

## Q3FY21 Earnings Report

Consolidated Report

## Shriram Transport Finance Company Ltd

INE721A01013

### Operating Income

Rs. 4438.4 Cr **5.2%**

### PPOP

Rs. 1700.6 Cr **3360.0 bps**

### PAT Margin

16.5% **440.0 bps**

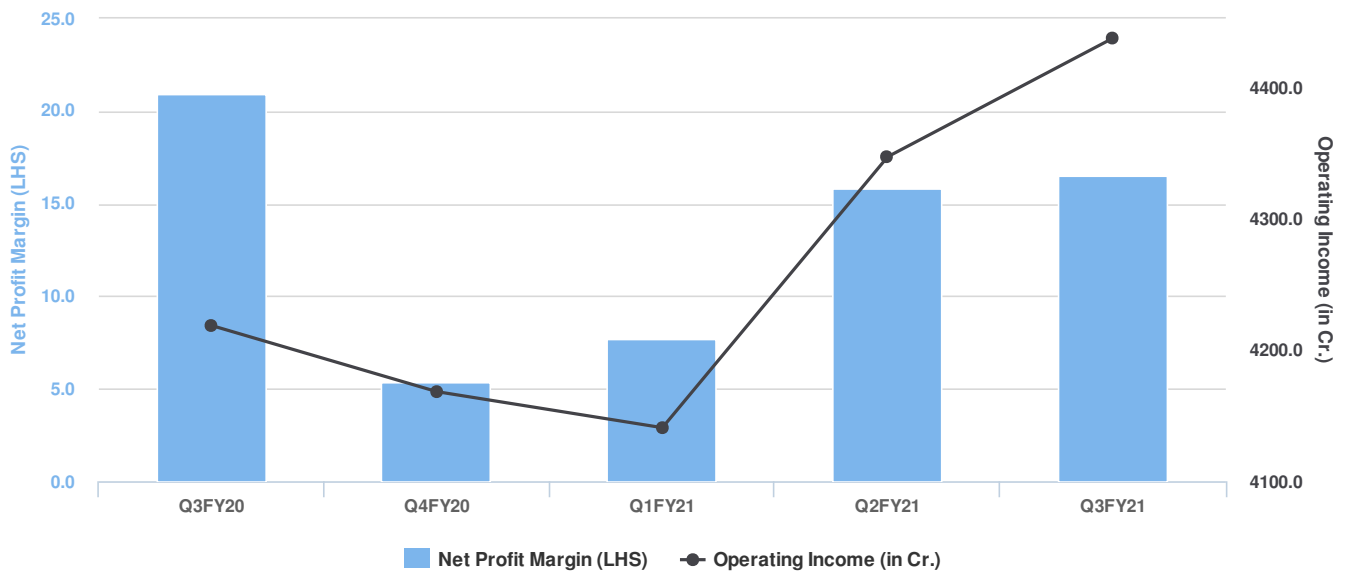
### Net Profit

Rs. 727.7 Cr **17.23%**

Date : 4th February 2021

Note : Values compared with Q3FY20

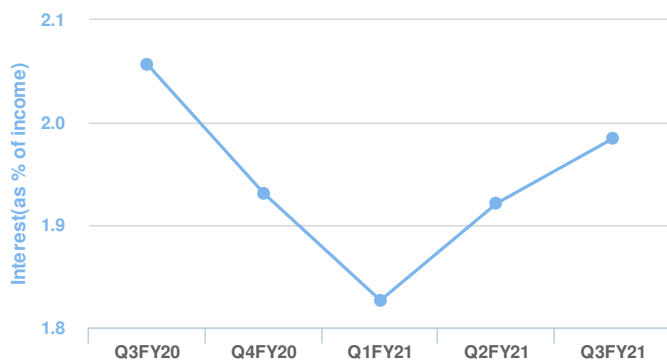
### Trends in Profit Margins & Operating Income



Operating Income increased by **2.08%** to Rs. 4438.4 Cr in Q3FY21 when compared to the previous quarter. Also, it rose by **5.2%** when compared with Q3FY20. The Operating Income had been increasing from Q2FY21 to Q3FY21, while it was decreasing in the period from Q4FY20 to Q1FY21. In comparison with the previous quarter, Provisions & Write Offs have gone up by **2.93%** and amount to Rs. 674.7 Cr in Q3FY21. It has also gone up by **51.82%** over Q3FY20. It continued to drop from Q1FY21 to Q2FY21.

