the payment of interest / principal on Public issue of Non-Convertible Debentures (NCDs) for the period from April 01, 2019 till September 30, 2019 are –

I. As per provisions of the Prospectus for NCD6 dated September 23, 2013, the annual interest payment for ISIN INE721A07GT7 is due on Monday April 01, 2019. Accordingly the Company had fixed Thursday, March 14, 2019 as the Record date for annual NCD interest payment. The annual interest payment was paid on Saturday, March 30, 2019.

Series	ISIN	Coupon (%) p.a.
Series III	INE721A07GT7	10.75% p.a. (NCD Holders who are individuals on the Record date shall receive additional incentive on coupon @ 1.00% p.a. for the amount outstanding)

II. As per provisions of the Prospectus for NCD7 Tranche – I Prospectus dated June 24, 2014; the following Monthly interests payments on Series IV NCDs issued to public were paid on following dates-

Series	ISIN Code	Coupon Rate
Series IV	INE721A07HK4	($$)9.57% per annum. (*) (Note: NCD Holders who are Individuals on the Record Date shall receive an additional incentive on Coupon @ 1.14% p.a. for the amount outstanding and in case of NCD Holders who are Non- Individuals on the Record Date the interest will be calculated on Coupon @ 9.57% p.a. for the amount outstanding).
Notes : ($$) For Series IV, Senior citizens (only First Allottee) will get a coupon of 10.94% per annum payable monthly. (*) Senior Citizens (only First Allottee) shall be entitled to an additional yield at the rate of 0.25% per annum.		

Months	Record date	Interest Due Date	Payout date
April- 2019	Saturday, April 13, 2019	Wednesday, May 01, 2019	Tuesday, April 30, 2019
May- 2019	Monday, May 13, 2019	Saturday, June 01, 2019	Saturday, June 01, 2019
June- 2019	Thursday, June 13, 2019	Monday, July 01, 2019	Monday, July 01, 2019

III. As per provisions of the Prospectus for NCD7 Tranche – I Prospectus dated June 24, 2014, the following Monthly interests payments on Series V NCDs issued to public were paid on following dates-

Series	ISIN Code	Coupon Rate
Series V	INE721A07HL2	($$)9.71% per annum. (*) (Note: NCD Holders who are Individuals on the Record Date shall receive an additional incentive on Coupon @ 1.23% p.a. for the amount outstanding and in case of NCD Holders who are Non- Individuals on the Record Date the interest will be calculated on Coupon @ 9.71% p.a. for the amount outstanding).
Notes : ($$) For Series V, Senior citizens (only First Allottee) will get a coupon of 11.17% per annum payable monthly. (*) Senior Citizens (only First Allottee) shall be entitled to an additional yield at the rate of 0.25% per annum.		

Months	Record date	Interest Due Date	Payout date
April-2019	Saturday, April 13, 2019	Wednesday, May 01, 2019	Tuesday, April 30, 2019
May-2019	Monday, May 13, 2019	Saturday, June 01, 2019	Saturday, June 01, 2019
June-2019	Thursday, June 13, 2019	Monday, July 01, 2019	Monday, July 01, 2019
July-2019	Saturday, July 13, 2019	Thursday, August 01, 2019	Thursday, August 01, 2019
August-2019	Tuesday, August 13, 2019	Sunday, September 01, 2019	Friday, August 30, 2019
September-2019	Friday, September 13, 2019	Tuesday, October 01, 2019	Tuesday, October 01, 2019

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For SHRIRAM TRANSPORT FINANCE CO. LTD.

V. M. Achwal
Company Secretary

IV. As per provisions of the Prospectus for NCD7 Tranche – I Prospectus dated June 24, 2014; the following annual interest payments on Series III, NCDs held under ISIN INE721A07HJ6 is due on Monday, July 15, 2019. Accordingly the Company had fixed Friday, June 21, 2019 as the Record date for NCD interest payment. The annual interest payment was paid on Monday, July 15, 2019.

Series	ISIN	Coupon (%) p.a.(*)
Series III	INE721A07HJ6	10.15% p.a. (NCD Holders who are individual on any record date shall receive additional incentive on coupon @ 1.35% p.a. for the amount outstanding)
Note: (*)Senior Citizens (only First Allottees) shall be entitled to an additional yield at the rate of 0.25% per annum		

V. As per provisions of the NCD8 Tranche – 1 prospectus dated June 25, 2018, the following Monthly interests payments on Series I and Series II were paid on following dates-

Series	ISIN Code	Coupon Rate
Series I	INE721A07NT3	($$)8.93% per annum. (*)
Series II	INE721A07NU1	($$)9.03% per annum. (*)
Notes : ($$)NCD Holders holding NCDs in aforesaid Series, who fall under Category III and/or Category IV on the relevant Record Date, shall be eligible for an additional incentive of 0.10% p.a. for the interest payable for NCDs on the respective Interest Payment dates. * The initial allottees under Category III and/or Category IV in the Tranche 1 Issue who are Senior Citizens on the date of Allotment shall be eligible for total additional incentive of 0.35% p.a. (which includes the incentive of 0.10% as mentioned in above paragraph) provided the NCDs issued under the Tranche 1 Issue are continued to be held by such investors under Category III and/or Category IV on the relevant Record Date for the relevant Interest Payment dates.		

Months	Record date	Interest Due Date	Payout date
April- 2019	Tuesday, March 26, 2019	Friday, April 12, 2019	Friday, April 12, 2019
May- 2019	Friday, April 26, 2019	Sunday, May 12, 2019	Friday, May 10, 2019
June- 2019	Friday, May 24, 2019	Wednesday, June 12, 2019	Wednesday, June 12, 2019
July- 2019	Wednesday, June 26, 2019	Friday, July 12, 2019	Friday, July 12, 2019
August- 2019	Friday, July 26, 2019	Monday, August 12, 2019*	Tuesday, August 13, 2019
September- 2019	Monday, August 26, 2019	Thursday, September 12, 2019	Thursday, September 12, 2019
Notes : (*) Monday, August 12, 2019, being bank holiday due to Bakri Id (Id-ul-Zuha)			

VI. As per provisions of the NCD8 Tranche – 1 prospectus dated June 25, 2018, the following annual interests payments on Series III, Series IV and Series V NCDs held under following ISINs are due on Friday, July 12, 2019. Accordingly the Company had fixed Wednesday, June 26, 2019 as the Record date for NCD interest payment. The annual interest payments were paid on Friday, July 12, 2019.

