

Transcript of the 16th Annual General Meeting (AGM) of the Members of Truhome Finance Limited (formerly Shriram Housing Finance Limited) held at a shorter notice on Thursday, June 18, 2026 at 12.00 p.m. (IST) through Video Conference (VC) / other Audio-Visual Means (OAVM)

Ms. Puja Kirit Shah (Company Secretary and Compliance Officer):

Good Afternoon everyone. I welcome you all to the 16th Annual General Meeting of Truhome Finance Limited which is being held today through video conferencing. I would like to inform you that the facility to join this meeting was kept open 15 minutes prior to the scheduled time and will remain open for 15 minutes after the scheduled time. The proceedings of the 16th AGM shall be deemed to be conducted at the Registered Office of the Company at Srinivasa Towers, 1st Floor, Door No. 5, Old No. 11, 2nd Lane, Cenotaph Road, Alwarpet, Teynampet, Chennai, Tamil Nadu – 600018, which shall be the deemed venue of the AGM.

In terms of the circulars issued by MCA, the facility to appoint proxy for this meeting is not available. However, the body corporates are entitled to appoint authorized representatives to attend the AGM through VC and cast their votes.

(12) Members along with the Company Representatives are attending this Meeting through Video Conferencing. The requisite quorum is present.

The following Directors, the Chief Financial Officer of the Company and representatives from the firms of the Joint Statutory Auditors and Secretarial Auditors are also attending this Meeting:

- Mr. Dinesh Kumar Khara, Chairman and Non-Executive Director
- Mr. Subramanian Jambunathan, Managing Director and Chief Executive Officer;
- Mr. Ajay Kumar Choudhary, Independent Director and Chairman of the Audit Committee, Nomination and Remuneration Committee, and Stakeholders Relationship Committee;
- Mr. Arvind Kathpalia, Independent Director and Chairman of the Risk Management Committee;
- Ms. Aruna Rao, Independent Director and Chairperson of the IT Strategy Committee and CSR Committee;
- Mr. Hemant Omprakash Mundra, Non-Executive, Non-Independent Director;
- Mr. Gauri Shankar Agarwal, Chief Financial Officer.

I now request Mr. Dinesh Kumar Khara, Chairman of the Board of Directors, to kindly take the Chair and call the Meeting to order and commence the proceedings of this Annual General Meeting. I, in my capacity as the Company Secretary and Compliance Officer, will be assisting the Chairman in conducting the Meeting.

Mr. Dinesh Kumar Khara (Chairman): Thank you.

Dear Shareholders,

It gives me great pleasure to welcome each one of you to the 16th Annual General Meeting of your Company. I express my sincere gratitude to all the shareholders for their continued support and trust. FY 2025-26 was a good year for the Indian economy, with strong growth, stable inflation and continued policy support for housing, particularly affordable housing.

Your Company performed well during the year. Assets Under Management, disbursements and profits grew meaningfully while asset quality remained strong. Our balance sheet is well positioned, supported by capital infusion from Warburg Pincus and our promoter group.

I am happy to share with you that, during the year, your Company filed its Draft Red Herring Prospectus with the Securities and Exchange Board of India and the Stock Exchanges, in connection with the proposed Initial Public Offering of its equity shares. This marks an important milestone in our journey, we will keep you informed as we move forward.

The Board remains committed to strong governance, risk management and regulatory compliance.

I thank my fellow Directors, our promoter, lenders, debenture holders, credit rating agencies and regulators for their continued support.

My sincere thanks to entire Truhome Team and all our colleagues for their dedication and commitment. And to you, our shareholders, thank you for the trust you have placed in your Company. With your continued support, I am confident that Truhome Finance will keep doing what its name promises - building true homes and brighter futures for millions of Indian families.

Thank you.

Puja: Thank you, Chairman Sir. With the Chairman's permission, I request our MD & CEO, Mr. Subramanian Jambunathan, to share a few remarks.

Mr. Subramanian Jambunathan (Managing Director & CEO):

Thank you, Chairman Sir.

Dear Shareholders,

I would like to express my sincere gratitude for your continued trust and support. FY 2025-26 was a year of steady progress for Truhome Finance. We continued to grow our business responsibly, strengthen our customer franchise and maintain our focus on asset quality and operational excellence.

The proposed IPO marks an important milestone in our journey and reflects the strong foundation that has been built over the years with the support of our Board, shareholders, customers, lenders and employees.