PAT for Q3FY21 was Rs. 727.7 Cr, a rise of **6.3%** when compared to Q2FY21. When compared to Q3FY20, PAT decreased by **17.23%**. PAT continued to increase from Q1FY21 to Q3FY21.

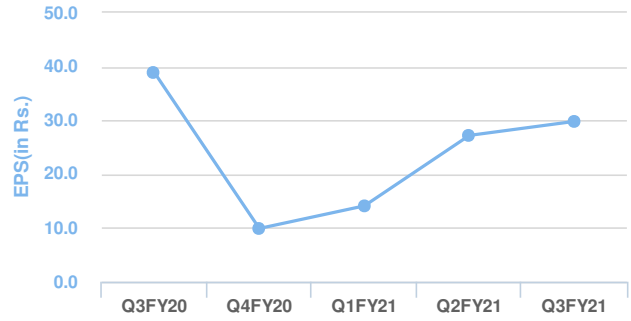
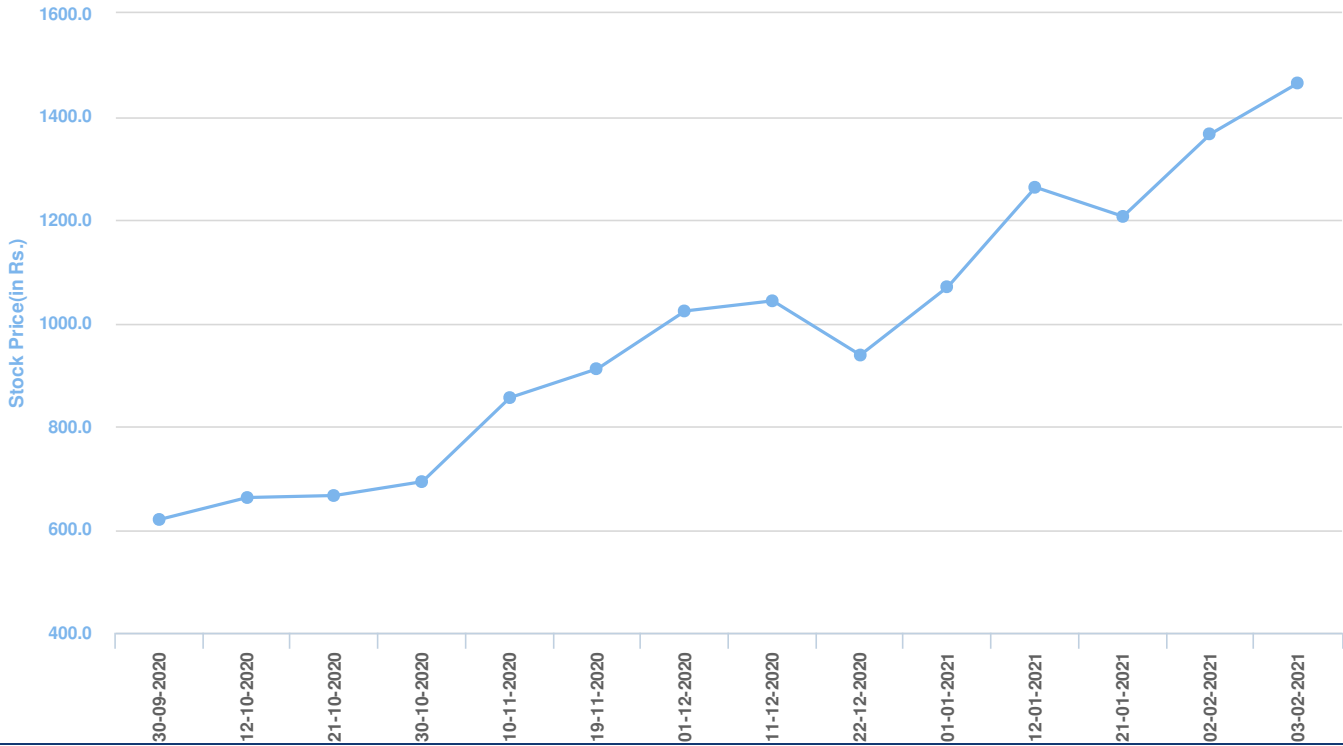
### Trend of Interest/Operating Income



