

**Truhome Finance Limited**

(Formerly Shriram Housing Finance Limited)

**Corp. Office:** Level 3, East Wing, Wockhardt Towers, C2, G Block,  
Bandra-Kurla Complex, Bandra East, Mumbai- 400051  
☎ +91 22 4241 0400 | CIN: U65929TN2010PLC078004



**Date: July 29, 2025**

**To,**  
**Listing Compliance Department**  
**BSE Limited**  
Phiroze Jeejeebhoy Towers,  
Dalal Street, Fort,  
Mumbai 400 001

Dear Sir / Madam,

**Sub: Outcome of the Board Meeting of Truhome Finance Limited (formerly Shriram Housing Finance Limited) held on July 29, 2025**

**Submission of Un-audited Financial Results along with the Limited Review Report for the quarter ended June 30, 2025 as required under the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

In compliance with the Regulation 51 read with Part B of Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("**SEBI Listing Regulations**") as amended from time to time, we hereby inform that the Board of Directors of Truhome Finance Limited (*formerly Shriram Housing Finance Limited*) at their Meeting held today, i.e. Tuesday, July 29, 2025 which commenced at 4:00 p.m. and concluded at 6:00 p.m. have *inter-alia* considered and approved Unaudited Financial Results for the quarter ended June 30, 2025.

In terms of Regulation 52 of the SEBI Listing Regulations, we hereby enclose the Un-audited Financial Results along with the Limited Review Report thereon for the quarter ended June 30, 2025 including the disclosures required to be provided under Regulation 54(2) of the SEBI Listing Regulations.

The disclosures as required under Regulation 52(4) of the SEBI Listing Regulations are also disclosed along with the financial results.

Further, in terms of Regulation 52(2) of SEBI Listing Regulations, please note that the Statutory Auditors of the Company i.e. M/s. Mukund M Chitale & Co., Chartered Accountants, have submitted the Limited Review Report for the quarter ended June 30, 2025 with an unmodified opinion.

Pursuant to the provisions of Regulation 54 of the SEBI Listing Regulations, kindly note that the disclosure of the extent and nature of security created and maintained for secured non-convertible securities of the Company is made in the Un-audited Financial Results for the quarter ended June 30, 2025. Further, the security cover certificate is enclosed.



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Pursuant to Regulation 52(7) and Regulation 52(7A) of SEBI Listing Regulations, the statement of utilisation of issue proceeds of non-convertible securities and statement of deviation/ variation in use of issue proceeds of non-convertible securities for the quarter ended June 30, 2025 is also enclosed.

This is also an intimation under Chapter VI of SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021 read with Chapter XVII of Master Circular issued by SEBI for issue and listing of Non-convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Papers dated May 22, 2024 in addition to the abovementioned regulations.

Further, in the said meeting the Board of Directors of the Company, have accorded their approval for change in the Registrar and Share Transfer Agent of the Company ('RTA') on the terms and conditions as may be mutually agreed upon among the Company and New RTAs as below:

- From Shriram Insight Share Brokers Ltd. (*Existing RTA*) to KFin Technologies Limited (*New RTA*) for its equity shares; and
- From Shriram Insight Share Brokers Ltd. (*Existing RTA*) to Integrated Registry Management Services Private Limited (*New RTA*) for its Non-Convertible Debentures

The process of execution of necessary agreement and transition of data from the Existing RTA to New RTAs is underway and till completion of the necessary process in accordance with the applicable laws the Existing RTA shall continue to act as the RTA of the Company and facilitate necessary services.

This intimation is also being made available on the Company's website at <https://www.truhomefinance.in/investors/stock-exchange>

We request you to take the same on records.

Thanking you.

Yours Faithfully,

For **Truhome Finance Limited** (formerly Shriram Housing Finance Limited)

*P. Shah*

**Puja Shah**

**Company Secretary and Compliance Officer**

**Place: Mumbai**





**CHARTERED  
ACCOUNTANTS**

**Independent Auditors review report on unaudited quarterly financial results of Truhome Finance Limited (Formerly known as "Shriram Housing Finance Limited") under Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.**

**To the Board of Directors**

Truhome Finance Limited (Formerly known as "Shriram Housing Finance Limited")

1. We have reviewed the accompanying Statement of Unaudited Financial Results of **Truhome Finance Limited** (Formerly known as "Shriram Housing Finance Limited") (the "Company"), for the quarter ended June 30, 2025 (the "Statement"), being submitted by the Company pursuant to the requirement of Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
2. This Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. Our responsibility is to express a conclusion on the Statement based on our review.
3. 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 (ICAI). A review of interim financial information consists of making inquiries, primarily of the Company's personnel responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
4. Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

