

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: April 21, 2026

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 Master Circular for issue and listing of Non-convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper dated October 15, 2025, (as amended from time to time), please find enclosed herewith Asset Liability Management Statement for the half-year ended March 31, 2026 as submitted with the National Housing Bank.

Thanking you.

Yours Faithfully,

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

Puja Kirit 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	<input type="text" value="9"/>
Return Name	<input type="text" value="ALM-II [SL&IRS]"/>
Reporting frequency	<input type="text" value="Select"/>
Reporting start date	<input type="text" value="01/10/2025"/>
Reporting end date	<input type="text" value="31/03/2026"/>
Return for the period ending	<input type="text" value="31/03/2026"/>
ScheduleID	<input type="text" value="92486"/>
Report Version	<input type="text" value="Select"/>

Reporting Details

Description

Reporting Denomination/ Unit *

Reporting Standard *

Date of last audited Balance Sheet *

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
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	₹101.31	₹10.30	₹246.40	₹35.60
10	a) Plain vanilla bonds/debentures	0.00	0.00	101.31	10.30	246.40	35.60
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	₹10.13	₹2.54	₹73.21	₹104.55	₹185.63	₹983.26
18	a) Term money borrowings	10.13	2.54	73.21	104.55	185.63	877.35
19	b) Bank borrowings in the nature of WC DL, 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	0.00	105.91

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	
21	7. Current Liabilities & provisions:	₹0.00	₹0.13	₹128.73	₹0.95	₹0.95	₹0.00
22	a) Sundry creditors	0.00	0.13	127.78	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
26	e) Provisions for NPAs	0.00	0.00	0.00	0.00	0.00	0.00
27	f) Provisions (other than for NPAs)	0.00	0.00	0.95	0.95	0.95	0.00
28	8. Contingent Liabilities	₹96.33	₹96.33	₹192.67	₹385.33	₹385.33	₹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)	96.33	96.33	192.67	385.33	385.33	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)	25.63	40.77	136.05	11.27	2.07	8.81
34	(A) TOTAL OUTFLOWS	₹132.09	₹139.77	₹631.97	₹512.40	₹820.38	₹1,027.67
35	(A_1) CUMULATIVE OUTFLOWS	₹132.09	₹271.86	₹903.83	₹1,416.23	₹2,236.61	₹3,264.28
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)	₹431.02	₹381.07	₹356.44	₹36.59	₹7.29	₹29.43

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	
40	a) Current account	431.02	378.39	330.51	0.00	0.00	0.00
41	b) Deposit /short-term deposits	0.00	2.68	25.93	36.59	7.29	29.43
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	₹0.00	₹0.00	₹78.76
44	a) Mandatory investments	0.00	0.00	0.00	0.00	0.00	0.00
45	b) Non Mandatory Listed	0.00	0.00	0.00	0.00	0.00	78.76
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)	₹73.45	₹73.45	₹146.89	₹288.65	₹283.60	₹821.35
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)	73.45	73.45	146.89	288.65	283.60	821.35
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	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	
	next five years as also all overdues						
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 :	₹0.08	₹0.08	₹17.22	₹21.24	₹18.29	₹53.39
63	(a) Intangible assets and items not representing cash inflows.	0.08	0.08	0.15	3.01	1.42	3.58
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	17.07	18.23	16.87	49.81
66	10. Lines of credit committed by other institutions (inflows)	0.00	0.00	100.00	180.00	600.00	60.00
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)	12.69	0.52	28.95	2.76	2.75	8.38
70	(B) TOTAL INFLOWS	₹517.24	₹455.12	₹649.50	₹529.24	₹911.93	₹1,051.31
71	C. Mismatch (B - A)	₹385.15	₹315.35	₹17.53	₹16.84	₹91.55	₹23.64
72	D. Cumulative mismatch	₹385.15	₹700.50	₹718.03	₹734.87	₹826.42	₹850.06
73	E. Mismatch as % to Outflows (C as % of A)	291.58%	225.62%	2.77%	3.29%	11.16%	2.30%
74	F. Cumulative Mismatch as % to Cumulative Outflows (D as % to A1)	291.58%	257.67%	79.44%	51.89%	36.95%	26.04%

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 to 6 months
Column Code	C301	C302	C303	C304	C305	C306	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	₹1,484.15	₹2,439.37	₹1,973.34	₹1,534.20	₹1,580.89
10	a) Floating rate	0.00	0.00	152.02	0.00	68.87	328.70
11	b) Fixed rate (plain vanilla) including zero coupons	0.00	1,484.15	2,287.35	1,973.34	1,465.33	1,252.19
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	₹0.00	₹0.00	₹17.34	₹159.84	₹419.53	₹488.18
19	a) Term money borrowings	0.00	0.00	17.34	159.84	419.53	488.18
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.	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	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 disbursement (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	₹0.00	₹1,484.15	₹2,456.71	₹2,133.18	₹1,953.73	₹2,069.07
40	(A-1) CUMULATIVE OUTFLOWS	₹0.00	₹1,484.15	₹3,940.86	₹6,074.04	₹8,027.77	₹10,096.84
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 to 6 months
Column Code	C301	C302	C303	C304	C305	C306	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)	₹0.00	₹2.68	₹25.93	₹36.59	₹7.29	₹29.43
45	a) Current account	0.00	0.00	0.00	0.00	0.00	0.00
46	b) Deposit /short-term deposits	0.00	2.68	25.93	36.59	7.29	29.43
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	₹0.00	₹0.00	₹78.76
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	0.00	0.00	78.76
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)	₹73.45	₹73.45	₹146.89	₹288.65	₹8,726.77	₹385.80
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	73.45	73.45	146.89	288.65	8,726.77	385.80
56	ii) Floating Rate	0.00	0.00	0.00	0.00	0.00	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 to 6 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	₹93.97	₹54.59	₹148.31	₹65.15
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	93.97	54.59	148.31	65.15
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	₹73.45	₹76.13	₹266.79	₹379.83	₹8,882.37	₹559.14
76	C. Mismatch (B - A)	₹73.45	-₹1,408.02	-₹2,189.92	-₹1,753.35	₹6,928.64	-₹1,509.93
77	D. Cumulative mismatch	₹73.45	-₹1,334.57	-₹3,524.49	-₹5,277.84	₹1,650.80	₹140.87
78	E. Mismatch as % to Outflows (C as % of A)	0%	-94.87%	-89.14%	-82.19%	354.64%	-72.98%
79	F. Cumulative Mismatch as % to Cumulative Outflows (D as % to A1)	0%	-89.92%	-89.43%	-86.89%	20.56%	1.40%

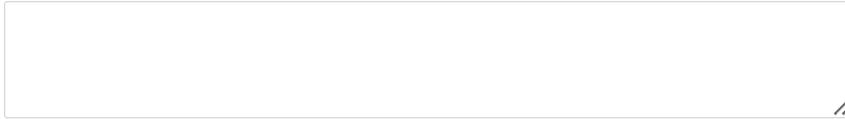
COMPANY'S CERTIFICATE

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)

Place:



Signature

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: 20/04/2026

