Date: October 20, 2025

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

Dear Sir/Madam,

Sub.: Submission of ALM Statement pursuant to Chapter XVII (Listing of Commercial Papers) of SEBI Operational Circular dated August 10, 2021 and amendments thereof

In accordance with Chapter XVII of SEBI Operational Circular dated August 10, 2021 (as updated from time to time) for issue and listing of Non-Convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Papers and Chapter XVII of SEBI Master Circular for issue and listing of Non-convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper dated May 22, 2024, please find enclosed herewith Asset Liability Management Statement for the half-year ended September 30, 2025 as submitted with the National Housing Bank.

Thanking you.

Yours Faithfully,
For **Truhome Finance Limited** *(formerly Shriram Housing Finance Limited)*

PUJA KIRIT SHAH
Digitally signed by PUJA KIRIT SHAH
Date: 2025.10.20 23:39:10 +05'30'

Puja Shah
Company Secretary and Compliance Officer

Encl.: As Above.

Select Return Files: ALM-II[SL&IRS]

INFO

HFC Details	Description
HFC Code	72
Name of HFC	Truhome Finance Limited(
Filing Details	**Description**
Return Code	9
Return Name	ALM-II [SL&IRS]
Reporting frequency	Select
Reporting start date	01/04/2025
Reporting end date	30/09/2025
Return for the period ending	30/09/2025
ScheduleID	88220
Report Version	Select
Reporting Details	**Description**
Reporting Denomination/ Unit *	Select
Reporting Standard *	Select
Date of last audited Balance Sheet *	31/03/2025
General remarks, if any	

PART-1: STATEMENT OF STRUCTURAL LIQUIDITY AS ON PERIOD ENDING

Sr. No.	RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months
	Column Code	**C290**	**C291**	**C292**	**C293**	**C294**	**C295**
1	**A. OUTFLOWS**						
2	**1. Capital Funds**	**₹0.00**	**₹0.00**	**₹0.00**	**₹0.00**	**₹0.00**	**₹0.00**
3	a) Equity capital	0.00	0.00	0.00	0.00	0.00	0.00
4	b) Non-redeemable or perpetual preference capital	0.00	0.00	0.00	0.00	0.00	0.00
5	Others	0.00	0.00	0.00	0.00	0.00	0.00
6	d) Preference capital - redeemable/non-perpetual	0.00	0.00	0.00	0.00	0.00	0.00

Sr. No.	RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months
	Column Code	C290	C291	C292	C293	C294	C295
7	**2. Reserves & surplus**	0.00	0.00	0.00	0.00	0.00	0.00
8	**3. Gifts, grants, donations & benefactions**	0.00	0.00	0.00	0.00	0.00	0.00
9	**4. Notes, bonds & debentures**	**₹0.00**	**₹0.00**	**₹15.20**	**₹7.15**	**₹224.51**	**₹102.26**
10	a) Plain vanilla bonds/debentures	0.00	0.00	15.20	7.15	224.51	102.26
11	b) Bonds/debentures with embedded options (including zero-coupon/deep discount bonds)	0.00	0.00	0.00	0.00	0.00	0.00
12	c) Fixed rate notes	0.00	0.00	0.00	0.00	0.00	0.00
13	**5. Deposits**	**₹0.00**	**₹0.00**	**₹0.00**	**₹0.00**	**₹0.00**	**₹0.00**
14	a) Term deposits from public	0.00	0.00	0.00	0.00	0.00	0.00
15	b) Inter Corporate Deposits (ICDs)	0.00	0.00	0.00	0.00	0.00	0.00
16	c) Commercial Papers (CPs)	0.00	0.00	0.00	0.00	0.00	0.00
17	**6. Borrowings**	**₹3.32**	**₹26.03**	**₹78.66**	**₹94.88**	**₹318.40**	**₹609.76**
18	a) Term money borrowings	3.32	26.03	78.66	94.88	217.20	407.36
19	b) Bank borrowings in the nature of WCDL, CC etc.	0.00	0.00	0.00	0.00	0.00	0.00
20	c) From RBI, NHB, Govt, & others	0.00	0.00	0.00	0.00	101.20	202.40
21	**7. Current Liabilities & provisions:**	**₹0.32**	**₹0.48**	**₹111.32**	**₹1.27**	**₹1.27**	**₹0.00**
22	a) Sundry creditors	0.00	0.16	110.68	0.00	0.00	0.00
23	b) Expenses payable (other than interest)	0.00	0.00	0.00	0.00	0.00	0.00
24	c) Advance income received, receipts from borrowers pending adjustment	0.00	0.00	0.00	0.00	0.00	0.00
25	d) Interest payable on bonds/deposits	0.00	0.00	0.00	0.00	0.00	0.00

