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## FORWARD LOOKING STATEMENT

In this Annual Report, we have disclosed forward looking information to enable investors to comprehend our prospects and take informed investment decisions. This report and other statements – written and oral – that we periodically make, contain forward looking statements that set out anticipated results based on the management's plans and assumptions. We have tried wherever possible to identify such statements by using words such as 'anticipate', 'estimate', 'expects', 'projects', 'intends', 'plans', 'believes', and words of similar substance in connection with any discussion of future performance.

We cannot guarantee that these forward looking statements will be realised, although we believe we have been prudent in assumptions. The achievement of results is subject to risks, uncertainties and even inaccurate assumptions. Should known or unknown risks or uncertainties materialise or should underlying assumptions prove inaccurate, actual results could vary materially from those anticipated, estimated or projected. Readers should bear this in mind.

We undertake no obligation to publicly update any forward looking statements, whether as a result of new information, future events or otherwise.

# CORPORATE

## INFORMATION

### Corporate Identity Number (CIN)

L65191TN1979PLC007874

### BOARD OF DIRECTORS

#### Chairman (Non – Executive)

S. Lakshminarayanan (Independent)  
(w.e.f. January 24, 2015)

Arun Duggal  
(upto November 15, 2014)

#### CEO & Managing Director

Umesh Revankar

#### Directors

Maya Shanker Verma (Independent)  
(upto July 09, 2014)

Sumatiprasad M. Bafna (Independent)

Amitabh Chaudhry (Independent)

Kishori Udeshi (Independent)

S. Sridhar (Independent)  
(w.e.f. October 20, 2014)

R. Sridhar

Puneet Bhatia

Gerrit Lodewyk Van Heerde

D. V. Ravi (w.e.f. June 18, 2015)

### COMPANY SECRETARY

Vivek Achwal

### AUDITORS

M/s. S. R. Batliboi & Co.LLP, Chartered Accountants

M/s. G. D. Apte & Co., Chartered Accountants

### REGISTRAR & SHARE

#### TRANSFER AGENTS

#### Integrated Enterprises (India) Limited

2nd Floor, 'Kences Towers', No. 1,  
Ramakrishna Street, North Usman Road, T. Nagar,  
Chennai - 600 017.

Tel: 044 2814 0801/02/03, Fax: 044 2814 2479

### DEBENTURE TRUSTEE

IDBI Trusteeship Services Limited  
Asian Building, Ground Floor  
17, R. Kamani Marg, Ballard Estate, Mumbai - 400 001

Axis Trustee Services Ltd.  
Axis house, 2nd Floor,  
Wadia International Centre,  
Pandurang Budhkar Marg, Worli, Mumbai - 400 025

### REGISTERED OFFICE

Mookambika Complex, 3rd Floor, No. 4,  
Lady Desika Road, Mylapore, Chennai – 600 004.

### CORPORATE OFFICE

Wockhardt Towers  
West Wing, Level-3, C-2,  
G-Block, Bandra-Kurla Complex, Bandra (East),  
Mumbai - 400 051, Maharashtra.  
Tel: 022 4095 9595, Fax: 022 4095 9597

### LISTED AT

National Stock Exchange of India Ltd.  
BSE Ltd.

### INSTITUTIONS

Small Industries Development Bank of India  
IDFC Ltd  
J. P. Morgan Securities India Private Limited

### BANKERS

Abu Dhabi Commercial Bank  
Allahabad Bank  
Andhra Bank  
Axis Bank  
Barclays Bank PLC  
Bank of America N.A.  
Bank of Bahrain & Kuwait B.S.C.  
Bank of Baroda  
Bank of Ceylon  
Bank of India  
Bank of Maharashtra  
Bank of Tokyo - Mitsubishi UFJ  
Canara Bank  
Central Bank of India  
Citibank N.A.  
City Union Bank  
Corporation Bank  
Credit Suisse Group AG  
The Development Bank  
of Singapore Limited  
Dena Bank  
Deutsche Bank AG  
Dhanlaxmi Bank  
HDFC Bank Limited  
The Hongkong and Shanghai Banking  
Corporation  
ICICI Bank  
The Industrial Development Bank  
of India  
Indian Bank  
Indian Overseas Bank  
IndusInd Bank  
Industrial and Commercial Bank  
of China Limited

