

Date: February 2, 2026

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 February 2, 2026**

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. Monday, February 2, 2026 which commenced at 2:00 p.m. and concluded at 4:45 p.m. have *inter-alia* considered and approved:

1. **Un-audited Financial Results of the Company for the quarter and nine months ended December 31, 2025.**

As required under Regulation 52 of the SEBI Listing Regulations and Chapter VI of SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021 and amendments thereof, we hereby enclose the Un-audited Financial Results along with the Limited Review Report thereon for the quarter and nine months ended December 31, 2025.

2. **Appointment of Mr. Dinesh Kumar Khara (DIN: 06737041) as an Additional (Non-Executive Non-Independent Director and Chairperson of the Board of Directors of the Company for a term of five years with effect from February 2, 2026 to February 1, 2031.**
3. **Subject to requisite and applicable approvals, including approval by the Shareholders of the Company at a duly convened general meeting, authorized an initial public offering of its Equity Shares pursuant to the applicable laws. Such initial public offering may include a fresh issue of Equity Shares and an offer for sale of Equity Shares by certain existing shareholders of the Company.**
4. **Designated Mrs. Puja Shah (Membership No. A46987) as the Compliance Officer for the proposed initial public offering under the SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2018 in addition to her role as the Company Secretary and Compliance Officer under SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015.**

**Truhome Finance Limited**

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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*)

**Puja Shah**

**Company Secretary and Compliance Officer**

**Place:** Mumbai

**S.R. Batliboi & Co. LLP**  
Chartered Accountants  
12th Floor, The Ruby  
29, Senapati Bapat Marg  
Dadar (West), Mumbai – 400 028

**Mukund M Chitale & Co.**  
Chartered Accountants  
2nd Floor, Kapur House, Paranjape  
B Scheme Road No.1, Mumbai,  
Maharashtra 400057

**Independent Auditors' Review Report on the Quarterly and Year to Date Unaudited Financial Results of Truhome Finance Limited (Formerly known as "Shriram Housing Finance Limited") pursuant to the Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended**

**Review Report 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 December 31, 2025 and year to date from April 1, 2025 to December 31, 2025 (the "Statement") attached herewith, being submitted by the Company pursuant to the requirements of Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").
2. The Company's Management is responsible for the preparation of the Statement 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, as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. The Statement has been approved by the Company's Board of Directors. 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. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons 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 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 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 Ind AS 34 specified under section 133 of the Companies Act, 2013, as amended, read with relevant rules



**S. R. Batliboi & Co. LLP**  
Chartered Accountants

**Mukund M Chitale & Co.**  
Chartered Accountants

issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.

5. The comparative financial results and other financial information of the Company for the corresponding quarter and period ended December 31, 2024 and for the year ended March 31, 2025, included in these financial results, were reviewed/ audited by one of the joint auditors i.e. Mukund M. Chitale & Co, who expressed an unmodified conclusion/ unmodified opinion on those financial results/ information on February 03, 2025 and April 24, 2025 respectively.

