

SEC/FILING/BSE-NSE/22-23/68A-B

December 5, 2022

**BSE Limited**  
P. J. Towers,  
Dalal Street, Fort,  
Mumbai – 400 001.  
Scrip Code: 511218

**National Stock Exchange of India Limited**  
Listing Department  
Exchange Plaza, 5<sup>th</sup> Floor,  
Plot no. C/1, G- Block,  
Bandra-Kurla Complex,  
Mumbai – 400 051.  
NSE Symbol: SRTRANSFIN

Dear Sirs,

**Sub.: Intimation under Regulation 30, 51 and any other applicable regulations of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (“SEBI Listing Regulations”) – with regard to Corporate Presentation/Investor updates in relation with the sanction of the Composite Scheme of Arrangement and Amalgamation between Shrilekha Business Consultancy Private Limited (SBCPL) and Shriram Financial Ventures (Chennai) Private Limited (SFVPL) and Shriram Capital Limited (SCL) and Shriram Transport Finance Company Limited (now “Shriram Finance Limited”) and Shriram City Union Finance Limited (SCUF) and Shriram LI Holdings Private Limited (SLIH) and Shriram GI Holdings Private Limited (SGIH) and Shriram Investment Holdings Limited (SIHL) and their respective Shareholders (“Scheme”) by the Hon’ble National Company Law Tribunal, Special Bench – II, Chennai (‘Hon’ble NCLT’)**

This is in continuation, to our letter dated December 5, 2022, with reference, to the captioned subject, please find enclosed herewith a Corporate Presentation/Investor updates of Shriram Finance Limited.

We request you to take the above information on record and treat the same as compliance under the applicable provisions of the SEBI Listing Regulations.

Thanking you.

Yours faithfully,

*For* **SHRIRAM FINANCE LIMITED**

BALASUNDARARA O UPPU	<small>Digitally signed by: BALASUNDARARAO UPPU DN: CN = BALASUNDARARAO UPPU C = IN O Personal Date: 2022.12.05 16:17:47 +0530'</small>
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**U BALASUNDARARAO  
COMPANY SECRETARY**

Encl.a/a:

**Shriram Finance Limited**

(Formerly known as Shriram Transport Finance Company Limited)

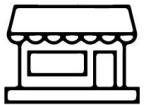
Corporate Office : Wockhardt Towers, Level - III, West Wing, C-2, G-Block, Bandra - Kurla Complex, Bandra (E), Mumbai - 400 051, Maharashtra. Ph: +91 22 4095 9595

Registered Office: Sri Towers, Plot No.14A, South Phase, Industrial Estate, Guindy, Chennai - 600 032. Tamil Nadu, India. Ph: +91 44 4852 4666

Website : www.shriramfinance.in | Corporate Identity Number (CIN) - L65191TN1979PLC007874



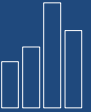



**SHRIRAM**  
Finance



**On a journey to  
become the  
most preferred  
Financial Services  
destination**

December 05, 2022

# Shriram Finance: Becoming the most preferred Financial Services Destination

<b>PROMINENCE</b> 	<b>FINANCIAL PERFORMANCE</b> 	<b>DISTRIBUTION</b> 	<b>LIABILITIES</b>	<b>SOCIAL IMPACT</b> 
<b>#1</b> Retail NBFC in India <sup>(2)</sup>	<b>8.3%</b> NIM <sup>(3)</sup>	<b>6.7 Mn</b> Customer base	<b>1,578 Bn</b> Borrowings	<b>631 Mn</b> CSR Spend
<b>1,714 Bn</b> AUM	<b>2.7% / 15.0%</b> ROA / ROE <sup>(3)</sup>	<b>2,875</b> Branches <b>758</b> Other offices	<b>8.6%</b> Cost of Borrowing (Avg. borrowing )	<b>78%</b> PSL Eligible Loans Originated
	<b>6.7% / 3.4%</b> GNPA / NNPA <sup>(3)</sup>	<b>52%</b> Branches in Rural Areas	<b>AA+ (Stable) from CARE, CRISIL, ICRA &amp; India Ratings</b> Credit Rating	
	<b>23.1%</b> CRAR <sup>(3)</sup>	<b>57,382</b> Employees		