Series	ISIN	Coupon (%) p.a.(*)
Series III	INE721A07NV9	9.10% p.a.(Note: NCD Holders in Category III and Category IV investors on the Record Date shall receive an additional incentive on Coupon @ 0.10 % p.a. for the amount outstanding)
Series IV	INE721A07NW7	9.30% p.a.(Note: NCD Holders in Category III and Category IV investors on the Record Date shall receive an additional incentive on Coupon @ 0.10 % p.a. for the amount outstanding)
Series V	INE721A07NX5	9.40% p.a.(Note: NCD Holders in Category III and Category IV investors on the Record Date shall receive an additional incentive on Coupon @ 0.10 % p.a. for the amount outstanding)
Note: (*) The initial allottees under Category III and/or Category IV in the Tranche 1 Issue who are Senior Citizens on the date of Allotment shall be eligible for total additional incentive of 0.25% p.a. provided the NCDs issued under the Tranche 1 Issue are continued to be held by such investors under Category III and/or Category IV on the relevant Record Date for the relevant Interest Payment dates.		

SHRIRAM TRANSPORT FINANCE CO. LTD.

VII. As per provisions of the Prospectus for NCD8 Tranche – 2 dated October 08, 2018 the following NCD monthly interest payments on Series I and Series II issued to public under ISINs were paid on following dates-

Series	ISIN Code	Coupon Rate*
Series I	INE721A07OB9	9.12% p.a.
Series II	INE721A07OC7	9.30% p.a.
Notes : (*) Senior Citizens (only First Allottee) shall be entitled to an additional yield at the rate of 0.25% per annum.		

Months	Record date	Interest Due Date	Payout date
April-2019	Saturday, April 13, 2019	Thursday, May 02, 2019	Thursday, May 02, 2019
May-2019	Monday, May 13, 2019	Sunday, June 02, 2019	Monday, June 03, 2019
June-2019	Thursday, June 13, 2019	Tuesday, July 02, 2019	Tuesday, July 02, 2019
July-2019	Saturday, July 13, 2019	Friday, August 02, 2019	Friday, August 02, 2019
August-2019	Tuesday, August 13, 2019	Monday, September 02, 2019	Monday, September 02, 2019
September-2019	Friday, September 13, 2019	Wednesday, October 02, 2019 (*)	Tuesday, October 01, 2019
Notes : (*) Wednesday, October 02, 2019 holiday due to Mahatma Gandhi Jayanti			

VIII. As per provisions of the Prospectus for NCD8 Tranche – 3 dated December 27, 2019 the following NCD monthly interest payments on Series I and Series II issued to public under ISINs were paid on following dates-

Series	ISIN Code	Coupon Rate*
Series I	INE721A07OM6	9.12% p.a.
Series II	INE721A07ON4	9.30% p.a.
Notes : (*) Senior Citizens (only First Allottee) shall be entitled to an additional yield at the rate of 0.25% per annum.		

Months	Record date	Interest Due Date	Payout date
April-2019	Tuesday, April 16, 2019	Wednesday, May 01, 2019	Tuesday, April 30, 2019
May-2019	Friday, May 17, 2019	Saturday, June 01, 2019	Saturday, June 01, 2019
June-2019	Sunday, June 16, 2019	Monday, July 01, 2019	Monday, July 01, 2019
July-2019	Wednesday, July 17, 2019	Thursday, August 01, 2019	Thursday, August 01, 2019
August-2019	Saturday, August 17, 2019	Sunday, September 01, 2019	Saturday, August 31, 2019
September-2019	Monday, September 16, 2019	Tuesday, October 01, 2019	Tuesday, October 01, 2019

IX. As per provisions of the Prospectus for NCD9 Tranche – I dated July 12, 2019 the following NCD monthly interest payments on Series I, Series II and Series III NCDs issued to public under ISINs were paid on following dates-

Series	ISIN Code	Coupon Rate*
Series I	INE721A07OY1	9.12% p.a.
Series II	INE721A07OZ8	9.22% p.a.
Series III	INE721A07PA8	9.31% p.a.
Notes : (*)The initial allottees under Category III and Category IV in the Tranche I Issue who are Senior Citizens on the Date of Allotment shall be eligible for an additional incentive of 0.25% p.a. provided the NCDs issued under the Tranche I Issue are continued to be held by such investors under Category III and Category IV on the relevant Record Date for the relevant Interest Payment Dates.		

Months	Record date	Interest Due Date	Payout date
September-2019	Monday, September 16, 2019	Tuesday, October 01, 2019	Tuesday, October 01, 2019

SHRIRAM TRANSPORT FINANCE CO. LTD.

FOR FULL REDEMPTION OF NON-CONVERTIBLE DEBENTURES

As per provisions of the Tranche I Prospectus for Public Issue of NCDs dated June 24, 2014, following Full Redemption payments of NCDs for following ISINs are due on Monday, July 15, 2019. Accordingly the Company had fixed Friday, June 21, 2019 as the Record date for full redemption of NCDs together with accrued interest. The full redemption payment were paid on Monday, July 15, 2019.

Series	ISIN	Coupon (%) p.a.
Series II	INE721A07HI8	10.00% p.a. (NCD Holders who are individual on the record date shall receive additional incentive on coupon @ 1.25% p.a. for the amount outstanding)
Series IV	INE721A07HK4	($$)9.57% per annum. (*) (Note: NCD Holders who are Individuals on the Record Date shall receive an additional incentive on Coupon @ 1.14% p.a. for the amount outstanding and in case of NCD Holders who are Non- Individuals on the Record Date the interest will be calculated on Coupon @ 9.57% p.a. for the amount outstanding).
Series VII	INE721A07HN8	Not Applicable(#)
Note- ($$) For Series IV, Senior citizens (only First Allottee) will get a coupon of 10.94% per annum payable monthly. (*) Senior Citizens (only First Allottee) shall be entitled to an additional yield at the rate of 0.25% per annum. (#) - The Individual Holders shall be paid a Redemption amount of Rs. 1,704.62 per NCD, Non –Individual Holders shall be paid a Redemption amount of Rs. 1,610.93 per NCD and in case of Senior Citizens (only First Allottee) shall be paid redemption amount of Rs. 1,723.87 per NCD.		