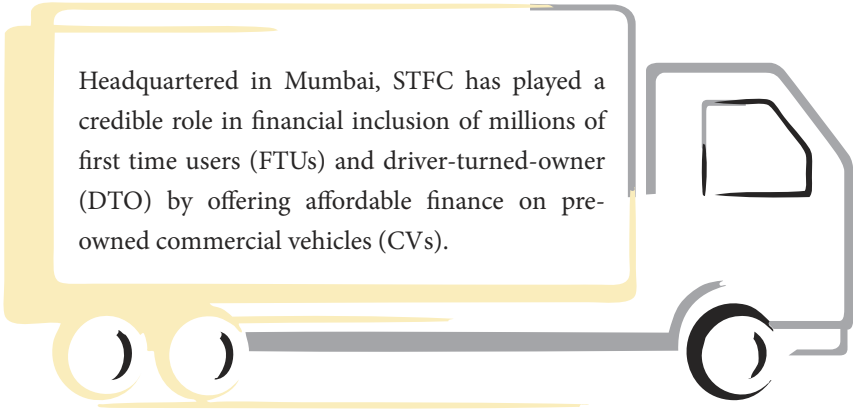
JP Morgan Chase Bank N.A.  
Karnataka Bank  
Karur Vysya Bank  
Kotak Mahindra Bank  
Lakshmi Vilas Bank  
Mizuho Corporate Bank  
Oriental Bank of Commerce  
Punjab & Sind Bank  
RBL Bank Ltd.  
Shinhan Bank  
Societe Generale Corporate &  
Investment Banking  
Standard Chartered Bank  
State Bank of Bikaner & Jaipur  
State Bank of Hyderabad  
State Bank of India  
State Bank of Mauritius  
State Bank of Mysore  
State Bank of Patiala  
State Bank of Travancore  
Syndicate Bank  
The Federal Bank  
The Jammu & Kashmir Bank  
The South Indian Bank  
The Zoroastrin Co-op.  
Bank Ltd.  
UCO Bank  
Union Bank of India  
United Bank of India  
Vijaya Bank  
Woori Bank  
Yes Bank




Shriram Transport Finance Company Limited (STFC) is the flagship company of Shriram Group – a diversified group with interests in financial services, manufacturing, value added services, project development, engineering Services, pharmaceuticals, etc.



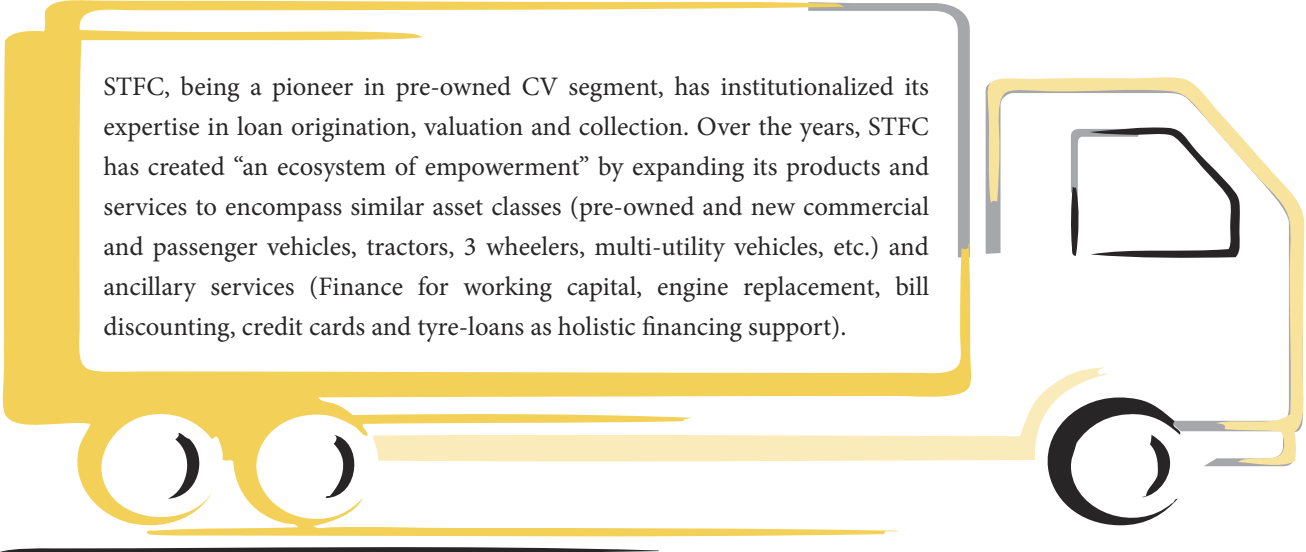
Established in 1979, STFC has evolved into largest asset financing Non Banking Finance Company.



