

PUBLIC



May 23, 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,**

A handwritten signature in blue ink, appearing to read "Nithya Prabhu R", written over a light blue horizontal line.

**Nithya Prabhu R**  
**Company Secretary and Compliance Officer**  
**ICSI Membership No: F9087**

Enclosure(s): 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  
P: +91 80 4344 2800 | F: +91 80 4344 2930 | [cs@tfsin.co.in](mailto:cs@tfsin.co.in) | [www.toyotafinance.co.in](http://www.toyotafinance.co.in) | CIN:U74900KA2011FLC058752

**Annexure 1 - Disclosure under Regulation 52(4) of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 for the year ended 31 March 2022.**

**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 year ended 31 March 2022 is 3.94
- 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.14,881.04 millions
- k) **Net profit after tax**  
Rs.841.01 millions
- l) **Earnings per share\*\***
  - a. Basic - Rs.0.88
  - b. Diluted - Rs.0.88
- m) **Current ratio**  
Current ratio is 1.05
- n) **Long term debt to working capital ratio**  
Long term debt to working capital ratio is 31.74
- o) **Bad debts to Account receivable ratio**  
Bad debts to Account receivable ratio is 1.51%
- p) **Current liability ratio**  
Current liability ratio is 51.92%
- q) **Total debts to total assets**  
Total debts to total assets is 78.12%
- r) **Debtors turnover**  
Not Applicable
- s) **Inventory turnover**  
Not Applicable
- t) **Operating margin**  
Operating margin is 49.84%
- u) **Net profit margin**  
Net profit margin is 12.40%
- v) **Sector specific equivalent ratios**
  - Gross Stage III as at 31 March 2022 is 5.28%
  - Net Stage III as at 31 March 2022 is 2.32%
  - Capital adequacy ratio as at 31 March 2022 is 20.07%
  - Liquidity coverage ratio for the quarter ended 31 March 2022 is 169%

\* 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