**Leveraging Depth of Leadership Across Entities**



**Superior Customer Acquisition, Engagement & Retention**



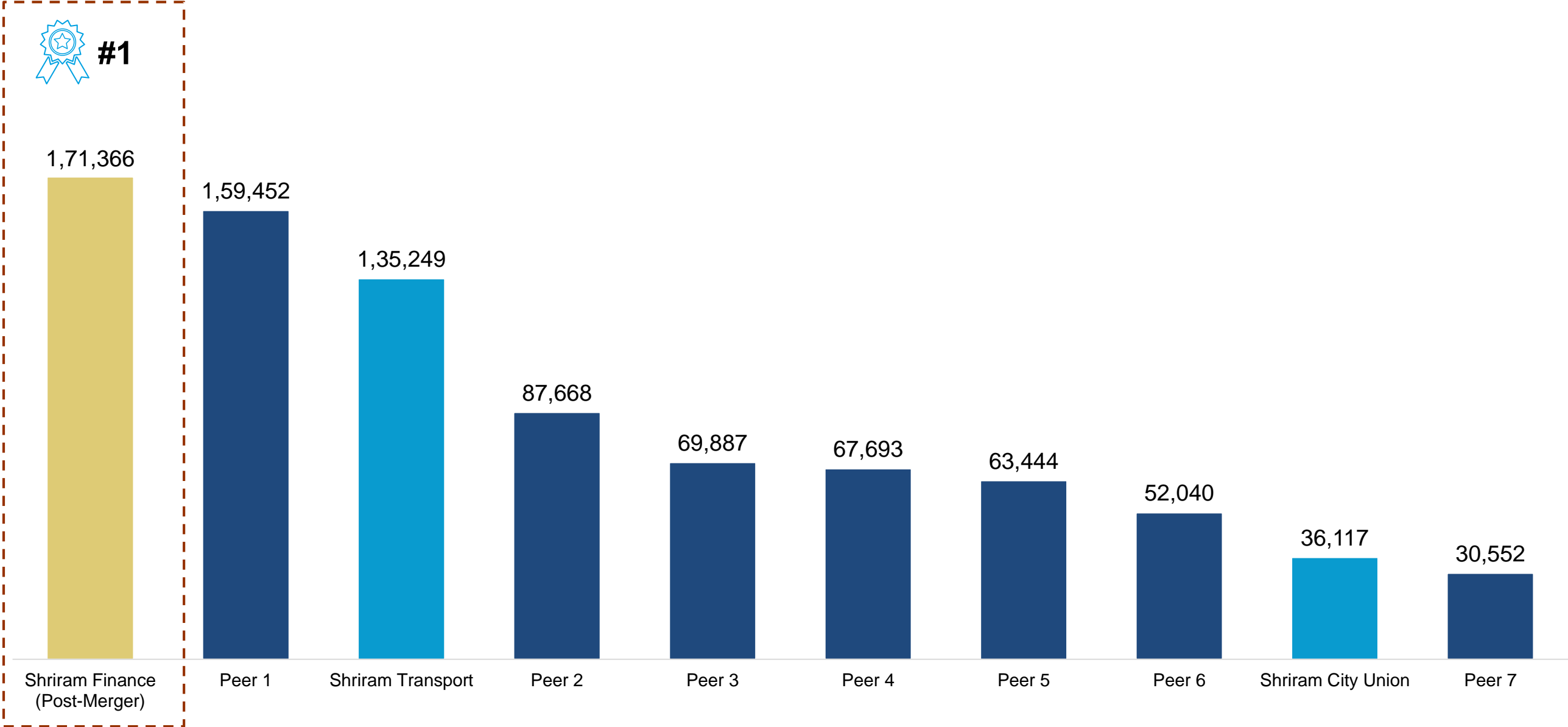
**Scaled Business Across Credit, Life and General Insurance**



**Creating a Strong Foundation for the Country**

1. All figures as of H1FY23 unless stated otherwise
2. As per Q2FY23 AUM of all NBFCs in India excluding home loan portfolios
3. Metrics for H1FY23
4. Figures in INR unless stated otherwise