For Mukund M. Chitale & Co.  
Chartered Accountants  
Firm's Registration No. 106655W

*Chitale*

(S. M. Chitale)

Partner

M. No. 111383

UDIN : 25111383BMKWSB9395

Place : Mumbai

Date : July 29, 2025



**TRUHOME FINANCE LIMITED**  
**(Formerly "Shriram Housing Finance Limited")**

**CIN U65929TN2010PLC078004**

**Statement of Un-audited Financial Results for the quarter ended June 30, 2025**

**Statement of Profit & Loss**

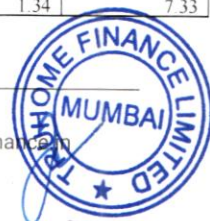
Particulars		For the Quarter ended			(₹ in Lakhs)
		June 30, 2025	Mar 31, 2025	June 30, 2024	For the Year Ended
		Reviewed	Reviewed	Reviewed	March 31, 2025 Audited
	<b>Revenue from operations</b>				
(i)	Interest income	43,389.72	41,464.51	35,222.68	1,50,147.33
(ii)	Fees and commission income	4,736.09	4,698.20	2,795.05	15,968.63
(iii)	Net gain on fair value changes	1,121.69	443.24	1,673.06	3,626.57
(iv)	Net gain on derecognition of financial instruments under amortised cost category	4,478.76	5,438.10	3,563.89	17,992.74
(v)	Others	1,373.11	1,029.30	113.35	6,239.14
<b>(I)</b>	<b>Total Revenue from operations</b>	<b>55,099.37</b>	<b>53,073.35</b>	<b>43,368.03</b>	<b>1,93,974.41</b>
(II)	Other income	6.76	24.07	9.53	95.97
<b>(III)</b>	<b>Total Income (I+II)</b>	<b>55,106.13</b>	<b>53,097.42</b>	<b>43,377.56</b>	<b>1,94,070.38</b>
	<b>Expenses</b>				
(i)	Finance costs	26,296.58	23,601.74	23,231.73	95,503.32
(ii)	Fees and Commission Expenses	40.59	127.08	95.78	370.08
(iii)	Impairment on financial instruments	2,715.04	2,922.15	1,696.93	9,139.39
(iv)	Net loss on derecognition of financial instruments under amortised cost category	-	-	-	1,280.07
(iv)	Employee benefits expenses	10,123.10	9,307.15	7,964.32	33,813.59
(v)	Depreciation, amortization and impairment	1,035.33	888.59	756.28	3,273.83
(vi)	Others expenses	3,708.59	3,505.14	3,211.21	13,651.39
<b>(IV)</b>	<b>Total Expenses (IV)</b>	<b>43,919.23</b>	<b>40,351.85</b>	<b>36,956.25</b>	<b>1,57,031.67</b>
<b>(V)</b>	<b>Profit before exceptional items and tax (III-IV)</b>	<b>11,186.90</b>	<b>12,745.57</b>	<b>6,421.31</b>	<b>37,038.71</b>
<b>(VI)</b>	<b>Exceptional items</b>	-	-	-	-
<b>(VII)</b>	<b>Profit before tax (V-VI)</b>	<b>11,186.90</b>	<b>12,745.57</b>	<b>6,421.31</b>	<b>37,038.71</b>
	<b>Tax expense:</b>				
(1)	Current Tax	3,120.75	2,656.57	1,440.11	8,183.18
(2)	Deferred Tax	(608.46)	287.76	149.97	350.21
(3)	Tax adjustment for earlier years	-	(118.85)	-	(118.85)
<b>(VIII)</b>	<b>Total tax expenses (VIII)</b>	<b>2,512.29</b>	<b>2,825.48</b>	<b>1,590.08</b>	<b>8,414.54</b>
<b>(IX)</b>	<b>Profit for the period (VII-VIII)</b>	<b>8,674.61</b>	<b>9,920.09</b>	<b>4,831.23</b>	<b>28,624.17</b>
<b>(X)</b>	<b>Other comprehensive income</b>				
(i)	Items that will not be reclassified to profit or loss				
	Remeasurement gain/(loss) on defined benefit plan	(15.68)	108.18	(65.96)	45.97
(ii)	Income tax relating to items that will not be reclassified to profit or loss	3.95	(27.23)	16.60	(11.57)
		<b>(11.73)</b>	<b>80.95</b>	<b>(49.36)</b>	<b>34.40</b>
(i)	Items that will be reclassified to profit or loss				
	Cash flow hedge Reserve				
	Gain / (Loss) on Effective portion of hedging instruments in a cash flow hedge	(1,497.49)	39.17	(125.90)	(1,008.40)
(ii)	Income tax relating to items that will be reclassified to profit or loss	376.89	(9.86)	31.69	253.79
		<b>(1,120.60)</b>	<b>29.31</b>	<b>(94.21)</b>	<b>(754.61)</b>
	<b>Other comprehensive income/(Loss)</b>	<b>(1,132.34)</b>	<b>110.26</b>	<b>(143.57)</b>	<b>(720.21)</b>
<b>(XI)</b>	<b>Total Comprehensive Income for the period</b>	<b>7,542.27</b>	<b>10,030.35</b>	<b>4,687.66</b>	<b>27,903.96</b>
<b>(XII)</b>	<b>Earnings per equity share (Face Value of Rs.10/-)*</b>				
	Basic (₹)	1.89	2.54	1.34	7.34
	Diluted (₹)	1.89	2.54	1.34	7.33

