November 09, 2026

To
BSE Limited
1st Floor, New Trading Wing,
Rotunda Building, P.J. Towers,
Dalal Street, Fort,
Mumbai – 400 001
Security Code: 71082562

Dear Sir/Madam,

Sub: Clarification w.r.t outcome of Board Meeting held on 6th November, 2026.

With reference to the captioned subject, we wish to inform you that Shriram Credit Company Limited was unable to file the outcome of its Board Meeting on the BSE Listing Portal on the date of the meeting, in compliance with Regulation 30 read with Schedule lII of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 due to inability to access the compliance module of the BSE Listing Portal with the existing Login credentials.

We wish to clarify that the Company had sent mail to listing.crd@bseindia.com on 6th November, 2026 about the inability to file due to above issue (please refer to the enclosed mail copy in this regard). We also wish to bring to your kind attention that there is no intention to omit, defer or avoid making the requisite disclosure to the Stock Exchange. We request you to kindly take this submission on record and condone the delay, as it was unintentional and caused entirely by circumstances beyond our control.

Yours sincerely,

For Shriram Credit Company Limited

SATHYAVATHI J M
Digitally signed by SATHYAVATHI J M
Date: 2026.11.09 17:42:01 +05'30'

JM Sathyavathi
Company Secretary
Membership No.: A43618

Sathyavathi

Subject: FW: Unable to file corporate announcements on BSE Listing Portal.

From: CS_SCCL@shriram.com
Sent: Mon, 09 Nov 2026 10:38:39
To: "listing.crd" <listing.crd@bseindia.com>
Cc: "bse.bond" <bse.bond@bseindia.com>, Debt Listing <debt.listing@bseindia.com>, Tushar Shetty <tushar.ys@bseindia.com>, "abhilashap@shriramcredit.in" <abhilashap@shriramcredit.in>
Subject: Re: Unable to file corporate announcements on BSE Listing Portal.

Dear Sir/Madam,

Kindly look into the trailing mail and do the needful.

Regards,

Trina

From Google Pixel
From: CS_SCCL <CS_SCCL@shriram.com>
Sent: Friday, 06 November 2026 20:42:51
To: listing.centre@bseindia.com <listing.centre@bseindia.com>; listing.crd <listing.crd@bseindia.com>
Cc: bse.bond <bse.bond@bseindia.com>; Debt Listing <debt.listing@bseindia.com>; Tushar Shetty <tushar.ys@bseindia.com>
Subject: Unable to file corporate announcements on BSE Listing Portal.

Dear Sir/Madam,

We wish to inform you that **Shriram Credit Company Ltd. has received approval from BSE for listing of its Commercial Papers.**

We have been regularly filing corporate announcements through the login credentials allotted to us for this purpose. However, today, while attempting to upload corporate actions, we were unable to proceed as the Corporate Actions tab was not accessible through our existing login credentials.

In this regard, it is pertinent to mention that we have already applied for a change in the user credentials and completed the requisite process on the Listing Portal. A copy of the email received from BSE in this connection is appended herewith for your reference.

In view of the above, you are requested to **generate and provide fresh login credentials for filing corporate announcements in the name of the concerned person, as specified in the attached request letter**, at the earliest.

The matter is extremely urgent, as we are required to file the outcome of the Board Meeting.

Considering the time sensitivity and regulatory implications involved, we request you to kindly treat this matter as **TOP PRIORITY** and extend your immediate assistance in resolving the issue so that we can proceed with the filing latest by Monday.

Thank you for your prompt attention and support.

Regards,

Trina Nandi
Company Secretary
Shriram Credit Company Ltd.

November 06, 2026

To,
BSE Limited
Phiroze Jeejeebhoy Towers, Dalal Street,
Mumbai 400 001

Scrip Code: 71082562

Dear Sir /Madam,

Sub: Outcome of Board Meeting held on 6th November, 2026.

Pursuant to Regulation 30 read with Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby inform you that the Board of Directors of the Company, at its meeting held today, i.e., Friday, November 06, 2026, inter alia, considered and approved the Unaudited Financial Results (Standalone & Consolidated) of the Company for the quarter and half-year ended 30th September, 2026.