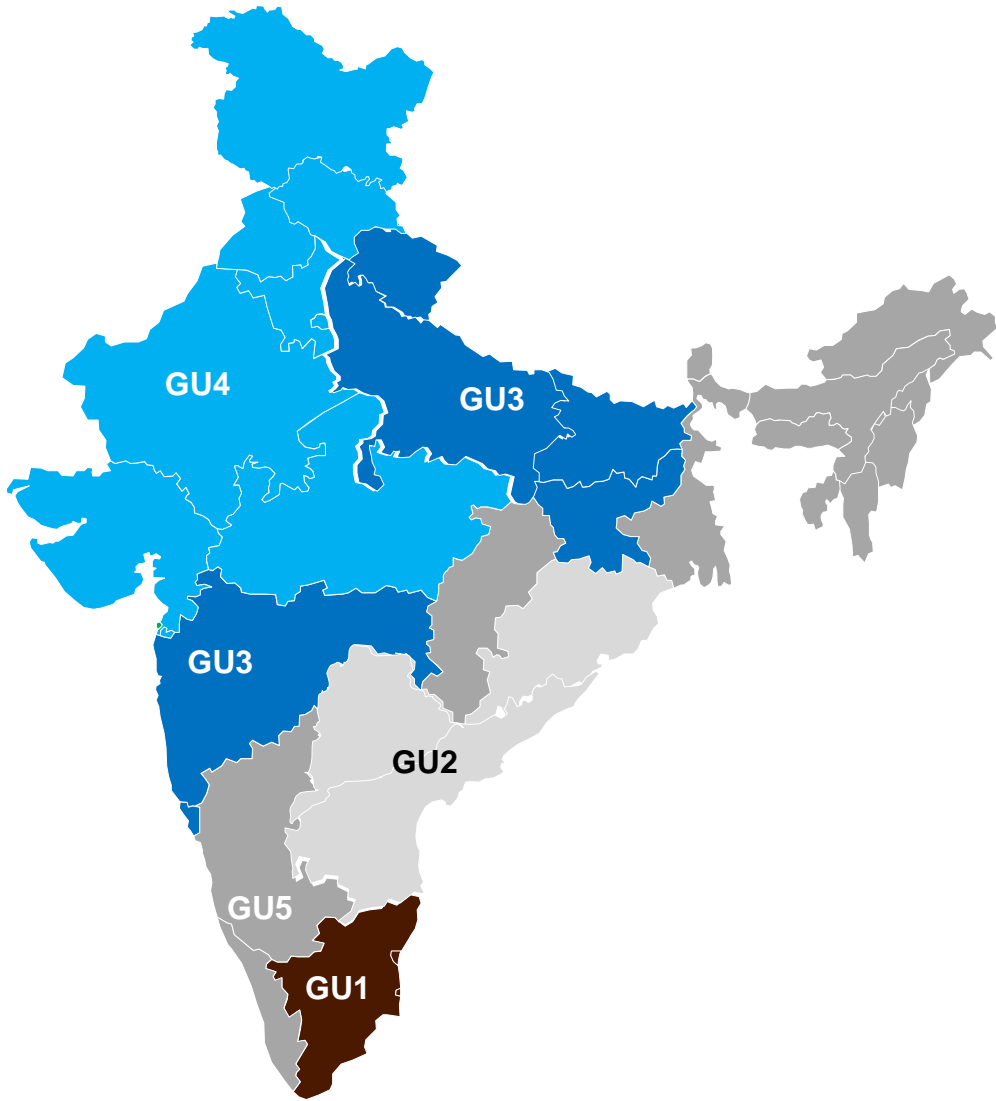
# Shriram Finance is now the Largest Retail NBFC in India <sup>(1)</sup>



1. Based on Q2FY23 AUM of all NBFCs in India excluding home loan portfolios; Q1FY23 AUM shown for Peer 2, Peer 3, Peer 4 and Peer 7  
 2. All figures in INR Cr.

