

Finance & Investments

Shriram Transport Finance Company Ltd.

1. Company Overview & Contact details

Company Details and Overview	
Sector	Finance & Investments
Turnover	INR 58,830.6 million
Chairman/MD/CEO/President	Mr. Arun Duggal (Chairman / Chair Person)
No of branches/offices	502
Number of Employees	15,057
No of subsidiaries	2
Parent Company(If any)	-
Market Capitalisation	INR 246,574.4 million
Company Overview	The company was incorporated in the year 1979 and is India's largest asset financing non banking finance company having approximately 25 percent market share in pre-owned and 7 percent share in new truck financing.
Contact Details	Wockhardt Towers, West Wing, Level-3, C-2, G-Block, Bandra-Kurla Complex, Bandra (East), Mumbai - 400 051. Tel: 022 4095 9595 Fax: 022 4095 9597 Email: - Website: Shriram Commercial Vehicle Finance Company - STFC
Rating (CARE)	AA+ (Debentures - Long Term)

2. Management Type & Share holding

The company has a mix of family and professionals in its management.

2.1 Key People

Name	Designation
Mr. Arun Duggal	Chairman / Chair Person
Mr. Umesh Revankar	Managing Director
Mr. Maya Shanker Verma	Director
Mr. Sumatiprasad M. Bafna	Director
Mr. Mukund Manohar Chitale	Director
Mr. Adit Jain	Director

2.2 Share Holding Pattern

Category	No. of Shares Held	Percentage
Promoters and Promoter Group	104,598,878	46.21
Institutions	96,678,690	42.71
Non-Institutions	25,076,500	11.08

3. Categories of businesses & Subsidiaries

3.1 Business Areas

Division	Business /Brands/Products Description
Financing of pre-owned and new vehicles	The company is financing of pre-owned and new commercial and passenger vehicles, tractors, 3 wheelers, multi-utility vehicles and such.
Holistic financing support	The company is financing for working capital, engine replacement, bill discounting, credit cards and tyre-loans.
Financing of Construction equipment	The company is financing of pre-owned and new construction equipment through Shriram Equipment Finance Limited (subsidiary).
Automall	The company owns, operates and manages Automall, India's first physical auction platform for pre-owned commercial vehicle through Shriram Automall India Limited (subsidiary).
Sale of refurbished commercial vehicles	Sale of refurbished commercial vehicles through Shriram New Look

3.2 Subsidiaries

Division	Business Descriptions
Shriram Equipment Finance Company Limited (SEFCL)	In view of high priority accorded to infrastructure development and foreseeing huge potential in infrastructure financing on December 23, 2009 the company established SEFCL as a wholly-owned subsidiary primarily for financing construction Equipment.
Shriram Automall India Limited (SAIL)	In order to institutionalize the trading of pre-owned vehicles and equipment and bringing transparency and proper pricing of the vehicles, the company established on April 16, 2010 another wholly-owned subsidiary company SAIL. The automall provide a one-stop shop, catering to the various needs of commercial vehicle owners, providing trading platform for the sale of pre-owned, re-furbished and re-possessed commercial vehicles.

4. Growth strategy and business model

The company has laid more focus on further strengthening the customer relationship. As a result, during 2011-12 The company opened 14 new branches with a focus to increase the customer base. In addition, to mitigate the over-reliance on the borrowed funds, The company has actively initiated securitization process, thereby unlocking low cost funds to fuel its growth. The company is strategically present in high yield - pre-owned CV financing with expertise in loan origination, valuation and collection.

5. Foreign collaboration

The company does not have any foreign collaboration.

Manappuram Finance Ltd

1. Company Overview & Contact details

Company Details and Overview	
Sector	Finance & Investments
Turnover	INR 26,155.5 million
Chairman/MD/CEO/President	Mr. Jagdish Capoor (Chairman / Chair Person)
No of branches/offices	2,908
Number of Employees	21,924
No of subsidiaries	No subsidiaries present
Parent Company(If any)	-
Market Capitalisation	INR 37,054.3 million
Company Overview	Manappuram's origins go back to 1949 when it was founded in Valapad (a coastal village in the Thrissur District of Kerala) by the late V.C. Padmanabhan, father of Shri Nandakumar. Its activity was mainly pawn broking and money lending carried out on a modest scale.
Contact Details	Manappuram House, P.O – Valapad, Thrissur District, Kerala, India - 680 567 Tel: +91 487) 3050 000, 3050 108, 3050 100 Fax: +91 487) 2399298 Email: customerservice@manappuram.com Website: http://www.manappuram.com
Rating	AA- (Long Term Debentures)

2. Management Type & Share holding

The company has a mix of family and professionals in its management.

2.1 Key People

Name	Designation
Mr. Jagdish Capoor	Non-Executive Chairman
Mr. V. P. Nandakumar	Managing Director and CEO
Mr. I. Unnikrishnan	Executive Director and Deputy CEO
Mr. B. N. Raveendrababu	Director
Mr. A. R. Sankaranarayanan	Executive Director

2.2 Share Holding Pattern

Category	No. of Shares Held	Percentage
Promoters and Promoter Group	265,413,401	31.55
Institutions	306,264,633	36.41
Non-Institutions	269,475,102	32.04

3. Categories of businesses & Subsidiaries

3.1 Business Areas

Division	Business /Brands/Products Description
Gold loan	Customers can pledge gold ornaments or jewelry and draw cash against it. Depending on the net weight and purity of the gold, cash is disbursed. They can choose from various schemes according to their requirements
Money transfer	Customers can avail fast, easy and safe money transfer worldwide instantly. The money transfer service is available across our pan-India branch network; moreover no bank account is needed for amounts up to INR 50,000
Foreign exchange	Authorized by the RBI to act as a full-fledged money changer, undertaking currency exchanges and sale of travelers' cheques for a variety of purposes, permitted under the Foreign Exchange Management Act (FEMA).

3.2 Subsidiaries

The company does not have any subsidiaries.

4. Growth strategy and business model

The core area of the company's activities like gold loans offers immense potential. The World Gold Council estimates that privately held gold stock in India exceeds 18,000 tonnes. The company's vision is to impart liquidity to at least 10 percent of such privately held gold. Consistent with this vision, the company has relentlessly expanded network of branches across the country. The company has also taken initiatives to improve the quality of its operations. Several initiatives were taken to align its products with customer needs and preferences.

5. Foreign collaboration

The company does not have any foreign collaboration.