

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: May 4, 2026

To,
Listing Compliance Department
BSE Limited

Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai 400 001

Dear Sir / Madam,

Sub: Declaration of unmodified opinion in terms of Regulation 52(3)(a) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

In compliance with the Regulation 52(3)(a) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“**SEBI Listing Regulations**”), we, Truhome Finance Limited (*formerly Shriram Housing Finance Limited*) declare that M/s Mukund M Chitale & Co., Chartered Accountants and M/s S R Batliboi & Co. LLP, Joint Statutory Auditors of the Company have submitted the audit report for audited financial results of the Company for the quarter and financial year ended March 31, 2026 with an unmodified opinion.

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 Kirit 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' Report on the Quarterly and Year to Date Audited Financial Results of Truhome Finance Limited pursuant to the Regulation 52 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

Report on the audit of the Financial Results

Opinion

We have audited the accompanying statement of quarterly and year to date financial results of Truhome Finance Limited (the "Company") for the quarter ended March 31, 2026 and for the year ended March 31, 2026 (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").

In our opinion and to the best of our information and according to the explanations given to us, the Statement:

- i. is presented in accordance with the requirements of the Listing Regulations in this regard; and
- ii. gives a true and fair view in conformity with the applicable accounting standards and other accounting principles generally accepted in India, of the net profit and other comprehensive income/(loss) and other financial information of the Company for the quarter ended March 31, 2026 and for the year ended March 31, 2026.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013, as amended ("the Act"). Our responsibilities under those Standards are further described in the "Auditor's Responsibilities for the Audit of the Financial Results" section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion.

Management's Responsibilities for the Financial Results

The Statement has been prepared on the basis of the annual financial statements. The Board of Directors of the Company are responsible for the preparation and presentation of the Statement that gives a true and fair view of the net profit and other comprehensive income/(loss) of the Company and other financial information in accordance with the applicable accounting standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for



safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Statement, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Results

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Statement.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.



- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represents the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matter

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

The Statement includes the results for the quarter ended March 31, 2026 being the balancing figure between the audited figures in respect of the full financial year ended March 31, 2026 and the published unaudited year-to-date figures up to the third quarter of the current financial year, which were subjected to a limited review by us, as required under the Listing Regulations.

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

ICAI Firm Registration No: 301003E/E300005



per Shrawan Jalan
Partner
Membership No.: 102102

UDIN: 26102102WILMSI4194

Mumbai
May 04, 2026



For Mukund M. Chitale & Co.
Chartered Accountants

ICAI Firm Registration No: 106655W



Saurabh M. Chitale
Partner
Membership No.: 111383

UDIN: 26111383XIEEOO5195

Mumbai
May 04, 2026



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

Statement of Audited Financial Results for the quarter and year ended March 31, 2026