**For S. R. Batliboi & Co. LLP**  
Chartered Accountants

ICAI Firm Registration No: 301003E/E300005

**per Shrawan Jalan**  
Partner  
Membership No.: 102102

UDIN: 26102102DKHGX8899

Mumbai  
February 02, 2026



**For Mukund M Chitale & Co.**  
Chartered Accountants

ICAI Firm registration number: 106655W

**V. A. Chougule**  
Partner  
Membership No.: 132680

UDIN: 26132680GJSVDU3695

Mumbai  
February 02, 2026



**TRUHOME FINANCE LIMITED**  
(Formerly "Shriram Housing Finance Limited")  
CIN U65929TN2010PLC078004

**Statement of Unaudited Financial Results for the quarter and period ended December 31, 2025**

Particulars	For the Quarter ended			For the period ended		(₹ in Lakhs)
	December 31, 2025	September 30, 2025	December 31, 2024	December 31, 2025	December 31, 2024	For the Year Ended
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	March 31, 2025 Audited
<b>Revenue from operations</b>						
(i) Interest income	49,664.38	46,732.46	38,755.98	1,40,684.03	1,10,777.24	1,52,864.23
(ii) Fees and commission income	5,437.07	5,763.27	4,396.08	15,936.42	11,270.43	15,968.63
(iii) Net gain on fair value changes	1,526.18	1,535.01	707.86	4,182.88	3,183.32	3,626.57
(iv) Net gain on derecognition of financial instruments under amortised cost category	9,331.72	6,120.53	5,098.17	19,931.01	12,554.64	17,992.74
<b>(I) Total Revenue from operations</b>	<b>65,959.35</b>	<b>60,151.27</b>	<b>48,958.08</b>	<b>1,80,734.34</b>	<b>1,37,785.63</b>	<b>1,90,452.18</b>
(II) Other income	0.40	(5.75)	60.10	1.42	71.91	95.97
<b>(III) Total Income (I+II)</b>	<b>65,959.75</b>	<b>60,145.52</b>	<b>49,018.18</b>	<b>1,80,735.76</b>	<b>1,37,857.54</b>	<b>1,90,548.15</b>
<b>Expenses</b>						
(i) Finance costs	28,392.63	28,187.46	24,462.10	82,682.63	71,515.54	94,924.07
(ii) Impairment on financial instruments	1,299.88	2,728.70	2,234.63	6,462.05	4,767.94	7,476.48
(iii) Employee benefits expenses (Refer Note 5)	12,326.90	10,819.73	8,648.83	33,269.73	24,506.44	33,813.59
(iv) Depreciation, amortization and impairment	1,392.55	1,030.74	838.20	3,458.62	2,385.24	3,273.83
(v) Others expenses	4,179.62	3,408.10	3,367.96	11,336.90	10,389.25	14,021.46
<b>(IV) Total Expenses (IV)</b>	<b>47,591.58</b>	<b>46,174.73</b>	<b>39,551.73</b>	<b>1,37,209.93</b>	<b>1,13,564.41</b>	<b>1,53,509.44</b>
	<b>18,368.17</b>	<b>13,970.80</b>	<b>9,466.46</b>	<b>43,525.83</b>	<b>24,293.14</b>	<b>37,038.71</b>
<b>(V) Profit before exceptional items and tax (III-IV)</b>						
(VI) Exceptional items	-	-	-	-	-	-
<b>(VII) Profit before tax (V-VI)</b>	<b>18,368.17</b>	<b>13,970.80</b>	<b>9,466.46</b>	<b>43,525.83</b>	<b>24,293.14</b>	<b>37,038.71</b>
<b>Tax expense:</b>						
(1) Current Tax	3,603.05	2,590.09	2,145.59	9,313.88	5,526.60	8,183.18
(2) Deferred Tax	762.16	704.68	48.16	858.39	62.45	350.21
(3) Tax adjustment for earlier years	-	-	-	-	-	(118.85)
<b>(VIII) Total tax expenses (VIII)</b>	<b>4,365.21</b>	<b>3,294.77</b>	<b>2,193.75</b>	<b>10,172.27</b>	<b>5,589.05</b>	<b>8,414.54</b>
<b>(IX) Profit for the period (VII-VIII)</b>	<b>14,002.96</b>	<b>10,676.03</b>	<b>7,272.71</b>	<b>33,353.56</b>	<b>18,704.09</b>	<b>28,624.17</b>
<b>(X) Other comprehensive income</b>						
(i) Items that will not be reclassified to profit or loss						
(a) Remeasurement gain/(loss) on defined benefit plan	(1.92)	10.48	69.33	(7.12)	(62.21)	45.97
(b) Income tax relating to items that will not be reclassified to profit or loss	0.48	(2.64)	(17.45)	1.79	15.66	(11.57)
	<b>(1.44)</b>	<b>7.84</b>	<b>51.88</b>	<b>(5.33)</b>	<b>(46.55)</b>	<b>34.40</b>
(ii) Items that will be reclassified to profit or loss						
(a) Gain / (Loss) on Effective portion of hedging instruments in a cash flow hedge	(1,453.44)	(305.81)	(1,081.84)	(3,256.74)	(1,047.57)	(1,008.40)
(b) Income tax relating to items that will be reclassified to profit or loss	365.80	76.97	272.28	819.66	263.65	253.79
	<b>(1,087.64)</b>	<b>(228.84)</b>	<b>(809.56)</b>	<b>(2,437.08)</b>	<b>(783.92)</b>	<b>(754.61)</b>
<b>Other comprehensive income/(Loss)</b>	<b>(1,089.08)</b>	<b>(221.00)</b>	<b>(757.68)</b>	<b>(2,442.41)</b>	<b>(830.47)</b>	<b>(720.21)</b>
<b>(XI) Total Comprehensive Income for the period</b>	<b>12,913.88</b>	<b>10,455.03</b>	<b>6,515.03</b>	<b>30,911.15</b>	<b>17,873.62</b>	<b>27,903.96</b>
<b>(XII) Earnings per equity share (Face Value of Rs.10/-)*</b>						
Basic (₹)	2.95	2.33	1.92	7.17	5.09	7.34
Diluted (₹)	2.95	2.32	1.91	7.16	5.08	7.33