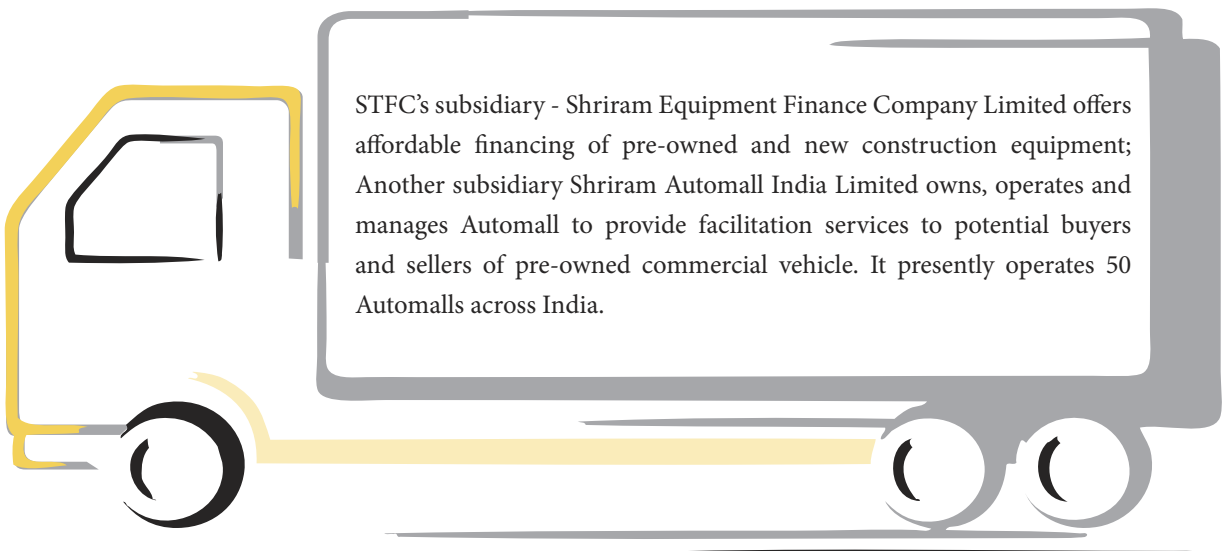
Headquartered in Mumbai, STFC has played a credible role in financial inclusion of millions of first time users (FTUs) and driver-turned-owner (DTO) by offering affordable finance on pre-owned commercial vehicles (CVs).



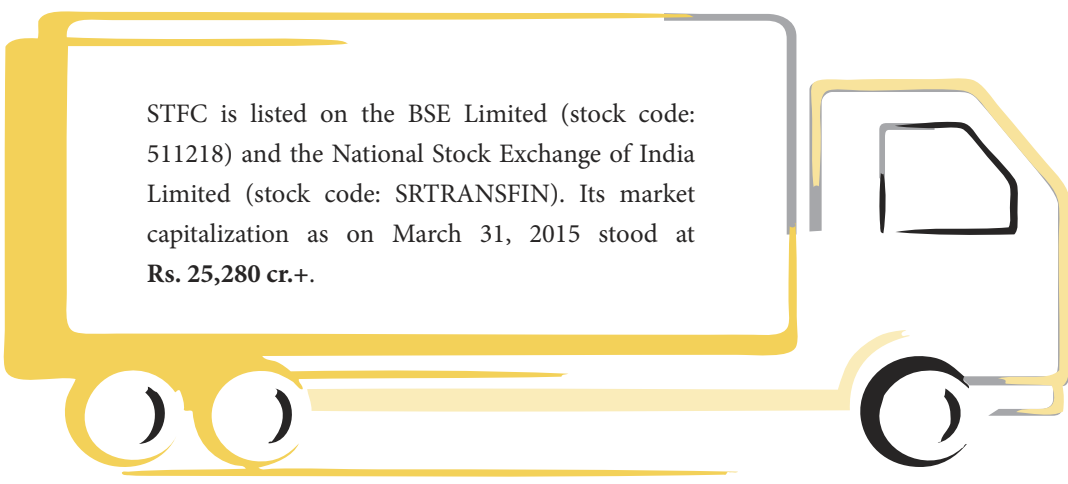
A professionally managed company, presently led by Mr. Umesh Revankar, Managing Director; STFC has fostered the culture of entrepreneurship across all levels in the organization. Presently, the company is driven by **16,000+** motivated entrepreneurs (including ~9,700 product/credit executives) championing a unique “relationship-based” business model through a pan-India network comprising **741** branches, **776** rural centers and partnerships with ~500 private financiers.