# Shriram Finance to have a PAN-INDIA presence

**6.7 million+ active customers with minimal overlap allowing cross-sell opportunities**



		Branches	
		As of Dec'21 <i>(At the time of announcement of merger)</i>	As of Sep'22 <sup>(1)</sup>
<b>GU1</b>	TN and Pondicherry	673	691
<b>GU2</b>	TS, AP, OD	538	544
<b>GU3</b>	MH, GA, UP, BR and JH	558	564
<b>GU4</b>	GJ, MP, RJ, DL, PB, HR, HP, J&K	534	565
<b>GU5</b>	KA, KL, CG, WB, North-East	493	511
<b>Pan-India Presence</b>		<b>2,796</b>	<b>2,875</b>

1. Data as of September 30, 2022

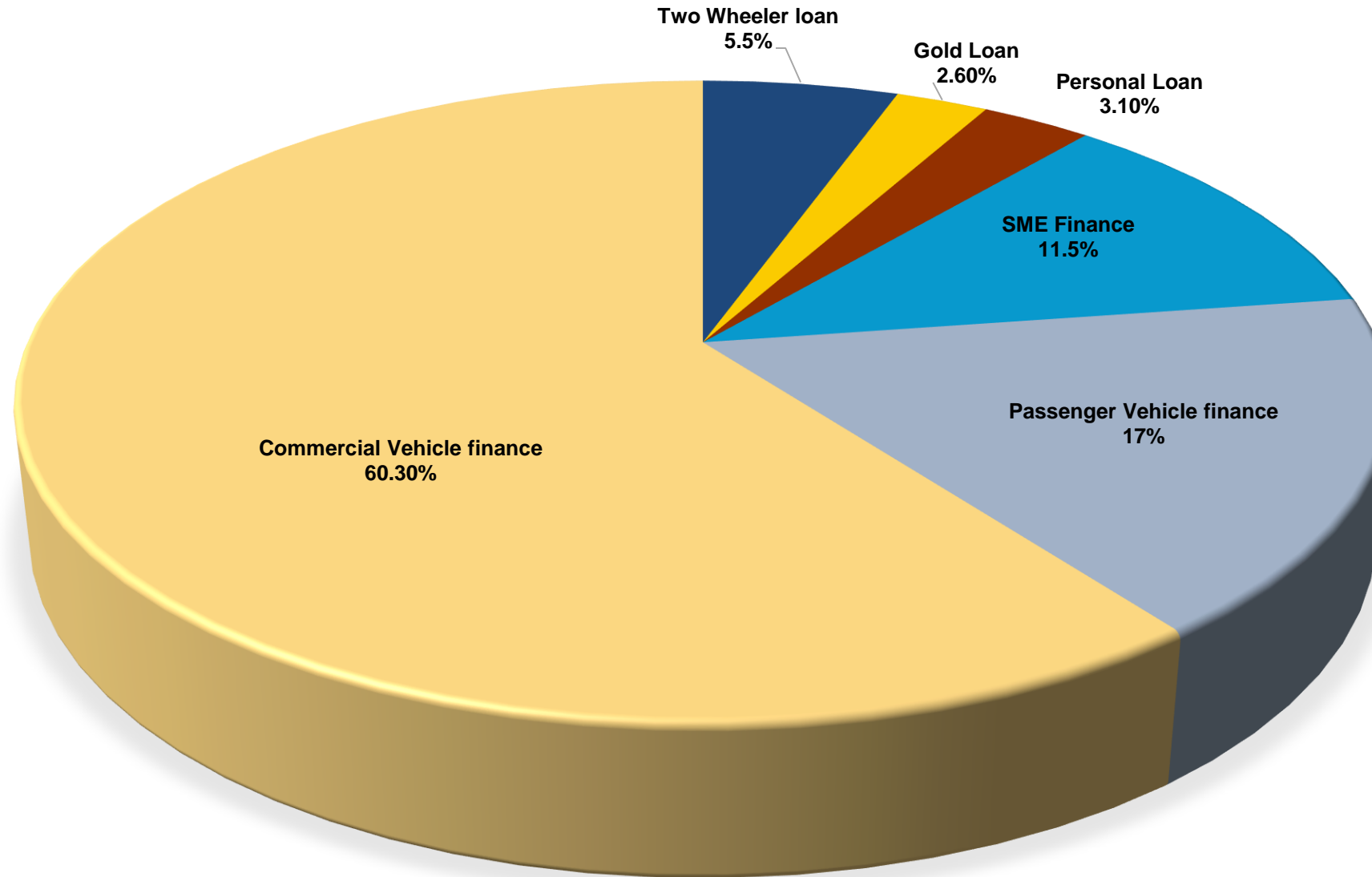
# Robust Growth in Financial and Operational Metrics Since the Announcement

