



November 08, 2024

To,
The Manager,
National Stock Exchange of India Limited ('NSE'),
Exchange Plaza, Plot no. C/1, G Block,
Bandra-Kurla Complex, Bandra (E),
Mumbai - 400 051.

Dear Sir / Madam,

Sub: Disclosures as per Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (SEBI LODR Regulations).

Kindly find attached the disclosures pursuant to Regulation 52(4) of the SEBI LODR Regulations for the period ended September 30, 2024.

You are requested to kindly take the same on record.

Thanking You,

Yours Sincerely,

For Toyota Financial Services India Limited,

Shashidhara S
Company Secretary & Compliance Officer
ICSI Membership No: A30286

Enclosure(s): As above

Toyota Financial Services India Limited

Disclosure under Regulation 52(4) of the Listing Regulations for the period ended 30 September 2024.

Additional Information	Half year ended		Year ended
	30 September 2024	30 September 2023	31 March 2024
	Unaudited	Unaudited	Audited
a) Debt-Equity ratio	4.50	4.96	4.27
b) Debt service coverage ratio*	Not applicable	Not applicable	Not applicable
c) Interest service coverage ratio*	Not applicable	Not applicable	Not applicable
d) Outstanding redeemable preference shares (quantity and value)	NIL	NIL	NIL
e) Capital redemption reserve and Debenture redemption reserve	Not applicable	Not applicable	Not applicable
Debenture redemption reserve**	Not applicable	Not applicable	Not applicable
Capital redemption reserve	Not applicable	Not applicable	Not applicable
f) Networth (Rs. in millions)	29,859.25	19,991.90	26,256.93
g) Net profit after tax (Rs. in millions)	106.44	375.33	546.87
h) Earnings per share***			
a. Basic (in Rupees)	0.08	0.34	0.47
b. Diluted (in Rupees)	0.08	0.34	0.47
i) Current ratio	Not applicable	Not applicable	Not applicable
j) Long term debt to working capital ratio	Not applicable	Not applicable	Not applicable
k) Bad debts to Account receivable ratio	Not applicable	Not applicable	Not applicable
l) Current liability ratio	Not applicable	Not applicable	Not applicable
m) Total debts to total assets	80.54%	81.33%	78.79%
n) Debtors turnover	Not Applicable	Not Applicable	Not Applicable
o) Inventory turnover	Not Applicable	Not Applicable	Not Applicable
p) Operating margin	Not applicable	Not applicable	Not applicable
q) Net profit margin	1.52%	7.90%	5.15%
r) Sector specific equivalent ratios			
Gross Stage III	2.99%	3.29%	3.00%
Net Stage III	1.35%	1.51%	1.34%
Provisioning coverage ratio	55.71%	54.94%	56.01%
Capital adequacy ratio	18.43%	18.10%	19.41%
Liquidity coverage ratio	166%	183%	157%

* The requirement of disclosures of debt service coverage ratio and interest service coverage ratio is not applicable to the Company as it is a non banking financial Company registered with the Reserve Bank of India.

** Not required in respect of privately placed debentures in terms of Rule 18(7)(b)(i) of Companies (Share Capital and Debenture) Rules, 2014.

*** Not annualised and rounded off to two decimal points.

Formula for computation of Ratios are as follows:

1. Debt equity ratio = (Debt securities + Borrowings (other than Debt securities) + Subordinated liabilities) / Networth
2. Total debts to total assets = (Debt securities + Borrowings (other than Debt securities) + Subordinated liabilities) / Total Assets
3. Net profit margin = Profit after tax for the period / Total revenue
4. Networth = Equity share capital + Security premium account + Statutory reserve + Retained earnings + Other comprehensive income
5. Gross Stage III = Gross Stage III Loans / Gross Loans
6. Net Stage III = (Gross Stage III Loans - Stage III Provision) / (Gross Loans - Stage III Provision)
7. Provisioning coverage ratio = (Gross Stage III Loans - Net Stage III Loans) / Gross Stage III Loans