Sr. No.	RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months
	Column Code	C290	C291	C292	C293	C294	C295
26	e) Provisions for NPAs	0.00	0.00	0.00	0.00	0.00	0.00
27	f) Provisions (other than for NPAs)	0.32	0.32	0.64	1.27	1.27	0.00
28	**8. Contingent Liabilities**	**₹95.45**	**₹95.45**	**₹190.90**	**₹381.79**	**₹381.79**	**₹0.00**
29	a) Letters of credit/guarantees	0.00	0.00	0.00	0.00	0.00	0.00
30	b) Loan commitments pending disbursal (outflows)	95.45	95.45	190.90	381.79	381.79	0.00
31	c) Lines of credit committed to other institutions (outflows)	0.00	0.00	0.00	0.00	0.00	0.00
32	d) Outflows on account of forward exchange contracts, rupee/dollar swap & bills rediscounted	0.00	0.00	0.00	0.00	0.00	0.00
33	**9. Others (Please specify, if any)**	1.30	6.75	72.36	3.51	3.86	4.68
34	**(A) TOTAL OUTFLOWS**	**₹100.39**	**₹128.71**	**₹468.44**	**₹488.60**	**₹929.83**	**₹716.70**
35	**(A_1) CUMULATIVE OUTFLOWS**	**₹100.39**	**₹229.10**	**₹697.54**	**₹1,186.14**	**₹2,115.97**	**₹2,832.67**
36	**B. INFLOWS**						
37	**1. Cash**	0.00	0.00	0.00	0.00	0.00	0.00
38	**2. Remittance in transit**	0.00	0.00	0.00	0.00	0.00	0.00
39	**3. Balances with banks (in India only)**	**₹137.67**	**₹95.13**	**₹658.69**	**₹81.99**	**₹17.92**	**₹50.73**
40	a) Current account	132.37	95.13	655.70	0.00	0.00	0.00
41	b) Deposit /short-term deposits	5.30	0.00	2.99	81.99	17.92	50.73
42	c) Money at call & short notice	0.00	0.00	0.00	0.00	0.00	0.00
43	**4. Investments (net of provisions)**	**₹0.00**	**₹0.00**	**₹0.00**	**₹25.74**	**₹24.68**	**₹20.04**
44	a) Mandatory investments	0.00	0.00	0.00	0.00	0.00	0.00

Sr. No.	RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months
	Column Code	C290	C291	C292	C293	C294	C295
45	b) Non Mandatory Listed	0.00	0.00	0.00	25.74	24.68	20.04
46	c) Non Mandatory unlisted securities (e.g. shares, etc.)	0.00	0.00	0.00	0.00	0.00	0.00
47	d) Non-mandatory unlisted securities having a fixed term maturity	0.00	0.00	0.00	0.00	0.00	0.00
48	e) Venture capital units	0.00	0.00	0.00	0.00	0.00	0.00
49	**5. Advances (Performing)**	**₹74.82**	**₹74.82**	**₹149.64**	**₹293.29**	**₹287.42**	**₹828.24**
50	a) Bills of exchange and promissory notes discounted & rediscounted	0.00	0.00	0.00	0.00	0.00	0.00
51	b) Term loans (only rupee loans)	74.82	74.82	149.64	293.29	287.42	828.24
52	c) Corporate loans/short term loans	0.00	0.00	0.00	0.00	0.00	0.00
53	**6. Non-performing loans (May be shown net of the provisions, interest suspense held)**	**₹0.00**	**₹0.00**	**₹0.00**	**₹0.00**	**₹0.00**	**₹0.00**
54	**a) Sub-standard**						
55	i) All overdues and instalments of principal falling due during the next three years	0.00	0.00	0.00	0.00	0.00	0.00
56	ii) Entire principal amount due beyond the next three years	0.00	0.00	0.00	0.00	0.00	0.00
57	**b) Doubtful and loss**						
58	i) All instalments of principal falling due during the next five years as also all overdues	0.00	0.00	0.00	0.00	0.00	0.00
59	ii) Entire principal amount due beyond the next five years	0.00	0.00	0.00	0.00	0.00	0.00
60	**7. Inflows from assets on lease**	0.00	0.00	0.00	0.00	0.00	0.00
61	**8. fixed assets (excluding assets on lease)**	0.00	0.00	0.00	0.00	0.00	0.00
62	**9. Other assets :**	**₹0.09**	**₹0.09**	**₹12.93**	**₹15.40**	**₹14.70**	**₹42.28**
63	(a) Intangible assets and items not representing cash inflows.	0.09	0.09	0.17	2.38	1.24	3.39