Previous due date for payment of interest/principal on private issue of Non-convertible Debenture and subordinated debts for the period from April 01, 2019 to September 30, 2019

Due date for payment of Interest of Non Convertible Debenture

NCD/SD	ISIN	Allotment date	Maturirty Date	Issue Size (Rs. In Crs)	Due Date	Due Category
NC	INE721A07HQ1	05-Aug-2014	05-Aug-2019	500	05-Apr-2019	Interest
NC	INE721A07JB9	05-Jan-2015	05-Jan-2022	500	05-Apr-2019	Interest
NC	INE721A07HV1	12-Sep-2014	12-Sep-2019	250	12-Apr-2019	Interest
NC	INE721A07KC5	13-Apr-2016	13-Apr-2021	516	13-Apr-2019	Interest
NC	INE721A07KD3	13-Apr-2016	13-Apr-2026	179	13-Apr-2019	Interest
NC	INE468M07344	16-Apr-2015	16-Apr-2025	25	16-Apr-2019	Interest
NC	INE721A07HP3	21-Jul-2014	19-Jul-2019	500	19-Apr-2019	Interest
NC	INE721A07KE1	22-Apr-2016	22-Apr-2026	26	22-Apr-2019	Interest
NC	INE721A07HR9	28-Aug-2014	28-Aug-2019	250	26-Apr-2019	Interest
NC	INE721A07KF8	29-Apr-2016	29-Apr-2021	15	29-Apr-2019	Interest
NC	INE721A07HQ1	05-Aug-2014	05-Aug-2019	500	03-May-2019	Interest
NC	INE721A07JB9	05-Jan-2015	05-Jan-2022	500	06-May-2019	Interest
NC	INE721A07HV1	12-Sep-2014	12-Sep-2019	250	10-May-2019	Interest
NC	INE721A07HP3	21-Jul-2014	19-Jul-2019	500	21-May-2019	Interest
NC	INE721A07NI6	21-Mar-2018	21-May-2021	435	21-May-2019	Interest
NC	INE721A07KG6	25-May-2016	25-May-2023	50	25-May-2019	Interest
NC	INE721A07HR9	28-Aug-2014	28-Aug-2019	250	28-May-2019	Interest
NC	INE721A07OU9	28-Feb-2019	22-Feb-2021	15	28-May-2019	Interest
NC	INE721A07ME7	29-May-2017	29-May-2020	5	29-May-2019	Interest
NC	INE721A07HQ1	05-Aug-2014	05-Aug-2019	500	05-Jun-2019	Interest
NC	INE721A07JB9	05-Jan-2015	05-Jan-2022	500	05-Jun-2019	Interest
NC	INE721A07KL6	05-Jul-2016	05-Jun-2021	660	05-Jun-2019	Interest
NC	INE721A07KI2	09-Jun-2016	09-Jun-2023	13	10-Jun-2019	Interest
NC	INE721A07HV1	12-Sep-2014	12-Sep-2019	250	12-Jun-2019	Interest
NC	INE721A07MK4	13-Jun-2017	12-Jun-2020	465	13-Jun-2019	Interest
NC	INE721A07OL8	19-Dec-2018	12-Aug-2021	25	19-Jun-2019	Interest
NC	INE721A07HP3	21-Jul-2014	19-Jul-2019	500	21-Jun-2019	Interest
NC	INE721A07MN8	27-Jun-2017	26-Jun-2020	35	27-Jun-2019	Interest
NC	INE721A07HR9	28-Aug-2014	28-Aug-2019	250	28-Jun-2019	Interest
NC	INE721A07KK8	30-Jun-2016	30-Jun-2021	85	30-Jun-2019	Interest
NC	INE721A07LI0	14-Sep-2011	13-Sep-2021	6	01-Jul-2019	Interest
NC	INE721A07FT9	05-Jul-2013	05-Jul-2023	50	05-Jul-2019	Interest
NC	INE721A07HQ1	05-Aug-2014	05-Aug-2019	500	05-Jul-2019	Interest
NC	INE721A07JB9	05-Jan-2015	05-Jan-2022	500	05-Jul-2019	Interest
NC	INE721A07KN2	05-Jul-2016	05-Aug-2019	85	05-Jul-2019	Interest
NC	INE721A07HV1	12-Sep-2014	12-Sep-2019	250	12-Jul-2019	Interest
NC	INE721A07FZ6	15-Jul-2013	15-Jul-2023	10	15-Jul-2019	Interest
NC	INE721A07KP7	19-Jul-2016	19-Jul-2023	75	19-Jul-2019	Interest

SHRIRAM TRANSPORT FINANCE CO. LTD.

Due date for payment of Interest of Non Convertible Debenture

NCD/SD	ISIN	Allotment date	Maturirty Date	Issue Size (Rs. In Crs)	Due Date	Due Category
NC	INE721A07MS7	19-Jul-2017	17-Jul-2020	230	19-Jul-2019	Interest
NC	INE721A07HR9	28-Aug-2014	28-Aug-2019	250	26-Jul-2019	Interest
NC	INE721A07KX1	01-Aug-2016	27-Apr-2020	50	01-Aug-2019	Interest
NC	INE721A07KZ6	03-Aug-2016	03-Aug-2021	450	03-Aug-2019	Interest
NC	INE721A07JB9	05-Jan-2015	05-Jan-2022	500	05-Aug-2019	Interest
NC	INE721A07LD1	08-Aug-2016	08-Aug-2026	110	08-Aug-2019	Interest
NC	INE721A07MW9	10-Aug-2017	10-Nov-2020	360	10-Aug-2019	Interest
NC	INE721A07HV1	12-Sep-2014	12-Sep-2019	250	12-Aug-2019	Interest
NC	INE721A07GC3	14-Aug-2013	14-Aug-2023	15	14-Aug-2019	Interest
NC	INE721A07GD1	14-Aug-2013	14-Aug-2023	30	14-Aug-2019	Interest
NC	INE721A07LE9	16-Aug-2016	16-Aug-2021	25	16-Aug-2019	Interest
NC	INE721A07GE9	21-Aug-2013	21-Aug-2020	1000	21-Aug-2019	Interest
NC	INE721A07MX7	22-Aug-2017	22-Aug-2022	275	22-Aug-2019	Interest
NC	INE721A07GF6	27-Aug-2013	27-Aug-2023	19	27-Aug-2019	Interest
NC	INE721A07OU9	28-Feb-2019	22-Feb-2021	15	28-Aug-2019	Interest
NC	INE721A07LH2	30-Aug-2016	30-Aug-2021	20	30-Aug-2019	Interest
NC	INE721A07JB9	05-Jan-2015	05-Jan-2022	500	05-Sep-2019	Interest
NC	INE721A07GH2	13-Sep-2013	13-Sep-2020	5	13-Sep-2019	Interest
NC	INE721A07HY5	18-Sep-2014	18-Sep-2024	300	18-Sep-2019	Interest
NC	INE721A07IA3	19-Sep-2014	19-Sep-2021	50	19-Sep-2019	Interest
NC	INE721A07IB1	19-Sep-2014	19-Sep-2021	25	19-Sep-2019	Interest
NC	INE721A07IC9	19-Sep-2014	19-Sep-2024	25	19-Sep-2019	Interest
NC	INE721A07MY5	19-Sep-2017	17-Sep-2021	50	19-Sep-2019	Interest
NC	INE721A07OL8	19-Dec-2018	12-Aug-2021	25	19-Sep-2019	Interest
NC	INE721A07GN0	30-Sep-2013	30-Sep-2023	10	25-Sep-2019	Interest
NC	INE721A07GO8	30-Sep-2013	30-Sep-2023	15	25-Sep-2019	Interest

