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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

Mr. S. Lakshminarayanan	Chairman (Independent)
Mr. Umesh Revankar	Vice Chairman & Managing Director
Mrs. Kishori Udeshi	(Independent)
Mr. S. Sridhar	(Independent)
Mr. Pradeep Kumar Panja	(Independent)
Mr. D. V. Ravi	
Mr. Ignatius Michael Viljoen	
Mr. Y. S. Chakravarti (w.e.f. 13.12.2021)	
Mr. Parag Sharma (w.e.f. 13.12. 2021)	Joint Managing Director and Chief Financial Officer

SENIOR MANAGEMENT TEAM

Mr. S. Sunder, Joint Managing Director
Mr. P. Sridharan, Joint Managing Director
Mr. Sudarshan Holla, Joint Managing Director
Mr. Nilesh Odedara, Joint Managing Director
Mr. Vivek Achwal, Company Secretary
Mr. U. Balasundara Rao, Chief Information Officer
Mr. Hardeep Singh Tur, Chief Risk Officer

AUDITORS

(w.e.f. September 15, 2021)
M/s. Khimji Kunverji & Co LLP, Chartered
Accountants (name change to KKC & Associates LLP,
Chartered Accountants w.e.f. May 24, 2022)
M/s. Sundaram & Srinivasan, Chartered Accountants
(upto September 15, 2021)
M/s. Haribhakti & Co., LLP, Chartered Accountants
M/s. Pijush Gupta & Co., Chartered Accountants

REGISTRAR & SHARE TRANSFER AGENT

**Integrated Registry Management Services Private
Limited**

2nd Floor, 'Kences Towers, No. 1,
Ramakrishna Street, North Usman Road,
T. Nagar, Chennai - 600 017. Tel No. : +91 44 281
40801/02/03, Fax: +91 44 2814 2479

DEBENTURE TRUSTEES

Axis Trustee Services Limited
The Ruby, 2nd Floor, SW, 29 Senapati Bapat Marg,
Dadar West, Mumbai- 400 028.
Mr. Anil Grover
Tel No. : + 91 22 6230 0451, Fax: +91 22 6230 0700
debenturetrustee@axistrustee.com

Catalyst Trusteeship Limited
Office No. 604, 6th floor, Windsor, C.S.T. Road,
Kalina, Santacruz (East), Mumbai 400098.
Mr. Umesh Salvi
Tel No. : +91 22 - 49220555, Fax: +91 22 49220505
ComplianceCTL-Mumbai@ctltrustee.com

IDBI Trusteeship Services Limited

Asian Building, Ground Floor, 17, R Kamani Marg,
Ballard Estate, Mumbai - 400 001.
Mr. Ritobrata Mitra
Tel No. : +91 22 40807000, Fax: + 91 22 66311776
rmitra@idbitrustee.com; itsl@idbitrustee.com

REGISTERED OFFICE

Sri Towers, Plot No.14A, South Phase, Industrial Estate, Guindy, Chennai -
600 032, Tamil Nadu. Tel: +91 44 4852 4666 Fax: +91 44 4852 5666.

CORPORATE OFFICE

Wockhardt Towers, Level-3, West Wing, C-2, G-Block, Bandra-Kurla
Complex, Bandra (East), Mumbai - 400 051, Maharashtra. Tel No. : +91 22
4095 9595, Fax: +91 22 4095 9597