In this regard, the following documents are enclosed:

a. Unaudited Financial Results (Standalone & Consolidated) for the quarter and half-year ended 30th September, 2026 along with information under Regulation 52(4) of the SEBI Listing Regulations;

b. Limited Review Report by Joint Statutory Auditors;

c. Statement of utilization of proceeds for the quarter ended 30th September, 2026 under Regulations 52(7) and 52(7A) of the SEBI Listing Regulations; and

Further, we will arrange to publish these Financial Results in the newspapers as per Regulations 47 and 52(8) of the SEBI Listing Regulations.

The above information is also available on the website of the Company at https://www.shriramcredit.in

You are requested to take the same on record.

The Board Meeting commenced at 6:15 pm and concluded at 7:00 pm.

Yours Sincerely,

For Shriram Credit Company Limited

TRINA NANDI

Digitally signed by TRINA NANDI
Date: 2026.11.06 19:12:54 +05'30'

Trina Nandi
Company Secretary
Membership No. FCS-13784

K. S. AIYAR & CO
CHARTERED ACCOUNTANTS

54/2 Paulwells Road
St. Thomas Mount
Chennai 600 016
Tel: 91 44 2233 0206
Grams : VERIFY
www.KSAiyar.com
chennaiadmin@ksaiyar.com

Independent Auditor's Review Report on unaudited financial results of Shriram Credit Company Limited for the quarter and half year ended September 30, 2026 pursuant to Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (as amended) (hereinafter referred to as 'the Listing Regulation')

To
The Board of Directors
Shriram Credit Company Limited
Chennai - 17

We have reviewed the accompanying statement of unaudited financial results of Shriram Credit Company Limited (the 'Company') for the quarter and half year ended September 30, 2026 (the 'Statement'). This statement is the responsibility of the Company's management and has been approved by the Board of Directors. Our responsibility is to issue a report on these financial results based on our review.

The Statement, which is the responsibility of the Company's management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, Interim Financial Reporting ('Ind AS 34'), prescribed under section 133 of the Companies Act, 2013 ('the Act'), the circulars, guidelines and directions issued by the Reserve Bank of India ('the RBI') from time to time, applicable to Non - Banking Financial Company ('the RBI guidelines'), and other accounting principles generally accepted in India, and is in compliance with the presentation and disclosure requirements of Regulation 52 of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.

We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 - "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily

K.S.AIYAR & CO CHENNAI 600 018 CHARTERED ACCOUNTANTS

to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

Emphasis of Matter

We draw attention to -

Refer Note No. 9 to the financial results, where the company has made the allotment of equity shares to Shriram Investment Holdings Private Limited on 30th September 2026.

Refer to Note No. 5 to the financial results, regarding the listing of Commercial Papers issued by the Company on the Stock Exchange on 14th August, 2026, and the consequent applicability of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Our conclusion on the standalone financial results is not modified in respect of these matters.

For K.S. Aiyar & Co.,
Chartered Accountants
Firm Registration No. 100186W



S. KANNAN
Partner
M.No. 026806
UDIN: 26026806QVYAEK3475
Place: Chennai
Date: 06.11.2026

SHRIRAM CREDIT COMPANY LIMITED
Reg office: Shriram House, No.4 Burkit Road, T Nagar Chennai 600 017
CIN : U65993TN1980PLC008215
Statement of Unaudited Financial Results for the quarter and half-year ended September 30, 2026

Amount (in ₹ Lacs)

