

February 10, 2022

**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)**

Kindly find attached the disclosures pursuant to Regulations 52(4) of the SEBI LODR.

You are requested to kindly take the same on record.

Thanking You,

Yours Sincerely,  
For **Toyota Financial Services India Limited,**



**Nithya Prabhu R**  
**Company Secretary**  
**ICSI Membership No: F9087**

Encl: As above

**TOYOTA FINANCIAL SERVICES INDIA LIMITED**

Registered Office: No. 21, Centropolis, First Floor, 5<sup>th</sup> Cross, Langford Road, Shanti Nagar, Bangalore - 560 025

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U74900KA2011FLC058752

## Toyota Financial Services India Limited

**Annexure 1 - Disclosure under Regulation 52(4) of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 for the nine month ended 31 December 2021.**

## Additional Information

- a) **Omitted**
- b) **Omitted**
- c) **Debt-Equity ratio**  
The debt-equity ratio of the Company as per the financial results reviewed by the statutory auditors for the nine month ended 31 December 2021 is 3.75.
- d) **Omitted**
- e) **Omitted**
- f) **Debt service coverage ratio\***  
Not applicable
- g) **Interest service coverage ratio\***  
Not applicable
- h) **Outstanding redeemable preference shares (quantity and value)**  
Not applicable
- i) **Capital redemption reserve / Debenture redemption reserve**  
Debenture redemption reserve is not required in respect of privately placed debentures in terms of Rule 18(7)(b)(ii) of Companies (Share Capital and Debenture) Rules, 2014.
- j) **Networth**  
Rs 14,695.56 millions
- k) **Net profit after tax**  
Rs 652.94 millions
- l) **Earnings per share\*\***  
a. Basic - Rs 0.68  
b. Diluted - Rs 0.68
- m) **Current ratio**  
Current ratio is 1.03
- n) **Long term debt to working capital ratio**  
Long term debt to working capital ratio is 52.23
- o) **Bad debts to Account receivable ratio**  
Bad debts to Account receivable ratio is 1.14%
- p) **Current liability ratio**  
Current liability ratio is 51.13%
- q) **Total debts to total assets**  
Total debts to total assets is 77.69%
- r) **Debtors turnover**  
Not Applicable
- s) **Inventory turnover**  
Not Applicable
- t) **Operating margin**  
Operating margin is 50.54%
- u) **Net profit margin**  
Net profit margin is 12.69%
- v) **Sector specific equivalent ratios**  
Gross Stage III as at 31 December 2021 is 6.15%  
Net Stage III as at 31 December 2021 is 2.90%  
CRAR as at 31 December 2021 is 20.56%

\* The requirement of disclosures of debt service coverage ratio, asset cover 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 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. Current ratio = Current assets / Current liabilities
3. Long term debt to working capital ratio = Long term debt / (Current assets - Current liabilities)
4. Bad debts to Account receivable ratio = Bad debts written off during the period / Average loan receivable
5. Current liability ratio = Current liabilities / Total Liabilities
6. Total debts to total assets = (Debt securities + Borrowings (other than Debt securities) + Subordinated liabilities) / Total Assets
7. Operating margin = (Total revenue from operations - Finance cost) / Total revenue
8. Net profit margin = Profit after tax for the period / Total revenue

