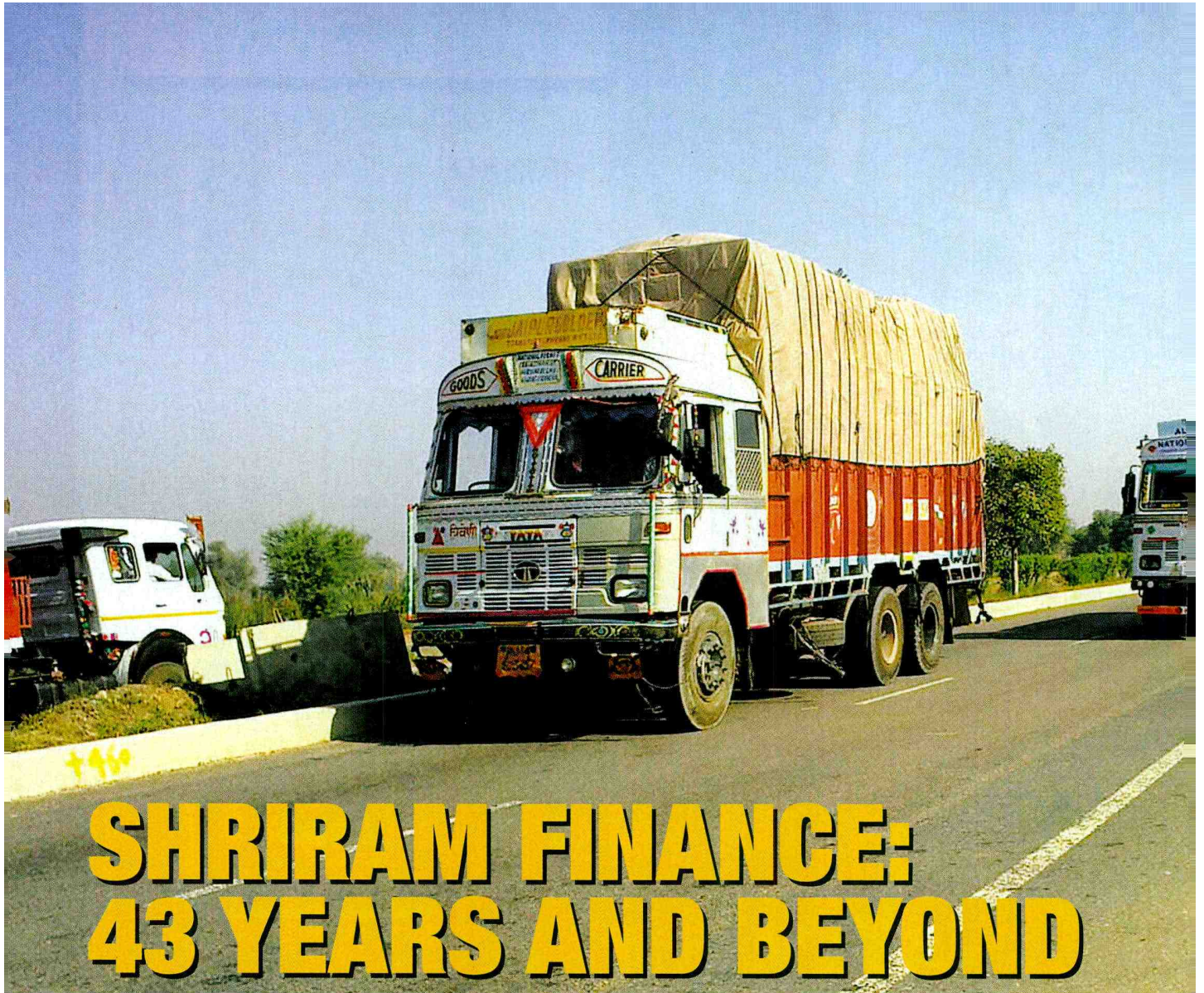




SHRIRAM FINANCE: 43 YEARS AND BEYOND

The company has been an integral part of India's growth story, serving those who have limited access to the formal financial system. Today, Shriram Finance is one of India's largest NBFC catering to the needs of underserved segments of the society, especially in rural and semi-rural regions of India.

From a humble beginning in 1979 by Shri. R Thyagarajan in Chennai, Tamil Nadu, Shriram Group is today a well-established name in the Indian NBFC sector. The Group has been instrumental in revolutionising the way finance was looked at, and delivered to the underserved sections of the society in the rural and semi-rural regions of India. The Group has been an integral part of India's growth story with its undeterred commitment to serve businesses that serves the country's people.

