

October 25, 2016

**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.: Outcome of Board Meeting****Ref.: Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing Regulations')**

This is to 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 Financial Results of the Company for the second quarter and half-year ended on September 30, 2016, prepared pursuant to Regulation 33 of the Listing Regulations.
- ii. Declared an interim dividend of 40% i.e Rs.4/- 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 04, 2016, being the record date fixed for the purpose of the payment of interim dividend. The dividend payout will be on or after November 16, 2016.
- iii. Accepted the resignation of Mr. Jasmit Singh Gujral as Managing Director & CEO of the Company which will take effect from close of the business hours today following his induction into Shriram Capital Ltd. The Board has appointed Mr. Umesh Revankar as an Additional Director of the Company with effect from today. He is appointed as Managing Director & CEO of the Company for a period of three years with effect from October 26, 2016 in place of Mr. Jasmit Singh Gujral. Mr. Umesh Revankar's appointment is subject to requisite approval of shareholders. The brief profile of Mr. Umesh Revankar is enclosed.

**Shriram Transport Finance Company Limited**

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

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

Website: [www.stfc.in](http://www.stfc.in) | Corporate Identity Number (CIN) – L65191TN1979PLC007874.





- iv. Approved issuance of Redeemable Non-Convertible Debentures on private placement basis up to Rs.7000 Crores within the overall limit of Rs.25,000 crores approved by the shareholders.

Please find enclosed herewith:

- i. Unaudited Standalone Financial Results of the Company for the second quarter and half-year ended September 30, 2016 together with Limited Review Report of the statutory auditors thereon as required under Regulation 33 of the Listing Regulations.
- ii. 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 would also 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](http://www.stfc.in)) as required under Regulation 46 of the Listing Regulations.

The Board Meeting commenced at 10 a.m. and concluded at 1.50 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.

**Shriram Transport Finance Company Limited**

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### **Brief profile of Mr. Umesh Govind Revankar**

Mr. Umesh Govind Revankar holds a bachelor's degree in business management from Mangalore University and a master of business administration (MBA) in finance. He attended the Advanced Management Program at Harvard Business School. Mr. Revankar started his career with the Shriram group as an executive trainee in 1987. He has been associated with the Shriram group for the last 28 years and has extensive experience in the financial services industry. During his stint with the Shriram Group, he has shouldered various responsibilities and worked in several key roles of business operations. He is not related to any Director of the Company.



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## 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, 2016

(Rs. in lacs)

| Sr. No. | Particulars                                                                                   | Quarter Ended             |                           |                           | Half Year Ended           |                           | Year Ended              |
|---------|-----------------------------------------------------------------------------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|-------------------------|
|         |                                                                                               | 30.09.2016<br>(Unaudited) | 30.06.2016<br>(Unaudited) | 30.09.2015<br>(Unaudited) | 30.09.2016<br>(Unaudited) | 30.09.2015<br>(Unaudited) | 31.03.2016<br>(Audited) |
| 1       | (a) Income from operations                                                                    | 271,320                   | 268,669                   | 242,353                   | 539,989                   | 479,034                   | 1,028,712               |
|         | (b) Other operating income                                                                    | -                         | -                         | -                         | -                         | -                         | -                       |
|         | <b>Total income from operations</b>                                                           | <b>271,320</b>            | <b>268,669</b>            | <b>242,353</b>            | <b>539,989</b>            | <b>479,034</b>            | <b>1,028,712</b>        |
| 2       | <b>Expenses</b>                                                                               |                           |                           |                           |                           |                           |                         |
|         | (a) Employee benefit expenses                                                                 | 13,923                    | 15,191                    | 13,110                    | 29,114                    | 25,446                    | 58,908                  |
|         | (b) Depreciation and amortisation                                                             | 873                       | 881                       | 916                       | 1,754                     | 1,834                     | 3,631                   |
|         | (c) Provisions and write offs                                                                 | 45,908                    | 46,034                    | 40,054                    | 91,942                    | 79,790                    | 210,679                 |
|         | (d) Other expenditure                                                                         | 18,142                    | 18,579                    | 16,941                    | 36,721                    | 33,533                    | 72,194                  |
|         | <b>Total expenses</b>                                                                         | <b>78,846</b>             | <b>80,685</b>             | <b>71,021</b>             | <b>159,531</b>            | <b>140,603</b>            | <b>345,412</b>          |
| 3       | <b>Profit from operations before other income, finance costs and exceptional items (1-2)</b>  | <b>192,474</b>            | <b>187,984</b>            | <b>171,332</b>            | <b>380,458</b>            | <b>338,431</b>            | <b>683,300</b>          |
| 4       | Other income                                                                                  | 39                        | 59                        | 293                       | 98                        | 451                       | 636                     |
| 5       | <b>Profit from ordinary activities before finance costs and exceptional items (3+4)</b>       | <b>192,513</b>            | <b>188,043</b>            | <b>171,625</b>            | <b>380,556</b>            | <b>338,882</b>            | <b>683,936</b>          |
| 6       | Finance costs                                                                                 | 133,116                   | 131,078                   | 120,201                   | 264,194                   | 239,557                   | 505,793                 |
| 7       | <b>Profit from ordinary activities after finance costs but before exceptional items (5-6)</b> | <b>59,397</b>             | <b>56,965</b>             | <b>51,424</b>             | <b>116,362</b>            | <b>99,325</b>             | <b>178,143</b>          |
| 8       | Exceptional items                                                                             | -                         | -                         | -                         | -                         | -                         | -                       |
| 9       | <b>Profit from ordinary activities before tax (7 + 8)</b>                                     | <b>59,397</b>             | <b>56,965</b>             | <b>51,424</b>             | <b>116,362</b>            | <b>99,325</b>             | <b>178,143</b>          |
| 10      | Tax expenses (including deferred tax )                                                        | 20,632                    | 19,555                    | 17,614                    | 40,187                    | 33,404                    | 60,323                  |
| 11      | <b>Net Profit/(loss) from ordinary activities after tax (9-10)</b>                            | <b>38,765</b>             | <b>37,410</b>             | <b>33,810</b>             | <b>76,175</b>             | <b>65,921</b>             | <b>117,820</b>          |
| 12      | Extraordinary items (net of tax expense)                                                      | -                         | -                         | -                         | -                         | -                         | -                       |
| 13      | <b>Net Profit/(loss) for the period (11+12)</b>                                               | <b>38,765</b>             | <b>37,410</b>             | <b>33,810</b>             | <b>76,175</b>             | <b>65,921</b>             | <b>117,820</b>          |
| 14      | Paid up equity share capital<br>(Face value of Rs. 10/- per share)                            | 22,691                    | 22,691                    | 22,691                    | 22,691                    | 22,691                    | 22,691                  |
| 15      | Reserves (excluding revaluation reserves)                                                     |                           |                           |                           |                           |                           | 992,721                 |
| 16.i    | Earnings per share (not annualised) (before extraordinary items)                              |                           |                           |                           |                           |                           |                         |
|         | Basic (Rs.)                                                                                   | 17.08                     | 16.49                     | 14.90                     | 33.57                     | 29.05                     | 51.93                   |
|         | Diluted (Rs.)                                                                                 | 17.08                     | 16.49                     | 14.90                     | 33.57                     | 29.05                     | 51.93                   |
| 16.ii   | Earnings per share (not annualised) (after extraordinary items)                               |                           |                           |                           |                           |                           |                         |
|         | Basic (Rs.)                                                                                   | 17.08                     | 16.49                     | 14.90                     | 33.57                     | 29.05                     | 51.93                   |
|         | Diluted (Rs.)                                                                                 | 17.08                     | 16.49                     | 14.90                     | 33.57                     | 29.05                     | 51.93                   |