On behalf of the management team, I thank all our colleagues across the organisation for their commitment and dedication. We remain focused on creating long-term value for all stakeholders while helping more Indian families achieve their dream of home ownership.

Thank you.

Ms. Puja Kirit Shah: Thank you, Sir for the address. With the permission of the Members and the Chairman, may I take the Notice convening this Meeting and the Auditors' Report as read.

Mr. Dinesh Kumar Khara: Yes, please proceed.

Ms. Puja Kirit Shah: I now take up the agenda items of the Notice for discussion and approval.

Transaction of the Businesses:

Ordinary Business:

Item No. 1: Adoption of the Audited Financial Statements of the Company for the financial year ended March 31, 2026, together with the Reports of the Board of Directors and the Auditors thereon. (Ordinary Resolution)

Ms. Puja Kirit Shah: The Company's Annual Report and Audited Accounts for the year ended March 31, 2026 have been sent to the Members via email. There is no qualification, observation or adverse remark in the Joint Statutory Auditors' Report or in the Secretarial Audit Report. With the permission of the Members, may I take the Board's Report and the Auditors' Report as read.

Members: Confirmed.

Ms. Puja Kirit Shah: We would be happy to answer any queries or provide any clarifications which shareholders wish to ask or seek on the said financial statements.

Ms. Puja Kirit Shah: I would request someone from the shareholders present to kindly propose the motion.

Mr. SaiPrashant Chatla (Shareholder): I propose this resolution. (As an Ordinary Resolution)

Ms. Puja Kirit Shah: I request someone from the shareholders present to second the Resolution.

Mr. Nagendra Singh (Shareholder): I second this resolution.

Ms. Puja Kirit Shah: On behalf of the Chairman, I put the motion to vote by show of hands.

Those who are in favour may raise their hands first.

Now, those who are against may raise their hands.

Ms. Puja Kirit Shah: On behalf of the Chairman, I declare the motion as unanimously passed on a show of hands.

Item No. 2: To appoint Mr. Hemant Omprakash Mundra (DIN: 08192978), who retires by rotation and being eligible, has offered himself for re-appointment as a Director. (Ordinary Resolution)

Ms. Puja Kirit Shah: I would request someone from the shareholders present to kindly propose the motion.

Mr. Dhaval Modi (Shareholder): I propose this resolution. (As an Ordinary Resolution)

Ms. Puja Kirit Shah: I request someone from the shareholders present to second the Resolution.

Mr. Umesh Waghade (Shareholder): I second this resolution.

Ms. Puja Kirit Shah: On behalf of the Chairman, I put the motion to vote by show of hands.

Those who are in favour may raise their hands first.

Now, those who are against may raise their hands.

Ms. Puja Kirit Shah: On behalf of the Chairman, I declare the motion as unanimously passed on a show of hands.

Item No. 3: Appointment of M/s. S. R. Batliboi & Co. LLP, Chartered Accountants (Firm Registration No. 301003E/E300005), as one of the Joint Statutory Auditors of the Company for a period of two (2) consecutive years with effect from the conclusion of the Sixteenth Annual General Meeting until the conclusion of the Eighteenth Annual General Meeting and to authorise the Board of Directors to fix their remuneration. (Ordinary Resolution)

Ms. Puja Kirit Shah: The Board of Directors, based on the recommendation of the Audit Committee, has recommended the re-appointment of M/s. S. R. Batliboi & Co. LLP as one of the Joint Statutory Auditors of the Company in line with the Guidelines issued by the Reserve Bank of India in this regard.

The firm has confirmed its eligibility and compliance with the prescribed requirements. I would now request someone from the shareholders present to kindly propose the motion.

Mr. Easwaran Krishnan (Shareholder): I propose this resolution. (As an Ordinary Resolution)

Ms. Puja Kirit Shah: I request someone from the shareholders present to second the Resolution.

Mr. Nilesh Thakkar (Shareholder): I second this resolution.

Ms. Puja Kirit Shah: On behalf of the Chairman, I put the motion to vote by show of hands.

Those who are in favour may raise their hands first.

Now, those who are against may raise their hands.

Ms. Puja Kirit Shah: On behalf of the Chairman, I declare the motion as unanimously passed on a show of hands.