STFC, being a pioneer in pre-owned CV segment, has institutionalized its expertise in loan origination, valuation and collection. Over the years, STFC has created “an ecosystem of empowerment” by expanding its products and services to encompass similar asset classes (pre-owned and new commercial and passenger vehicles, tractors, 3 wheelers, multi-utility vehicles, etc.) and ancillary services (Finance for working capital, engine replacement, bill discounting, credit cards and tyre-loans as holistic financing support).



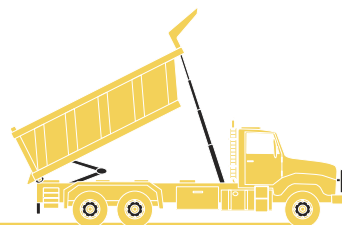
STFC's subsidiary - Shriram Equipment Finance Company Limited offers affordable financing of pre-owned and new construction equipment; Another subsidiary Shriram Automall India Limited owns, operates and manages Automall to provide facilitation services to potential buyers and sellers of pre-owned commercial vehicle. It presently operates 50 Automalls across India.



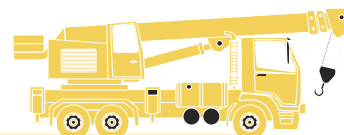
STFC is listed on the BSE Limited (stock code: 511218) and the National Stock Exchange of India Limited (stock code: SRTRANSFIN). Its market capitalization as on March 31, 2015 stood at **Rs. 25,280 cr.+.**

**STANDALONE BASIS**

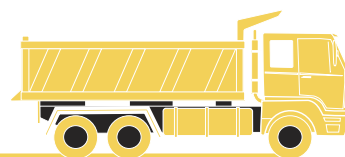
Assets under management crossed **Rs.59,000** crore-mark



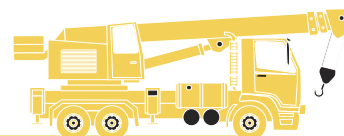
Securitisation done for the year 2014-15 **Rs.4,481** crore



Total income for the year 2014-15 **Rs.8,644.72** crore



The profit after tax stands at **Rs.1,237.81** crore



Net interest income for the year 2014-15 **Rs.4,112.94** crore



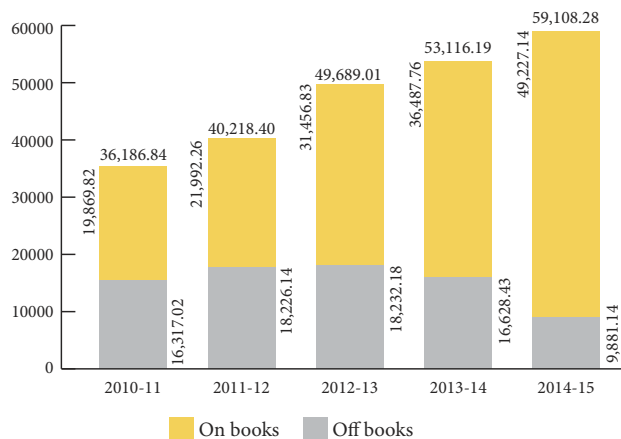
The earning per share stands at **Rs.54.56**