Today, with the merger of its entities including Shriram Transport Finance (largest financier of commercial vehicles), Shriram City Union Finance (leader in MSME and two-wheeler financing), and Shriram Capital Limited, into Shriram Finance Limited, India's leading and largest NBFC,

it has set on a new chapter with its core values of operational efficiency, truthfulness and relationship-driven approach well intact.

Building Blocks and More

Over the last 43 years, Shriram Finance has empowered and enabled millions to realise their entrepreneurial dream and aspire for bigger goals. It has been the lifeline behind the industrialisation and agricultural revolution in the country by providing the power of credit in the hands of those who needed the most to take India to newer highs.

From providing direction and support to many small truck drivers to evolve as confident and successful fleet owners, and enabling Micro and Small Scale Enterprises (MSMEs),

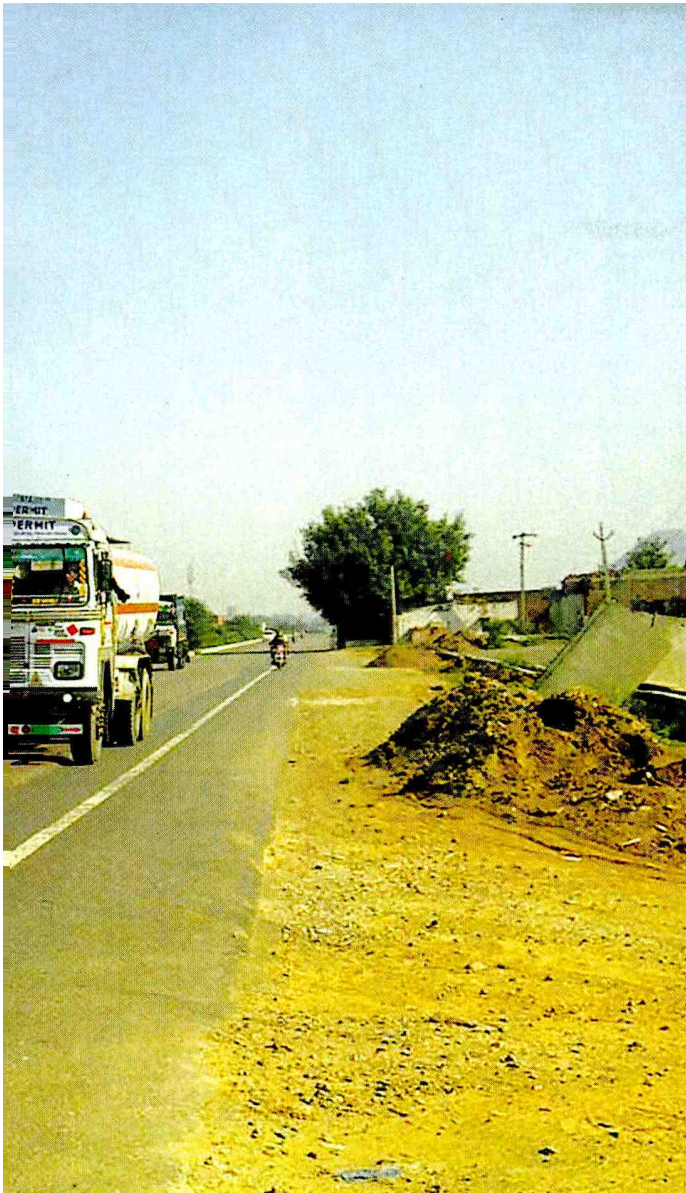
of Rs 37,500 crore and combined Assets under Management of Rs 1,71,000 crore.

Journey from loan provider to financial solutions partner

Today, Shriram Finance has a wide webbed network of more than 3,600 offices with a dedicated and committed workforce of more than 57,000. Each of Shriram Finance's employee is encouraged to be partners than just a loan facilitator to the customers.

"As India is growing, we are seeing robust demand for credit among our micro, small and medium enterprises (MSMEs). We are always close to the market with our 3600 locations. All our business segments – financing commercial vehicles, MSMEs, Personal Loans, Gold Loans, or Vehicle Loans – are poised to grow," Mr. Y S Chakravarti, Managing Director & CEO of Shriram Finance Limited.