INR	Proforma Figures at Announcement- As of March 31, 2021	As of September 30, 2022
<b>AUM</b>	~1,500 bn	1,714 bn
<b>Networth / PAT</b>	297 bn / 35 bn	409 bn / 29 bn <sup>(1)</sup>
<b>RoA/RoE</b>	2.4% / 12.7%	2.7% / 15.0%
<b>No. of Branches (incl other offices) / Customers</b>	3,605 / 6.4 mn <sup>(2)</sup>	3,633 / 6.7 mn
<b>Capital Adequacy</b>	23.8%	23.1%
<b>Cost to Income</b>	28%	26%
<b>Gross Stage 3 / Net Stage 3</b>	6.9% / 3.9%	6.7% / 3.4%
<b>Borrowings</b>	1,318 bn	1,578 bn

1. Data for HY1 FY'23

2. Branch & Customer data as on 30th Sept 2021

## DIVERSIFIED PRODUCT PORTFOLIO



# Our Strategy Going Forward



**“To be the country’s most preferred Financial Services Destination”**



**“Focused on new to credit clients with a strategy to cross sell”**



**“Diversified product portfolio across credit, insurance and investing to capture larger wallet share”**



**“Generate industry-leading ROA and ROE in the long term”**



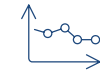
**“Delivering delightful customer experience through empowered employees”**



**AUM growth in corridor of ~15%**



**Net interest margin in corridor of ~8%**



**GNPA in corridor of ~6%**



**NNPA in corridor of ~3%**



**Return on assets in corridor of ~3%**



**Return on equity in corridor of ~16%**



## Shriram Finance | Board of Directors

**Jugal Kishore  
Mohapatra**

**Chairman**

- Holds a Master's degree in Economics from Delhi School of Economics and a Post Graduate degree in Economics from Boston University, USA
- An IAS, Odisha Cadre, Currently serves as a non-executive Chairman of India International Bullion Exchange (IIBX) and FDRVC and an independent Director of UMTC
- Appointed as the Chairman and Independent Director of SFL.

**S Sridhar**  
**Independent  
Director**

- Currently, serves as an Independent Director on the Boards of various companies and serves as a consultant to various financial services companies.
- Former Chairman & Managing Director of the Central Bank of India, with nearly four decades of experience in commercial and development banking including 13 years at the CEO/Board level positions.

**Pradeep Kumar  
Panja**  
**Independent  
Director**

- Holds a Master's degree in Science (Statistics) from the University of Madras. A Certified Associate of the Indian Institute of Bankers.
- Holds a long and distinguished career as a Banker, retired as a Managing Director for Corporate Banking from the State Bank of India.

**Maya Sinha**  
**Independent  
Director**

- Holds a B A (Hons) degree in Economics and Mathematics and a Master's Degree from the Delhi School of Economics
- Founder Director of Clear Maze Consulting (Pvt) Limited and serves on the board of many companies
- Was a Member of The Indian Revenue Service (IRS - INCOME TAX)

## Shriram Finance | Board of Directors

### **Umesh Revankar** Executive Vice- Chairman

- Appointed as the Executive Vice-Chairman of SFL.
- Holds a degree in MBA Finance.
- Joined as an Executive Trainee in 1987. He has been associated with Shriram Group for over 35 years and has shouldered various responsibilities and worked in several key roles across business operations.