Particulars	For the Quarter ended			For the year ended	
	March 31, 2026	December 31, 2025	March 31, 2025	March 31, 2026	March 31, 2025
	Audited Refer Note 3	Unaudited	Audited Refer Note 3	Audited	Audited
(₹ in Lakhs)					
Revenue from operations					
(i) Interest income	50,198.23	49,664.38	42,086.99	1,90,882.27	1,52,864.23
(ii) Fees and commission income	6,137.08	5,437.07	4,698.20	22,073.51	15,968.63
(iii) Net gain on fair value changes	1,209.04	1,526.18	443.24	5,391.92	3,626.57
(iv) Net gain on derecognition of financial instruments under amortised cost category	9,979.92	9,331.72	5,438.10	29,910.93	17,992.74
(I) Total Revenue from operations	67,524.27	65,959.35	52,666.53	2,48,258.63	1,90,452.17
(II) Other income	0.20	0.40	24.06	1.63	95.97
(III) Total Income (I+II)	67,524.47	65,959.75	52,690.59	2,48,260.26	1,90,548.14
Expenses					
(i) Finance costs	28,027.06	28,392.63	23,408.53	1,10,709.72	94,924.06
(ii) Impairment on financial instruments	868.80	1,299.88	2,708.54	7,330.84	7,476.48
(iii) Employee benefits expenses (Refer Note 7)	12,039.69	12,326.90	9,307.16	45,309.42	33,813.60
(iv) Depreciation, amortization and impairment	1,294.78	1,392.55	888.59	4,753.40	3,273.83
(v) Others expenses	4,622.66	4,179.62	3,632.23	15,959.57	14,021.47
(IV) Total Expenses (IV)	46,852.99	47,591.58	39,945.05	1,84,062.95	1,53,509.44
(V) Profit before tax (III-IV)	20,671.48	18,368.17	12,745.54	64,197.31	37,038.70
Tax expense:					
(1) Current Tax	2,683.27	3,603.05	2,656.57	11,997.15	8,183.18
(2) Deferred Tax	2,288.17	762.16	287.76	3,146.56	350.21
(3) Tax adjustment for earlier years	-	-	(118.85)	-	(118.85)
(VI) Total tax expenses (VI)	4,971.44	4,365.21	2,825.48	15,143.71	8,414.54
(VII) Profit After Tax (V-VI)	15,700.04	14,002.96	9,920.06	49,053.60	28,624.16
(VIII) Other comprehensive income					
A (i) Items that will not be reclassified to profit or loss					
(a) Remeasurement gain/(loss) on defined benefit plan	43.89	(1.92)	108.18	36.78	45.97
(b) Income tax relating to items that will not be reclassified to profit or loss	(11.05)	0.48	(27.23)	(9.26)	(11.57)
Sub-total (A)	32.84	(1.44)	80.95	27.52	34.40
(ii) Items that will be reclassified to profit or loss					
(a) Gain / (Loss) on Effective portion of hedging instruments in a cash flow hedge	2,910.28	(1,453.44)	39.17	(346.46)	(1,008.40)
(b) Income tax relating to items that will be reclassified to profit or loss	(732.46)	365.80	(9.86)	87.20	253.79
Sub-total (B)	2,177.82	(1,087.64)	29.31	(259.26)	(754.61)
Other comprehensive income/(Loss) (A)+(B)	2,210.66	(1,089.08)	110.26	(231.74)	(720.21)
(XI) Total Comprehensive Income for the quarter/year	17,910.70	12,913.88	10,030.32	48,821.86	27,903.95
(XII) Earnings per equity share (Face Value of Rs.10/-)*					
Basic (₹)	3.29	2.95	2.25	10.46	7.34
Diluted (₹)	3.29	2.95	2.25	10.45	7.33

*Earning per equity share is not annualized for quarters.



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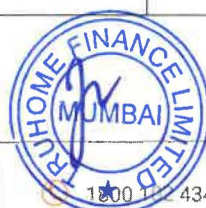
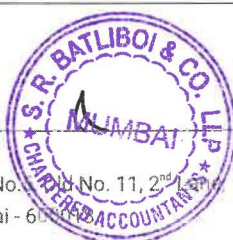
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Note 1: Statement of Assets & Liabilities

		(₹ in Lakhs)	
		As at March 31, 2026	As at March 31, 2025
		Audited	Audited
I	ASSETS		
	1 Financial assets		
	(a) Cash and cash equivalents	1,15,055.94	50,744.51
	(b) Bank balance other than (a) above	21,217.44	27,189.60
	(c) Derivative financial instrument	17,694.89	-
	(d) Receivables		-
	(i) Other Receivables	2,615.61	1,500.26
	(e) Loans	16,96,560.18	13,35,661.00
	(f) Investments	21,679.82	34,149.40
	(g) Other financial assets	55,781.38	40,160.51
	Total financial assets	19,30,605.26	14,89,405.28
	2 Non-financial Assets		
	(a) Current tax assets (Net)	3,347.39	2,583.08
	(b) Investment property	0.28	0.28
	(c) Property, plant and equipment	4,534.01	3,875.57
	(d) Right of use assets	9,928.28	9,249.01
	(e) Intangible assets under development	122.22	-
	(f) Capital Work in Progress	57.71	183.01
	(g) Other intangible assets	1,733.93	171.74
	(h) Other non financial assets	5,374.30	8,171.89
	Total non-financial assets	25,098.12	24,234.58
	Total Assets	19,55,703.38	15,13,639.86
II	LIABILITIES AND EQUITY		
	1 Financial Liabilities		
	(a) Derivative financial instrument	-	1,833.98
	(b) Payables		
	Trade payables		
	(i) total outstanding dues of micro enterprises and small enterprises	28.33	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	9,206.04	5,299.12
	(c) Debt securities	2,00,895.74	1,66,035.31
	(d) Borrowings (other than debt securities)	12,48,064.96	9,51,396.58
	(e) Subordinated Liabilities	15,033.52	15,017.41
	(f) Lease liabilities	11,023.30	9,916.51
	(g) Other financial liabilities	20,554.52	10,820.50
	Total financial liabilities	15,04,806.41	11,60,319.41
	2 Non-financial Liabilities		
	(a) Provisions	5,177.40	3,484.69
	(b) Deferred tax liabilities (Net)	8,099.88	5,031.25
	(c) Other non-financial liabilities	845.95	1,142.24
	Total non-financial liabilities	14,123.23	9,658.18
	3 Equity		
	(a) Equity share capital	48,006.16	45,884.45
	(b) Instruments Entirely equity in nature	-	-
	(c) Other equity	3,88,767.58	2,97,777.82
	Total equity	4,36,773.74	3,43,662.27
	Total Liabilities and Equity	19,55,703.38	15,13,639.86