The Shriram Group has evolved to become financial solutions partner to its customers, that continues to keep 'customers first' in everything it does, offers and tailors-out. It is this everlasting trust of the customers that has fostered Shriram Finance's growth and expansion of the Group. And Shriram Finance Limited is just a reaffirmation of Group's purpose and vision to become the preferred Financial Services Destination for all the financial needs of its customers.

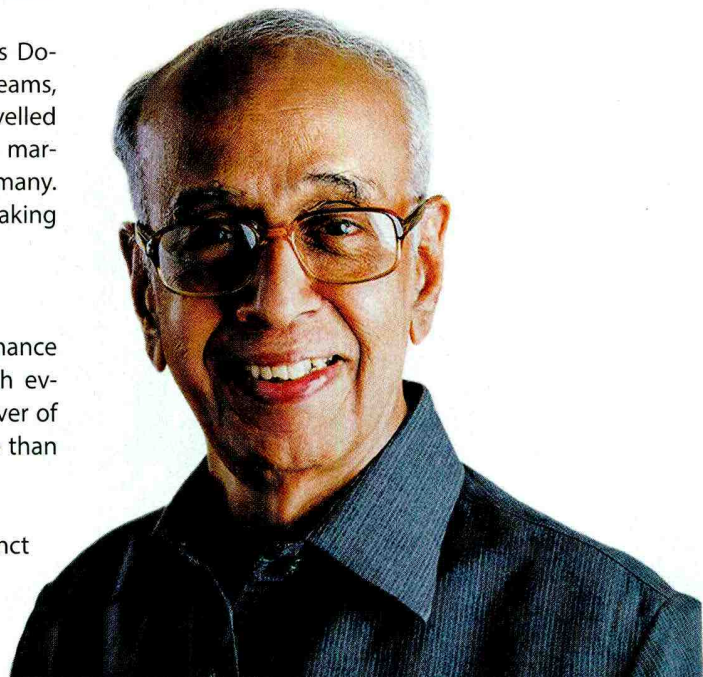


that contribute over 20% to the overall GDP (Gross Domestic Product) of the country, aspire for global dreams, Shriram Finance has been taking the road less travelled to introduce, educate and nurture credit lending in markets and segments that were once untouched by many. The Shriram Group has predominantly focused on making credit availability simple, easy to use and pay.

The Shriram Way

One of the key reasons for the success of Shriram Finance has been its emotional and personal connect with every loan disbursal. The Group has been a true believer of building relationships and fuelling dreams far more than just the money.

It has been driven by ethos rested upon five distinct pillars of value relationships, building trust, creating prosperity, transforming lives and building an inclusive society. It is these value propositions that has helped Shriram Finance to nurture growth and build a robust net worth



Shri. R Thyagarajan, Founder of Shriram Group



"It is the natural culmination of a journey of 43 years. With the balance sheet strengthened through the merger, we can serve the needs of the market better than ever before. As a customer-focused company, we can bring more products and assist them with access to credit faster. We have invested heavily in technology to improve efficiency and customer service levels. We are looking forward to an exciting phase of sustained double-digit growth."

Mr. Umesh Revankar,
Executive Vice Chairman of Shriram Finance Limited.

The consolidation further strengthens Shriram Finance's capabilities and leadership in the market. It opens up newer avenues to explore and improve its financial offerings while looking at synergies within the Group.