S.No	Particulars	Quarter Ended			Half-Year Ended		Year Ended
		September 30, 2026 (UnAudited)	June 30, 2026 (UnAudited)	September 30, 2025 (UnAudited)	September 30, 2026 (UnAudited)	September 30, 2025 (UnAudited)	March 31, 2026 (Audited)
	Revenue From Operations						
	(i) Interest Income	236.30	77.12	61.22	313.42	158.85	273.37
	(ii) Loan Processing Fees	0.45	1.34	3.15	1.78	10.13	17.19
	(iii) Fees and Commission Income	-	-	-	-	-	210.00
	(iv) Net Gain on Fair value changes	10.16	4.95	5.50	15.11	5.50	20.65
(I)	**Total Revenue from Operations**	**246.91**	**83.41**	**69.87**	**330.31**	**174.48**	**521.21**
(II)	Other Income	16.00	12.64	18.65	28.64	37.07	67.32
(III)	**Total Income (I+II)**	**262.91**	**96.05**	**88.52**	**358.95**	**211.55**	**588.53**
	Expenses						
	(i) Finance Cost	166.46	12.77	10.35	179.23	69.43	80.05
	(ii) Employee Benefits Expenses	241.16	242.62	91.03	483.78	186.85	265.84
	(iii) Depreciation, Amortization and Impairment	4.74	1.03	5.95	5.77	12.75	3.86
	(iv) Digital Lending Expenses	13.72	11.68	9.82	25.41	14.77	40.06
	(v) Other Expenses	70.68	52.04	242.03	122.72	449.65	114.21
	(vi) Provisions and Write offs	27.78	38.69	(1.34)	66.47	2.35	51.00
(IV)	**Total Expenses (IV)**	**524.54**	**358.83**	**357.84**	**883.38**	**735.80**	**555.02**
(V)	**Profit/(loss) before exceptional items and tax (III-IV)**	**(261.63)**	**(262.78)**	**(269.32)**	**(524.43)**	**(524.25)**	**33.51**
(VI)	Exceptional items	-	-	-	-	-	-
(VII)	**Profit/(loss) before tax (V-VI)**	**(261.63)**	**(262.78)**	**(269.32)**	**(524.43)**	**(524.25)**	**33.51**
(VIII)	Tax Expenses						
	(a)Current Tax	-	-	-	-	-	5.08
	(b) Deferred Tax	(30.55)	(9.23)	(3.06)	(39.78)	(5.34)	28.35
	Total Tax Expenses	**(30.55)**	**(9.23)**	**(3.06)**	**(39.78)**	**(5.34)**	**33.43**
(IX)	**Profit/(Loss) for the period from continuing operations (VII-VIII)**	**(231.08)**	**(253.55)**	**(266.26)**	**(484.65)**	**(518.91)**	**0.08**
(X)	**Other Comprehensive Income**						
	(i) Items that will not be reclassified to Profit or Loss - Remeasurement Gain/(Loss) on defined benefit plan	2.50	2.61	(8.88)	5.11	(8.88)	4.04
	(ii) Income tax relating to items that will not be reclassified to Profit & Loss	(1.29)	-	-	(1.29)	-	(1.02)
	Other Comprehensive Income	**1.21**	**2.61**	**(8.88)**	**3.82**	**(8.88)**	**3.02**
(XI)	**Total Comprehensive Income for the year (IX+X)**	**(229.87)**	**(250.94)**	**(275.14)**	**(480.83)**	**(527.79)**	**3.10**
(XII)	**Earning per Equity Share (for Continuing operations)**						
	(1) Basic (in ₹.)	**(0.95)**	**(1.05)**	**(1.11)**	**(2.00)**	**(2.16)**	**0.00**
	(2) Diluted (in ₹.)	**(0.95)**	**(1.05)**	**(1.11)**	**(2.00)**	**(2.16)**	**0.00**

Shriram Credit Company Limited

SHRIRAM CREDIT COMPANY LIMITED
Reg office: Shriram House, No.4 Burkit Road, T Nagar Chennai 600 017
CIN : U65993TN1980PLC008215

Statement of asset and liabilities as at September 30, 2026

Amount (in ₹ Lacs)

