

SEC/FILING/BSE-NSE/24-25/68A-B

December 18, 2024

BSE Limited

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

National Stock Exchange of India Limited

Listing Department
Exchange Plaza, 5th Floor,
Plot no. C/1, G- Block,
Bandra-Kurla Complex,
Mumbai – 400 051
NSE Symbol: SHRIRAMFIN

Dear Sirs,

Sub.: Press Release on Multi-Currency Syndicated Loan through External Commercial Borrowings

Please find enclosed a press release being issued by the Company in connection with raising of largest Syndicated Loan for USD 1.277 billion equivalent in multiple currencies, including USD, EUR, and AED, through External Commercial Borrowings.

This intimation is also being uploaded on the Company's website at - <https://www.shriramfinance.in/press-release>

Thanking you.

Yours faithfully,

For SHRIRAM FINANCE LIMITED

U BALASUNDARARAO

COMPANY SECRETARY & COMPLIANCE OFFICER

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 Limited Achieves significant Milestone with Largest Multi-Currency Syndicated Loan by a NBFC for USD 1.277 billion equivalent

India, December 18, 2024: Shriram Finance Limited (SFL), the flagship company of the Shriram Group, has reached a historic milestone by successfully raising USD 1.277 billion equivalent in multiple currencies, including USD, EUR, and AED, through a notable External Commercial Borrowing (ECB) loan transaction. This landmark deal, executed in partnership with 12 leading banks, including prominent development institutions such as the International Finance Corporation, features tenors of up to five years. Not only does this transaction represent the largest syndicated ECB loan ever secured by an Indian private non-banking financial company (NBFC), but it also highlights Shriram Finance's leadership in accessing global capital markets and setting new standards in international fundraising.

This historic transaction not only underscores SFL's ability to navigate complex international financial market transactions but also reflects its strategic acumen in diversifying funding sources while maintaining cost efficiency. The facility's scale, structure, and seamless execution highlight the company's position as a trusted partner for global lenders and its unwavering focus on delivering innovative financial solutions to underserved segments.

The proceeds from this Social Loan will be deployed to empower small entrepreneurs and support vulnerable groups across India, in line with SFL's mission of fostering inclusive growth.

Mr. Umesh Revankar, Executive Vice Chairman of Shriram Finance Limited, while describing the successful fundraise stated: "This landmark transaction is a defining moment for Shriram Finance. It not only highlights our ability to navigate the complexities of global financial markets but also reinforces our commitment to creating a meaningful social impact. As the largest syndicated multi-currency transaction by a private sector NBFC, this facility underscores the confidence and trust that international lenders have in our vision, mission, and ability to deliver sustainable growth."

The current External Commercial Borrowings (ECB) facility was structured as a Social Loan, with USD 1,150 million, AED 275 million (USD 75mn equivalent) and Euro 50 million (USD 52 million equivalent) underlining SFL's focus on creating measurable social impact. Key global financial institutions served as Global Coordinators, Mandated Lead Arrangers, Underwriters, and Bookrunners, including DBS Bank Ltd., First Abu Dhabi Bank, Hongkong and Shanghai Banking Corporation (HSBC), International Finance Corporation (IFC), MUFG Bank, Standard Chartered Bank, Sumitomo Mitsui Banking Corporation (SMBC). Additionally, Emirates NBD Bank acted as Mandated Lead Arranger, Underwriter, and Bookrunner, while BNP Paribas, CTBC Bank, and Deutsche Bank contributed as Mandated Lead Arrangers and Bookrunners. Kotak Mahindra Bank acted as Mandated Lead Arranger for the facility.

This multi-currency facility highlights the growing global demand for high-quality Indian clients and marks a significant expansion in SFL's lender base, with several institutions participating for the first time. It also aligns with SFL's strategic goal of diversifying its funding sources while maintaining cost efficiency.

The achievement builds on SFL's consistent track record of successful fundraising. Earlier this year, SFL secured USD 468 million, following another USD 404 million in 2023 through ECB loans. Together, these transactions have cemented SFL's reputation as a pioneer in structured finance and a preferred investment choice for international financial institutions. These transactions reflect the unwavering confidence of international lenders in SFL's robust financial stability, well-diversified business model, and commitment to delivering inclusive financial solutions.

Shriram Finance Limited, with an Assets Under Management (AUM) of ₹2,43,043 crores, offers a comprehensive range of credit solutions, including commercial vehicle loans, two-wheeler loans, car loans, home loans, gold loans, personal loans, and small business loans. As one of India's largest retail NBFCs, SFL is dedicated to increasing access to financial services for the unbanked and underbanked segments.

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 Non-Banking Finance Companies (NBFC) with Assets under Management (AUM) above Rs. 2.43 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 45 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 3,149 branches and an employee strength of 77,764 servicing to 90.26 lakhs of customers.

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