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Note 2: Statement of Cash flows

(₹ in Lakhs)

Particulars	For the year ended	
	March 31, 2026	March 31, 2025
A) Cash flow from operating activities		
Profit before tax for the year	64,197.31	37,038.70
Adjustment to reconcile profit before tax to net cash flows:		
Depreciation and amortisation expenses	4,753.40	3,273.83
Loss/(Gain) on disposal of property, plant and equipment	42.90	16.11
Interest Income on Loan	(1,88,042.50)	(1,49,241.80)
Interest received on loans	1,84,771.85	1,39,018.08
Finance cost	1,10,709.72	94,924.07
Interest paid on borrowings, debt securities and subordinated liabilities	(1,08,922.86)	(98,912.54)
Impairment of financial assets	7,330.84	7,473.00
(Profit)/loss of investments	(6,754.42)	(3,626.57)
Interest on deposit with banks	(1,384.12)	(1,627.96)
Fair valuation of ESOP	2,519.68	488.72
Net gain of derecognition of financial instruments under amortised cost category	(29,910.93)	(17,992.74)
Interest income on fair valuation of security deposit	(93.15)	(82.64)
Mortgage guarantee fee written off	106.91	29.01
(Gain)/loss on remeasurement of leases	9.43	(27.15)
Operating profit before working capital changes	39,334.06	10,750.12
Movement in working capital:		
(Increase)/ decrease in loans	(3,64,565.66)	(2,53,173.84)
(Increase) / decrease in other non financial assets	2,690.68	(813.56)
(Increase) / decrease in other financial assets	14,264.56	7,107.93
(Increase) / decrease in other receivable	(1,236.19)	(678.98)
Increase / (decrease) in other non financial liabilities	(296.29)	1,158.44
Increase / (decrease) in Trade payable	3,935.26	1,886.19
Increase / (decrease) in Provision	1,729.49	992.74
Increase / (decrease) in other financial liabilities	9,733.85	1,716.09
Operating Profit after Working Capital changes	(2,94,410.24)	(2,31,054.87)
Direct taxes paid (net of refund)	(12,761.46)	(8,595.18)
Net cash flow generated from/ (used in) operating activities (A)	(3,07,171.70)	(2,39,650.05)
B) Cash flow from investing activities		
Payment towards purchase of fixed and intangible assets	(4,532.18)	(2,121.13)
Proceeds from sale of fixed assets	7.84	2.51
Interest received on investment	1,384.12	1,627.96
Purchase of investments	(19,65,147.06)	(15,07,866.16)
Proceeds from sale of investments	19,84,970.94	14,92,495.84
Investment in fixed deposit	(49,463.51)	(64,167.91)
Proceeds on maturity of fixed deposits	54,562.90	57,099.84
Net cash flow generated from/(used in) investing activities (B)	21,783.05	(22,929.05)
C) Cash flow from financing activities		
Proceeds from Debt Securities	65,000.00	1,23,500.00
Repayment of Debt Securities	(31,450.00)	(1,08,450.00)
Proceeds from Subordinated Liabilities	-	-
Proceeds from Issue of equity shares	41,769.97	1,22,896.26
Payment of Lease liabilities	(2,904.12)	(2,466.34)
Proceeds from borrowings (Other Than Debt Securities)	5,28,897.63	4,60,800.93
Repayment of borrowings (Other Than Debt Securities)	(2,51,613.40)	(2,99,856.23)
Net cash flow generated from financing activities (C)	3,49,700.08	2,96,424.62
Net increase / (decrease) in cash and cash equivalents (A+B+C)	64,311.43	33,845.52
Cash and cash equivalents at the beginning of the year	50,744.51	16,898.99
Cash and cash equivalents at the end of the year	1,15,055.94	50,744.51
Component of cash and cash equivalents		
Cash on hand	-	-
Balances with banks:		
- Current Account /Cash Credit Account	1,15,055.94	50,744.51
- in deposit accounts having original maturity less than three months	-	-
Total Cash and cash equivalents	1,15,055.94	50,744.51