S.No	Particulars	As At	
		September 30, 2026 (UnAudited)	March 31, 2026 (Audited)
I	**ASSETS**		
(1)	**Financial Assets**		
	(a) Cash and Cash Equivalents	14.46	27.17
	(b) Bank Balances other than (a) above	10.00	10.00
	(c) Receivables		
	Trade receivables	-	226.80
	(d) Loans	11858.06	2242.65
	(e) Investments	18694.14	16293.92
	(f) Other Financial Assets	80.51	385.90
		30657.17	**19186.44**
(2)	**Non Financial Assets**		
	(a) Current Tax Assets (Net)	140.52	116.23
	(b) Deferred Tax Assets (Net)	30.67	-
	(c) Property, Plant & Equipment	1923.36	1913.33
	(d) Right of Use Asset	6.11	-
	(d) Capital Work - in - Progress	123.16	122.04
	(e) Other Non- Financial Assets	413.60	196.64
		2637.42	**2348.24**
	Total Assets	**33294.59**	**21534.68**
II	**LIABILITIES AND EQUITY**		
	LIABILITIES		
(1)	**Financial Liabilities**		
	(a) Payables		
	(I) Trade Payables		
	(i) total outstanding dues of micro enterprises and small enterprises	-	-
	(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises	17.48	18.76
	(b) Debt Securities	4850.32	-
	(c) Borrowings	200.00	200.00
	(d) Lease Liabilities	6.05	-
	(e) Subordinated Liabilities	-	2100.00
	(f) Other Financial Liabilities	4.60	11.39
		5078.45	**2330.15**
(2)	**Non Financial Liabilities**		
	(a) Provisions	99.78	12.72
	(b) Deferred Tax Liabilities (Net)	-	7.82
	(c) Other Non- Financial Liabilities	228.35	215.17
		328.13	**235.71**
(3)	**EQUITY**		
	(a) Equity Share Capital	2797.98	2406.31
	(b) Other Equity	25090.03	16562.51
		27888.01	**18968.82**
	Total Liabilities & Equity	**33294.59**	**21534.68**

Shriram Credit Company Limited

SHRIRAM CREDIT COMPANY LIMITED
Reg office: Shriram House, No.4 Burkit Road, T Nagar Chennai 600 017
CIN : U65993TN1980PLC008215

Statement of cash flows as at September 30, 2026

Amount (in ₹ Lacs)

S.No	Particulars	Half-Year Ended	
		September 30, 2026 (UnAudited)	September 30, 2025 (UnAudited)
A.	**CASH FLOW FROM OPERATING ACTIVITIES**		
	Profit before Tax	(524.43)	(524.24)
	Depreciation, amortisation and impairment	5.77	12.75
	Interest on income tax refund	-	-
	Interest on income	(28.60)	(14.11)
	Provisions & Write offs	66.47	2.35
	Net Gain on Fair value changes on Investment	(15.11)	(5.50)
	Finance costs	179.10	67.14
	Operating profit before change in working capital	**(316.80)**	**(461.61)**
	Movements in Working Capital:		
	Decrease / (Increase) in Loans	(9681.88)	1314.88
	Decrease / (Increase) in Receivables	226.80	-
	Decrease / (Increase) in Other financial assets	305.36	771.30
	Decrease / (Increase) in Other non-financial assets	(218.26)	128.05
	Increase / (Decrease) in Trade Payables	(1.28)	(145.36)
	Increase / (Decrease) in Other financial liabilities	(2106.79)	60.31
	Increase / (Decrease) in Other non-financial liabilities	13.17	(24.04)
	Increase / (Decrease) in Provisions	92.18	3.56
	Net cash from / (used in) operating activities	**(11687.50)**	**1647.09**
	Direct taxes paid	(24.29)	(7.31)
	Net Cash from / (used in) operating activities	**(11711.79)**	**1639.78**
B	**CASH FLOW FROM INVESTING ACTIVITIES**		
	Net sale / (Purchase) of Investments	(2360.03)	(1838.98)
	Net sale / (Purchase) of Fixed Assets	(14.61)	0.70
	Proceeds from Investment/ Closure of Bank Deposits	-	-
	Interest Income	3.54	-
	Net Cash from / (used in) in investing activities	**(2371.10)**	**(1838.28)**
C	**CASH FLOW FROM FINANCING ACTIVITIES**		
	Unsecured borrowings (net)	(108.93)	(2867.14)
	Proceeds from commercial paper	4780.42	-
	Proceeds from issue of share capital	391.67	-
	Share premium received on issue of shares	9008.33	-
	Payment of Lease liabilities including interest	(1.30)	-
	Net Cash from / (used in) Financing activities	**14070.19**	**(2867.14)**
	Total increase/(decrease) in cash and cash equivalents (A+B+C)	(12.71)	(3065.64)
	Cash and Cash equivalents as at the beginning of the year	27.17	3093.46
	Cash and Cash equivalents at the end of the period	**14.46**	**27.82**