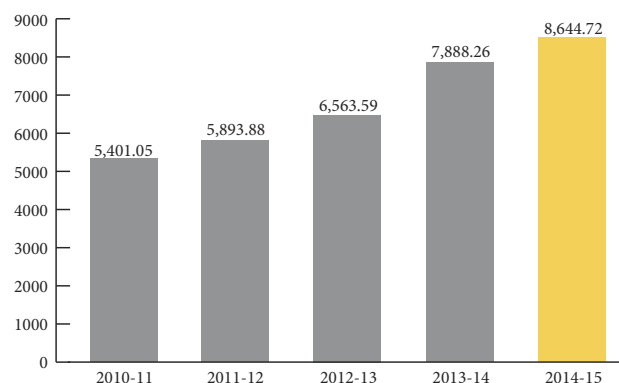
# ANNUAL

PERFORMANCE TRENDS STANDALONE BASIS

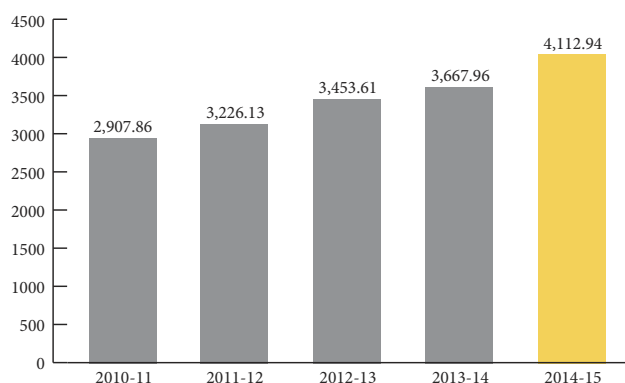
## ASSETS UNDER MANAGEMENT (Rs. crore)



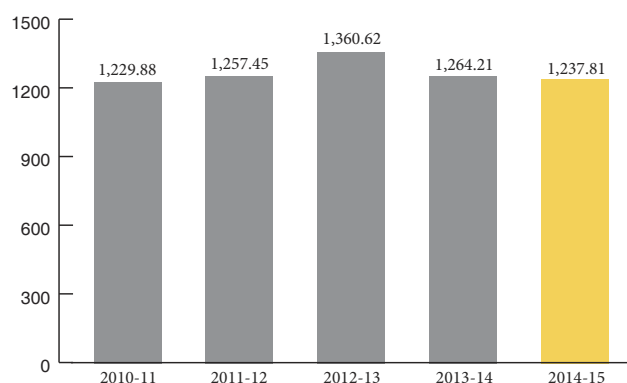
## TOTAL INCOME (Rs. crore)



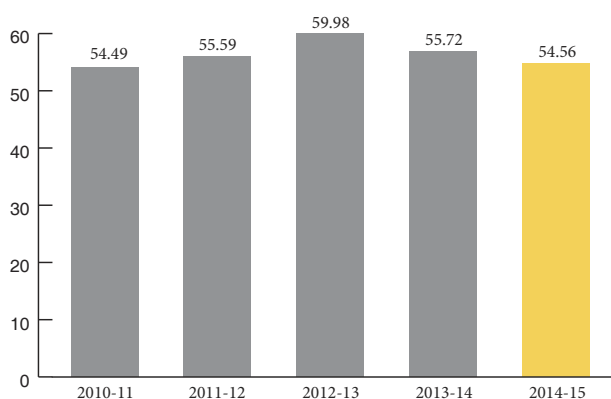
## NET INTEREST INCOME (Rs. crore)



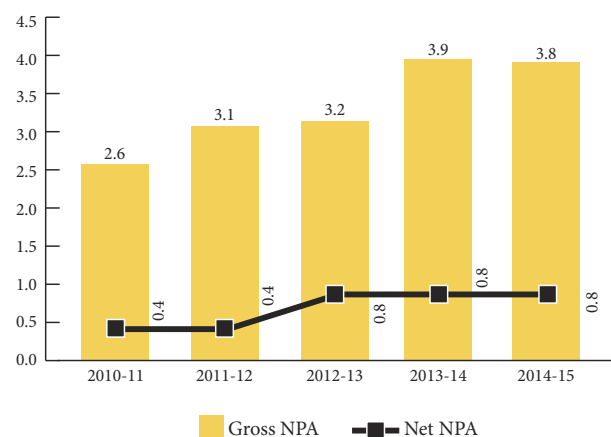
## NET PROFIT (Rs. crore)



## EPS (BASIC) (Rs.)



## NPA (%)



## A

ABOHAR
ADILABAD
ADIMALY
ADONI
AGARTALA
AGRA
AHMEDABAD
AHMEDNAGAR
AJMER
AKOLA
ALAPPUZHA
ALIGARH
ALLAHABAD
ALWAR
AMALAPURAM
AMALNER
AMARAVATI
AMBAJOGAI
AMBALA
AMBEDKAR NAGAR
AMBIKAPUR
AMRELI
AMRITSAR
ANAKAPALLE
ANANATHAPUR
ANAND
ANCHAL
ANGAMALY
ANGUL
ARAKALGUD
ARAKONAM
ARANI
ARANTHANGI
ARASIKERE
ARCOT
ARIYALUR
ARRAH
ASANSOL
ATTINGAL
ATTUR
AURANGABAD