\*Earnings per equity share is not annualized for quarters/period.



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**Notes:**

1. The above unaudited financial results have been reviewed by the Audit Committee and subsequently approved by the Board of Directors at their meetings held on February 2, 2026. The unaudited financial results for the quarter and period ended December 31, 2025, have been subjected to a limited review by the joint statutory auditors of the Company.
2. The above financial results have been prepared in accordance with applicable accounting standards prescribed under section 133 of Companies Act, 2013 read with Companies (Indian Accounting Standard) Rules, 2015 (Ind AS), as amended from time to time, and other accounting principles generally accepted in India and in compliance with regulation 52 of the SEBI (Listing and Disclosure Requirement) Regulations, 2015, as amended (the "Listing Regulations").
3. 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 on December 31, 2025 and accordingly, no amount is required to be transferred to Impairment Reserve.
4. The Company operates only in one Operating Segment i.e. Housing Finance business - Financial Services and all other activities are incidental to the main business activity, hence have only one reportable segment as per Indian Accounting Standard 108 "Operating Segments",
5. On November 21, 2025, the Government of India notified the four Labour Codes - the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020, and the Occupational Safety, Health and Working Conditions Code, 2020 ('Labour Codes') - consolidating 29 existing labour laws. The Labour Codes, amongst other things introduce changes, including a uniform definition of wages. The Company has estimated the financial implication of the change in definition of wages based on certain estimates and assumptions which has resulted in an increase in the liability towards gratuity arising out of past service cost by Rs. 365.62 lakhs and the same has been included under "Employee benefit expenses" in the financial results for the quarter and period ended December 31, 2025. The Company continues to monitor the finalisation of Central/ State Rules and clarifications from the Government on other aspects of the Labour Codes and impact estimates will be re-assessed and finalised based on the final Rules.
6. Information as required by Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 is below:



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**Annexure A**

**Information as required by Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 the quarter and period ended December 31, 2025.**

	Particulars	For the Quarter ended	For the Period ended	For the Year Ended
		December 31, 2025	December 31, 2025	March 31, 2025
		Unaudited	Unaudited	Audited
1	Debt-Equity Ratio (times)	3.22	3.22	3.32
2	Debt Service Coverage Ratio <sup>^</sup>	NA	NA	NA
3	Interest Service Coverage Ratio <sup>^</sup>	NA	NA	NA
4	Outstanding Redeemable Preference Shares (Quantity) <sup>^</sup>	NA	NA	NA
5	Outstanding Redeemable Preference Shares (value) (Rs. in lakhs) <sup>^</sup>	NA	NA	NA
6	Capital Redemption Reserve (Rs. in lakhs) <sup>^</sup>	NA	NA	NA
7	Debenture Redemption Reserve (Rs. in lakhs) <sup>^^</sup>	NA	NA	NA
8	Networth (Rs. in lakhs)	4,18,272.35	4,18,272.35	3,43,662.28
9	Net Profit After Tax (Rs. in lakhs)	14,002.96	33,353.56	28,624.17
10	Earnings per Equity Share (Not annualised for the interim periods)			
	Basic (Rs.)	2.95	7.17	7.34
	Diluted (Rs.)	2.95	7.16	7.33
11	Current Ratio <sup>^</sup>	NA	NA	NA
12	Long Term Debt to Working Capital <sup>^</sup>	NA	NA	NA
13	Bad Debts to Accounts Receivable Ratio <sup>^</sup>	NA	NA	NA
14	Current Liability Ratio <sup>^</sup>	NA	NA	NA
15	Total Debts to Total Assets	74.49%	74.49%	74.95%
16	Debtors Turnover <sup>^</sup>	NA	NA	NA
17	Inventory Turnover <sup>^</sup>	NA	NA	NA
18	Operating Margin (%) <sup>^</sup>	NA	NA	NA
19	Net Profit Margin (%)	21.23%	18.45%	14.75%
20	Sector Specific equivalent Ratios			
	Gross Stage 3 Ratio (%)	1.60%	1.60%	1.51%
	Net Stage 3 Ratio(%)	1.09%	1.09%	1.03%
	Stage 3 Provision Coverage Ratio (%)	32.10%	32.10%	32.16%
21	<b>Capital Adequacy Ratio</b>	<b>37.63%</b>	<b>37.63%</b>	<b>36.63%</b>
22	Liquidity Coverage Ratio	205.51%	205.51%	139.48%