## STATEMENT OF ASSETS AND LIABILITIES

(Rs. in lacs)

| Particulars                                | As at<br>September 30,<br>2016 | As at March<br>31, 2016 |
|--------------------------------------------|--------------------------------|-------------------------|
|                                            | Unaudited                      | Audited                 |
| <b>I. EQUITY AND LIABILITIES</b>           |                                |                         |
| (1) Shareholders' funds                    |                                |                         |
| (a) Share capital                          | 22,691                         | 22,691                  |
| (b) Reserves and surplus                   | 1,068,896                      | 992,721                 |
| <b>Sub-total - Shareholders' funds</b>     | <b>1,091,587</b>               | <b>1,015,412</b>        |
| (2) Non-current liabilities                |                                |                         |
| (a) Long-term borrowings                   | 3,197,431                      | 3,026,967               |
| (b) Other long term liabilities            | 118,631                        | 116,351                 |
| (c) Long term provisions                   | 311,299                        | 284,272                 |
| <b>Sub-total - Non-current liabilities</b> | <b>3,627,361</b>               | <b>3,427,590</b>        |
| (3) Current liabilities                    |                                |                         |
| (a) Short-term borrowings                  | 371,649                        | 333,035                 |
| (b) Trade payables                         | 156,136                        | 151,137                 |
| (c) Other current liabilities              | 1,854,768                      | 1,818,197               |
| (d) Short-term provisions                  | 47,962                         | 50,960                  |
| <b>Sub-total - Current liabilities</b>     | <b>2,430,515</b>               | <b>2,353,329</b>        |
| <b>TOTAL - EQUITY AND LIABILITIES</b>      | <b>7,149,463</b>               | <b>6,796,331</b>        |
| <b>II. ASSETS</b>                          |                                |                         |
| (1) Non-current assets                     |                                |                         |
| (a) Fixed assets                           |                                |                         |
| (i) Tangible assets                        | 9,213                          | 9,961                   |
| (ii) Intangible assets                     | 143                            | 145                     |
| (b) Non-current investments                | 141,149                        | 125,217                 |
| (c) Deferred tax assets (net)              | 32,270                         | 30,770                  |
| (d) Long term loans and advances           | 4,566,437                      | 4,301,019               |
| (e) Other non-current assets               | 5,474                          | 1,388                   |
| <b>Sub-total - Non-current assets</b>      | <b>4,754,686</b>               | <b>4,468,500</b>        |
| (2) Current assets                         |                                |                         |
| (a) Current investments                    | 25,000                         | 10,400                  |
| (b) Cash and bank balances                 | 350,289                        | 236,386                 |
| (c) Short-term loans and advances          | 2,013,722                      | 2,075,987               |
| (d) Other current assets                   | 5,766                          | 5,058                   |
| <b>Sub-total - Current assets</b>          | <b>2,394,777</b>               | <b>2,327,831</b>        |
| <b>TOTAL - ASSETS</b>                      | <b>7,149,463</b>               | <b>6,796,331</b>        |

## Notes:

- 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, 2016 and October 25, 2016.
- The above results have been subjected to Limited Review by Statutory Auditors of the Company, except for figures for year ended March 31, 2016, which have been subjected to audit.
- The Board of Directors have declared an interim dividend of 40% (Rs. 4/- per equity share of face value of Rs. 10/- each fully paid up) to those shareholders whose name will appear on the register of members as on November 04, 2016 being the record date for payment of the interim dividend for the financial year 2016-17.
- The final dividend of Rs. 6/- per equity share of Rs. 10/-each (i.e.60%) for the financial year 2015-16 approved by the shareholders at the 37th Annual General Meeting held on July 27, 2016 was paid on August 01, 2016.
- In accordance with the clarification received by the Company in the previous year from Reserve Bank of India ("RBI"), the Company shall implement revised non-performing assets ("NPA") norms as provided in RBI Notifications No. DNBR.(PD).CC.No.002/03.10.001/2014-15 dated November 10, 2014 in the last quarter of respective financial year.
- The Company operates in a single reportable segment that is financing, which has similar risks and returns for the purpose of AS-17 on "Segment Reporting" specified under section 133 of the Companies Act 2013, read with Rule 7 of the Companies (Accounts) Rules, 2014 and Companies (Accounting Standard) Amendments Rules, 2016. The Company operates in single geographical segment i.e. domestic.
- Shriram Equipment Finance Company Limited has been amalgamated with the Company with effect from April 01, 2015, the effect of the same was given in the quarter ended on March 31, 2016. Hence, the figures for the quarter and half year ended on September 30, 2016 are not comparable with the corresponding previous periods.
- The Company's Secured Non-Convertible Debentures are secured by specific assets covered under hypothecation loan agreements and by way of exclusive charge and equitable mortgage of immovable property and with a cover of 100% and above as per the terms of issue.
- The figures for the previous quarter / year have been regrouped / rearranged wherever necessary to conform to the current period presentation.

By order of the Board  
For Shriram Transport Finance Company Limited

Jasmit Singh Gujral  
Managing Director & CEO  
DIN: 00196707

Place : Mumbai  
Date : October 25, 2016



S.R.BATLIBOI & Co. LLP  
Chartered Accountants  
12<sup>th</sup> floor, The Ruby  
29, Senapati Bapat Marg  
Dadar (West)  
Mumbai – 400 028

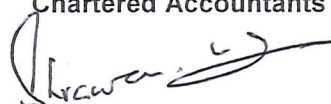
G. D. Apte & Co.  
Chartered Accountants  
GDA House, Plot No. 85  
Bhusari Colony (Right)  
Paud Road, Kothrud  
Pune 411 038

## Limited Review Report

### Review Report to The Board of Directors Shriram Transport Finance Company Limited

1. We S. R. Batliboi & Co. LLP ('SRB') and G. D. Apte & Co. ('GDA') have jointly reviewed the accompanying statement of unaudited financial results of Shriram Transport Finance Company Limited ('the Company') for the quarter and six months ended September 30, 2016 (the "Statement"). This Statement is the responsibility of the Company's management and has been approved by the Board of Directors. Our responsibility is to issue a report on the Statement based on our review.
2. We conducted our review in accordance with the Standard on Review Engagements (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 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.
3. Based on our review conducted as above nothing has come to our attention that causes us to believe that the accompanying Statement of unaudited financial results prepared in accordance with applicable accounting standards and other recognised accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement.
4. Without qualifying our conclusion, we draw attention to Note 5 of the unaudited financial results in respect of application of revised non-performing assets norms issued by Reserve Bank of India ("RBI") vide notification no. DNBR CC. No. 002/03.10.001/2014-15 dated November 10, 2014 by the end of respective financial year in accordance with the clarification received from RBI by the Company in the previous year.

For S. R. Batliboi & Co. LLP  
ICAI Firm registration number: 301003E / E300005  
Chartered Accountants

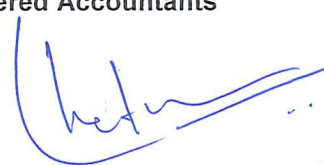


per Shrawan Jalan  
Partner  
Membership No.: 102102

Place: Mumbai  
Date: October 25, 2016



For G. D. Apte & Co.  
ICAI Firm registration number: 100515W  
Chartered Accountants



per Chetan R. Sapre  
Partner  
Membership No: 116952

Place: Mumbai  
Date: October 25, 2016



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

1. **Credit Rating:** As per Annexure A.
2. **Debt Equity Ratio:** The Debt Equity Ratio as on September 30, 2016 was 4.75 respectively for Standalone Financials.
3. **Previous due date for the payment of interest / principal for the period April 01, 2016 till September 30, 2016:** As per Annexure B. All principal and interest on Non-Convertible Debentures due for payment during the half year ended September 30, 2016 have been paid on their respective due dates.
4. **Next due date for payment of interest /principal for the period October 01, 2016 till March 31, 2017:-** As per Annexure C.
5. **Outstanding redeemable preference shares:** Nil
6. **Debenture Redemption Reserve:** The Debenture Redemption Reserve of the Company as on September 30, 2016 was ₹ 78,835 lacs for Standalone Financials.
7. **Net worth:** The Net Worth of the Company as on September 30, 2016 was ₹ 1,090,034 lacs for Standalone Financials.
8. **Net Profit after tax:** Given in the Financial Results attached.
9. **Earnings per Share:** Given in the Financial Results attached.

**CERTIFIED TRUE COPY**

For SHRIRAM TRANSPORT FINANCE CO. LTD.