\*Not annualized for quarter ended June 30, 2025 March 31, 2025, and June 30, 2024.



Regional Office: Srinivasa Tower, 1<sup>st</sup> Floor, Door No.5, Old No. 11, 2<sup>nd</sup> Lane,  
Central Park Road, Alwarpet, Teynampet, Chennai - 600018

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**Notes:**

1. Truhome Finance Limited (Formerly "Shriram Housing Finance Limited") (The company) is a Housing Finance Company Registered with Reserve Bank of India.

Reserve Bank of India (Department of Regulation) issued Certificate of Registration bearing No. DOR-00094 on January 8, 2025 (issued in lieu of CoR No. 08.0094.11 dated 04.08.2011 issued by National Housing Bank)

2. The above un-audited financial results have been reviewed by the Audit Committee and subsequently approved by the Board of Directors at their meetings held on July 29, 2025. The un-audited financial results for the quarter ended June 30, 2025 have been subjected to a limited review by the statutory auditors of the Company.
3. These un-audited financial results together with the results for the comparative reporting periods have been prepared in accordance with the 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, amended from time to time, and other accounting principles generally accepted in India and in compliance with Regulation 52 read with Regulation 63 (2) of the Securities and Exchange Board of India (Listing Obligations and Disclosures Requirements) ("SEBI") Regulations, 2015, as amended.
4. The Reserve Bank of India vide its circular reference RBI/2020-21/60 DOR.NBFC (HFC). CC. No. 118/03.10.136/2020-21 dated 22 October 2020 has made applicable the circular no RBI/2019-20/170 DOR (NBFC).CC.PD.No.109/22.10.106/2019-20 dated 13 March 2020 on implementation of Indian Accounting Standards, outlining the requirement to create an Impairment Reserve for any shortfall in impairment allowances under Ind AS 109 and Income Recognition, Asset Classification and Provisioning (IRACP) norms (including provision on standard assets). The impairment allowances under Ind AS 109 exceed the total provision required under IRACP (including standard asset provisioning) as at 30 June 2025 and accordingly, no amount is required to be transferred to Impairment Reserve.
5. The Company is engaged primarily in the housing finance business in India and accordingly there is no separate reportable segment as per Ind AS 108 'Operating Segments'.
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 as **Annexure A**.
7. Disclosure pursuant to RBI Notification dated September 24, 2021 on "Transfer of Loan Exposures" is attached as **Annexure B**.





8. Pursuant to Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021 read with SEBI Operational Circular dated August 10, 2021 (as updated from time to time) and Master Circular for issue and listing of Non-Convertible Securities, Securitised Debt Instruments Security Receipts, Municipal Debt Securities and Commercial Paper issued by SEBI on May 22, 2024, the Company has listed its Commercial Papers & Non-Convertible Debentures (NCDs) on BSE Limited.
9. The secured, listed, redeemable, Non-Convertible Debentures of the Company are fully secured by way of first and exclusive charge on specified pool of receivables on respective NCDs. Further, the Company in respect of secured listed Non-Convertible Debt Securities maintains required security cover as per the terms of Term Sheet/ Offer document/Information Memorandum and/or Debenture Trust Deed, sufficient to discharge the principal amount and the interest thereon. The Security Cover available as on June 30, 2025 in case of the secured and listed Non-Convertible Debentures ("NCDs") issued by the company is 1.10. The security cover certificate as per regulation 54(3) of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 is attached as **Annexure C**.
10. The Company confirms that there have been no deviations in the use of proceeds of issue of Non-Convertible Debentures ("NCDs") from the objects stated in the offer document in pursuant to Regulation 52(7) and 52(7A) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("**SEBI Listing Regulations**") is attached as **Annexure D**.
11. The figures for the quarter ended March 31, 2025 are balancing figures between audited figures in respect of the full financial year and the unaudited published year to date figures up to the end of the third quarter of the previous financial year ended March 31, 2025.
12. Previous period figures have been regrouped / reclassified wherever necessary to confirm to classification of current period.