Components of Cash and Cash Equivalents

S.No	Particulars	Half-Year Ended	
		September 30, 2026 (UnAudited)	September 30, 2025 (UnAudited)
i)	Cash on hand	0.02	0.03
ii)	Balances with scheduled banks	14.44	27.79
	Cash and cash equivalent as per balance sheet	**14.46**	**27.82**

Shriram Credit Company Limited

SHRIRAM CREDIT COMPANY LIMITED
Reg office: Shriram House, No.4 Burkit Road, T Nagar Chennai 600 017
CIN : U65993TN1980PLC008215

Statement of Unaudited Financial Results for the quarter and half-year ended September 30, 2026

Notes

1. Shriram Credit Company Limited ("SCCL/ Company") is a Non-Banking Finance Company registered with the Reserve Bank of India ("RBI"). The Company is primarily engaged in the business of financing and there are no separate reportable segments identified as per Ind AS 108 - Operating segments. The Company operates in a single geographical segment i.e. domestic.

2. The Financial Results (the 'Statement' or 'Results') together with the results for the comparative reporting periods have been prepared in accordance with recognition and measurement principles laid down in Indian Accounting Standard 34 - Interim Financial Reporting as prescribed under Section 133 of the Companies Act, 2013 ('the Act') read with Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) and the other accounting principles generally accepted in India and in compliance with regulation 52 of Securities and Exchange Board of India (`SEBI') (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the `Listing Regulations').

3. The above results have been reviewed by the Audit Committee and subsequently approved by the Board of Directors in their respective meetings held on November 6, 2026.

4. The Statutory Auditors of the Company have carried out a Limited Review of the financial results for the quarter and half-year ended September 30, 2026, in terms of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
   These financial results would be available on the website of the Company (www.shriramcredit.in) and on the website of BSE Limited (www.bseindia.com).

5. The Company has raised funds through the allotment of 1,000 units of unsecured Commercial Paper (CP), each having a face value of Rs. 5,00,000, aggregating to Rs. 50,00,00,000, on August 14, 2026, at a coupon equivalent to 8.5% per annum. The CP is listed on BSE Limited with effect from 14 August 2026 and is repayable at face value on 12 February 2027. Consequently, the Company is required to submit its financial results in accordance with Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, with effect from the quarter ended September 30, 2026. Accordingly, the financial results for the quarter and half year ended September 30, 2026, are the first financial results presented by the Company pursuant to the aforesaid Regulation.



6. Information as required by regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 is attached in Annexure 1.

7. Pursuant to SEBI Master Circular No. SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/ 0000000137 dated October 15, 2025, as amended, the Company has listed Commercial Papers on Bombay Stock Exchange (BSE).

8. During the quarter, the Company allotted 39,16,667 equity shares of face value of Rs. 10 each at an issue price of Rs. 240 per share, comprising a securities premium of Rs. 230 per share, to Shriram Investment Holdings Private Limited on 30 September 2026, aggregating to Rs. 90,08,33,640 as detailed below:
   (a) 8,75,000 equity shares aggregating Rs. 21,00,00,000, upon conversion of 6.5% Non-Convertible Cumulative Redeemable Preference Shares held by Shriram Investment Holdings Private Limited Ltd, Into Convertible Preference Shares, which were now subsequently converted into equity shares;
   (b) 20,00,000 equity shares aggregating Rs. 4,80,00,000, upon conversion of outstanding loan of Rs. 4,80,00,000 into equity shares; and
   (c) 10,41,667 equity shares aggregating Rs. 25,00,00,080, allotted on a preferential basis by way of private placement for cash consideration.
   The allotment was made pursuant to the approval of the members of the Company at the Extraordinary General Meeting (EGM) held on 25 September 2026.

9. During the period pursuant to the approval of the Board of Directors dated 09.02.2024, the Company acquired 5,480 equity shares of its subsidiary, Shriram Fortune Solutions Ltd. (SFSL), for a total consideration of Rs. 2.12 lakhs from employees who were issued these shares under ESOP scheme. Accordingly, the Company's shareholding in SFSL increased from 98.77% to 98.83%.