SHRIRAM TRANSPORT FINANCE CO. LTD.

Due date for payment of Principal of Non Convertible Debenture

NCD/SD	ISIN	Allotment date	Maturirty Date	Issue Size (Rs. In Crs)	Due Date	Due Category
NC	INE721A07JT1	14-Dec-2015	11-Apr-2019	35	11-Apr-2019	Interest + Principal
NC	INE721A07NN6	26-Mar-2018	23-Sep-2019	45	22-May-2019	Interest + Principal
NC	INE721A07ND7	01-Mar-2018	23-May-2019	50	23-May-2019	Interest + Principal
NC	INE721A07NE5	06-Mar-2018	31-May-2019	25	31-May-2019	Interest + Principal
NC	INE721A07KH4	09-Jun-2016	10-Jun-2019	20	10-Jun-2019	Interest + Principal
NC	INE721A07NF2	13-Mar-2018	10-Jun-2019	5	10-Jun-2019	Interest + Principal
NC	INE721A07MJ6	13-Jun-2017	13-Jun-2019	500	13-Jun-2019	Interest + Principal
NC	INE721A07ML2	16-Jun-2017	14-Jun-2019	100	14-Jun-2019	Interest + Principal
NC	INE721A07KM4	05-Jul-2016	05-Jul-2019	80	05-Jul-2019	Interest + Principal
NC	INE721A07MV1	15-Jul-2016	15-Jul-2019	350	15-Jul-2019	Interest + Principal
NC	INE721A07HP3	21-Jul-2014	19-Jul-2019	500	19-Jul-2019	Interest + Principal
NC	INE721A07LG4	22-Aug-2016	23-Jul-2019	25	23-Jul-2019	Interest + Principal
NC	INE721A07KV5	29-Jul-2016	29-Jul-2019	375	29-Jul-2019	Interest + Principal
NC	INE721A07KY9	02-Aug-2016	02-Aug-2019	100	02-Aug-2019	Interest + Principal
NC	INE721A07KN2	05-Jul-2016	05-Aug-2019	85	05-Aug-2019	Interest + Principal
NC	INE721A07HQ1	05-Aug-2014	05-Aug-2019	500	05-Aug-2019	Interest + Principal
NC	INE721A07MR9	18-Jul-2017	16-Aug-2019	230	16-Aug-2019	Interest + Principal
NC	INE721A07LF6	19-Aug-2016	19-Aug-2019	150	19-Aug-2019	Interest + Principal
NC	INE721A07HR9	28-Aug-2014	28-Aug-2019	250	28-Aug-2019	Interest + Principal
NC	INE721A07HV1	12-Sep-2014	12-Sep-2019	250	12-Sep-2019	Interest + Principal
NC	INE721A07LJ8	14-Sep-2016	12-Sep-2019	70	12-Sep-2019	Interest + Principal
NC	INE721A07NH8	20-Mar-2018	16-Sep-2019	45	16-Sep-2019	Interest + Principal
NC	INE721A07HZ2	19-Sep-2014	19-Sep-2019	50	19-Sep-2019	Interest + Principal
NC	INE721A07KR3	26-Jul-2016	20-Sep-2019	15	20-Sep-2019	Interest + Principal
NC	INE721A07LK6	22-Sep-2016	20-Sep-2019	130	20-Sep-2019	Interest + Principal
NC	INE721A07LN0	30-Sep-2016	27-Sep-2019	300	27-Sep-2019	Interest + Principal
NC	INE721A07LL4	30-Sep-2016	30-Sep-2019	10	30-Sep-2019	Interest + Principal