### **Y. S. Chakravarti** Managing Director and CEO

- Managing Director and CEO of SFL.
- Holds a degree in Commerce from Andhra University
- Started his career in Shriram Chits Pvt. Ltd., Andhra Pradesh in June 1991 as an executive trainee, and rose to the position of Chief Executive by 1998
- Served as the Managing Director and CEO of Shriram City Union Finance Limited prior to the merger with STFC.

### **Parag Sharma**

### **Whole Time Director, Joint Managing Director and CFO**

- A dynamic, successful, and accomplished Chief Financial Officer of STFC for the past several years
- Holds a degree in BCOM (Hons), and is a fellow member of CWA
- Has been associated with the Shriram Group for about three decades
- An expert in handling matters related to Finance & Accounts, MIS, Resource Mobilisation, Treasury Management, Planning and Budgeting, Corporate Strategy, and relationships with Rating agencies, Banks, Investors, Regulators, etc


## Board of Directors (Contd.)

### **D V Ravi** Director

- Joined the CV Finance business of Shriram Group in 1992 as the Head of Investment Servicing.
- Co-founded and successfully exited from TAKE solutions.
- Started his career in Strategy and Finance in 1987 with Karnataka Oil Seeds Federation, Bangalore.
- A Commerce graduate from the University of Bangalore and holds a PG Diploma in Management from the Institute of Rural Management, Anand (IRMA).
- Currently serves as the Vice Chairman & Managing Director of Shriram Financial Ventures Pvt. Ltd.