**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
- 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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✉ contact@truhomefinance.in

7. Disclosure pursuant to RBI Notification dated November 28, 2025 for Reserve Bank of India (Non-Banking Financial Companies - Transfer and Distribution of Credit Risk) Directions, 2025 are given below

(a) Details of transfer through assignment in respect of loans not in default for the period ended December 31, 2025:

Particulars	Transferred
Count of Loan accounts Assigned	7828
Amount of Loan account Assigned (Rs. Lakhs)	1,43,667.66
Retention of beneficial economic interest (MRR) (Rs. Lakhs.)	18,140.91
Weighted Average Maturity (Residual Maturity) (Months)	144.59
Weighted Average Holding Period (Months)	9.44
Coverage of tangible security coverage (LTV) (%)	46.92
Rating-wise distribution of rated loans	Unrated

(b) Details of transfer through Co-Lending in respect of loans not in default for the period ended December 31, 2025:

Particulars	Transferred
Count of Loan accounts Assigned	1504
Amount of Loan account Assigned (Rs. Lakhs)	30,814.26
Retention of beneficial economic interest (MRR) (Rs. Lakhs.)	8,338.36
Weighted Average Maturity (Residual Maturity) (Months)	154.46
Weighted Average Holding Period (Months)	4.65
Coverage of tangible security coverage (LTV) (%)	52.28
Rating-wise distribution of rated loans	Unrated

(c) Details of acquired through assignment in respect of loans not in default for the period ended December 31, 2025:

Particulars	Acquired
Count of Loan accounts Acquired	722
Amount of Loan account Acquired (Rs. Lakhs)	20,170.00
Retention of beneficial economic interest (MRR) (Rs. Lakhs)	2,241.00
Weighted Average Maturity (Residual Maturity) (Months)	221.54
Weighted Average Holding Period (Months)	15.90
Coverage of tangible security coverage (LTV) (%)	64.74
Rating-wise distribution of rated loans	Unrated

(d) Details of transfer through PTC in respect of loans not in default for the period ended December 31, 2025:

Particulars	Transferred
Count of Loan accounts Assigned	871
Amount of Loan account Assigned (Rs. Lakhs)	30,910.29
Retention of beneficial economic interest (MRR) (Rs. Lakhs)	-
Weighted Average Maturity (Residual Maturity) (Months)	202.38
Weighted Average Holding Period (Months)	15.42
Coverage of tangible security coverage (LTV) (%)	65.64
Rating-wise distribution of rated loans	Series A1- Crisil AAA (SO)

(e) Details of stressed loans transferred during the period ended December 31, 2025:

Particulars	Transferred
Count of Loan accounts Assigned	306
Amount of Loan account Assigned (Rs. Lakhs)	6333.74
Retention of beneficial economic interest (MRR) (Rs. Lakhs.)	-
Weighted Average Maturity (Residual Maturity) (Months)	181.80
Weighted Average Holding Period (Months)	30.07
Coverage of tangible security coverage (LTV) (%)	63.00
Rating-wise distribution of rated loans	Unrated

(f) The Company has not acquired any stressed loan during the period ended December 31, 2025