Due date for payment of Interest of Non Convertible Subordinated debentures

NCD/SD	ISIN	Allotment date	Maturirty Date	Issue Size (Rs. In Crs)	Due Date	Due Category
SD	INE721A08DC8	28-Nov-2018	26-Apr-2024	1775	28-Apr-2019	Interest
SD	INE721A08DE4	31-Dec-2018	27-Dec-2024	550	28-Apr-2019	Interest
SD	INE721A08CE6	02-May-2013	02-May-2023	24	02-May-2019	Interest
SD	INE721A08CF3	02-May-2013	02-May-2023	20	02-May-2019	Interest
SD	INE721A08CG1	16-May-2013	16-May-2020	50	16-May-2019	Interest
SD	INE721A08CH9	20-May-2013	20-May-2020	25	20-May-2019	Interest
SD	INE721A08CI7	20-May-2013	20-May-2023	10	20-May-2019	Interest
SD	INE721A08CJ5	21-May-2013	19-May-2023	20	21-May-2019	Interest
SD	INE721A08DC8	28-Nov-2018	26-Apr-2024	1775	28-May-2019	Interest
SD	INE721A08DE4	31-Dec-2018	27-Dec-2024	550	28-May-2019	Interest
SD	INE721A08CK3	29-May-2013	29-May-2028	15	29-May-2019	Interest
SD	INE721A08BC2	11-Jun-2012	10-Jun-2022	50	01-Jun-2019	Interest
SD	INE721A08CM9	24-Jun-2013	24-Jun-2023	50	24-Jun-2019	Interest
SD	INE468M08078	25-Jun-2013	24-Jun-2023	25	25-Jun-2019	Interest
SD	INE468M08086	28-Jun-2013	27-Jun-2023	20	28-Jun-2019	Interest
SD	INE721A08CN7	28-Jun-2013	28-Jun-2023	25	28-Jun-2019	Interest
SD	INE721A08DC8	28-Nov-2018	26-Apr-2024	1775	28-Jun-2019	Interest
SD	INE721A08DE4	31-Dec-2018	27-Dec-2024	550	28-Jun-2019	Interest
SD	INE721A08901	20-Apr-2010	20-Apr-2020	200	01-Jul-2019	Interest
SD	INE721A08AD2	28-May-2010	28-May-2020	50	01-Jul-2019	Interest
SD	INE721A08AE0	04-Jun-2010	04-Jun-2020	25	01-Jul-2019	Interest
SD	INE721A08AK7	15-Oct-2010	15-Oct-2028	25	01-Jul-2019	Interest
SD	INE721A08CO5	05-Jul-2013	05-Jul-2023	25	05-Jul-2019	Interest
SD	INE721A08BE8	20-Jul-2012	20-Jul-2022	65	20-Jul-2019	Interest
SD	INE721A08CT4	28-Jul-2014	28-Jan-2020	50	28-Jul-2019	Interest
SD	INE721A08DC8	28-Nov-2018	26-Apr-2024	1775	28-Jul-2019	Interest
SD	INE721A08DE4	31-Dec-2018	27-Dec-2024	550	28-Jul-2019	Interest
SD	INE468M08102	12-Aug-2014	11-Aug-2024	10	12-Aug-2019	Interest
SD	INE721A08DC8	28-Nov-2018	26-Apr-2024	1775	28-Aug-2019	Interest
SD	INE721A08DE4	31-Dec-2018	27-Dec-2024	550	28-Aug-2019	Interest
SD	INE721A08AH3	30-Aug-2010	30-Aug-2025	29	30-Aug-2019	Interest
SD	INE721A08AI1	09-Sep-2010	09-Sep-2025	25	09-Sep-2019	Interest
SD	INE721A08DC8	28-Nov-2018	26-Apr-2024	1775	28-Sep-2019	Interest
SD	INE721A08DE4	31-Dec-2018	27-Dec-2024	550	28-Sep-2019	Interest
SD	INE721A08CU2	30-Sep-2015	30-Sep-2023	67	30-Sep-2019	Interest

Due date for payment of Principal of Non Convertible Subordinated debentures

NCD/SD	ISIN	Allotment date	Maturirty Date	Issue Size (Rs. In Crs)	Due Date	Due Category
SD	INE721A08CS6	26-Dec-2013	05-Apr-2019	20	05-Apr-2019	Interest + Principal



Annexure – C

The next due dates for the payment of interest / repayment of principal for Pubic Issue of Non-Convertible debt securities for the period commencing from October 01, 2019 till March 31, 2020 are as follows:

(A) As per provisions of the Prospectus for Public Issue of NCD 9 Tranche – I dated July 12, 2019 the monthly interest payments for Series I, Series II and Series III NCDs will be due as under:

Series	ISIN Code	Coupon Rate*	NSE Scrip Code	BSE Scrip Code
Series I	INE721A07OY1	9.12% p.a.	Z3	936780
Series II	INE721A07OZ8	9.22% p.a.	Z4	936782
Series III	INE721A07PA8	9.31% p.a.	Z5	936784
Notes : (*)The initial allottees under Category III and Category IV in the Tranche I Issue who are Senior Citizens on the Date of Allotment shall be eligible for an additional incentive of 0.25% p.a. provided the NCDs issued under the Tranche 1 Issue are continued to be held by such investors under Category III and Category IV on the relevant Record Date for the relevant Interest Payment Dates.				

Months	Record date	Interest Due Date	Payout date
October-2019	Thursday, October 17, 2019	Friday, November 01, 2019	Friday, November 01, 2019
November-2019	Saturday, November 16, 2019	Sunday, December 01, 2019	Saturday, November 30, 2019
December-2019	Tuesday, December 17, 2019	Wednesday, January 01, 2020	Wednesday, January 01, 2020
January-2020	Thursday, 16 January, 2020	Saturday, 1 February, 2020	Friday, 31 January, 2020
February-2020	Friday, 14 February, 2020	Sunday, 1 March, 2020	Friday, 28 February, 2020
March-2020	Monday, 16 March, 2020	Wednesday, 1 April, 2020	Tuesday, 31 March, 2020

(B) As per provisions of the Prospectus for Public Issue NCD 8 Tranche – 3 dated December 27, 2018 the monthly interest payments for Series I and Series II will be due as under:

Series	ISIN Code	Coupon Rate*	NSE Scrip Code	BSE Scrip Code
Series I	INE721A07OM6	9.12% p.a.	YV	936452
Series II	INE721A07ON4	9.30% p.a.	YW	936454
Notes : (*) Senior Citizens (only First Allottee) shall be entitled to an additional yield at the rate of 0.25% per annum.				

Months	Record date	Interest Due Date	Payout date
October-2019	Thursday, October 17, 2019	Friday, November 01, 2019	Friday, November 01, 2019
November-2019	Saturday, November 16, 2019	Sunday, December 01, 2019	Saturday, November 30, 2019
December-2019	Tuesday, December 17, 2019	Wednesday, January 01, 2020	Wednesday, January 01, 2020
January-2020	Thursday, 16 January, 2020	Saturday, 1 February, 2020	Friday, 31 January, 2020
February-2020	Friday, 14 February, 2020	Sunday, 1 March, 2020	Friday, 28 February, 2020
March-2020	Monday, 16 March, 2020	Wednesday, 1 April, 2020	Tuesday, 31 March, 2020

(C) As per provisions of the Prospectus for Public Issue NCD 8 Tranche – 3 dated December 27, 2018 the annual interest payments for Series III, Series IV and Series V NCDs will be due on Thursday, 6 February, 2020. Accordingly the Company has fixed Tuesday, 21 January, 2020 as the Record date for annual NCD interest payment.

