

PRESS RELEASE

Friday, 23rd January, 2026, Mumbai : The Board Meeting of Shriram Finance Limited (SFL) was held today to consider the unaudited financial results for the third quarter ended 31st December, 2025.

Financials (Standalone) :

Third quarter ended 31st December, 2025 :

The Net Interest Income for the third quarter ended 31st December, 2025 increased by 16.17% and stood at Rs. 6,764.09 crores as against Rs 5,822.69 crores in the same period of the previous year. The profit after tax increased by 21.21% and stands at Rs. 2,521.67 crores as against Rs. 2,080.37 crores (excluding one time gain of Rs. 1,489.39 crores for sale of our stake in subsidiary Shriram Housing Finance Limited hereinafter referred as “exceptional gain”) in the same period of the previous year. However, the profit after tax decreased by 29.36% and stands at Rs. 2,521.67 crores as against Rs. 3,569.76 crores (excluding exceptional gain) recorded in the same period of the previous year. The earning per share (basic) increased by 21.05% and stands at Rs. 13.40 as against Rs. 11.07 (excluding exceptional gain) recorded in the same period of the previous year. However, the earning per share (basic) decreased by 29.44% and stands at Rs. 13.40 as against Rs. 18.99 (including exceptional gain) recorded in the same period of the previous year.

Financials (Standalone) :

Nine months ended 31st December, 2025 :

The Net Interest Income for the nine months ended 31st December, 2025 increased by 13.55% and stood at Rs. 19,057.36 crores as against Rs 16,783.90 crores in the same period of the previous year. The profit after tax increased by 13.90% and stands at Rs. 6,984.58 crores as against Rs. 6,132.22 crores (excluding exceptional gain) in the same period of the previous year. However, the profit after tax decreased by 8.36% and stands at Rs. 6,984.58 crores as against Rs. 7,621.61 crores (including exceptional item) recorded in the same period of the previous year. The earning per share (basic) increased by 13.86% and stands at Rs. 37.14 as against Rs. 32.62 (excluding exceptional gain) recorded in the same period of the previous year. However, The earning per share (basic) decreased by 8.41% and stands at Rs. 37.14 as against Rs. 40.55 (including exceptional gain) recorded in the same period of the previous year.

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Assets under Management :

Total Assets under Management as on 31st December, 2025 increased by 14.63% and stood at Rs. 2,91,709.03 crores as compared to Rs. 2,54,469.69 crores as on 31st December, 2024 and Rs. 2,81,309.46 crores as on 30th September, 2025.

About Shriram Finance Limited.

Shriram Finance Limited is the flagship company of the Shriram group which has significant presence in Consumer Finance, Life Insurance, General Insurance, Stock Broking and Distribution businesses. Shriram Finance Limited is one of India's largest retail asset financing Non-Banking Finance Companies (NBFC) with Assets under Management (AUM) above Rs. 2.91 trillion. Established in 1979, Shriram Finance is a holistic finance provider catering to the needs of Small Road Transport Operators and small business owners and is a leader in organised financing of pre-owned commercial vehicles and two wheelers. It has vertically integrated business model and offers financing number of products which include passenger commercial vehicles, loans to micro and small and medium enterprises (MSMEs), tractors & farm equipment, gold, personal loans and working capital loans etc. Over last 46 years, it has developed strong competencies in the areas of loan origination, valuation of pre-owned commercial vehicles and other assets, and collections. It has a pan India presence with network of 3,225 branches and an employee strength of 77,724 servicing to 97.62 lakhs of customers.

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