V. M. Achwal  
Company Secretary

**CREDIT RATING**

The Credit Rating as on September 30, 2016 is as follows:

**Highlighted parts to confirm by accounts/finance team**

| Credit Rating Agency                                           | Instruments                                      | Ratings                  |
|----------------------------------------------------------------|--------------------------------------------------|--------------------------|
| CARE                                                           | Non-Convertible Debentures                       | CARE AA+                 |
| CARE                                                           | Subordinated Debt                                | CARE AA+                 |
| CRISIL                                                         | Fixed Deposit                                    | CRISIL FAAA/Stable       |
| CRISIL                                                         | Subordinated Debt                                | CRISIL AA+/ Stable       |
| CRISIL                                                         | Non-Convertible Debentures                       | CRISIL AA+/ Stable       |
| CRISIL                                                         | Short Term Debt                                  | CRISIL A1+               |
| CRISIL                                                         | Bank Loan- Short Term                            | CRISIL A1+               |
| CRISIL                                                         | Bank Loan- Long Term                             | CRISIL AA+/ Stable       |
| ICRA                                                           | Fixed Deposit                                    | MAA+ with Stable outlook |
| India Ratings & Research Pvt. Ltd. (Formerly known as "FITCH") | Non-Convertible Debentures                       | IND AA+/Stable Outlook   |
| India Ratings & Research Pvt. Ltd. (Formerly known as FITCH")  | Subordinated Debt                                | IND AA+/Stable Outlook   |
| Fitch Ratings                                                  | Long-Term Foreign-Currency Issuer Default Rating | BB+/Stable Outlook       |
| Fitch Ratings                                                  | Long-Term Local-Currency Issuer Default Rating   | BB+/Stable Outlook       |
| Fitch Ratings                                                  | Short-Term Issuer Default Rating                 | B                        |
| Standard & Poor's Ratings                                      | Long-Term issuer credit rating                   | BB+/Stable Outlook       |
| Standard & Poor's Ratings                                      | Short-Term issuer credit rating                  | B                        |



## Annexure B

**Previous due date for the payment of interest / principal on Public issue of Non-Convertible Debentures for the period April 01, 2016 till September 30, 2016 are –**

In respect of Public Issue 2011 (NCD III) on July 11, 2016, the Company had made full Redemption payment of NCDs along with interest accrued from April 01, 2016 till July 11, 2016 to the holders of NCDs as on the Record Date being June 24, 2016. The summary of redemption of NCDs is as under:

| Description of Security                             | ISIN         | NCDs           | Redemption Amount(₹) |
|-----------------------------------------------------|--------------|----------------|----------------------|
| Option I- Reserved Individual - 11.60% Per Annum.   | INE721A07AV6 | 5224136        | 5393448555.00        |
| Option I- Unreserved Individual - 11.35% Per Annum. | INE721A07AW4 | 2325435        | 2399189864.00        |
| Option I- Others - 11.10% Per Annum.                | INE721A07AX2 | 726468         | 749002448.00         |
| <b>Total (A)</b>                                    |              | <b>8276039</b> | <b>8541640867.00</b> |

Further in respect of Public Issue 2013 (NCD V) on July 30, 2016, the Company had made full Redemption payment of NCDs along with interest accrued from April 01, 2016 till July 31, 2016 to the holders of NCDs as on the Record Date being July 12, 2016. The summary of redemption of NCDs is as under:

| Description of Security   | ISIN         | NCDs           | Redemption Amount(₹) |
|---------------------------|--------------|----------------|----------------------|
| Series I – 9.65% p.a. (@) | INE721A07FU7 | 2639307        | 2729401281.00        |
| Series IV (@@)            | INE721A07FX1 | 611703         | 832040722.00         |
| <b>Total (B)</b>          |              | <b>3251010</b> | <b>3561442003.00</b> |

Note: (@) NCD Holders who are Individuals on any Record Date shall receive an additional incentive on Coupon @ 1.25% p.a. for the amount outstanding

(@@) NCD Holders who are Individuals will be paid ₹ 1,364.33 per NCD and NCD Holders who are Non-Individuals will be paid ₹ 1,318.67 per NCD.

Further in respect of Public Issue 2010 (NCD II) on October 01, 2016, the Company had made payment of the Semi Annual interest of NCDs accrued from April 01, 2016 till September 30, 2016 to the holders of NCDs as on the Record Date being September 14, 2016. The summary of semi-annual interest payment of NCDs is as under:

| Description of Security                             | ISIN         | NCDs          | Interest Amount (₹) |
|-----------------------------------------------------|--------------|---------------|---------------------|
| Option II (Others) -9.50% p.a.                      | INE721A07AM5 | 27858         | 1326880.00          |
| Option II- (Unreserved Individuals) - 10.00% p.a.   | INE721A07AN3 | 45323         | 2250343.00          |
| Option II- (Reserved Individuals) - 10.25% p.a. (*) | INE721A07AO1 | 372962        | 19224613.00         |
| <b>Total (C)</b>                                    |              | <b>446143</b> | <b>22801836.00</b>  |

Note: (\*) - Senior Citizens (First Allottee) in the Reserved Individual portion were entitled to an additional interest at the rate of 0.25 % p.a.

Further in respect of Public Issue 2014 (NCD VII) on July 15, 2016, the Company had made payment of the Annual interest of NCDs accrued from July 15, 2015 till July 14, 2016 to the holders of NCDs as on the Record Date being June 29, 2016. The summary of annual interest payment of NCDs is as under:

| Description of Security                                                                                                                                                | ISIN         | NCDs            | Interest Amount (₹)  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|-----------------|----------------------|
| Series I - 9.85% p.a. (NCD Holders who are individuals on the Record date shall receive additional incentive on coupon @ 1.15% p.a. for the amount outstanding (*))    | INE721A07HH0 | 12589268        | 1291820006.00        |
| Series II - 10.00% p.a. (NCD Holders who are individuals on the Record date shall receive additional incentive on coupon @ 1.25% p.a. for the amount outstanding (*))  | INE721A07HI8 | 3841103         | 415013608.00         |
| Series III - 10.15% p.a. (NCD Holders who are individuals on the Record date shall receive additional incentive on coupon @ 1.35% p.a. for the amount outstanding (*)) | INE721A07HJ6 | 1360687         | 149451087.00         |
| <b>Total (D)</b>                                                                                                                                                       |              | <b>17791058</b> | <b>1856284701.00</b> |

Note: (\*) Senior Citizens (only First Allottees) shall be entitled to an additional yield at the rate of 0.25% per annum



Further in respect of Public Issue July 2013 (NCD V), Secured NCDs Series III, @ 9.40% p.a. Monthly- the Company had made payment of the Monthly interest on NCDs under ISIN INE721A07FW3 (\*\*) to the holders of NCDs. The summary of monthly payment of interest made on NCDs is as under:

| Months           | Record dates               | Payout dates                 | Interest Amount (₹)<br>(Rounded off) |
|------------------|----------------------------|------------------------------|--------------------------------------|
| April-2016       | Monday, April 11, 2016     | Saturday, April 30, 2016     | 5143295.00                           |
| May-2016         | Wednesday, May 11, 2016    | Wednesday, June 01, 2016     | 5314475.00                           |
| June-2016        | Monday, June 13, 2016      | Friday, July 01, 2016        | 5142804.00                           |
| July-2016        | Wednesday, July 13, 2016   | Monday, August 01, 2016      | 5313580.00                           |
| August-2016      | Friday, August 12, 2016    | Thursday, September 01, 2016 | 5314322.00                           |
| September-2016   | Monday, September 12, 2016 | Saturday, October 01, 2016   | 5142888.00                           |
| <b>Total (E)</b> |                            |                              | <b>31371364.00</b>                   |

Note: (\*\*) - NCD Holders who are Individuals were entitled for the additional incentive of 1.23% p.a. for NCDs held on any Record Date.

Further in respect of Public Issue July 2014 (NCD VII), Secured NCDs Series IV and V, @ 9.57% p.a. and 9.71% p.a. respectively, the Company had made payment of the Monthly interest on NCDs under ISIN No viz. - INE721A07HK4 and INE721A07HL2 (\*\*\*), (&), (&&) to the holders of NCDs. The summary of monthly payment of interest made on NCDs is as under:

| Months           | Record dates               | Payout dates                 | Interest Amount (₹)<br>(Rounded off) |
|------------------|----------------------------|------------------------------|--------------------------------------|
| April-2016       | Monday, April 11, 2016     | Saturday, April 30, 2016     | 5657919.00                           |
| May-2016         | Wednesday, May 11, 2016    | Wednesday, June 01, 2016     | 5846606.00                           |
| June-2016        | Monday, June 13, 2016      | Friday, July 01, 2016        | 5657734.00                           |
| July-2016        | Wednesday, July 13, 2016   | Monday, August 01, 2016      | 5828487.00                           |
| August-2016      | Friday, August 12, 2016    | Thursday, September 01, 2016 | 5840194.00                           |
| September-2016   | Monday, September 12, 2016 | Saturday, October 01, 2016   | 5652365.00                           |
| <b>Total (F)</b> |                            |                              | <b>34483305.00</b>                   |

Notes: (\*\*\*) - NCD Holders who are Individuals were entitled for the additional incentive of 1.14% p.a. and 1.23% p.a. respectively for NCDs held on any Record Date.