### **Ignatius Michael** **Viljoen** Director

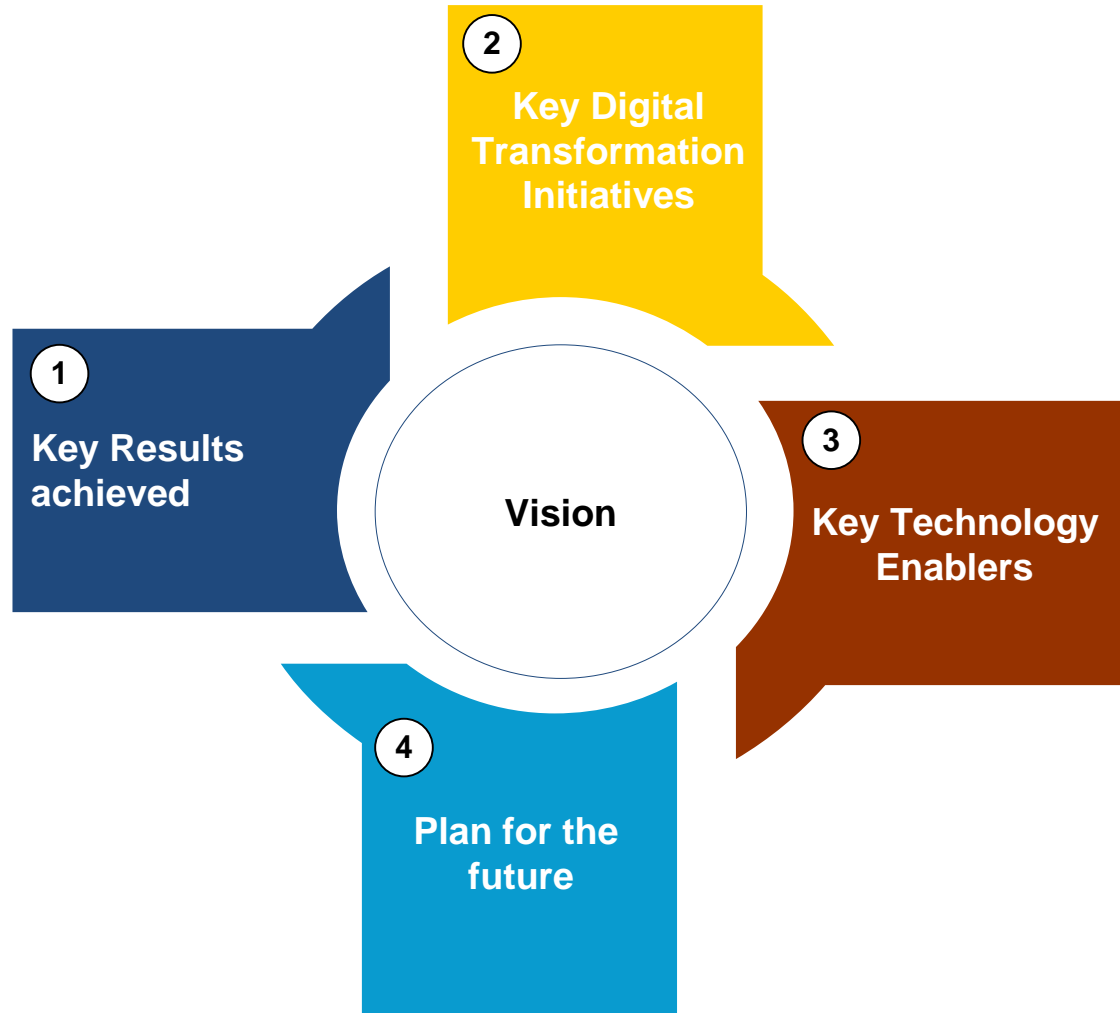

- Head of Credit for Sanlam's Pan Africa Portfolio Management and is responsible for a range of credit risk and credit portfolio management aspects across various entities owned by the Sanlam Group outside of the Republic of South Africa.
- Associated with Sanlam group since 2003 and is a nominee Director of Sanlam.

A wide-angle landscape photograph capturing a sunset. The sun is a bright, glowing orb on the horizon, casting a warm, golden light across the sky and the terrain. The sky is a mix of deep blue and orange, with wispy white clouds. In the foreground, a dark asphalt road curves from the bottom left towards the center, bordered by a metal guardrail. To the right, a steep, grassy hillside rises, with a few small figures of people visible on its crest. The overall mood is serene and expansive.

## Technology & Digital Framework

# Our Vision

*Vision for Technology: To make our consumers lives better everyday by creating technology-led, data-driven businesses to scale exponentially, by offering differentiated customer-centric products and services, leveraging our core pillars that we have built over the years – Integrity, Empathy, People, Process and Humility.*