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3. The above audited financial results for the quarter & year ended March 31, 2026 have been reviewed by the Audit Committee and subsequently approved by the Board of Directors at their meetings held on May 4, 2026. The joint statutory auditors carried out the audit of the aforesaid results and have issued an unmodified opinion. The figures for the quarter ended March 31, 2026 are the balancing figures between audited figures in respect of the year ended March 31, 2026 and unaudited figures in respect of the nine months ended December 31, 2025. The figures for the quarter ended March 31, 2025 are the balancing figures between audited figures in respect of the year ended March 31, 2025 and unaudited figures in respect of the nine months ended December 31, 2024.
4. The above audited 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 Securities and Exchange Board of India (SEBI) (Listing and Disclosure Requirement) Regulations, 2015, as amended (the "Listing Regulations").
5. 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 October 22, 2020 has made applicable the circular no RBI/2019-20/170 DOR (NBFC).CC.PD.No.109/22.10.106/2019-20 dated March 13, 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 March 31, 2026 and accordingly, no amount is required to be transferred to Impairment Reserve.
6. 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",
7. 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. 383.16 lakhs and the same has been included under "Employee benefit expenses" in the financial results for the year ended March 31, 2026. The Company continues to monitor the finalization 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.
8. Information as required by Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended:



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

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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 year ended March 31, 2026.				
	Particulars	For the quarter ended	For the year ended	For the year ended
		March 31, 2026	March 31, 2026	March 31, 2025
1	Debt-Equity Ratio (times)	3.35	3.35	3.30
2	Debt Service Coverage Ratio [^]	NA	NA	NA
3	Interest Service Coverage Ratio [^]	NA	NA	NA
4	Outstanding Redeemable Preference Shares (Quantity)	Nil	Nil	Nil
5	Outstanding Redeemable Preference Shares (value) (Rs. in lakhs)	Nil	Nil	Nil
6	Capital Redemption Reserve (Rs. in lakhs) [^]	NA	NA	NA
7	Debenture Redemption Reserve (Rs. in lakhs) ^{^^}	NA	NA	NA
8	Networth (Rs. in lakhs)	4,36,773.74	4,36,773.74	3,43,662.27
9	Net Profit After Tax (Rs. in lakhs)	15,700.04	49,053.60	28,624.16
10	Earnings per Equity Share (Not annualised for the quarter)			
	Basic (Rs.)	3.29	10.46	7.34
	Diluted (Rs.)	3.29	10.45	7.33
11	Current Ratio [^]	NA	NA	NA
12	Long Term Debt to Working Capital [^]	NA	NA	NA
13	Bad Debts to Accounts Receivable Ratio [^]	NA	NA	NA
14	Current Liability Ratio [^]	NA	NA	NA
15	Total Debts to Total Assets	74.86%	74.86%	74.82%
16	Debtors Turnover [^]	NA	NA	NA
17	Inventory Turnover [^]	NA	NA	NA
18	Operating Margin (%) [^]	NA	NA	NA
19	Net Profit Margin (%)	23.25%	19.76%	15.02%
20	Sector Specific equivalent Ratios			
	Gross Stage 3 Ratio (%)	1.45%	1.45%	1.51%
	Net Stage 3 Ratio (%)	0.97%	0.97%	1.03%
	Stage 3 Provision Coverage Ratio (%)	33.89%	33.89%	32.16%
21	Capital Adequacy Ratio	34.48%	34.48%	36.28%
22	Liquidity Coverage Ratio	201.05%	201.05%	211.67%

Note

- [^] The Company prepares financial statements as per Division III, Schedule III of the Companies Act, 2013, hence these ratios are not applicable.
- ^{^^}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 for the quarter/year) / (Total income).
- Gross Stage 3 Ratio = (Stage 3 Gross Loans / Total Gross loans)
- Net Stage 3 Ratio = (Stage 3 Gross loans - Impairment allowance on stage 3 loans) / (Total Gross loans - Impairment allowance on stage 3 loans)
- Stage 3 Provision coverage Ratio= Impairment Allowance on Stage 3 loans/Stage 3 Gross Loans