(&) For series IV and V, Senior citizens (only first allottee) were entitled to a coupon of 10.94% p.a. and 11.17% p.a. respectively payable monthly.

(&&) Senior Citizens (only First Allottees) shall be entitled to an additional yield at the rate of 0.25% per annum

|                                  |                       |
|----------------------------------|-----------------------|
| <b>Grand Total (A+B+C+D+E+F)</b> | <b>₹14048024076/-</b> |
|----------------------------------|-----------------------|

As per clause (IX) of section 193 of the Income Tax Act, no tax is required to be withheld on any interest payable on any security issued by a company, where such security is held in dematerialized form by a person resident in India and is listed on a recognized stock exchange in India in accordance with the Securities Contracts (Regulation) Act, 1956 (42 of 1956) and the Rules made thereunder. Accordingly, no tax has been deducted at source from the interest on listed NCDs if they are held in dematerialized form.



**Previous due date for the payment of interest / principal on Private Issue of Non-Convertible Debentures for the period April 01, 2016 till September 30, 2016 are –**

| ISIN         | Issue Size<br>(₹ in Crs) | Allotment Date | Maturity Date | Due Date    | Due Category         |
|--------------|--------------------------|----------------|---------------|-------------|----------------------|
| INE468M07344 | 25                       | 16-Apr-2015    | 16-Apr-2025   | 18-Apr-2016 | Interest             |
| INE721A07HV1 | 250                      | 12-Sep-2014    | 12-Sep-2019   | 12-Apr-2016 | Interest             |
| INE721A07HR9 | 250                      | 28-Aug-2014    | 28-Aug-2019   | 28-Apr-2016 | Interest             |
| INE721A07HP3 | 500                      | 21-Jul-2014    | 19-Jul-2019   | 21-Apr-2016 | Interest             |
| INE721A07JB9 | 500                      | 05-Jan-2015    | 05-Jan-2022   | 05-Apr-2016 | Interest             |
| INE721A07JQ7 | 10                       | 20-Apr-2015    | 20-Apr-2018   | 20-Apr-2016 | Interest             |
| INE721A07JP9 | 300                      | 17-Apr-2015    | 13-Mar-2019   | 18-Apr-2016 | Interest             |
| INE721A07HQ1 | 500                      | 05-Aug-2014    | 05-Aug-2019   | 05-Apr-2016 | Interest             |
| INE721A07JD5 | 100                      | 29-Jan-2015    | 29-Apr-2016   | 29-Apr-2016 | Principal + Interest |
| INE721A07HR9 | 250                      | 28-Aug-2014    | 28-Aug-2019   | 27-May-2016 | Interest             |
| INE721A07JB9 | 500                      | 05-Jan-2015    | 05-Jan-2022   | 05-May-2016 | Interest             |
| INE721A07FD3 | 3                        | 20-Feb-2013    | 25-May-2016   | 25-May-2016 | Principal + Interest |
| INE721A07FI2 | 5                        | 25-Mar-2013    | 24-May-2016   | 24-May-2016 | Principal + Interest |
| INE721A07HP3 | 500                      | 21-Jul-2014    | 19-Jul-2019   | 20-May-2016 | Interest             |
| INE721A07HQ1 | 500                      | 05-Aug-2014    | 05-Aug-2019   | 05-May-2016 | Interest             |
| INE721A07HV1 | 250                      | 12-Sep-2014    | 12-Sep-2019   | 12-May-2016 | Interest             |
| INE721A07JB9 | 500                      | 05-Jan-2015    | 05-Jan-2022   | 06-Jun-2016 | Interest             |
| INE721A07IU1 | 75                       | 19-Dec-2014    | 17-Jun-2016   | 17-Jun-2016 | Principal + Interest |
| INE721A07HV1 | 250                      | 12-Sep-2014    | 12-Sep-2019   | 10-Jun-2016 | Interest             |
| INE721A07FM4 | 10                       | 03-Jun-2013    | 02-Jun-2016   | 02-Jun-2016 | Principal + Interest |
| INE721A07FL6 | 35                       | 03-Jun-2013    | 02-Jun-2016   | 02-Jun-2016 | Principal + Interest |
| INE721A07HQ1 | 500                      | 05-Aug-2014    | 05-Aug-2019   | 03-Jun-2016 | Interest             |
| INE721A07FN2 | 25                       | 06-Jun-2013    | 06-Jun-2016   | 06-Jun-2016 | Principal + Interest |
| INE721A07FQ5 | 10                       | 25-Jun-2013    | 25-Jun-2018   | 25-Jun-2016 | Interest             |
| INE721A07FP7 | 200                      | 21-Jun-2013    | 20-Jun-2016   | 20-Jun-2016 | Principal + Interest |
| INE721A07HP3 | 500                      | 21-Jul-2014    | 19-Jul-2019   | 21-Jun-2016 | Interest             |
| INE721A07IY3 | 10                       | 22-Dec-2014    | 22-Jun-2016   | 22-Jun-2016 | Principal + Interest |
| INE721A07HR9 | 250                      | 28-Aug-2014    | 28-Aug-2019   | 28-Jun-2016 | Interest             |
| INE721A07EV8 | 50                       | 03-Jan-2013    | 03-Jul-2016   | 03-Jul-2016 | Principal + Interest |
| INE721A07DH9 | 200                      | 20-Jul-2012    | 20-Jul-2017   | 20-Jul-2016 | Interest             |
| INE721A07HV1 | 250                      | 12-Sep-2014    | 12-Sep-2019   | 12-Jul-2016 | Interest             |
| INE721A07HR9 | 250                      | 28-Aug-2014    | 28-Aug-2019   | 28-Jul-2016 | Interest             |
| INE721A07EZ9 | 400                      | 15-Jan-2013    | 15-Jan-2018   | 15-Jul-2016 | Interest             |
| INE721A07EU0 | 25                       | 02-Jan-2013    | 02-Jul-2016   | 02-Jul-2016 | Principal + Interest |
| INE721A07FT9 | 50                       | 05-Jul-2013    | 05-Jul-2023   | 05-Jul-2016 | Interest             |
| INE721A07FZ6 | 10                       | 15-Jul-2013    | 15-Jul-2023   | 15-Jul-2016 | Interest             |
| INE721A07DF3 | 10                       | 10-Jul-2012    | 10-Jul-2017   | 10-Jul-2016 | Interest             |