8. Figures for the quarter and period ended December 31, 2024 and for the year ended March 31, 2025, included in these financial results, were reviewed/ audited by one of the joint auditors i.e. Mukund M. Chitale & Co.
9. Previous periods/ year figures have been regrouped/ re-classified wherever necessary in line with the financial results for the quarter ended and period ended December 31, 2025. The impact, if any, are not material to the financial results



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



**Subramanian Jambunathan**  
**Managing Director & CEO**  
**DIN: 00969478**

Place : Mumbai  
Date : February 2, 2026

**Truhome Finance Limited**

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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 December 31, 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 below –

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	In Lacs
		Exclusive Charge	Per-Passu Charge	Per-Passu Charge	Per-Passu Charge	Per-Passu Charge	Assets offered as Security	Debt not backed by any assets offered as security (applicable only for liability side)	Total C to J	Market Value for Assets exempted on basis	Carrying/book value for exclusive charge assets where market value is not ascertainable or applicable (for eg. bank balance, DDA, market value is not applicable)	Market Value for Per passu charge assets where market value is not ascertainable or applicable (for eg. bank balance, DDA, market value is not applicable)	Market Value for Per passu charge assets where market value is not ascertainable or applicable (for eg. bank balance, DDA, market value is not applicable)	Carrying/book value for per passu charge assets where market value is not ascertainable or applicable (for eg. bank balance, DDA, market value is not applicable)	Total Value (L+M+N+O)
<b>ASSETS</b>															
Property, Plant and Equipment						4,697.24			4,697.24						
Capital Work-in-Progress						51.46			51.46						
BNPL of Due Assets						9,748.93			9,748.93						
Goodwill															
Intangible Assets						1,552.30			1,552.30						
Intangible Assets under Development						29.15			29.15						
Investments						10,668.81			10,668.81						
loans (Note 2)						9,949.77			15,76,933.14		1,68,386.45			1,08,386.45	
Receivables under financing activities															
Trade Receivables						1,844.12			1,844.12						
Cash and Cash Equivalents						1,10,091.18			1,10,091.18						
Bank Balance other than Cash and Cash Equivalents						20,884.11			10,984.11						
Others						64,006.59			64,006.59						
<b>Total</b>		<b>1,68,386.45</b>	<b>11,07,541.02</b>			<b>3,24,956.88</b>			<b>18,10,686.94</b>		<b>1,68,386.45</b>			<b>1,68,386.45</b>	
<b>LIABILITIES</b>															
Debt securities to which this certificate pertains*															
Other debt financing arrangements with home debt (Other than Insurance Debentures)															
Borrowings															
Subordinated debt															
Bank															
Debt Securities (Others (P))															
Trade payables															
Other liabilities															
Provisions															
Reserves															
<b>Total</b>		<b>1,70,713.84</b>	<b>11,15,288.54</b>						<b>18,92,232.59</b>		<b>1,70,713.84</b>			<b>1,70,713.84</b>	
Cover on Book Value															1.10
Cover on Market Value															1.10

Security cover certificate as per regulation 54(3) of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 as on Dec 31, 2025.

\*Includes principal and interest secured on secured and listed non-convertible debentures



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Bandra-Kurla Complex, Bandra East, Mumbai-400051

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The Company confirms that there have been no deviations in the utilization of issue proceeds of Non-Convertible Debentures (“NCDs”) from the objects stated in the respective offer document and the statement as mentioned under 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 below.

**A. Statement of utilization of issue proceeds for the quarter ended 31st Dec 2025:**

									In Lakhs
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	Remarks, if any
Truhome Finance Limited	INE432R07497	Private placement	Senior, Secured, Rated, Listed, Redeemable Non-Convertible Debentures	30-12-2025	10,000.00	10,000.00	No	Not Applicable	Not Applicable
<b>Total</b>									

**B. Statement of deviation/ variation in use of Issue proceeds for the quarter ended 31st Dec 2025:**

Particulars	Remarks					
Name of listed entity	Truhome Finance Limited					
Mode of fund raising	Private placement					
Type of instrument	Private placement					
Date of raising funds	As per Annexure A					
Amount raised	As per Annexure A					
Report filed for quarter ended	31st December 2025					
Is there a deviation/ variation in use of funds raised?	No					
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.						