For Truhome Finance Limited

(formerly Shriram Housing Finance Limited)



Subramanian Jambunathan

Managing Director & CEO

DIN: 00969478



Place : Mumbai

Date : July 29, 2025

**Truhome Finance Limited**

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**Annexure A**

Information as required by Regulation 52(4) read with regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 the quarter ended June 30, 2025.

	Particulars	For the Quarter ended			For the Year Ended
		June 30, 2025	Mar 31, 2025	June 30, 2024	Mar 31, 2025
		Reviewed	Reviewed	Reviewed	Audited
1	Debt-Equity Ratio (times)	3.60	3.32	5.38	3.32
2	Debt Service Coverage Ratio <sup>^</sup>	NA	NA	NA	NA
3	Interest Service Coverage Ratio <sup>^</sup>	NA	NA	NA	NA
4	Outstanding Redeemable Preference Shares (Quantity) <sup>^</sup>	NA	NA	NA	NA
5	Outstanding Redeemable Preference Shares (value) (Rs. in lakhs) <sup>^</sup>	NA	NA	NA	NA
6	Capital Redemption Reserve (Rs. in lakhs) <sup>^</sup>	NA	NA	NA	NA
7	Debenture Redemption Reserve (Rs. in lakhs) <sup>^^</sup>	NA	NA	NA	NA
8	Networth (Rs. in lakhs)	3,51,768.72	3,43,662.28	1,97,119.77	3,43,662.28
9	Net Profit After Tax (Rs. in lakhs)	8,674.61	9,920.09	4,831.23	28,624.17
10	Earnings per Equity Share (Not annualised for the interim periods)				
	Basic (Rs.)	1.89	2.54	1.34	7.34
	Diluted (Rs.)	1.89	2.54	1.34	7.33
11	Current Ratio <sup>^</sup>	NA	NA	NA	NA
12	Long Term Debt to Working Capital <sup>^</sup>	NA	NA	NA	NA
13	Bad Debts to Accounts Receivable Ratio <sup>^</sup>	NA	NA	NA	NA
14	Current Liability Ratio <sup>^</sup>	NA	NA	NA	NA
15	Total Debts to Total Assets	76.36%	74.95%	82.08%	74.95%
16	Debtors Turnover <sup>^</sup>	NA	NA	NA	NA
17	Inventory Turnover <sup>^</sup>	NA	NA	NA	NA
18	Operating Margin (%) <sup>^</sup>	NA	NA	NA	NA
19	Net Profit Margin (%)	15.74%	18.68%	11.14%	14.75%
20	Sector Specific equivalent Ratios				
	Gross Stage 3 Ratio (%)	1.55%	1.51%	1.24%	1.51%
	Net Stage 3 Ratio (%)	1.01%	1.03%	0.94%	1.03%
	Stage 3 Provision Coverage Ratio (%)	35.07%	32.16%	25.00%	32.16%

**Note**

- <sup>^</sup> The company prepares financial statements as per Division III, Schedule III of the Companies Act, 2013, hence these ratios are not applicable.
- <sup>^^</sup> No DRR is required in respect of privately placed debentures in terms of Rule 18(7)(ii) of the Companies (Share Capital and Debentures) Rules, 2014
- Debt equity ratio = (Debt securities+ Borrowings (other than debt securities)+ Subordinate Debts) / (Networth).
- Net profit margin(%)= Profit after tax / Total income.
- Gross Stage 3 Ratio = (Gross NPA / Gross loan Book)
- Net Stage 3 Ratio = (Net NPA / Net loan Book)
- Stage 3 Provision coverage Ratio= Expected credit loss on Stage III loans/ gross loan book on stage III



**Regd. Office:** Srinivasa Tower, 1<sup>st</sup> Floor, Door No.5, Old No. 11, 2<sup>nd</sup> Lane,  
Cenotaph Road, Alwarpet, Teynampet, Chennai - 600018

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## Annexure B

### Disclosures pursuant to RBI Notification - RBI/DOR/2021-22/86DOR.STR.REC.51/21.04.048/2021-22 dated 24<sup>th</sup> September 2021.