EQUITY SHARES LISTED ON

National Stock Exchange of India Limited
BSE Limited

LIST OF BANKS AND INSTITUTIONS

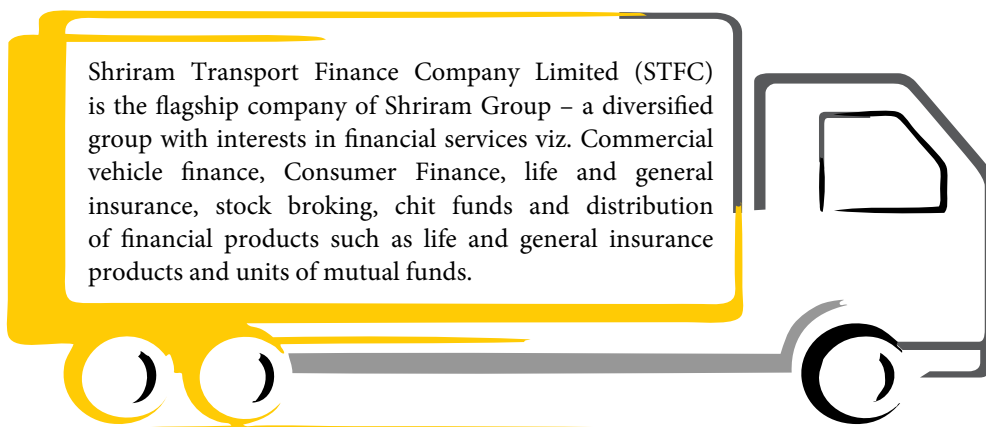
BANKS

- Australia and New Zealand Banking Group Limited
- Axis Bank Limited
- Bank of Baroda
- Bank of India
- Bank of Maharashtra
- Bank of America, N.A.
- Bandhan Bank Limited
- Barclays Bank PLC
- BNP Paribas SA
- Canara Bank
- Central Bank of India
- Citibank N.A.
- Chang Hwa Commercial Bank Ltd.
- Credit Suisse AG
- DBS Bank India Limited
- Deutsche Bank AG
- Dhanlaxmi Bank Limited
- Doha Bank
- Emirates NBD Bank PJSC
- Equitas Small Finance Bank
- HDFC Bank Limited
- Hua Nan Commercial Bank Ltd.
- ICICI Bank Limited
- IDFC First Bank Limited
- Indian Bank
- Indian Overseas Bank
- IndusInd Bank Limited
- ING Bank, a Branch of ING-DiBa AG
- Jana Small Finance Bank
- JP Morgan Chase Bank N.A.
- KEB Hana Bank
- Kotak Mahindra Bank Limited
- MUFG Bank

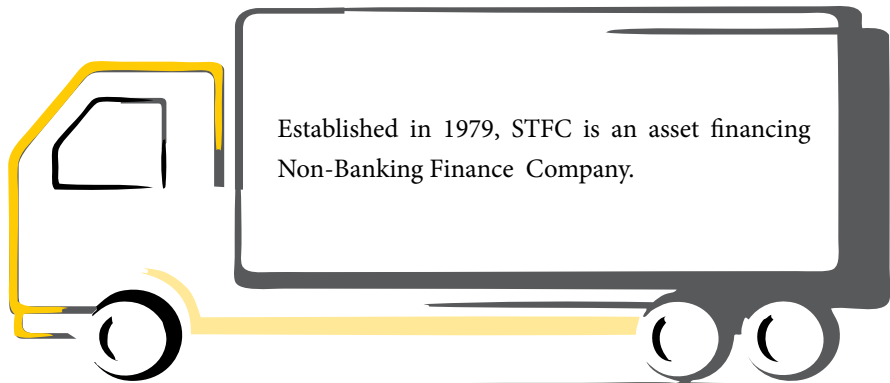
- PT Bank Rakyat (Indonesia) Persero Tbk
- Punjab & Sind Bank
- Punjab National Bank
- Qatar National Bank (Q.P.S.C.)
- RBL Bank Limited
- South Indian Bank Limited
- Standard Chartered Bank
- State Bank of India
- SBM Bank (India) Limited
- Sumitomo Mitsui Banking Corporation
- SinoPac Capital International (HK) Limited
- The Hongkong and Shanghai Banking Corporation Limited
- The National Bank of Ras Al Khamirah
- The Federal Bank Limited
- The Shanghai Commercial & Savings Bank Ltd.
- UCO Bank
- Union Bank of India
- Woori Bank
- Yes Bank Limited