Special Business:

Item No. 4: Appointment of M/s. N. L. Bhatia & Associates, Practising Company Secretaries (Firm Registration No. P1996MH055800 and Peer Review Certificate No. 6392/2025), as the Secretarial Auditors of the Company for a term of five (5) consecutive years commencing from the financial year 2026-27 till financial year 2030-31. (Ordinary Resolution)

Ms. Puja Kirit Shah: Pursuant to Section 204 of the Companies Act, 2013 and Regulation 24A read with Regulation 62M of the SEBI Listing Regulations, the Board of Directors, based on the recommendation of the Audit Committee, has recommended the appointment of M/s. N. L. Bhatia & Associates as the Secretarial Auditors of the Company. The firm has given its consent and the necessary confirmations. I would now request someone from the shareholders present to kindly propose the motion.

Mr. Gauri Shankar Agarwal (Shareholder): I propose this resolution. (As an Ordinary Resolution)

Ms. Puja Kirit Shah: I request someone from the shareholders present to second the Resolution.

Mr. Amit Bhatia (Shareholder): I second this resolution.

Ms. Puja Kirit Shah: On behalf of the Chairman, I put the motion to vote by show of hands.

Those who are in favour may raise their hands first.

Now, those who are against may raise their hands.

Ms. Puja Kirit Shah: On behalf of the Chairman, I declare the motion as unanimously passed on a show of hands.

Item No. 5: To consider and approve the issuance of Non-Convertible Debentures and/or other Debt Securities, in one or more tranches on a private placement basis. (Special Resolution)

Ms. Puja Kirit Shah: Pursuant to Sections 42, 71 and other applicable provisions of the Companies Act, 2013, and the applicable SEBI Regulations and RBI Master Directions, the Members' approval is sought by way of a Special Resolution to enable the Company to issue Non-Convertible Debentures and/or other Debt Securities on a private placement basis, in one or more tranches, within the overall borrowing limits already approved by the Members. I would now request someone from the shareholders present to kindly propose the motion.

Mr. Nilesh Thakkar (Shareholder): I propose this resolution. (As a Special Resolution)

Ms. Puja Kirit Shah: I request someone from the shareholders present to second the Resolution.

Mr. Gauri Shankar Agarwal (Shareholder): I second this resolution.

Ms. Puja Kirit Shah: On behalf of the Chairman, I put the motion to vote by show of hands.
Those who are in favour may raise their hands first.
Now, those who are against may raise their hands.

Ms. Puja Kirit Shah: On behalf of the Chairman, I declare the motion as unanimously passed on a show of hands.

Dinesh Kumar Khara: For Item No.6, I would like to recuse myself as the Chairman of the Meeting.

Ms. Puja Shah: I would request Mr. Ravi Subramanian, Managing Director & CEO to Chair the Meeting for Item No. 6.

Item No. 6: Payment of commission to Independent Directors and Chairman of the Board of Directors of the Company, for a period of five (5) years commencing from April 1, 2026, within the overall ceiling of one percent (1%) of the net profits of the Company computed in accordance with Section 198 of the Companies Act, 2013. (Special Resolution)

Ms. Puja Kirit Shah: Considering the increased responsibilities, active participation and time devoted by the **Independent Directors and Chairman of the Board of Directors** in the governance of the Company and its Committees, the Board has recommended the payment of commission to such aforesaid Directors, subject to the overall limit prescribed under Section 197 of the Companies Act, 2013. I would now request someone from the shareholders present to kindly propose the motion.

Mr. Dhaval Modi (Shareholder): I propose this resolution. (As a Special Resolution)

Ms. Puja Kirit Shah: I request someone from the shareholders present to second the Resolution.

Mr. Umesh Waghade (Shareholder): I second this resolution.

Ms. Puja Kirit Shah: On behalf of the Chairman, I put the motion to vote by show of hands.

Those who are in favour may raise their hands first.

Now, those who are against may raise their hands.

Ms. Puja Kirit Shah: On behalf of the Chairman, I declare the motion as unanimously passed on a show of hands.

All the resolutions as set forth in the Notice of the AGM have been passed unanimously. There being no other item of business, I now declare this 16th Annual General Meeting as concluded. I would like to conclude the Meeting by thanking our chairman. Mr. Dinesh Kumar Khara and our Board of Directors, all the Members and representatives of the Auditors who have attended the Annual General Meeting through Video Conferencing.