- (a) Details of transfer through assignment in respect of loans not in default for the quarter ended 30th June 2025:

Entity	Banks
Count of Loan accounts Assigned	1,630
Amount of Loan account Assigned (INR Crore)	328.90
Retention of beneficial economic interest (MRR) (INR Crore)	36.54
Weighted Average Maturity (Residual Maturity) (Months)	148.94
Weighted Average Holding Period (Months)	9.06
Coverage of tangible security coverage (LTV) (%)	48.71
Rating-wise distribution of rated loans	Unrated

- (b) Details of transfer through PTC in respect of loans not in default for the quarter ended 30th June 2025: NIL

- (c) Details of transfer through Co-Lending in respect of loans not in default for the quarter ended 30th June 2025:

Entity	Banks
Count of Loan accounts Co-lended	502
Amount of Loan account Co-lended (INR Crore)	114.90
Retention of beneficial economic interest (MRR) (INR Crore)	31.39
Weighted Average Maturity (Residual Maturity) (Months)	153.97
Weighted Average Holding Period (Months)	4.29
Coverage of tangible security coverage (LTV) (%)	52.89
Rating-wise distribution of rated loans	Unrated

- (d) Details of acquired through assignment in respect of loans not in default for the quarter ended 30th June 2025- NIL

- (e) The Company has not transferred or acquired any stressed loan during the quarter ended 30th June 2025.





**Annexure C**

Ref. No.:K-341/2025/05-266

To,  
The Board of Directors  
Truhome Finance Limited  
(Formerly known as Shriram Housing Finance Limited)  
Level 3, Wockhardt Towers  
East Wing, C-2, G Block,  
Bandra Kurla Complex,  
Mumbai 400 051.

July 29, 2025

**Auditor's report on Statement of Information on security cover maintained as at 30 June 2025  
with respect to listed non-convertible debentures as at 30 June 2025**

1. This report is issued in accordance with our terms of engagement entered into with Truhome Finance Limited (Formerly known as Shriram Housing Finance Limited) (hereafter referred to as "Company").
2. The management has requested us to certify the particulars contained in the accompanying Statement of Information for listed Non-Convertible Debentures ('NCDs') attached herewith (the 'Statement') for Truhome Finance Limited (Formerly known as Shriram Housing Finance Limited) (the 'Company') as at 30 June 2025. This Statement has been prepared by the Company to comply with Regulation 54 and 56(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 as amended, and Regulation 15 (1)(t) of the Securities and Exchange Board Of India (Debenture Trustees) Regulations, 1993, as amended (together referred to as the 'Regulations').

**Management's responsibility**

3. The preparation and presentation of the Statement is the responsibility of the Company's management including the preparation and maintenance of all accounting and other records supporting its contents. This responsibility includes the design, implementation, and maintenance of internal control relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.
4. The Company's management is also responsible for ensuring that the Company complies with the requirements of the Regulations and terms of the Debenture Trust Deeds ('DTDs') for all listed NCDs issued during the quarter ended 30 June 2025 or outstanding as at 30 June 2025 and for providing all relevant information to the Company's Debenture Trustee.

**Auditor's responsibility**

5. Pursuant to the request from management and as required by the Regulations, we are required to provide a limited assurance on whether the Company has maintained the required security cover, provided details of value of receivables / book debts as per the requirements of DTDs for all outstanding listed NCDs as on 30 June 2025.
6. For the purpose of this report, we have planned and performed the following procedures to determine whether anything has come to our attention that causes us to believe that, in all



material respects, that the Company has not maintained security cover, or not provided details of the value of receivables/ book debts (as set out in the Statement) as per the requirements of the DTDs in relation to all outstanding listed NCDs:

**Annexure : Security cover**

- a) Obtained a list of securities / collaterals/ properties/ assets pledged as security against the outstanding listed NCDs as at 30 June 2025;
  - b) Verified the computation of security cover as at 30<sup>th</sup> June 2025, prepared by management, as specified in the format given under SEBI Circular SEBI/HO/MIRSD/MIRSD\_CRADT/CIR/P/2022/67 dated May 19, 2022
  - c) Traced the amounts forming part of the Statement with the reviewed financial results as at 30 June 2025, underlying books of account and other relevant records and documents maintained by the Company and verified the arithmetical accuracy of the Statement;
  - d) On sample basis verified, the details of the outstanding amount and assets required to be maintained as collateral for each series of the listed NCDs from the underlying books of account and other relevant records and documents maintained by the Company for the quarter ended 30 June 2025;
  - e) Recomputed the security coverage ratio;
7. The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement and consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.
  8. We conducted our examination in accordance with the 'Guidance Note on Reports or Certificates for Special Purposes (Revised 2016)' ('the Guidance Note') issued by the ICAI. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.
  9. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC') 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.

**Conclusion**

10. Based on our procedures performed as mentioned in paragraph 6 above, information and explanation given to us and representations provided by the Company, nothing has come to our attention that causes us to believe that:
  - a) the book values furnished in the Statement have not been accurately extracted from the reviewed financial results as at June 30, 2025;
  - b) the details of value of receivables / book debts are incorrect;
  - c) the Statement is not arithmetically accurate.

*me*



**Restriction of use**

11. This report has been issued for the sole use of the Board of Directors, to whom it is addressed, for onward submission to the Stock exchange and Debenture Trustees pursuant to the requirements of the abovementioned Regulations. Accordingly, our report should not be quoted or referred to in any other document or made available to any other person or persons without our prior written consent. We neither accept nor assume any duty or liability for any other purpose or to any other party to whom our report is shown or into whose hands it may come without our prior consent in writing.

For Mukund M Chitale & Co.  
Chartered Accountants  
Firm Regn. No. 106655W



(S. M. Chitale)  
Partner  
M. No. 111383

UDIN: 25111383BMKWSC9861

Place: Mumbai  
Date: July 29, 2025

(Formerly Shriram Housing Finance Limited)

**Corp. Office:** Level 3, East Wing, Wockhardt Towers, C2, G Block,

Bandra-Kurla Complex, Bandra East, Mumbai-400051

+91 22 4241 0400 | CIN: U65929TN2010PLC078004

[illegible]

<sup>1</sup>Includes principal and interest accrued on secured and listed non-convertible debentures

**Regd. Office:** Srinivasa Tower, 1<sup>st</sup> Floor, Door No.5, Old No. 11, 2<sup>nd</sup> Lane,  
Cenotaph Road, Alwarpet, Teynampet, Chennai - 600018

1800 102 4345 [www.truhomefinance.in](http://www.truhomefinance.in)  
[contact@truhomefinance.in](mailto:contact@truhomefinance.in)



**Truhome Finance Limited**

(Formerly Shriram Housing Finance Limited)

**Corp. Office:** Level 3, East Wing, Wockhardt Towers, C2, G Block,

Bandra-Kurla Complex, Bandra East, Mumbai-400051

☎ +91 22 4241 0400 | CIN: U65929TN2010PLC078004

**Annexure D****A. Statement of utilization of issue proceeds for the quarter ended 30th June 2025:**

Name of the issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised	Funds utilized	Any deviation (Yes/ No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	In Lakhs
									Remarks, if any
Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	NIL	NIL	Not Applicable	Not Applicable	Not Applicable
<b>Total</b>									

**B. Statement of deviation/ variation in use of Issue proceeds for the quarter ended 30th June 2025:**

Particulars	Remarks					
Name of listed entity	Truhome Finance Limited					
Mode of fund raising	Not Applicable					
Type of instrument	Not Applicable					
Date of raising funds	As per Annexure 2(A)					
Amount raised	As per Annexure 2(A)					
Report filed for quarter ended	30th June 2025					
Is there a deviation/ variation in use of funds raised?	Not Applicable					
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	Not Applicable					
If yes, details of the approval so required?	Not Applicable					
Date of approval	Not Applicable					
Explanation for the deviation/ variation	Not Applicable					
Comments of the audit committee after review	Not Applicable					
Comments of the auditors, if any	Not Applicable					
Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:						
Original object	Modified object, if any	Original allocation	Modified allocation, if any	Funds utilised	Amount of deviation/ variation for the quarter according to applicable object (in Rs. lacs and in %)	Remarks, if any
Not Applicable						
Deviation could mean:						
a. Deviation in the objects or purposes for which the funds have been raised.						
b. Deviation in the amount of funds actually utilized as against what was originally disclosed.						