| ISIN         | Issue Size<br>(₹ in Crs) | Allotment Date | Maturity Date | Due Date    | Due Category         |
|--------------|--------------------------|----------------|---------------|-------------|----------------------|
| INE721A07HP3 | 500                      | 21-Jul-2014    | 19-Jul-2019   | 21-Jul-2016 | Interest             |
| INE721A07JB9 | 500                      | 05-Jan-2015    | 05-Jan-2022   | 05-Jul-2016 | Interest             |
| INE721A07LI0 | 6                        | 14-Sep-2011    | 13-Sep-2021   | 01-Jul-2016 | Interest             |
| INE721A07HW9 | 6                        | 14-Sep-2011    | 13-Sep-2017   | 01-Jul-2016 | Interest             |
| INE721A07ET2 | 75                       | 01-Jan-2013    | 01-Jul-2016   | 01-Jul-2016 | Principal + Interest |
| INE721A07HQ1 | 500                      | 05-Aug-2014    | 05-Aug-2019   | 05-Jul-2016 | Interest             |
| INE721A07JB9 | 500                      | 05-Jan-2015    | 05-Jan-2022   | 05-Aug-2016 | Interest             |
| INE721A07HR9 | 250                      | 28-Aug-2014    | 28-Aug-2019   | 26-Aug-2016 | Interest             |
| INE721A07GB5 | 25                       | 12-Aug-2013    | 12-Nov-2018   | 12-Aug-2016 | Interest             |
| INE721A07GC3 | 15                       | 14-Aug-2013    | 14-Aug-2023   | 14-Aug-2016 | Interest             |
| INE721A07GA7 | 20                       | 06-Aug-2013    | 06-Aug-2018   | 06-Aug-2016 | Interest             |
| INE721A07GE9 | 1000                     | 21-Aug-2013    | 21-Aug-2020   | 21-Aug-2016 | Interest             |
| INE721A07BI1 | 160                      | 25-Aug-2011    | 24-Aug-2016   | 24-Aug-2016 | Principal + Interest |
| INE721A07GD1 | 30                       | 14-Aug-2013    | 14-Aug-2023   | 14-Aug-2016 | Interest             |
| INE721A07GF6 | 19                       | 27-Aug-2013    | 27-Aug-2023   | 27-Aug-2016 | Interest             |
| INE721A07HP3 | 500                      | 21-Jul-2014    | 19-Jul-2019   | 19-Aug-2016 | Interest             |
| INE721A07HQ1 | 500                      | 05-Aug-2014    | 05-Aug-2019   | 05-Aug-2016 | Interest             |
| INE721A07HV1 | 250                      | 12-Sep-2014    | 12-Sep-2019   | 12-Aug-2016 | Interest             |
| INE721A07JB9 | 500                      | 05-Jan-2015    | 05-Jan-2022   | 06-Sep-2016 | Interest             |
| INE721A07LI0 | 6                        | 14-Sep-2011    | 13-Sep-2021   | 12-Sep-2016 | Interest             |
| INE721A07IC9 | 25                       | 19-Sep-2014    | 19-Sep-2024   | 19-Sep-2016 | Interest             |
| INE721A07IB1 | 25                       | 19-Sep-2014    | 19-Sep-2021   | 19-Sep-2016 | Interest             |
| INE721A07HX7 | 3                        | 16-Sep-2014    | 13-Sep-2016   | 13-Sep-2016 | Principal + Interest |
| INE721A07HV1 | 250                      | 12-Sep-2014    | 12-Sep-2019   | 12-Sep-2016 | Interest             |
| INE721A07HQ1 | 500                      | 05-Aug-2014    | 05-Aug-2019   | 05-Sep-2016 | Interest             |
| INE721A07DW8 | 300                      | 27-Sep-2012    | 27-Sep-2017   | 27-Sep-2016 | Interest             |
| INE721A07GG4 | 75                       | 13-Sep-2013    | 13-Sep-2018   | 13-Sep-2016 | Interest             |
| INE721A07GH2 | 5                        | 13-Sep-2013    | 13-Sep-2020   | 13-Sep-2016 | Interest             |
| INE721A07GN0 | 10                       | 30-Sep-2013    | 30-Sep-2023   | 25-Sep-2016 | Interest             |
| INE721A07GO8 | 15                       | 30-Sep-2013    | 30-Sep-2023   | 25-Sep-2016 | Interest             |
| INE721A07GK6 | 100                      | 24-Sep-2013    | 24-Sep-2016   | 24-Sep-2016 | Principal + Interest |
| INE721A07GL4 | 300                      | 26-Sep-2013    | 26-Sep-2016   | 26-Sep-2016 | Principal + Interest |
| INE721A07HR9 | 250                      | 28-Aug-2014    | 28-Aug-2019   | 28-Sep-2016 | Interest             |
| INE721A07DR8 | 10                       | 12-Sep-2012    | 12-Sep-2017   | 12-Sep-2016 | Interest             |
| INE721A07GJ8 | 5                        | 19-Sep-2013    | 15-Sep-2016   | 15-Sep-2016 | Principal + Interest |
| INE721A07GI0 | 35                       | 17-Sep-2013    | 17-Sep-2018   | 17-Sep-2016 | Interest             |
| INE721A07HP3 | 500                      | 21-Jul-2014    | 19-Jul-2019   | 21-Sep-2016 | Interest             |
| INE721A07HY5 | 300                      | 18-Sep-2014    | 18-Sep-2024   | 19-Sep-2016 | Interest             |
| INE721A07HZ2 | 50                       | 19-Sep-2014    | 19-Sep-2019   | 19-Sep-2016 | Interest             |



| ISIN         | Issue Size<br>(₹ in Crs) | Allotment Date | Maturity Date | Due Date    | Due Category         |
|--------------|--------------------------|----------------|---------------|-------------|----------------------|
| INE721A07IA3 | 50                       | 19-Sep-2014    | 19-Sep-2021   | 19-Sep-2016 | Interest             |
| INE721A07IE5 | 212                      | 30-Sep-2014    | 30-Sep-2016   | 30-Sep-2016 | Principal + Interest |
| INE721A07IF2 | 91                       | 30-Sep-2014    | 30-Sep-2017   | 30-Sep-2016 | Interest             |

**Previous due date for the payment of interest / principal on Subordinated Debentures for the period April 01, 2016 till September 30, 2016 are -**

| ISIN         | Issue Size<br>(₹ in Crs) | Allotment Date | Maturity Date | Due Date    | Due Category         |
|--------------|--------------------------|----------------|---------------|-------------|----------------------|
| INE721A08877 | 25                       | 19-Apr-2010    | 19-Apr-2016   | 19-Apr-2016 | Principal + Interest |
| INE721A08CF3 | 20                       | 02-May-2013    | 02-May-2023   | 02-May-2016 | Interest             |
| INE721A08CE6 | 24                       | 02-May-2013    | 02-May-2023   | 02-May-2016 | Interest             |
| INE721A08943 | 25                       | 03-May-2010    | 03-May-2016   | 03-May-2016 | Principal + Interest |
| INE721A08935 | 25                       | 03-May-2010    | 03-May-2016   | 03-May-2016 | Principal + Interest |
| INE721A08CG1 | 50                       | 16-May-2013    | 16-May-2020   | 16-May-2016 | Interest             |
| INE721A08CI7 | 10                       | 20-May-2013    | 20-May-2023   | 20-May-2016 | Interest             |
| INE721A08CH9 | 25                       | 20-May-2013    | 20-May-2020   | 20-May-2016 | Interest             |
| INE721A08CJ5 | 20                       | 21-May-2013    | 19-May-2023   | 21-May-2016 | Interest             |
| INE721A08992 | 25                       | 28-May-2010    | 28-May-2016   | 28-May-2016 | Principal + Interest |
| INE721A08CK3 | 15                       | 29-May-2013    | 29-May-2028   | 29-May-2016 | Interest             |
| INE721A08CL1 | 25                       | 29-May-2013    | 28-Dec-2018   | 29-May-2016 | Interest             |
| INE721A08BC2 | 50                       | 11-Jun-2012    | 10-Jun-2022   | 01-Jun-2016 | Interest             |
| INE721A08CM9 | 50                       | 24-Jun-2013    | 24-Jun-2023   | 24-Jun-2016 | Interest             |
| INE468M08078 | 25                       | 25-Jun-2013    | 24-Jun-2023   | 25-Jun-2016 | Interest             |
| INE468M08086 | 20                       | 28-Jun-2013    | 27-Jun-2023   | 28-Jun-2016 | Interest             |
| INE721A08CN7 | 25                       | 28-Jun-2013    | 28-Jun-2023   | 28-Jun-2016 | Interest             |
| INE721A08AD2 | 50                       | 28-May-2010    | 28-May-2020   | 01-Jul-2016 | Interest             |
| INE721A08AE0 | 25                       | 04-Jun-2010    | 04-Jun-2020   | 01-Jul-2016 | Interest             |
| INE721A08901 | 200                      | 20-Apr-2010    | 20-Apr-2020   | 01-Jul-2016 | Interest             |
| INE721A08AK7 | 25                       | 15-Oct-2010    | 15-Oct-2028   | 01-Jul-2016 | Interest             |
| INE721A08AJ9 | 250                      | 13-Sep-2010    | 13-Sep-2017   | 01-Jul-2016 | Interest             |
| INE468M08094 | 12                       | 03-Jul-2013    | 02-Jul-2023   | 03-Jul-2016 | Interest             |
| INE721A08CO5 | 25                       | 05-Jul-2013    | 05-Jul-2023   | 05-Jul-2016 | Interest             |
| INE721A08CP2 | 25                       | 15-Jul-2013    | 15-Oct-2018   | 15-Jul-2016 | Interest             |
| INE721A08BE8 | 65                       | 20-Jul-2012    | 20-Jul-2022   | 20-Jul-2016 | Interest             |
| INE721A08CT4 | 50                       | 28-Jul-2014    | 28-Jan-2020   | 28-Jul-2016 | Interest             |
| INE721A08588 | 50                       | 04-Aug-2008    | 04-Aug-2018   | 04-Aug-2016 | Interest             |
| INE468M08102 | 10                       | 12-Aug-2014    | 11-Aug-2024   | 12-Aug-2016 | Interest             |
| INE721A08AH3 | 29                       | 30-Aug-2010    | 30-Aug-2025   | 30-Aug-2016 | Interest             |



| ISIN         | Issue Size<br>(₹ in Crs) | Allotment Date | Maturity Date | Due Date    | Due Category |
|--------------|--------------------------|----------------|---------------|-------------|--------------|
| INE721A08AI1 | 25                       | 09-Sep-2010    | 09-Sep-2025   | 09-Sep-2016 | Interest     |
| INE721A08CU2 | 67                       | 30-Sep-2015    | 30-Sep-2023   | 30-Sep-2016 | Interest     |