AZADPUR

AZAMGARH

## B

BACHHELI
BADDI
BAGALKOT
BALASORE
BALGHAT
BANDA
BANKURA
BANSWARA
BARAMATI
BARAN
BARASAT
BARDOLI
BAREILLY
BARMER
BARODA
BASAVAKALYAN
BASTI
BATLAGUNDU
BEED
BEGUSARAI
BEHRAICH
BELGAUM
BELLARY
BELTHANGADY
BENGALURU
BERHAMPUR
BETUL
BHADRAK
BHAGALPUR
BHANDARA
BHARATPUR
BHARUCH
BHATINDA
BHAVANIPURAM
BHAVNAGAR
BHAWANIPATNA
BHDARAVATI
BHILAI

BHILWARA

BHIMAVARAM

BHIND

BHIVANI

BHIWANDI

BHOPAL

BHUBANESWAR

BHUJ

BHUSAWAL

BIDAR

BIJAPUR

BIJNORE

BIKANER

BILASHPUR

BILASPUR

BIORA

BIRBHUM

BODELI

BODINAYAKANUR

BOKARO

BONGAIGAON

BONGAON

BOTAD

BRAHMAPURI

BULANDSHAHER

BUNDI

BURDWAN

BURHANPUR

## C

CALICUT
CHALLAKERE
CHAMARAJNAGAR
CHANDAN NAGAR
CHANDAPURA
CHANDIGARH
CHANDIKHOL
CHANDRAPUR
CHANNAGERI
CHANNAPATNA
CHANNARAYAPATNA
CHATTARPUR

CHENGALPATTU

CHENNAI

CHICKBALLAPUR

CHICKMAGALUR

CHIDAMBARAM

CHIKHLI

CHIKKABALLAPUR

CHIKKAMANGALORE

CHIKODI

CHINCHWAD

CHINDWARA

CHIPLUN

CHIRALA

CHITRADURGA

CHITRAKOOT

CHITTORE

CHITTORGARH

CHOWTUPPAL

CHURU

COIMBATORE

COLONELGANJ

COOCHBEHAR

CUDDALORE

CUDDAPAH

CUMBUM

CUTTACK

## D

DABASPET
DAHOD
DAMOH
DARBHANGA
DAUSA
DAVANGERE
DEEPIKA
DEHRADUN
DEOGHAR
DEORIA
DEWAS
DHAMTARI
DHANBAD
DHAR



DHARMAPURI
DHARWAD
DHULE
DINDIGUL
DODDABALLAPUR
DURGAPUR

## E

EAST GODAVARI
ELURU
ERNAKULAM
ERODE
ETAWAH

## F

FAIZABAD
FARIDABAD
FARUKHABAD
FATHEPUR
FIROZPUR

## G

GADAG
GADHINGLAJ
GADWAL
GAJUWAKA
GAJWEL
GANDHIDHAM
GANGANAGAR
GANGAVATHI
GANGTOK
GANJBASODA
GAYA
GHAZIPUR
GOBICHETTIPALAYAM
GODHARA
GODHAVARIKHANI
GONDIA
GORAKHPUR
GUDIVADA

GUDIYATHAM
GUDUR
GUDUVANCHERY
GULBARGA
GUMMIDIPOONDI
GUNA
GUNTUR
GURDASPUR
GURGAON
GUWAHATI
GWALIOR

## H

HALDWANI
HALOL
HAMIRPUR
HANMANA
HANUMANGARH
HARIHARA
HARUR
HASSAN
HAVERI
HAZARIBAGH
HIMAYATHNAGAR
HIMMATNAGAR
HINDUPUR
HINGOLI
HISAR
HODAL
HOOGHLY
HOSHANGABAD
HOSPET
HOSUR
HUBLI
HUVINAHADAGALI
HYDERABAD