**Enable Synergy**

**Improved business decisions and cross-selling to existing customers through data analytics**



**Transform Digitally**

**Continue to provide innovative digital solutions to better serve the customers**



**Increase Efficiency**

**Provide efficient customer service and increase productivity of Shriram executives**

**ONE** **One Platform**





**Bring all products offered by the Shriram group on one platform**

## Key Results achieved



**Touching 2 lives every second through Mobile / Web**

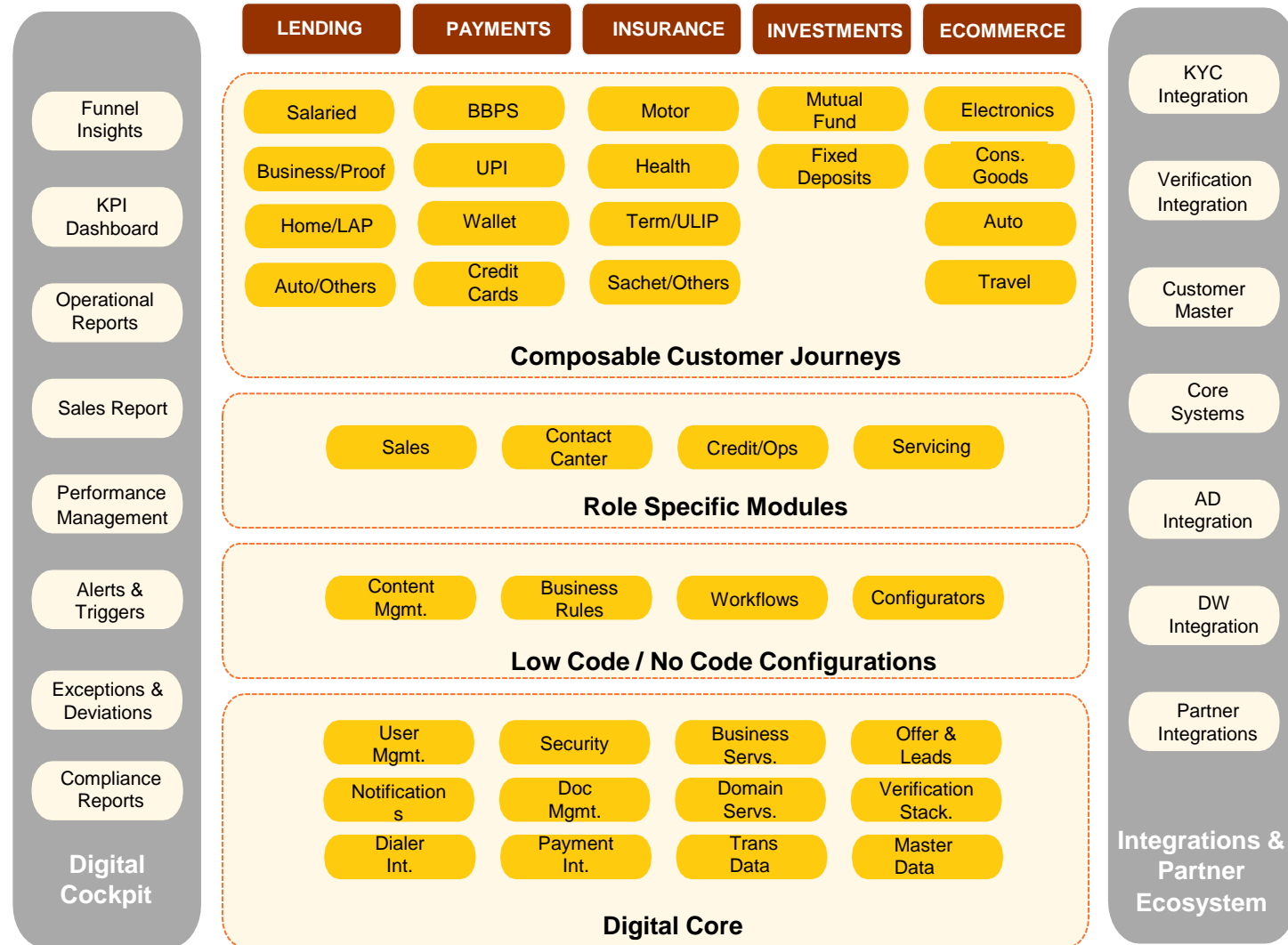
**Over 5 lakhs digital transactions per month on Mobile and Web platforms**

	<b>Customer focused Initiative</b>	<b>INR 800 Crores</b> worth of Digital Fixed Deposits	<b>30 K customers</b> Instant 2w loan on mobile website	<b>INR 1350 Crores</b> SCUF B2C collections on Mobile app	<b>INR 1630 Crores</b> STFC B2C collections on Mobile app
	<b>Executive / Partner Mobile App</b>	<b>46,000</b> STFC/SCUF Executives on mobile app			
	<b>Executive / Partner App transactions</b>	<b>INR 2180 Crores</b> SCUF B2B collections on Mobile app	<b>INR 5950 Crores</b> STFC B2B collections on Mobile app		
	<b>New Initiatives</b>	<b>5.7 lakhs</b> OTP based transactions through Smileage	<b>INR 628 crores</b> Volume of transactions through Smileage	<b>3.7 lakhs / 80 Cr</b> Fast tag transactions	<b>Top-up loan</b> Web based product launched for existing Gold loan customers

Based on all financial transactions performed digitally in HY23

# Key Technology Enablers – An integrated platform for all businesses

*An integrated platform covering all businesses of Shriram coupled with end-to-end digitized workflow is a step towards achieving exponential growth of the group*



## Current Capabilities

- **Engagement layer** – Shriram currently has B2B, B2C & Partner apps to engage customers on a continuous basis

### Integration layer -

- Shriram's technology stack is built by leveraging APIs based integrations
- Shriram currently has more than **120 APIs** in each entity (STFC & SCUF)

- **Core Solutions** designed to integrate with diverse technology solutions
- **Business Processes & Workflow Management** to streamline operations / cycle times

- **Data Layer** – Shriram currently leverages **Data warehouse and Power BI** to build data led insights

- **Security Layer** - Encryption provided at application & infrastructure level to ensure integrity & confidentiality of data

**Thank You**