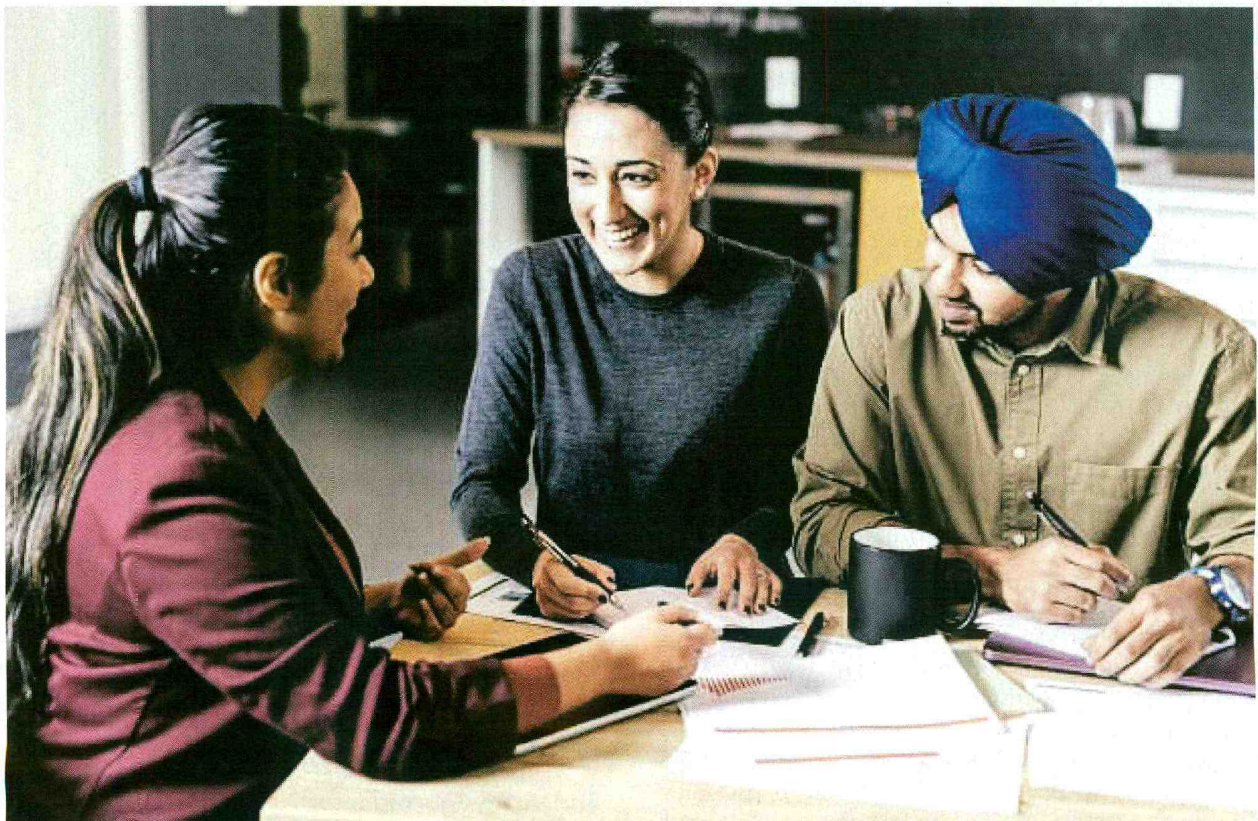
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customer service levels. We are looking forward to an exciting phase of sustained double-digit growth," Mr. Umesh Revankar, long-serving Shriram veteran, and Executive Vice Chairman of Shriram Finance Limited.

As a customer-focused Group, Shriram Finance has been improving its service offerings, portfolio management and work efficiencies to be a:

1. One stop-shop for all financial needs

Shriram Finance offers a vast and diversified retail finance





product and service portfolio, including commercial and passenger vehicles finance, small business finance, working capital finance, two-wheeler loans, gold loans, home loans and loans against property, personal loans, fixed and recurring deposits. The company is on a constant innovation for newer and improved products and offerings.

2. Well-connected with robust network

Shriram Finance has a well-connected and robust network to reach and service customer all across urban and rural India. It has over 2850 branches and 750 rural centres to service its customers. Moreover, the company has rolled out intensive training programmes to ensure all its offices are fully geared to fulfill customer requirements comprehensively.

3. Digitally Smart Network

Shriram Finance has been transforming digitally with all its branches and on-ground network and employees seamlessly connected to carry out operations efficiently and effectively. Digital based onboarding, qualification, KYC and disbursement capabilities are already being streamlined and dialed up to enhance customer experience and service fulfilment.

4. Application driven service provider – 'ShriramOne'

Shriram Finance is expected to soon launch its super app called ShriramOne. The app will bring all the products and service to a common access and transaction platform. Apart from greatly driving customer convenience, reducing transaction and fulfilment time, the app will go a long way in facilitating cross sell and upsell of services, data collection for superior customer lifecycle management, service customisation, referrals and customer retention.

5. Tech-savvy and domain expert workplace

Shriram Finance's highly experienced and dedicated workforce across all levels is deeply engaged with customers across markets, products and life cycles. This unmatched understanding, coupled with advanced tech and data play will help anticipate customer requirements and provide superior products and services.

Shriram Finance is on a growth trajectory led by rich legacy, domain expertise, technological advancement and custom-made service offerings. The company aims to transform the loan financing world with smarter and intelligent loan journeys.

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