## I

ICHALKARANJI
ILKAL
INDAPUR

INDORE
IRINJALAKUDA
IRITTY
ISLAMPUR
ITCHAPURAM

## J

JABALPUR
JAGADAMBA
JAGDALPUR
JAIPUR
JAISALMER
JAJPUR
JALANDHAR
JALGAON
JALNA
JALORE
JALPAIGURI
JAMKHAMBHALLIA
JAMMU
JAMNAGAR
JAMSHEDPUR
JANJGIR
JAUNPUR
JEWARGI
JHALAWAR
JHANSI
JHARSUGUDA
JHUNJHUNU
JIND
JODHPUR
JORHAT
JUNAGADH
JYEPORE

## K

KADIRI
KAITHAL
KAKINADA
KALLAKURICHI
KALPAKKAM

KALYAN
KANCHANGAD
KANCHIPURAM
KANGEYAM
KANGRA
KANKAVALI
KANNUR
KANPUR
KARAD
KARAIKUDI
KARIMNAGAR
KARMALA
KARNAL
KARUR
KASARAGOD
KASHIPUR
KATHUA
KATNI
KATOL
KATTAPPANA
KATTEDAN
KAVALI
KAWARDHA
KAYAMKULAM
KEKDI
KEONJHAR
KHAMGAON
KHAMMAM
KHANDWA
KHARAGPUR
KHARGONE
KODADA
KOLAR
KOLHAPUR
KOLKATA
KOLLAM
KOMPALLY
KOPPAL
KORBA
KOTA
KOTHAGUDEM
KOTHPUTALI
KOTTAYAM

KOVILPATTI
KRISHNAGIRI
KRISHNANAGAR
KUKATPALLY
KULITHALAI
KULLU
KUMBAKONAM
KUMTA
KUNDAPURA
KUNIGAL
KUNNANKULAM
KURNOOL
KUSHALNAGAR

## L

L B NAGAR
LAKHIMPUR
LAKHIMPURKHIRI
LALGUDI
LALITPUR
LATUR
LINGASUGUR
LUCKNOW
LUDHIANA
LUNAWADA

## M

MACHILIPATNAM
MADANAPALLE
MADHURAWADA
MADIKERI
MADIWALA
MADURAI
MAHABOBNAGAR
MAINPURI
MALAPPURAM
MALDA
MALEGAON
MALUR
MANAPPARAI

MANCHERIAL
MANDAPETA
MANDI
MANDSAUR
MANENDRAGARH
MANGALORE
MANJERI
MARATHALI
MARKAPURAM
MARTHANDAM
MATHURA
MAYILADITHURAI
MEDAK
MEERUT
MEHSANA
MELMARUVATHUR
MELUR
METTUPALAYAM
METTUR
MIRYALAGUDA
MODASA
MOGA
MORADABAD
MORBI
MORENA
MOTIHARI
MUDBIDRI
MUMBAI
MURSHIDABAD
MUZAFFARPUR
MYSORE

## N

NADIAD
NAGAMANGALA
NAGAPATTINAM
NAGERCOIL
NAGOLE
NAGOUR
NAGPUR
NAMAKKAL

NANDED
NANDIGAMA
NANDURBAR
NANDYAL
NARAGUND
NARASARAOPETA
NARASIPATNAM
NARNAUL
NARSINGHPUR
NASHIK
NATHAM
NAVI MUMBAI
NAVSARI
NEEMUCH
NELAMANGALA
NELLORE
NEW DELHI
NEYYATINKARA
NIRMAL
NIWAI
NIZAMABAD
NOHAR
NOKHA

## O

ONGOLE
OOTY
OSMANABAD
OTTANCHATRAM
OTTAPALAM

## P

PADI
PADRAUNA
PALAKKAD
PALANI
PALANPUR
PALAYAMKOTTAI
PANCHKULA
PANDHARPUR

PANJIM
PARAMAKUDI
PARATWADA
PARAVATHIPURAM
PARBHANI
PATAN
PATHANAMTHITTA
PATHANKOT
PATNA
PATTUKOTTAI
PENDURTHI
PERAMBALUR
PIDUGURALLA
POLLACHI
PONDICHERRY
PORBANDAR
PRODDATUR
PUDUKOTTAI
PUNE
PURI
PURNEA
PUSAD
PUTTUR

## R

RAIBAREILLY
RAICHUR
RAIGANJ
RAIGARH
RAIPUR
RAISEN
RAJAHMUNDRI
RAJAPALAYAM
RAJKOT
RAJNANDGAON
RAJPIPLA
RAJSAMAND
RAMANAGAR
RAMESWARAM
RAMGARH
RANCHI