10. During the period, the Company acquired 25,674 equity shares of its subsidiary, Shriram Financial Service Private Limited (SFSPL), for a total consideration of Rs. 3.52 lakhs from employees who were issued these shares under ESOP scheme. Accordingly, the Company's shareholding in SFSPL increased from 99.75% to 99.80%.

11. The figures for the previous periods/ year have been regrouped/ rearranged wherever necessary to conform to the current period presentation. There are no significant regroupings/ reclassification for the quarter under report.

For Shriram Credit Company Limited

Place: Chennai
Date: 06.11.2026

Subhasri Sriram
Director
DIN: 01998599

K Lakshmi
Chief Financial Officer

Shriram Credit Company Limited

SHRIRAM CREDIT COMPANY LIMITED
Reg office: Shriram House, No.4 Burkit Road, T Nagar Chennai 600 017
CIN : U65993TN1980PLC008215

Information as required by Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

Annexure 1

S.No	Particulars	Quarter Ended			Half-Year Ended		Year Ended
		September 30, 2026 (UnAudited)	June 30, 2026 (UnAudited)	September 30, 2025 (UnAudited)	September 30, 2026 (UnAudited)	September 30, 2025 (UnAudited)	March 31, 2026 (Audited)
1	Debt-Equity Ratio	0.18	0.20	0.12	0.18	0.12	0.12
2	Debt Service Coverage Ratio (DSCR)	N.A	N.A	N.A	N.A	N.A	N.A
3	Interest Service Coverage Ratio (ISCR)	N.A	N.A	N.A	N.A	N.A	N.A
4	Outstanding Redeemable Preference Shares (quantity)	Nil	21000000	21000000	Nil	21000000	21000000
5	Outstanding Redeemable Preference Shares (value) (Rs. In Lakhs)	Nil	2100.00	2100.00	Nil	2100.00	2100.00
6	Capital redemption reserve (Rs. In Lakhs)	NA	NA	NA	NA	NA	NA
7	Debenture redemption reserve (Rs. In Lakhs)	NA	NA	NA	NA	NA	NA
8	Networth (Rs. In Lakhs)	27426.54	18257.63	17992.22	27426.54	17992.22	18511.18
9	Net Profit/Loss After Tax (PAT) (Rs. In Lakhs)	(231.08)	(253.55)	(266.26)	(484.65)	(518.91)	0.08
10	Earnings Per Share (EPS) Basic (Rs.)	(0.95)	(1.05)	(1.11)	(2.00)	(2.16)	0.00
11	Diluted (Rs.)	(0.95)	(1.05)	(1.11)	(2.00)	(2.16)	0.00
13	Current Ratio	N.A	N.A	N.A	N.A	N.A	N.A
14	Long-Term Debt to Working Capital Ratio	N.A	N.A	N.A	N.A	N.A	N.A
15	Bad Debts to Accounts Receivable Ratio	N.A	N.A	N.A	N.A	N.A	N.A
16	Current Liability Ratio	N.A	N.A	N.A	N.A	N.A	N.A
17	Total Debts to Total Assets Ratio	0.15	0.17	0.11	0.15	0.11	0.11
18	Debtors' Turnover Ratio	N.A	N.A	N.A	N.A	N.A	N.A
19	Inventory' Turnover Ratio	N.A	N.A	N.A	N.A	N.A	N.A
20	Operating Margin (%)	N.A	N.A	N.A	N.A	N.A	N.A
21	Net Profit Margin (%)	-87.89%	-263.99%	-300.81%	-135.02%	-245.30%	0.01%
22	Sector specific equivalent ratios						
	Capital Adequacy ratio (%)	51.90%	49.23%	91.18%	51.90%	91.18%	82.03%
	Gross NPA ratio (%)	2.66%	7.73%	0.00%	2.66%	0.00%	14.27%
	Net NPA ratio (%)	1.98%	5.85%	0.00%	1.98%	0.00%	12.21%
	NPA Provision coverage ratio (%)	25.80%	25.80%	0.00%	25.80%	0.00%	16.43%
	Liquidity coverage ratio (%)	NA	NA	NA	NA	NA	NA

Notes

1 Debt-equity ratio = (Debt securities + Borrowings (other than debt securities) + Deposits + Subordinated liabilities)/ (Equity share capital + Other equity).