INSTITUTIONS

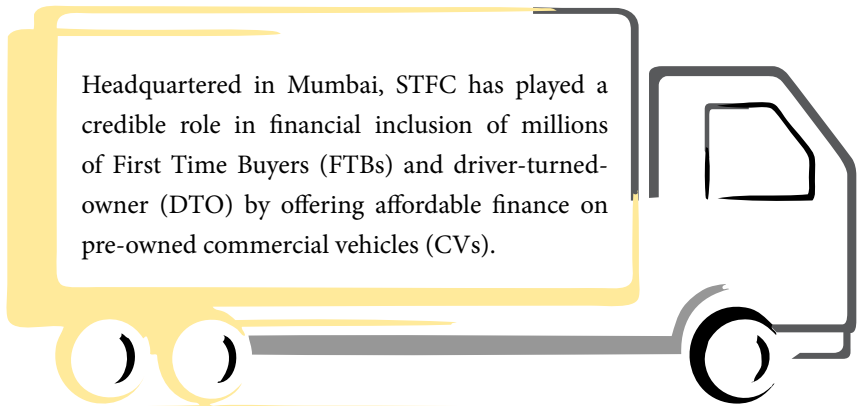
- International Finance Corporation (IFC)
- Life Insurance Corporation of India (LIC)
- Micro Units Development and Refinance Agency Ltd (MUDRA)
- National Bank for Agriculture and Rural Development (NABARD)
- NEC Capital Solutions Limited
- Oesterreichische Entwicklungsbank AG (OeEB)
- Proparco
- Small Industries Development Bank of India (SIDBI)