Truhome Finance Limited

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9. Details of loans not in default and stressed loans transferred during the year ended March 31, 2026 pursuant to the Reserve Bank of India Circular RBI/DOR/2025-26/359 DOR.ACC.REC.No.278/21.04.018/2025-26 under the Reserve Bank of India (Non-Banking Financial Companies – Financial Statement Presentation and Disclosure) Directions 2025, as amended, dated November 28, 2025 on Transfer of Loan Exposures are given below:

(a) Details of transfer through assignment in respect of loans not in default for the year ended March 31, 2026:

Particulars	Transferred
Count of Loan accounts Assigned (No.)	11,152
Amount of Loan account Assigned (Rs. Lakhs)	2,09,872.17
Retention of beneficial economic interest (MRR) (Rs. Lakhs)	26,235.92
Weighted Average Maturity (Residual Maturity) (Months)	146.58
Weighted Average Holding Period (Months)	9.05
Coverage of tangible security coverage (LTV) (%)	46.87
Rating-wise distribution of rated loans	Unrated

(b) Details of transfer through Co-Lending in respect of loans not in default for the year ended March 31, 2026:

Particulars	Transferred
Count of Loan accounts Assigned (No.)	1,504
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 year ended March 31, 2026:

Particulars	Acquired
Count of Loan accounts Acquired (No.)	1,352
Amount of Loan account Acquired (Rs. Lakhs)	35,826.95
Retention of beneficial economic interest (MRR) (Rs. Lakhs)	3,980.66
Weighted Average Maturity (Residual Maturity) (Months)	221.60
Weighted Average Holding Period (Months)	14.54
Coverage of tangible security coverage (LTV) (%)	65.77
Rating-wise distribution of rated loans	Unrated



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(d) Details of transfer through PTC in respect of loans not in default for the year ended March 31, 2026:

Particulars	Transferred
Count of Loan accounts Assigned (No.)	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 year ended March 31, 2026:

Sr. No	Particulars	To ARCs		To permitted transferees		To other transferees	
		NPA	SMA	NPA	SMA	NPA	SMA
(i)	Number of accounts sold	306.00	-	-	-	-	-
(ii)	Aggregate Principal outstanding of the loans transferred	4,924.13	-	-	-	-	-
(iii)	Weighted average residual tenure of the loans transferred	184.00	-	-	-	-	-
(ii)	Aggregate outstanding, net of provisions	4,050.48	-	-	-	-	-
(iii)	Aggregate consideration received	3,069.69	-	-	-	-	-

(f) The Company has not acquired any stressed loan during the year ended March 31, 2026

10. Disclosure pertaining to Resolution Framework for COVID-19-related Stress and resolution Framework - 2.0: Resolution of Covid-19 related stress of Individuals and Small Businesses to read with Reserve Bank of India (Non Banking Financial Companies- Resolution of Stressed Assets) Directions, 2025, RBI/DOR/2025-26/357. DOR.STR.REC.276/21.04.048/2025-26, dated November 28, 2025.

Details of resolution plan implemented under the Resolution Framework for COVID - 19-related Stress as per RBI circular dated August 06, 2020 (Resolution Framework 1.0) and May 05, 2021 (Resolution Framework 2.0), as at March 31, 2026 are given below:

(₹ in Lakhs)					
Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position at the end of Sep 30, 2025 (A)#	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-years	Of(A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position at 31st March 2026#
Personal Loans*	3,118.31	25.72	-	168.93	2,923.67
Corporate persons	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	3,118.31	25.72	-	168.93	2,923.67

excludes other facilities to the borrowers which have not been restructured.
*Personal loans include housing loan & non housing loan



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11. In accordance with the Reserve Bank of India (Non-Banking Financial Companies - Resolution of Stressed Assets) Directions. dated November 28, 2025, no resolution plans have been implemented during the quarter and year ended March 31, 2026 in projects financed on or after October 1, 2025. Hence, no disclosure is required pertaining to projects financed under the Reserve Bank of India (Non-Banking Financial Companies - Financial Statements Presentation and Disclosures) Directions. dated November 28, 2025.
12. Figures for the quarter and for the year ended March 31, 2025, included in these financial results, were audited by one of the joint auditors i.e. Mukund M. Chitale & Co.
13. Previous periods/ year figures have been regrouped/ re-classified wherever necessary in line with the audited financial results for the quarter ended and year ended March 31, 2026. The impact, if any, are not material to the audited financial results



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

A handwritten signature in blue ink, appearing to read "J. Subramanian".

Subramanian Jambunathan
Managing Director & CEO
DIN: 00969478

Place : Mumbai
Date : May 4, 2026