Series	ISIN Code	Coupon Rate*	NSE Scrip Code	BSE Scrip Code
Series III	INE721A07OO2	9.40%	YX	936456
Series IV	INE721A07OP9	9.50%	YY	936458
Series V	INE721A07OQ7	9.70%	YZ	936460
Notes : (*)The initial allottees under Category III and Category IV in the Tranche 3 Issue who are Senior Citizens on the Date of Allotment shall be eligible for an additional incentive of 0.25% p.a. provided the NCDs issued under the Tranche 3 Issue are continued to be held by such investors under Category III and Category IV on the relevant Record Date for the relevant Interest Payment Date.				

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For SHRIRAM TRANSPORT FINANCE CO. LTD.

V. M. Achwal
Company Secretary

(D) As per provisions of the Prospectus for Public Issue NCD 8 Tranche – 2 dated October 08, 2018 the monthly interest payments for Series I and Series II will be due as under:

Series	ISIN Code	Coupon Rate*	NSE Scrip Code	BSE Scrip Code
Series I	INE721A07OB9	9.12% p.a.	YO	936324
Series II	INE721A07OC7	9.30% p.a.	YP	936326
Notes : (*) Senior Citizens (only First Allottee) shall be entitled to an additional yield at the rate of 0.25% per annum.				

Months	Record date	Interest Due Date	Payout date
October-2019	Saturday, October 12, 2019	Saturday, November 02, 2019	Saturday, November 02, 2019
November-2019	Wednesday, November 13, 2019	Monday, December 02, 2019	Monday, December 02, 2019
December- 2019	Tuesday, 17 December, 2019	Thursday, 2 January, 2020	Thursday, 2 January, 2020
January-2020	Friday, 17 January, 2020	Sunday, 2 February, 2020	Friday, 31 January, 2020
February-2020	Saturday, 15 February, 2020	Monday, 2 March, 2020	Monday, 2 March, 2020
March-2020	Tuesday, 17 March, 2020	Thursday, 2 April, 2020	Thursday, 2 April, 2020

(E) As per provisions of the Prospectus for Public Issue NCD 8 Tranche – 2 dated October 08, 2018 the annual interest payments for Series III, Series IV and Series V NCDs will be due on Monday, 2 November, 2020. Accordingly the Company has fixed Saturday, 17 October, 2020 as the Record date for annual NCD interest payment.

Security	ISIN	Coupon Rate*	NSE Scrip Code	BSE Scrip Code
Series III	INE721A07OD5	9.40% p.a.	YQ	936328
Series IV	INE721A07OE3	9.50% p.a.	YR	936330
Series V	INE721A07OF0	9.70% p.a.	YS	936332
Notes : (*) Senior Citizens (only First Allottee) shall be entitled to an additional yield at the rate of 0.25% per annum.				

(F) As per provisions of the Prospectus for Public Issue NCD 8 Tranche – 1 dated June 25, 2018 for Public Issue of NCDs, the following Monthly interest's payments for Series I and Series II NCDs will be due as under:

Series	ISIN Code	Coupon Rate (*)	NSE Scrip Code	BSE Scrip Code
Series I	INE721A07NT3	($$)8.93% per annum.	YH	936228
Series II	INE721A07NU1	($$)9.03% per annum.	YI	936230
Notes : ($$) NCD Holders holding NCDs in aforesaid Series, who fall under Category III and/or Category IV on the relevant Record Date, shall be eligible for an additional incentive of 0.10% p.a. for the interest payable for NCDs on the respective Interest Payment dates. (*) The initial allottees under Category III and/or Category IV in the Tranche 1 Issue who are Senior Citizens on the date of Allotment shall be eligible for total additional incentive of 0.35% p.a. (which includes the incentive of 0.10% as mentioned in above paragraph) provided the NCDs issued under the Tranche 1 Issue are continued to be held by such investors under Category III and/or Category IV on the relevant Record Date for the relevant Interest Payment dates.				

Months	Record date	Interest Due Date	Payout date
October- 2019	Thursday, September 26, 2019	Saturday, October 12, 2019	Friday, October 11, 2019
November- 2019	Friday, October 25, 2019	Tuesday, November 12, 2019	Tuesday, November 12, 2019
December- 2019	Tuesday, November 26, 2019	Thursday, December 12, 2019	Thursday, December 12, 2019
January-2020	Friday, 27 December, 2019	Sunday, 12 January, 2020	Friday, 10 January, 2020
February-2020	Monday, 27 January, 2020	Wednesday, 12 February, 2020	Wednesday, 12 February, 2020
March-2020	Tuesday, 25 February, 2020	Thursday, 12 March, 2020	Thursday, 12 March, 2020

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(G) As per provisions of the Prospectus for Public Issue of NCD 7 Tranche – I dated June 24, 2014, the following payments of the Monthly interests on Series V NCDs will be due as under:

Series	ISIN Code	Coupon Rate	NSE Scrip Code	BSE Scrip Code
Series V	INE721A07HL2	($$)9.71% per annum. (*)	YB	935136
Notes : ($$) For Series V, Senior citizens (only First Allottee) will get a coupon of 11.17% per annum payable monthly. (*) Senior Citizens (only First Allottee) shall be entitled to an additional yield at the rate of 0.25% per annum. NCD Holders who are Individuals on the Record Date shall receive an additional incentive on Coupon @ 1.23% p.a. for the amount outstanding and in case of NCD Holders who are Non- Individuals on the Record Date the interest will be calculated on Coupon @ 9.71% p.a. for the amount outstanding).				

Months	Record date	Interest Due Date	Payout date
October-2019	Saturday, October 12, 2019	Friday, November 01, 2019	Friday, November 01, 2019
November-2019	Wednesday, November 13, 2019	Sunday, December 01, 2019	Friday, November 29, 2019
December-2019	Friday, December 13, 2019	Wednesday, January 01, 2020	Wednesday, January 01, 2020
January-2020	Thursday, 16 January, 2020	Saturday, 1 February, 2020	Friday, 31 January, 2020
February-2020	Friday, 14 February, 2020	Sunday, 1 March, 2020	Friday, 28 February, 2020
March-2020	Monday, 16 March, 2020	Wednesday, 1 April, 2020	Tuesday, 31 March, 2020

(H) As per provisions of the Prospectus for Public Issue of NCD 6 dated September 23, 2013, the annual interest payment on Series III for NCDs held under ISIN INE721A07GT7 is due on Wednesday, 1 April, 2020. The Company will make the annual interest payment on Tuesday, 31 March, 2020. Accordingly the Company has fixed Monday, 16 March, 2020 as the Record date for annual NCD interest payment.