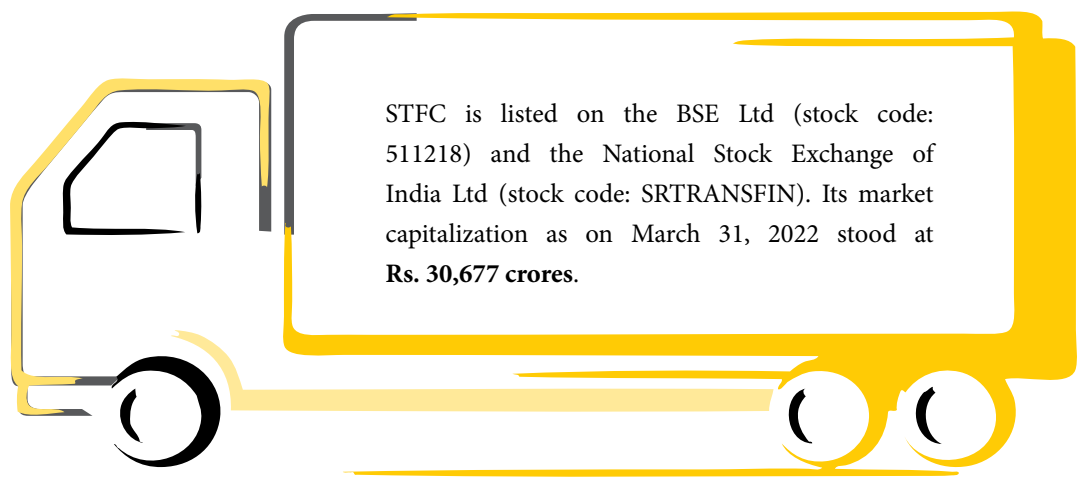
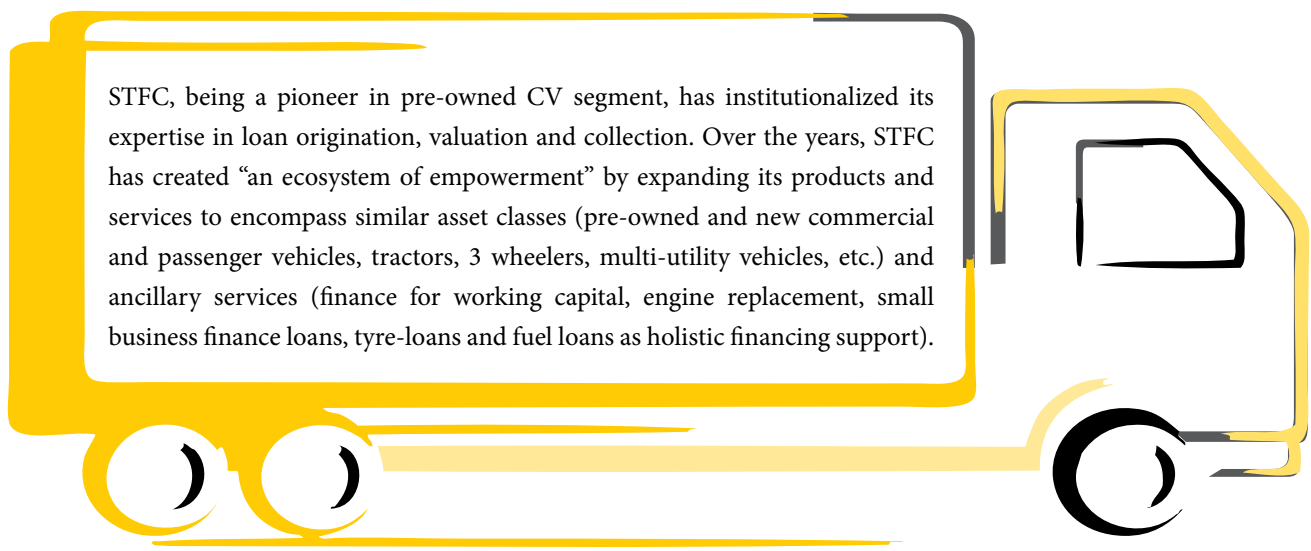
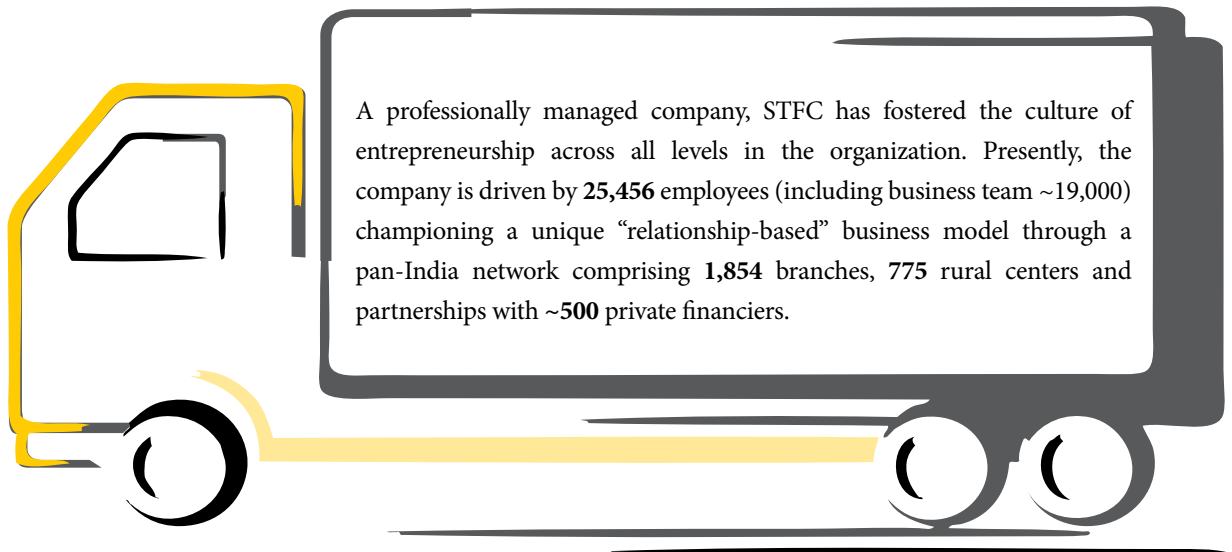
Shriram Transport Finance Company Limited (STFC) is the flagship company of Shriram Group – a diversified group with interests in financial services viz. Commercial vehicle finance, Consumer Finance, life and general insurance, stock broking, chit funds and distribution of financial products such as life and general insurance products and units of mutual funds.