Q3FY21 saw a rise of **Rs. 92.7 Cr ( 5.77% )** QoQ thus placing this quarter's PPOP at Rs. 1700.6 Cr. The year on year rise of the PPOP was **Rs. 33.6 Cr**, a rise of nearly **2.02%**.

PAT Margin increased from 15.8% in Q2FY21 to 16.5% this quarter.

The EPS grew this quarter to Rs. 29.8 from Rs. 27.2 in Q2FY21. In Q3FY20 it was Rs. 38.9.

**EPS Trend**

**Stock Price**


	3rdQtr 202012	3rd Qtr 201912	VAR %	2ndQtr 202009	VAR (%)
QUARTERLY - CONSOLIDATED RESULTS - Shriram Transport Finance Company Ltd (Curr. Rs in Cr.) As on 04/02/2021					
Operating Income	4438.4	4218.9	5.2	4347.8	2.1
Other Income	4.8	3.3	42.6	3.5	37.1
Other Misc. Income	4.8	3.3	42.6	3.5	37.1
Total Income	4443.1	4222.2	5.2	4351.3	2.1
Operating Expenditure					
Interest	2236.3	2051.2	9	2262.9	-1.2
Employee Expenses	229.6	255	-9.9	239.1	-4.0
Other Expenses	276.7	249	11.1	241.4	14.6
TOTAL OPERATING EXPENDITURE	2742.6	2555.2	7.3	2743.3	-0.0
Operating Profit Before Prov. & Cont.	1700.6	1667	2	1607.9	5.8
Provisions & Write Offs	674.7	444.4	51.8	655.5	2.9
Depreciation	36.8	36.3	1.5	32	15.0
TOTAL EXPENDITURE	3454.1	3035.9	13.8	3430.8	0.7
PBT	989	1186.3	-16.6	920.4	7.5
Tax	263.7	294	-10.3	226.8	16.3
Deferred Tax	-2.4	13.2	-118.3	9.1	-126.4
Reported Profit After Tax	727.7	879.2	-17.2	684.6	6.3
Adjusted Profit After Extra-ordinary item	734	882.2	-16.8	688.9	6.5
Basic:					
EPS (Unit Curr.)	29.8	38.9	-23.4	27.2	9.6
EPS (Adj) (Unit Curr.)	29.8	38	-21.6	27.2	9.6
Calculated EPS (Unit Curr.)	29	38.9	-25.4	27.2	6.6
Calculated EPS (Adj) (Unit Curr.)	29	38	-23.7	27.2	6.6
Calculated EPS (Ann.) (Unit Curr.)	116	155.5	-25.4	108.9	6.5
Calculated EPS (Adj) (Ann.) (Unit Curr.)	116	155.5	-25.4	108.9	6.5

	3rdQtr 202012	3rd Qtr 201912	VAR %	2ndQtr 202009	VAR (%)
QUARTERLY - CONSOLIDATED RESULTS - Shriram Transport Finance Company Ltd (Curr: Rs in Cr.) As on 04/02/2021					
<b>Diluted:</b>					
Diluted EPS (Unit Curr.)	29.8	38.9	-23.4	27.2	9.6
Diluted EPS (Adj) (Unit Curr.)	29.8	38	-21.6	27.2	9.6
Dividend Per Share(Rs.)	0	0	0	6	-100.0
Dividend (%)	0	0	0	60	-100.0
Equity	253.1	226.9	11.5	253.1	0.0
Face Value	10	10	0	10	0.0
PBIDTM(%)	73.5	77.6	-5.3	74	-0.7
PBDTM(%)	23.1	29	-20.3	21.9	5.5
PATM(%)	16.5	20.9	-20.9	15.8	4.4

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