Series	ISIN Code	Coupon Rate	NSE Scrip Code	BSE Scrip Code
Series III	INE721A07GT7	10.75% p.a. (NCD Holders who are individuals on the Record date shall receive additional incentive on coupon @ 1.00% p.a. for the amount outstanding)	Y3	934917

There is no repayment of principal for Pubic Issue of Non-Convertible debt securities for the period commencing from October 01, 2019 till March 31, 2020.

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Next due date for payment of interest/principal on private issue of Non-convertible Debenture and subordinated debts for the period from October 01, 2019 to March 31, 2020

Due date for payment of Interest of Non Convertible Debenture

NCD/SD	ISIN	Allotment date	Maturirty Date	Issue Size (Rs. In Crs)	Due Date	Due Category
NC	INE721A07JB9	05-Jan-2015	05-Jan-2022	500	07-Oct-2019	Interest
NC	INE721A07GQ3	09-Oct-2013	09-Oct-2023	10	09-Oct-2019	Interest
NC	INE721A07IG0	10-Oct-2014	10-Oct-2024	475	10-Oct-2019	Interest
NC	INE721A07II6	31-Oct-2014	31-Oct-2024	25	31-Oct-2019	Interest
NC	INE721A07JB9	05-Jan-2015	05-Jan-2022	500	05-Nov-2019	Interest
NC	INE721A07IO4	13-Nov-2014	13-Nov-2024	358	13-Nov-2019	Interest
NC	INE721A07MZ2	13-Nov-2017	13-Nov-2020	250	13-Nov-2019	Interest
NC	INE721A07OU9	28-Feb-2019	22-Feb-2021	15	26-Nov-2019	Interest
NC	INE721A07IR7	28-Nov-2014	28-Nov-2024	100	28-Nov-2019	Interest
NC	INE721A07IT3	28-Nov-2014	28-Nov-2024	50	28-Nov-2019	Interest
NC	INE721A07NA3	30-Nov-2017	30-Nov-2022	70	30-Nov-2019	Interest
NC	INE721A07JS3	04-Dec-2015	04-Dec-2020	15	04-Dec-2019	Interest
NC	INE721A07JB9	05-Jan-2015	05-Jan-2022	500	05-Dec-2019	Interest
NC	INE721A07KL6	05-Jul-2016	05-Jun-2021	660	05-Dec-2019	Interest
NC	INE721A07OJ2	06-Dec-2018	15-Apr-2022	150	06-Dec-2019	Interest
NC	INE721A07GZ4	13-Dec-2013	13-Dec-2023	46	13-Dec-2019	Interest
NC	INE721A07OL8	19-Dec-2018	12-Aug-2021	25	19-Dec-2019	Interest
NC	INE721A07HA5	30-Dec-2013	30-Dec-2023	10	30-Dec-2019	Interest
NC	INE721A07JB9	05-Jan-2015	05-Jan-2022	500	06-Jan-2020	Interest
NC	INE721A08DF1	22-Jan-2019	21-Jun-2024	500	22-Jan-2020	Interest
NC	INE721A07JB9	05-Jan-2015	05-Jan-2022	500	05-Feb-2020	Interest
NC	INE721A07OU9	28-Feb-2019	22-Feb-2021	15	25-Feb-2020	Interest
NC	INE468M07229	27-Feb-2015	27-Feb-2025	110	27-Feb-2020	Interest
NC	INE721A07JB9	05-Jan-2015	05-Jan-2022	500	05-Mar-2020	Interest
NC	INE721A07OI4	20-Nov-2018	11-Mar-2021	250	11-Mar-2020	Interest
NC	INE721A07JW5	18-Mar-2016	18-Mar-2021	100	18-Mar-2020	Interest
NC	INE721A07JX3	18-Mar-2016	18-Mar-2026	100	18-Mar-2020	Interest
NC	INE721A07OL8	19-Dec-2018	12-Aug-2021	25	19-Mar-2020	Interest
NC	INE721A07NL0	22-Mar-2018	22-Mar-2023	242	22-Mar-2020	Interest
NC	INE721A07LR1	23-Mar-2017	23-Mar-2022	300	23-Mar-2020	Interest
NC	INE721A07NO4	26-Mar-2018	26-May-2025	35	26-Mar-2020	Interest
NC	INE721A07NS5	27-Mar-2018	27-Mar-2023	920	27-Mar-2020	Interest
NC	INE721A07HE7	28-Mar-2014	28-Mar-2024	10	28-Mar-2020	Interest
NC	INE721A07HF4	28-Mar-2014	28-Mar-2024	20	28-Mar-2020	Interest
NC	INE721A07HG2	28-Mar-2014	28-Mar-2021	20	28-Mar-2020	Interest
NC	INE721A07KB7	29-Mar-2016	27-Mar-2026	145	29-Mar-2020	Interest
NC	INE721A07KA9	29-Mar-2016	29-Mar-2021	75	30-Mar-2020	Interest
NC	INE721A07LZ4	30-Mar-2017	29-May-2020	125	30-Mar-2020	Interest
NC	INE721A07MB3	30-Mar-2017	30-Mar-2022	5	30-Mar-2020	Interest
NC	INE721A07MD9	31-Mar-2017	31-Mar-2022	45	31-Mar-2020	Interest

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Due date for payment of Principal of Non Convertible Debenture

NCD/SD	ISIN	Allotment date	Maturirty Date	Issue Size (Rs. In Crs)	Due Date	Due Category
NC	INE721A07LO8	25-Nov-2016	25-Nov-2019	175	25-Nov-2019	Interest + Principal
NC	INE721A07IS5	28-Nov-2014	28-Nov-2019	75	28-Nov-2019	Interest + Principal
NC	INE721A07NB1	21-Dec-2017	20-Dec-2019	500	20-Dec-2019	Interest + Principal
NC	INE721A07NP1	26-Mar-2018	26-Dec-2019	250	26-Dec-2019	Interest + Principal
NC	INE721A07JC7	19-Jan-2015	17-Jan-2020	15	17-Jan-2020	Interest + Principal
NC	INE721A07JE3	04-Feb-2015	04-Feb-2020	30	04-Feb-2020	Interest + Principal
NC	INE721A07LP5	27-Feb-2017	27-Feb-2020	40	27-Feb-2020	Interest + Principal
NC	INE721A07LS9	24-Mar-2017	24-Mar-2020	10	24-Mar-2020	Interest + Principal
NC	INE721A07LX9	29-Mar-2017	27-Mar-2020	250	27-Mar-2020	Interest + Principal
NC	INE721A07NR7	27-Mar-2018	27-Mar-2020	560	27-Mar-2020	Interest + Principal
NC	INE721A07MA5	30-Mar-2017	30-Mar-2020	250	30-Mar-2020	Interest + Principal