Established in 1979, STFC is an asset financing Non-Banking Finance Company.

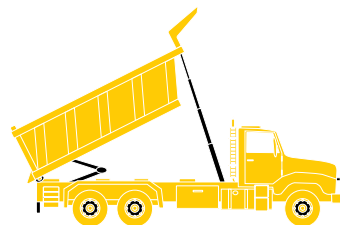


Headquartered in Mumbai, STFC has played a credible role in financial inclusion of millions of First Time Buyers (FTBs) and driver-turned-owner (DTO) by offering affordable finance on pre-owned commercial vehicles (CVs).



STANDALONE BASIS

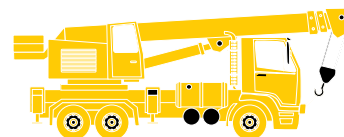
Assets under management stands at **Rs. 127,041** crores



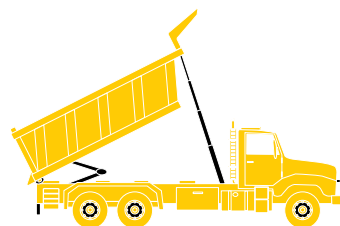
Total income for the year **Rs. 19,274** crores



Profit after tax for the year **Rs. 2,708** crores



Net interest income for the year **Rs. 9,316** crores



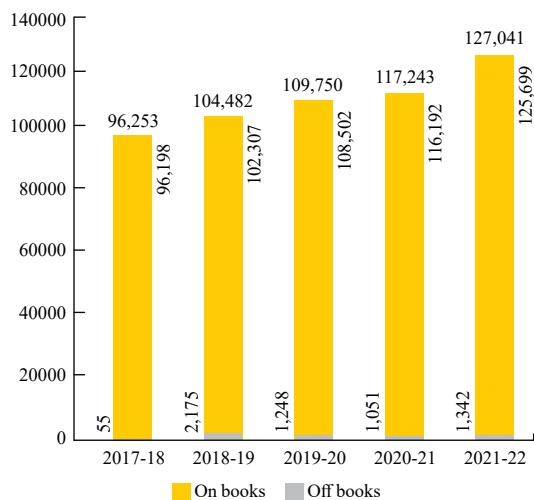
Earnings per share for the year **Rs. 101.74**



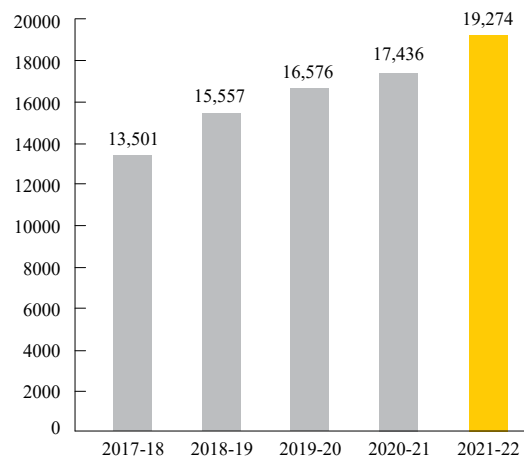
ANNUAL

PERFORMANCE TRENDS STANDALONE BASIS

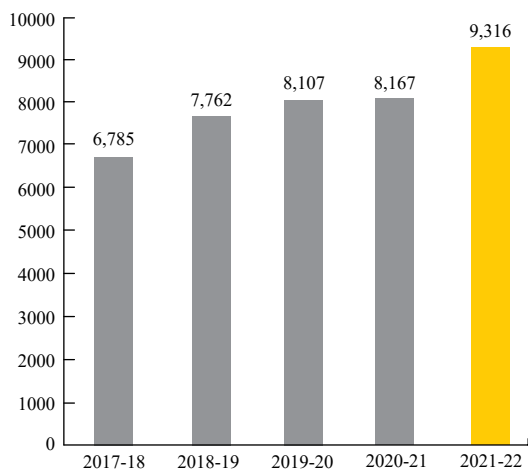
ASSETS UNDER MANAGEMENT (Rs. crores)