2 The Company is registered under the Reserve Bank of India Act, 1934 as Non-Banking Financial Company, hence these ratios are generally not applicable as per proviso to Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

3 Net worth = Total equity - Capital reserve (created due to amalgamation) - Other comprehensive income reserve.

4 Total debts to Total assets = (Debt securities + Borrowings (other than debt securities) +.Deposits + Subordinated liabilities)/ Total assets.

5 Net profit margin = Net profit after tax/ (Total income + Exceptional items of income).

6 Capital adequacy ratio = Total capital funds/ Risk weighted assets, calculated as per RBI Direction - RBI/DOR/2025-26/345 DOR.CAP.REC.264/21-01 002/2025-26 Reserve Bank of India (Non-Banking Financial Companies — Prudential Norms on Capital Adequacy) Directions, 2025 dated November 28, 2025 as amended.

7 Gross NPA ratio (%) = Gross stage 3 loans/ Gross loans.

8 Net NPA ratio (%) = Net stage 3 loans/ (Gross loans - ECL on stage 3 loans) where Net stage 3 loans = Gross stage 3 loans - ECL on stage 3 loans.

9 NPA provision coverage ratio (%) = ECL on stage 3 loans/ Gross stage 3 loans.

10 Liquidity Coverage Ratio (LCR) under the Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025, RBI/DoR/2025-26/355DoR.LRG.REC.No.274/B-10-004/2025-26 dated November 28, 2025, are not applicable to the Company, as it is a non-deposit-taking NBFC with an asset size below ₹5,000 crore

Shriram Credit Company Limited

List of Debt Securities as on September 30, 2026			
ISIN	**Private Placement/Public Issue**	**Secured/Unsecured**	**Issued Amount (Rs. In Lakhs)**
INE232V14010	Private Placement	Secured	4,796.70
Total			**4,796.70**



Date: 6th November 2026

To,
Listing Department,
BSE Limited
Phiroze Jeejeebhoy Towers, Dalal Street
Fort Mumbai,
Maharashtra 400001
Security Code: 71082562

Subject: Certificate regarding end-use of Commercial Paper proceeds for the Quarter ended **September 30, 2026,** pursuant to SEBI Operational / Master Circular.

Dear Sir / Madam,

This is to certify that the proceeds of the Commercial Paper (CP) issued by **Shriram Credit Company Limited** and listed on **BSE Limited** have been utilized for the exact purpose(s) stated in the respective Key Information Document / Disclosure Document.

We further confirm that:

1. The CP proceeds were used exclusively for **Towards onward lending, repayment of existing group borrowings and loan against securities.**

2. There are no material deviations in the actual utilization of CP proceeds from the stated objectives in the Disclosure Document.

3. The company has strictly adhered to all other conditions, covenants, and guidelines prescribed by SEBI, RBI, and FIMMDA with respect to the issuance and listing of Commercial Papers.

For Shriram Credit Company Limited

Lakshmi K
Chief Financial Officer

Shriram Credit Company Limited

November 11, 2026

To,
BSE Limited
Phiroze Jeejeebhoy Towers, Dalal Street,
Mumbai 400 001

Security Code: **71082562**

Dear Sirs /Madam,

Sub: Clarification w.r.t Outcome of Board Meeting held on 6th November, 2026.

With reference to our intimation letter dated November 06, 2026, regarding the outcome of the Board meeting, we had submitted the Unaudited Standalone Financial Results for the quarter and half-year ended September 30, 2026. We wish to bring to your notice the following inadvertent errors in our previous submission:

a. Only the Unaudited standalone Financial Results for the quarter and half-year ended 30th September 2026 were disclosed as required under Regulation 52(4) SEBI LODR; the word "consolidated" has been mentioned inadvertently.

b. The Company has only one statutory auditor, and the reference to "Joint Auditors" was made inadvertently.

We request you to kindly take this clarification on record and condone these inadvertent errors. We regret the inconvenience caused.

Yours sincerely,

For Shriram Credit Company Limited

SATHYAVATHI J M
Digitally signed by SATHYAVATHI J M
Date: 2026.11.11 18:19:07 +05'30'

JM Sathyavathi
Company Secretary
Membership No.: A43618