Due date for payment of Interest of Non Convertible Subordinated debentures

NCD/SD	ISIN	Allotment date	Maturirty Date	Issue Size (Rs. In Crs)	Due Date	Due Category
SD	INE721A08CQ0	04-Oct-2013	04-Oct-2023	25	04-Oct-2019	Interest
SD	INE721A08CY4	17-Oct-2017	15-Oct-2027	294	17-Oct-2019	Interest
SD	INE721A08DC8	28-Nov-2018	26-Apr-2024	1775	28-Oct-2019	Interest
SD	INE721A08DE4	31-Dec-2018	27-Dec-2024	550	28-Oct-2019	Interest
SD	INE721A08DC8	28-Nov-2018	26-Apr-2024	1775	28-Nov-2019	Interest
SD	INE721A08DE4	31-Dec-2018	27-Dec-2024	550	28-Nov-2019	Interest
SD	INE468M08029	23-Dec-2011	22-Dec-2021	25	01-Dec-2019	Interest
SD	INE468M08045	13-Jan-2012	12-Jan-2022	25	01-Dec-2019	Interest
SD	INE721A08CV0	01-Dec-2016	30-May-2024	40	01-Dec-2019	Interest
SD	INE721A08CW8	01-Dec-2016	01-Dec-2026	60	01-Dec-2019	Interest
SD	INE721A08DD6	12-Dec-2018	12-Dec-2028	45	12-Dec-2019	Interest
SD	INE721A08DC8	28-Nov-2018	26-Apr-2024	1775	28-Dec-2019	Interest
SD	INE721A08DE4	31-Dec-2018	27-Dec-2024	550	28-Dec-2019	Interest
SD	INE721A08CX6	29-Dec-2016	29-Dec-2026	75	29-Dec-2019	Interest
SD	INE721A08BK5	31-Dec-2012	31-Dec-2022	70	31-Dec-2019	Interest
SD	INE721A08836	29-Jan-2010	29-Jan-2020	9	01-Jan-2020	Interest
SD	INE721A08851	15-Feb-2010	15-Feb-2020	1	01-Jan-2020	Interest
SD	INE721A08885	19-Apr-2010	19-Apr-2020	50	01-Jan-2020	Interest
SD	INE721A08893	19-Apr-2010	19-Apr-2020	25	01-Jan-2020	Interest
SD	INE721A08927	03-May-2010	03-May-2020	48	01-Jan-2020	Interest
SD	INE721A08950	10-May-2010	10-May-2020	25	01-Jan-2020	Interest
SD	INE721A08AL5	31-Mar-2011	31-Mar-2021	25	01-Jan-2020	Interest
SD	INE721A08DC8	28-Nov-2018	26-Apr-2024	1775	28-Jan-2020	Interest
SD	INE721A08DE4	31-Dec-2018	27-Dec-2024	550	28-Jan-2020	Interest
SD	INE721A08BN9	30-Jan-2013	30-Jan-2023	3	30-Jan-2020	Interest
SD	INE721A08BO7	30-Jan-2013	30-Jan-2023	25	30-Jan-2020	Interest
SD	INE721A08DC8	28-Nov-2018	26-Apr-2024	1775	28-Feb-2020	Interest

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Due date for payment of Interest of Non Convertible Subordinated debentures

NCD/SD	ISIN	Allotment date	Maturirty Date	Issue Size (Rs. In Crs)	Due Date	Due Category
SD	INE721A08DE4	31-Dec-2018	27-Dec-2024	550	28-Feb-2020	Interest
SD	INE721A08BS8	07-Mar-2013	07-Mar-2023	33	07-Mar-2020	Interest
SD	INE721A08BU4	07-Mar-2013	07-Mar-2023	12	07-Mar-2020	Interest
SD	INE721A08BT6	08-Mar-2013	08-Mar-2023	3	08-Mar-2020	Interest
SD	INE721A08BV2	13-Mar-2013	13-Mar-2023	2	13-Mar-2020	Interest
SD	INE721A08CZ1	23-Mar-2018	23-Mar-2028	100	23-Mar-2020	Interest
SD	INE721A08BZ3	28-Mar-2013	28-Mar-2023	35	28-Mar-2020	Interest
SD	INE721A08CC0	28-Mar-2013	28-Mar-2023	1	28-Mar-2020	Interest
SD	INE721A08DA2	28-Mar-2018	28-Mar-2028	995	28-Mar-2020	Interest
SD	INE721A08DB0	28-Mar-2018	28-Apr-2025	40	28-Mar-2020	Interest
SD	INE721A08DC8	28-Nov-2018	26-Apr-2024	1775	28-Mar-2020	Interest
SD	INE721A08DE4	31-Dec-2018	27-Dec-2024	550	28-Mar-2020	Interest

Due date for payment of Principal of Non Convertible Subordinated debts

NCD/SD	ISIN	Allotment date	Maturirty Date	Issue Size (Rs. In Crs)	Due Date	Due Category
SD	INE721A08760	31-Oct-2009	31-Oct-2019	29	31-Oct-2019	Interest + Principal
SD	INE721A08778	24-Nov-2009	22-Nov-2019	21	22-Nov-2019	Interest + Principal
SD	INE721A08786	31-Dec-2009	31-Dec-2019	5	31-Dec-2019	Interest + Principal
SD	INE721A08CT4	28-Jul-2014	28-Jan-2020	50	28-Jan-2020	Interest + Principal
SD	INE721A08836	29-Jan-2010	29-Jan-2020	9	29-Jan-2020	Interest + Principal
SD	INE721A08851	15-Feb-2010	15-Feb-2020	1	15-Feb-2020	Interest + Principal