Sr. No.	RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months
	Column Code	**C290**	**C291**	**C292**	**C293**	**C294**	**C295**
64	(b) Other items (such as accrued income, other receivables, staff loans, etc.)	0.00	0.00	0.00	0.00	0.00	0.00
65	c) Others (Please specify, if any)	0.00	0.00	12.76	13.02	13.46	38.89
66	**10. Lines of credit committed by other institutions (inflows)**	0.00	0.00	0.00	300.00	440.00	0.00
67	**11. Bills rediscounted (inflow)**	0.00	0.00	0.00	0.00	0.00	0.00
68	**12. Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)**	0.00	0.00	0.00	0.00	0.00	0.00
69	**13. Others (Please specify, if any)**	3.66	0.80	20.07	12.24	4.76	6.56
70	**(B) TOTAL INFLOWS**	**₹216.24**	**₹170.84**	**₹841.33**	**₹728.66**	**₹789.48**	**₹947.85**
71	**C. Mismatch (B - A)**	**₹115.85**	**₹42.13**	**₹372.89**	**₹240.06**	**-₹140.35**	**₹231.15**
72	**D. Cumulative mismatch**	**₹115.85**	**₹157.98**	**₹530.87**	**₹770.93**	**₹630.58**	**₹861.73**
73	**E. Mismatch as % to Outflows (C as % of A)**	**115.40%**	**32.73%**	**79.60%**	**49.13%**	**-15.09%**	**32.25%**
74	**F. Cumulative Mismatch as % to Cumulative Outflows (D as % to A1)**	**115.40%**	**68.96%**	**76.11%**	**64.99%**	**29.80%**	**30.42%**

PART-2: STATEMENT OF INTEREST RATE SENSITIVITY

Sr. No.	RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months t months
	Column Code	**C301**	**C302**	**C303**	**C304**	**C305**	**C306**
1	**A. OUTFLOWS**						
2	**1. Capital Funds**	**₹0.00**	**₹0.00**	**₹0.00**	**₹0.00**	**₹0.00**	**₹0.00**
3	a) Equity capital	0.00	0.00	0.00	0.00	0.00	0.00
4	b) Non-redeemable or perpetual preference capital	0.00	0.00	0.00	0.00	0.00	0.00
5	Others	0.00	0.00	0.00	0.00	0.00	0.00
6	d) Preference capital - redeemable/non-perpetual	0.00	0.00	0.00	0.00	0.00	0.00
7	**2. Reserves & surplus**	0.00	0.00	0.00	0.00	0.00	0.00
8	**3. Gifts, grants, donations & benefactions**	0.00	0.00	0.00	0.00	0.00	0.00
9	**4. Notes, bonds & debentures**	**₹0.00**	**₹0.00**	**₹0.00**	**₹0.00**	**₹308.96**	**₹0.00**
10	a) Floating rate	0.00	0.00	0.00	0.00	308.96	0.00
11	b) Fixed rate (plain vanilla) including zero coupons	0.00	0.00	0.00	0.00	0.00	0.00
12	c) Instruments with embedded options	0.00	0.00	0.00	0.00	0.00	0.00
13	**5. Deposits/Borrowings**	**₹0.00**	**₹0.00**	**₹0.00**	**₹0.00**	**₹0.00**	**₹0.00**
14	**a) Deposits**						
15	i) Fixed rate	0.00	0.00	0.00	0.00	0.00	0.00
16	ii) Floating rate	0.00	0.00	0.00	0.00	0.00	0.00
17	b) ICDs	0.00	0.00	0.00	0.00	0.00	0.00
18	**6. Borrowings**	**₹45.52**	**₹708.55**	**₹214.24**	**₹531.10**	**₹2,396.20**	**₹1,078.84**
19	a) Term money borrowings	0.00	708.55	214.24	478.77	2,263.24	1,017.08
20	b) Bank borrowings in the nature of WCDL, CC etc.	0.00	0.00	0.00	0.00	0.00	0.00
21	c) From RBI, NHB, Govt.	45.52	0.00	0.00	52.33	132.96	61.76