**Annexure C**

**Next Monthly/Annual and Semi-Annual Interest Payments as per the terms of Prospectus for the Public Issues are as follows:**

| Public Issues                        | Description of NCDs                                                                   | ISIN                             | Nature of Payments (^)                                    |
|--------------------------------------|---------------------------------------------------------------------------------------|----------------------------------|-----------------------------------------------------------|
| Public Issue July 2013 (NCD V)       | Secured NCDs (Series III) – 9.40% p.a. (^1)                                           | INE721A07FW3                     | Monthly Interest payment due on first day of every month. |
| Public Issue July 2014 (NCD VII)     | (^3) (^4) Secured NCDs (Series IV) – 9.57% p.a. (^2) and (Series V) - 9.71% p.a. (^3) | INE721A07HK4 and<br>INE721A07HL2 | Monthly Interest payment due on first day of every month. |
| Public Issue 2010 (NCD II)           | Secured NCDs (Option II) (Others) 9.50% p.a.                                          | INE721A07AM5                     | SEMI- ANNUAL – 01/04/2017                                 |
| Public Issue 2010 (NCD II)           | Secured NCDs (Option II) (Unreserved Individuals) 10.00% p.a.                         | INE721A07AN3                     | SEMI- ANNUAL – 01/04/2017                                 |
| Public Issue 2010 (NCD II)           | Secured NCDs (Option II) (Reserved Individuals) 10.25% p.a. (*)                       | INE721A07AO1                     | SEMI- ANNUAL – 01/04/2017                                 |
| Public Issue 2010 (NCD II)           | Unsecured NCDs (Option V) (Others) 10.25% p.a.                                        | INE721A08AA8                     | ANNUAL – 01/04/2017                                       |
| Public Issue 2010 (NCD II)           | Unsecured NCDs (Option V) (Unreserved Individuals) 10.75% p.a.                        | INE721A08AB6                     | ANNUAL – 01/04/2017                                       |
| Public Issue 2010 (NCD II)           | Unsecured NCDs (Option V) (Reserved Individuals) 11.00% p.a.                          | INE721A08AC4                     | ANNUAL – 01/04/2017                                       |
| Public Issue 2012 (NCD IV)           | Secured NCDs Series II 10.50% p.a. (#)                                                | INE721A07DM9                     | ANNUAL – 01/04/2017                                       |
| Public Issue July (NCD V) 2013       | Secured NCDs Series II 9.80% p.a. (###)                                               | INE721A07FV5                     | ANNUAL – 01/04/2017                                       |
| Public Issue September (NCD VI) 2013 | Secured NCDs Series II 10.75% p.a.(\$\$)                                              | INE721A07GS9                     | ANNUAL – 01/04/2017                                       |
| Public Issue September (NCD VI) 2013 | Secured NCDs Series III 10.75% p.a.(\$\$\$)                                           | INE721A07GT7                     | ANNUAL – 01/04/2017                                       |

Notes:

- (\*) - Senior Citizens (First Allottee) in the Reserved Individual Portion are entitled to an additional interest at the rate of 0.25 % p.a.
- (^1) - NCD Holders who are Individuals are entitled for an additional incentive of 1.23% p.a. for NCDs held on any Record Date.
- (^2) - NCD Holders who are Individuals on any Record Date shall receive an additional incentive on coupon @ 1.14% p.a. for the amount outstanding. NCD Holders who are Non-Individuals on any Record Date the interest will be calculated on coupon @ 9.57% p.a. for the amount outstanding.
- (^3) - NCD Holders who are Individuals on any Record Date shall receive an additional incentive on coupon @ 1.23% p.a. for the amount outstanding. NCD Holders who are Non-Individuals on any Record Date the interest will be calculated on coupon @ 9.71% p.a. for the amount outstanding.
- (^4) - Senior Citizens (only First Allottees) shall be entitled to an additional yield at the rate of 0.25% per annum
- (^ ^3) - For series IV and V Senior Citizens (only first allottee) are entitled to a coupon of 10.94% p.a. and 11.17% p.a. respectively payable monthly
- (#) - NCD Holders who are Individuals shall be eligible for the additional incentive of 0.90% p.a. for NCDs held on any Record Date.
- (###) - NCD Holders who are Individuals shall be eligible for the additional incentive of 1.35% p.a. for NCDs held on any Record Date.
- (\$\$) - NCD Holders who are Individuals shall be eligible for the additional incentive of 0.75% p.a. for NCDs held on any Record Date.
- (\$\$\$) - NCD Holders who are Individuals shall be eligible for the additional incentive of 1.00% p.a. for NCDs held on any Record Date.
- (^ ) - Wherever interest payment due date falls on a non-working day then the company will make the payment on the next working day.



**Next Redemptions along with Interest Payments as per the terms of Prospectus for the Public Issues are as follows:**

| Public Issues              | Description of NCDs                                         | ISIN         | Nature of Payments (+)         |
|----------------------------|-------------------------------------------------------------|--------------|--------------------------------|
| Public Issue 2013 (NCD VI) | Series I- 10.75% p.a. (*)                                   | INE721A07GR1 | (Full Redemption) – 24/10/2016 |
| Public Issue 2013 (NCD VI) | Series IV- (**)                                             | INE721A07GU5 | (Full Redemption) – 24/10/2016 |
| Public Issue 2010 (NCD II) | Option IV- Unsecured double bond NCD - Reserved Individuals | INE721A08984 | (Full Redemption) – 01/12/2016 |

Note:

- (\*) NCD Holders who are Individuals on any Record Date shall receive an additional incentive on Coupon @ 0.50% p.a. for the amount outstanding
- (\*\*) NCD Holders who are Individuals will be paid ₹ 1,377.30 per NCD and NCD Holders who are Non-Individuals will be paid ₹ 1,358.79 per NCD.
- + Wherever redemption payment due date falls on a non-working day then the company will make the payment on the prior working day.

**Next due date for payment of interest /principal on Private Issue of Non-Convertible Debentures for the period October 01, 2016 till March 31, 2017:-**