Ref. No. : K-052/2026/05-266

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.

February 2, 2026

**Auditor's report on Statement of Information on security cover maintained with respect to listed non-convertible debentures as at 31 December 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 31 December 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 31 December 2025 as well as NCDs outstanding as at 31 December 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 31 December 2025.

*ai*

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 31 December 2025;
  - b) Verified the computation of security cover as at 31 December 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 Unaudited financial results as at 31 December 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 respective series of the listed NCDs from the underlying books of account and other relevant records and documents maintained by the Company for the quarter and period ended 31 December 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**

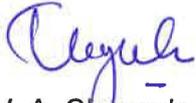
10. Based on our procedures performed as mentioned in paragraph 6 above, information and explanation given to us and representations provided by the Company, nothing has come to our attention that causes us to believe that:
- a) the book values furnished in the Statement have not been accurately extracted from the Unaudited financial results as at December 31, 2025;

- b) the details of value of receivables / book debts are incorrect;
- c) the Statement is not arithmetically accurate.

**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



V. A. Chougule  
Partner  
M. No. 132680

UDIN: 26132680JCGRKK3753

Place: Mumbai  
Date: February 2, 2026

Annexure C - Security cover certificate as per regulation 54(3) of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 as on Dec 31, 2025.

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	In Lakhs	
															Column P	Column Q
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	Debt not backed by any assets offered as security (applicable only for Liability side)	(Total C to J)	Related to only those items covered by this certificate				Total Value (=L+M+N+O)	
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (Includes debt for which this certificate is issued & other debt with pari passu charge)	Other assets on which there is pari-Passu charge (excluding items covered in column F)	debt amount considered more than once (due to exclusive plus pari)	Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)		Market Value for Pari passu charge Assets (viii)	Carrying /book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Relating to Column F			
		Book Value	Book Value	Yes/ No	Book Value	Book Value										
<b>ASSETS</b>																
Property, Plant and Equipment							4,697.34			4,697.34						
Capital Work-In-Progress							51.46			51.46						
Right of Use Assets							9,748.93			9,748.93						
Goodwill																
Intangible Assets							1,525.30			1,525.30						
Intangible Assets under Development							29.15			29.15						
Investments							20,666.82			20,666.82						
Loans (Note 2)	Receivables under financing activities	1,88,398.45	12,97,611.02				90,543.77			15,76,553.24		1,88,398.45				1,88,398.45
Inventories																
Trade Receivables							1,847.92			1,847.92						
Cash and Cash Equivalents							1,10,098.18			1,10,098.18						
Bank Balances other than Cash and Cash Equivalents							20,994.11			20,994.11						
Others							64,392.90			64,392.90						
<b>Total</b>		<b>1,88,398.45</b>	<b>12,97,611.02</b>				<b>3,24,595.68</b>			<b>18,10,605.34</b>		<b>1,88,398.45</b>				<b>1,88,398.45</b>
<b>LIABILITIES</b>																
Debt securities to which this certificate pertains*		1,70,723.84								1,70,723.84		1,70,723.84				1,70,723.84
Other debt sharing pari-passu charge with above debt																
Other Debt (unsecured Debenture)									3,419.16	3,419.16						
Subordinated debt									15,341.19	15,341.19						
Borrowings			2,53,843.43							2,53,843.43						
Bank			8,71,445.11							8,71,445.11						
Debt Securities	not to be filled															
Others (CP)									34,013.06	34,013.06						
Trade payables									5,254.58	5,254.58						
Lease Liabilities									10,755.82	10,755.82						
Provisions									4,154.06	4,154.06						
Others									23,382.79	23,382.79						
<b>Total</b>		<b>1,70,723.84</b>	<b>11,25,288.54</b>						<b>96,320.66</b>	<b>13,92,333.03</b>		<b>1,70,723.84</b>				<b>1,70,723.84</b>
<b>Cover on Book Value</b>																<b>1.10</b>
<b>Cover on Market Value</b>																<b>1.10</b>
		<b>Exclusive Security Cover Ratio</b>	<b>1.10</b>		<b>Pari-Passu Security Cover Ratio</b>											

\*Includes principal and interest accrued on secured and listed non-convertible debentures