Sr. No.	RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months t
	Column Code	C301	C302	C303	C304	C305	C306
22	**d) From Others**						
23	i) Fixed rate	0.00	0.00	0.00	0.00	0.00	0.00
24	ii) Floating rate	0.00	0.00	0.00	0.00	0.00	0.00
25	**7. Current Liabilities & provisions:**	**₹0.00**	**₹0.00**	**₹0.00**	**₹0.00**	**₹0.00**	**₹0.00**
26	a) Sundry creditors	0.00	0.00	0.00	0.00	0.00	0.00
27	b) Expenses payable	0.00	0.00	0.00	0.00	0.00	0.00
28	c) Swap adjustment a/c.	0.00	0.00	0.00	0.00	0.00	0.00
29	d) Advance income received/receipts from borrowers pending adjustment	0.00	0.00	0.00	0.00	0.00	0.00
30	e) Interest payable on bonds/deposits	0.00	0.00	0.00	0.00	0.00	0.00
31	f) Provisions	0.00	0.00	0.00	0.00	0.00	0.00
32	**8. Repos/ bills rediscounted/forex swaps (Sell / Buy)**	0.00	0.00	0.00	0.00	0.00	0.00
33	**9. Contingent Liabilities**	**₹0.00**	**₹0.00**	**₹0.00**	**₹0.00**	**₹0.00**	**₹0.00**
34	a) Letters of credit/guarantees	0.00	0.00	0.00	0.00	0.00	0.00
35	b) Loan commitments pending disbursal (outflows)	0.00	0.00	0.00	0.00	0.00	0.00
36	c) Lines of credit committed to other institutions (outflows)	0.00	0.00	0.00	0.00	0.00	0.00
37	d) Outflows on account of forward exchange contracts, rupee/dollar swap & bills rediscounted	0.00	0.00	0.00	0.00	0.00	0.00
38	**10. Others (Please specify, if any)**	0.00	0.00	0.00	0.00	0.00	0.00
39	**(A) TOTAL OUTFLOWS**	**₹45.52**	**₹708.55**	**₹214.24**	**₹531.10**	**₹2,705.16**	**₹1,078.84**
40	**(A-1) CUMULATIVE OUTFLOWS**	**₹45.52**	**₹754.07**	**₹968.31**	**₹1,499.41**	**₹4,204.57**	**₹5,283.41**
41	**B. INFLOWS**						

Sr. No.	RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months t months
	Column Code	C301	C302	C303	C304	C305	C306
42	**1. Cash**	0.00	0.00	0.00	0.00	0.00	0.00
43	**2. Remittance in transit**	0.00	0.00	0.00	0.00	0.00	0.00
44	**3. Balances with banks (in India only)**	**₹5.30**	**₹0.00**	**₹2.99**	**₹81.99**	**₹17.92**	**₹50.73**
45	a) Current account	0.00	0.00	0.00	0.00	0.00	0.00
46	b) Deposit /short-term deposits	5.30	0.00	2.99	81.99	17.92	50.73
47	c) Money at call & short notice	0.00	0.00	0.00	0.00	0.00	0.00
48	**4. Investments (net of provisions)**	**₹0.00**	**₹0.00**	**₹0.00**	**₹25.74**	**₹24.68**	**₹20.04**
49	a) Fixed income securities (e.g. govt. securities, zero coupon bonds, bonds, debentures, cumulative, non-cumulative, redeemable preference shares, etc.)	0.00	0.00	0.00	25.74	24.68	20.04
50	b) Floating rate securities	0.00	0.00	0.00	0.00	0.00	0.00
51	c) Equity shares, convertible preference shares, shares of subsidiaries/joint ventures, venture capital units.	0.00	0.00	0.00	0.00	0.00	0.00
52	**5. Advances (Performing)**	**₹74.82**	**₹74.82**	**₹149.63**	**₹293.29**	**₹8,111.93**	**₹368.09**
53	a) Bills of exchange and promissory notes discounted & rediscounted	0.00	0.00	0.00	0.00	0.00	0.00
54	**b) Term loans (only rupee loans)**						
55	i) Fixed Rate	33.25	33.25	66.50	130.35	127.74	368.09
56	ii) Floating Rate	41.57	41.57	83.13	162.94	7,984.19	0.00
57	c) Corporate loans/short term loans	0.00	0.00	0.00	0.00	0.00	0.00
58	**6. Non-performing loans (May be shown net of the provisions, interest suspense and claims received from ECGC)**	**₹0.00**	**₹0.00**	**₹0.00**	**₹0.00**	**₹0.00**	**₹0.00**
59	**a) Sub-standard**						