| ISIN         | Issue Size<br>(₹ in Crs) | Allotment Date | Maturity Date | Due Date    | Due Category         |
|--------------|--------------------------|----------------|---------------|-------------|----------------------|
| INE721A07HQ1 | 500                      | 05-Aug-2014    | 05-Aug-2019   | 05-Oct-2016 | Interest             |
| INE721A07JB9 | 500                      | 05-Jan-2015    | 05-Jan-2022   | 05-Oct-2016 | Interest             |
| INE721A07GP5 | 550                      | 09-Oct-2013    | 07-Oct-2016   | 07-Oct-2016 | Principal + Interest |
| INE721A07GQ3 | 10                       | 09-Oct-2013    | 09-Oct-2023   | 09-Oct-2016 | Interest             |
| INE721A07IG0 | 475                      | 10-Oct-2014    | 10-Oct-2024   | 10-Oct-2016 | Interest             |
| INE721A07HV1 | 250                      | 12-Sep-2014    | 12-Sep-2019   | 12-Oct-2016 | Interest             |
| INE721A07HP3 | 500                      | 21-Jul-2014    | 19-Jul-2019   | 21-Oct-2016 | Interest             |
| INE721A07EC8 | 10                       | 23-Oct-2012    | 23-Oct-2017   | 23-Oct-2016 | Interest             |
| INE721A07EG9 | 10                       | 23-Oct-2012    | 23-Oct-2017   | 23-Oct-2016 | Interest             |
| INE721A07HR9 | 250                      | 28-Aug-2014    | 28-Aug-2019   | 28-Oct-2016 | Interest             |
| INE721A07IH8 | 200                      | 30-Oct-2014    | 30-Oct-2016   | 30-Oct-2016 | Principal + Interest |
| INE721A07II6 | 25                       | 31-Oct-2014    | 31-Oct-2024   | 31-Oct-2016 | Interest             |
| INE721A07HQ1 | 500                      | 05-Aug-2014    | 05-Aug-2019   | 04-Nov-2016 | Interest             |
| INE721A07EI5 | 10                       | 06-Nov-2012    | 06-Nov-2017   | 06-Nov-2016 | Interest             |
| INE721A07JB9 | 500                      | 05-Jan-2015    | 05-Jan-2022   | 07-Nov-2016 | Interest             |
| INE721A07EL9 | 10                       | 08-Nov-2012    | 08-Nov-2017   | 08-Nov-2016 | Interest             |
| INE721A07IN6 | 50                       | 11-Nov-2014    | 11-Jun-2018   | 11-Nov-2016 | Interest             |
| INE721A07IK2 | 50                       | 11-Nov-2014    | 10-Nov-2017   | 11-Nov-2016 | Interest             |
| INE721A07HV1 | 250                      | 12-Sep-2014    | 12-Sep-2019   | 11-Nov-2016 | Interest             |
| INE721A07ILO | 50                       | 11-Nov-2014    | 12-Feb-2018   | 11-Nov-2016 | Interest             |
| INE721A07IM8 | 50                       | 11-Nov-2014    | 11-Apr-2018   | 11-Nov-2016 | Interest             |
| INE721A07IO4 | 358                      | 13-Nov-2014    | 13-Nov-2024   | 13-Nov-2016 | Interest             |
| INE721A07IP1 | 300                      | 14-Nov-2014    | 14-Nov-2016   | 14-Nov-2016 | Principal + Interest |
| INE721A07HP3 | 500                      | 21-Jul-2014    | 19-Jul-2019   | 21-Nov-2016 | Interest             |
| INE721A07HR9 | 250                      | 28-Aug-2014    | 28-Aug-2019   | 28-Nov-2016 | Interest             |



| ISIN         | Issue Size<br>(₹ in Crs) | Allotment Date | Maturity Date | Due Date    | Due Category         |
|--------------|--------------------------|----------------|---------------|-------------|----------------------|
| INE721A07IR7 | 100                      | 28-Nov-2014    | 28-Nov-2024   | 28-Nov-2016 | Interest             |
| INE721A07IT3 | 50                       | 28-Nov-2014    | 28-Nov-2024   | 28-Nov-2016 | Interest             |
| INE721A07IS5 | 75                       | 28-Nov-2014    | 28-Nov-2019   | 28-Nov-2016 | Interest             |
| INE721A07CN9 | 20                       | 22-Dec-2011    | 22-Dec-2016   | 01-Dec-2016 | Interest             |
| INE721A07CN9 | 20                       | 22-Dec-2011    | 22-Dec-2016   | 22-Dec-2016 | Principal + Interest |
| INE721A07BX0 | 30                       | 12-Dec-2011    | 12-Dec-2016   | 01-Dec-2016 | Interest             |
| INE721A07BX0 | 30                       | 12-Dec-2011    | 12-Dec-2016   | 12-Dec-2016 | Principal + Interest |
| INE721A07CF5 | 15                       | 16-Dec-2011    | 16-Dec-2016   | 01-Dec-2016 | Interest             |
| INE721A07JS3 | 15                       | 04-Dec-2015    | 04-Dec-2020   | 04-Dec-2016 | Interest             |
| INE721A07HQ1 | 500                      | 05-Aug-2014    | 05-Aug-2019   | 05-Dec-2016 | Interest             |
| INE721A07KL6 | 660                      | 05-Jul-2016    | 05-Jun-2021   | 05-Dec-2016 | Interest             |
| INE721A07JB9 | 500                      | 05-Jan-2015    | 05-Jan-2022   | 05-Dec-2016 | Interest             |
| INE721A07HV1 | 250                      | 12-Sep-2014    | 12-Sep-2019   | 12-Dec-2016 | Interest             |
| INE721A07GZ4 | 46                       | 13-Dec-2013    | 13-Dec-2023   | 13-Dec-2016 | Interest             |
| INE721A07GY7 | 20                       | 13-Dec-2013    | 13-Dec-2018   | 13-Dec-2016 | Interest             |
| INE721A07GY7 | 20                       | 13-Dec-2013    | 13-Dec-2018   | 13-Dec-2016 | Principal + Interest |
| INE721A07IX5 | 25                       | 22-Dec-2014    | 18-Dec-2016   | 18-Dec-2016 | Principal + Interest |
| INE721A07IV9 | 78                       | 19-Dec-2014    | 19-Dec-2016   | 19-Dec-2016 | Principal + Interest |
| INE721A07IW7 | 25                       | 19-Dec-2014    | 19-Dec-2017   | 19-Dec-2016 | Interest             |
| INE721A07HP3 | 500                      | 21-Jul-2014    | 19-Jul-2019   | 21-Dec-2016 | Interest             |
| INE721A07JU9 | 10                       | 22-Dec-2015    | 21-Dec-2018   | 22-Dec-2016 | Interest             |
| INE721A07IZ0 | 15                       | 29-Dec-2014    | 22-Dec-2016   | 22-Dec-2016 | Principal + Interest |
| INE721A07HR9 | 250                      | 28-Aug-2014    | 28-Aug-2019   | 28-Dec-2016 | Interest             |
| INE721A07HA5 | 10                       | 30-Dec-2013    | 30-Dec-2023   | 30-Dec-2016 | Interest             |
| INE721A07HQ1 | 500                      | 05-Aug-2014    | 05-Aug-2019   | 05-Jan-2017 | Interest             |
| INE721A07JB9 | 500                      | 05-Jan-2015    | 05-Jan-2022   | 05-Jan-2017 | Interest             |
| INE721A07HV1 | 250                      | 12-Sep-2014    | 12-Sep-2019   | 12-Jan-2017 | Interest             |
| INE721A07EZ9 | 400                      | 15-Jan-2013    | 15-Jan-2018   | 15-Jan-2017 | Interest             |
| INE721A07JC7 | 15                       | 19-Jan-2015    | 17-Jan-2020   | 19-Jan-2017 | Interest             |
| INE721A07HP3 | 500                      | 21-Jul-2014    | 19-Jul-2019   | 20-Jan-2017 | Interest             |
| INE721A07DH9 | 200                      | 20-Jul-2012    | 20-Jul-2017   | 20-Jan-2017 | Interest             |
| INE721A07HR9 | 250                      | 28-Aug-2014    | 28-Aug-2019   | 27-Jan-2017 | Interest             |
| INE721A07HB3 | 300                      | 29-Jan-2014    | 27-Jan-2017   | 27-Jan-2017 | Principal + Interest |
| INE721A07HQ1 | 500                      | 05-Aug-2014    | 05-Aug-2019   | 03-Feb-2017 | Interest             |
| INE721A07JE3 | 30                       | 04-Feb-2015    | 04-Feb-2020   | 04-Feb-2017 | Interest             |
| INE721A07JB9 | 500                      | 05-Jan-2015    | 05-Jan-2022   | 06-Feb-2017 | Interest             |
| INE721A07HV1 | 250                      | 12-Sep-2014    | 12-Sep-2019   | 10-Feb-2017 | Interest             |
| INE468M07252 | 5                        | 10-Mar-2015    | 16-Feb-2017   | 16-Feb-2017 | Principal + Interest |
| INE721A07HP3 | 500                      | 21-Jul-2014    | 19-Jul-2019   | 21-Feb-2017 | Interest             |