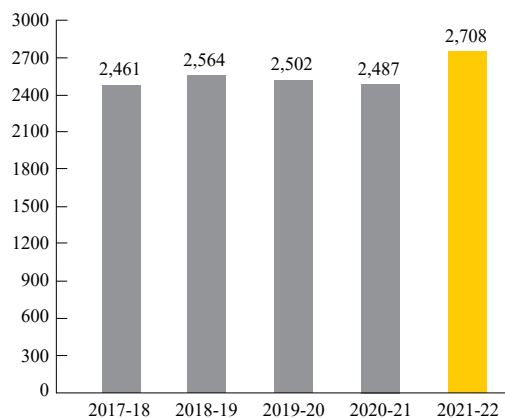
TOTAL INCOME (Rs. crores)



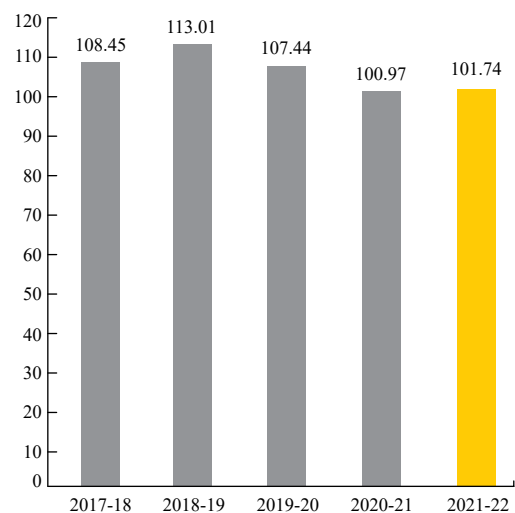
NET INTEREST INCOME (Rs. crores)



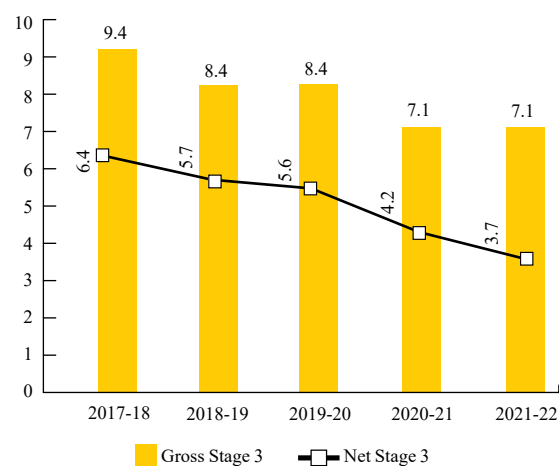
NET PROFIT (Rs. crores)