Sr. No.	RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months t months
	Column Code	C301	C302	C303	C304	C305	C306
60	i) All overdues and instalments of principal falling due during the next three years	0.00	0.00	0.00	0.00	0.00	0.00
61	ii) Entire principal amount due beyond the next three years	0.00	0.00	0.00	0.00	0.00	0.00
62	**b) Doubtful and loss**						
63	i) All instalments of principal falling due during the next five years as also all overdues	0.00	0.00	0.00	0.00	0.00	0.00
64	ii) Entire principal amount due beyond the next five years	0.00	0.00	0.00	0.00	0.00	0.00
65	**7. Inflows from assets on lease**	0.00	0.00	0.00	0.00	0.00	0.00
66	**8. fixed assets (excluding assets on lease)**	0.00	0.00	0.00	0.00	0.00	0.00
67	**9. Other assets :**	**₹0.00**	**₹0.00**	**₹12.07**	**₹11.66**	**₹11.47**	**₹34.62**
68	(a) Intangible assets and items not representing cash inflows.	0.00	0.00	0.00	0.00	0.00	0.00
69	(b) Other items (such as accrued income, other receivables, staff loans, etc.)	0.00	0.00	0.00	0.00	0.00	0.00
70	c) Others (Please specify, if any)	0.00	0.00	12.07	11.66	11.47	34.62
71	**10. Lines of credit committed by other institutions (inflows)**	0.00	0.00	0.00	0.00	0.00	0.00
72	**11. Bills rediscounted (inflow)**	0.00	0.00	0.00	0.00	0.00	0.00
73	**12. Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)**	0.00	0.00	0.00	0.00	0.00	0.00
74	**13. Others (Please specify, if any)**	0.00	0.00	0.00	0.00	0.00	0.00
75	**(B) TOTAL INFLOWS**	**₹80.12**	**₹74.82**	**₹164.69**	**₹412.68**	**₹8,166.00**	**₹473.48**
76	**C. Mismatch (B - A)**	**₹34.60**	**-₹633.73**	**-₹49.55**	**-₹118.42**	**₹5,460.84**	**-₹605.36**
77	**D. Cumulative mismatch**	**₹34.60**	**-₹599.13**	**-₹648.68**	**-₹767.10**	**₹4,693.74**	**₹4,088.38**
78	**E. Mismatch as % to Outflows (C as % of A)**	**76.01%**	**-89.44%**	**-23.13%**	**-22.30%**	**201.87%**	**-56.11%**
79	**F. Cumulative Mismatch as % to Cumulative Outflows (D as % to A1)**	**76.01%**	**-79.45%**	**-66.99%**	**-51.16%**	**111.63%**	**77.38%**

COMPANY'S CERTIFICATE

Back

Authorised Official's Certificate:

1. Certified that the Directions/ Guidelines/ Circulars prescribed by RBI/ NHB are being compiled with.
2. Further certified that the particulars / information furnished in this return have been verified and found to be correct and complete in all respects.

Date: (DD-MM-YYYY) 20/10/2025

Place: Mumbai

Signature

Rajvi Shah

Senior Manager

Common Name: Rajvi Chetan Shah
Issuer: Capricorn Sub CA for Individual DSC 2022
Valid To: 09/10/2027
585671F2D4

Rajvi Chetan Shah

Digitally signed By Rajvi Chetan Shah
DN:c=IN,st=Mumbai
Issuer: Capricorn Sub CA for Individual DSC 2022
Valid To: 09/10/2027
Designation:Senior Manager
Date: 20/10/2025