| ISIN         | Issue Size<br>(₹ in Crs) | Allotment Date | Maturity Date | Due Date    | Due Category         |
|--------------|--------------------------|----------------|---------------|-------------|----------------------|
| INE721A07JI4 | 20                       | 26-Feb-2015    | 26-Feb-2018   | 26-Feb-2017 | Interest             |
| INE468M07229 | 110                      | 27-Feb-2015    | 27-Feb-2025   | 27-Feb-2017 | Interest             |
| INE721A07HR9 | 250                      | 28-Aug-2014    | 28-Aug-2019   | 28-Feb-2017 | Interest             |
| INE721A07HQ1 | 500                      | 05-Aug-2014    | 05-Aug-2019   | 03-Mar-2017 | Interest             |
| INE721A07JB9 | 500                      | 05-Jan-2015    | 05-Jan-2022   | 06-Mar-2017 | Interest             |
| INE721A07HV1 | 250                      | 12-Sep-2014    | 12-Sep-2019   | 10-Mar-2017 | Interest             |
| INE721A07KQ5 | 250                      | 21-Jul-2016    | 13-Mar-2018   | 13-Mar-2017 | Interest             |
| INE721A07FF8 | 10                       | 13-Mar-2013    | 13-Mar-2018   | 13-Mar-2017 | Interest             |
| INE721A07JV7 | 10                       | 15-Mar-2016    | 15-Mar-2019   | 15-Mar-2017 | Interest             |
| INE721A07FG6 | 20                       | 15-Mar-2013    | 15-Mar-2018   | 15-Mar-2017 | Interest             |
| INE721A07JW5 | 100                      | 18-Mar-2016    | 18-Mar-2021   | 20-Mar-2017 | Interest             |
| INE721A07JX3 | 100                      | 18-Mar-2016    | 18-Mar-2026   | 20-Mar-2017 | Interest             |
| INE721A07JY1 | 250                      | 21-Mar-2016    | 27-Mar-2017   | 21-Mar-2017 | Principal + Interest |
| INE721A07HP3 | 500                      | 21-Jul-2014    | 19-Jul-2019   | 21-Mar-2017 | Interest             |
| INE721A07IJ4 | 225                      | 31-Oct-2014    | 21-Mar-2017   | 21-Mar-2017 | Principal + Interest |
| INE721A07JZ8 | 250                      | 28-Mar-2016    | 29-Mar-2017   | 28-Mar-2017 | Principal + Interest |
| INE721A07HR9 | 250                      | 28-Aug-2014    | 28-Aug-2019   | 28-Mar-2017 | Interest             |
| INE721A07HG2 | 20                       | 28-Mar-2014    | 28-Mar-2021   | 28-Mar-2017 | Interest             |
| INE721A07HF4 | 20                       | 28-Mar-2014    | 28-Mar-2024   | 28-Mar-2017 | Interest             |
| INE721A07HE7 | 10                       | 28-Mar-2014    | 28-Mar-2024   | 28-Mar-2017 | Interest             |
| INE721A07KA9 | 75                       | 29-Mar-2016    | 29-Mar-2021   | 29-Mar-2017 | Interest             |
| INE721A07KB7 | 145                      | 29-Mar-2016    | 27-Mar-2026   | 29-Mar-2017 | Interest             |
| INE468M07302 | 10                       | 30-Mar-2015    | 30-Mar-2017   | 30-Mar-2017 | Principal + Interest |
| INE721A07LM2 | 100                      | 30-Sep-2016    | 29-Mar-2019   | 30-Mar-2017 | Interest             |

**Next due date for payment of interest /principal on Subordinated Debentures for the period  
October 01, 2016 till March 31, 2017:-**

| ISIN         | Issue Size<br>(Rs. in Crs) | Allotment Date | Maturity Date | Due Date    | Due Category |
|--------------|----------------------------|----------------|---------------|-------------|--------------|
| INE721A08CQ0 | 25                         | 04-Oct-2013    | 04-Oct-2023   | 04-Oct-2016 | Interest     |
| INE721A08760 | 29                         | 31-Oct-2009    | 31-Oct-2019   | 31-Oct-2016 | Interest     |
| INE721A08596 | 30                         | 05-Nov-2008    | 05-Nov-2018   | 05-Nov-2016 | Interest     |
| INE721A08604 | 15                         | 07-Nov-2008    | 07-Nov-2018   | 07-Nov-2016 | Interest     |
| INE721A08778 | 21                         | 24-Nov-2009    | 22-Nov-2019   | 24-Nov-2016 | Interest     |
| INE468M08029 | 25                         | 23-Dec-2011    | 22-Dec-2021   | 01-Dec-2016 | Interest     |
| INE468M08052 | 17                         | 19-Jan-2012    | 18-Jul-2018   | 01-Dec-2016 | Interest     |
| INE468M08037 | 25                         | 23-Dec-2011    | 22-Mar-2017   | 01-Dec-2016 | Interest     |
| INE468M08011 | 5                          | 05-Dec-2011    | 04-Jun-2017   | 01-Dec-2016 | Interest     |
| INE468M08045 | 25                         | 13-Jan-2012    | 12-Jan-2022   | 01-Dec-2016 | Interest     |



| ISIN         | Issue Size<br>(Rs. in Crs) | Allotment Date | Maturity Date | Due Date    | Due Category         |
|--------------|----------------------------|----------------|---------------|-------------|----------------------|
| INE721A08CR8 | 24                         | 10-Dec-2013    | 10-Mar-2019   | 10-Dec-2016 | Interest             |
| INE721A08CS6 | 20                         | 26-Dec-2013    | 05-Apr-2019   | 26-Dec-2016 | Interest             |
| INE721A08653 | 0                          | 29-Dec-2008    | 29-Dec-2018   | 29-Dec-2016 | Interest             |
| INE721A08BK5 | 70                         | 31-Dec-2012    | 31-Dec-2022   | 31-Dec-2016 | Interest             |
| INE721A08BJ7 | 10                         | 31-Dec-2012    | 31-Jul-2018   | 31-Dec-2016 | Interest             |
| INE721A08786 | 5                          | 31-Dec-2009    | 31-Dec-2019   | 31-Dec-2016 | Interest             |
| INE721A08836 | 9                          | 29-Jan-2010    | 29-Jan-2020   | 01-Jan-2017 | Interest             |
| INE721A08950 | 25                         | 10-May-2010    | 10-May-2020   | 01-Jan-2017 | Interest             |
| INE721A08893 | 25                         | 19-Apr-2010    | 19-Apr-2020   | 01-Jan-2017 | Interest             |
| INE721A08885 | 50                         | 19-Apr-2010    | 19-Apr-2020   | 01-Jan-2017 | Interest             |
| INE721A08851 | 1                          | 15-Feb-2010    | 15-Feb-2020   | 01-Jan-2017 | Interest             |
| INE721A08AS0 | 50                         | 02-Jan-2012    | 29-Jun-2018   | 01-Jan-2017 | Interest             |
| INE721A08927 | 48                         | 03-May-2010    | 03-May-2020   | 01-Jan-2017 | Interest             |
| INE721A08AL5 | 25                         | 31-Mar-2011    | 31-Mar-2021   | 01-Jan-2017 | Interest             |
| INE721A08BL3 | 15                         | 30-Jan-2013    | 30-Aug-2018   | 30-Jan-2017 | Interest             |
| INE721A08BO7 | 25                         | 30-Jan-2013    | 30-Jan-2023   | 30-Jan-2017 | Interest             |
| INE721A08BM1 | 12                         | 30-Jan-2013    | 30-Aug-2018   | 30-Jan-2017 | Interest             |
| INE721A08BN9 | 3                          | 30-Jan-2013    | 30-Jan-2023   | 30-Jan-2017 | Interest             |
| INE721A08BS8 | 33                         | 07-Mar-2013    | 07-Mar-2023   | 07-Mar-2017 | Interest             |
| INE721A08BU4 | 12                         | 07-Mar-2013    | 07-Mar-2023   | 07-Mar-2017 | Interest             |
| INE721A08BR0 | 55                         | 07-Mar-2013    | 07-Jun-2018   | 07-Mar-2017 | Interest             |
| INE721A08BT6 | 3                          | 08-Mar-2013    | 08-Mar-2023   | 08-Mar-2017 | Interest             |
| INE721A08BV2 | 2                          | 13-Mar-2013    | 13-Mar-2023   | 13-Mar-2017 | Interest             |
| INE468M08037 | 25                         | 23-Dec-2011    | 22-Mar-2017   | 22-Mar-2017 | Principal + Interest |
| INE468M08060 | 50                         | 22-Mar-2013    | 21-Mar-2023   | 22-Mar-2017 | Interest             |
| INE721A08BZ3 | 35                         | 28-Mar-2013    | 28-Mar-2023   | 28-Mar-2017 | Interest             |
| INE721A08CC0 | 1                          | 28-Mar-2013    | 28-Mar-2023   | 28-Mar-2017 | Interest             |
| INE721A08CA4 | 10                         | 28-Mar-2013    | 28-Oct-2018   | 28-Mar-2017 | Interest             |
| INE721A08CB2 | 55                         | 28-Mar-2013    | 28-Oct-2018   | 28-Mar-2017 | Interest             |

**CERTIFIED TRUE COPY**

For SHRIRAM TRANSPORT FINANCE CO. LTD.

  
V. M. Achwal  
Company Secretary