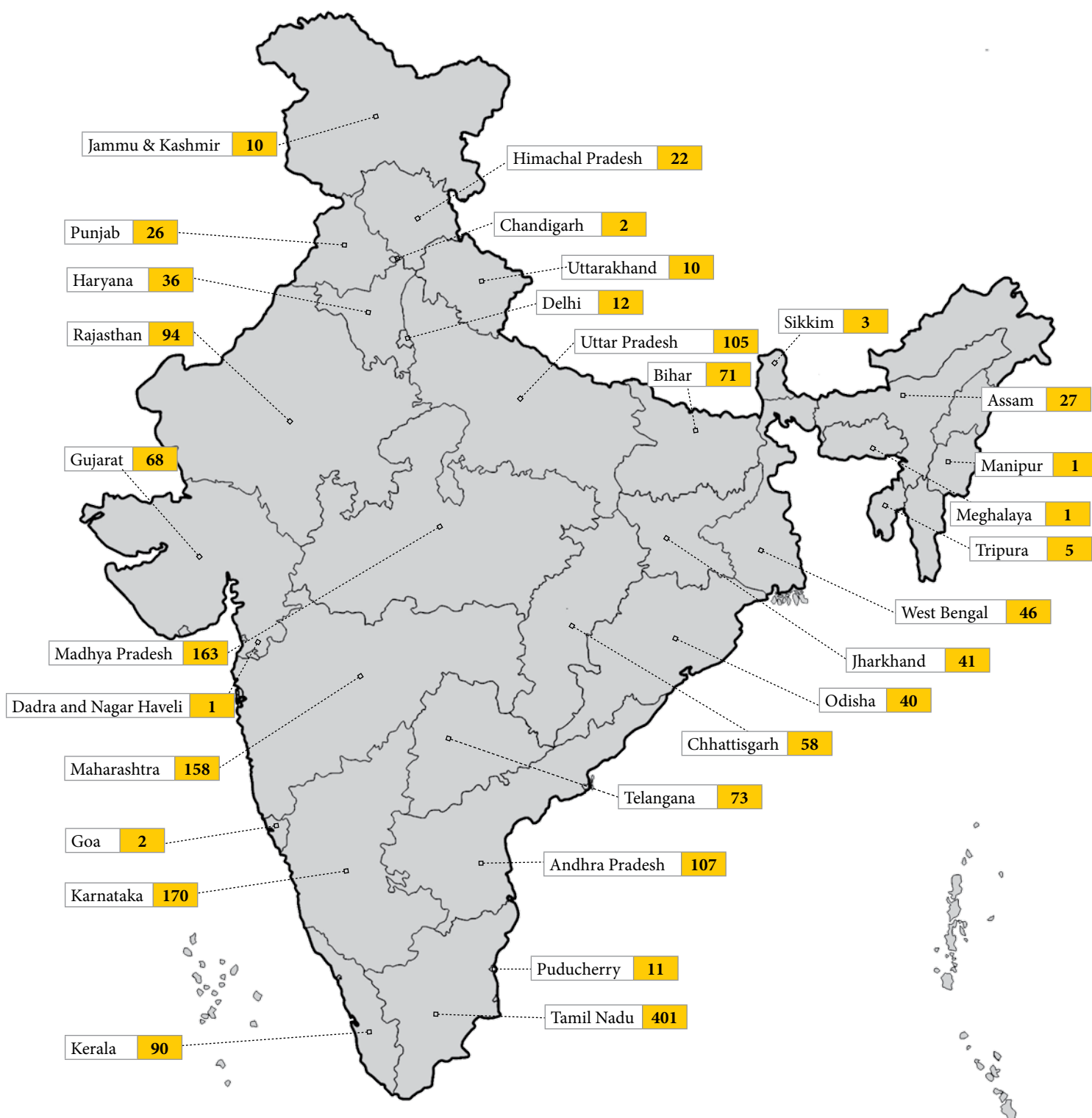
EPS (BASIC) (Rs.)



STAGE 3 (%)



BRANCH NETWORK AS ON MARCH 31, 2022 : 1,854 BRANCHES



List of branches with addresses is available on the Company's website at the web link:
<http://www.stfc.in/branch-locator.aspx>

Environmental, Social and Governance Report



Vision

People First!

STFC was set up with the objective of offering the common man host of products and services that would be helpful to put them on the path to prosperity.

Our Core Values

‘Operational Efficiency, integrity and catering needs of common people’

Overview of our Business Areas

Shriram Transport Finance Company Limited (STFC) is the flagship company of Shriram Group – a diversified group with interests in financial services viz. Commercial vehicle finance, Consumer finance, Life and General insurance, Stock broking, Chit funds and distribution of financial products such as life and general insurance products and units of mutual funds.



Commitment to our Company's Environmental Social and Governance Aspects

UN SDGs Outline

