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: October 27, 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 October 27, 2026

Submission of Unaudited Financial Results along with the Limited Review Report thereon for the quarter and half-year ended September 30, 2026 as required under the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations")

In compliance with 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 you that the Board of Directors of Truhome Finance Limited *(formerly Shriram Housing Finance Limited)* ("Company") at their meeting held today, i.e. Tuesday, October 27, 2026 which commenced at 3:00 p.m. and concluded at 5:00 p.m. *inter alia, approved the following matters*:

Considered and approved the Unaudited Financial Results of the Company for the quarter and half-year ended September 30, 2026:

- In terms of Regulation 52 of the SEBI Listing Regulations and amendments thereof, we hereby enclose the Unaudited Financial Results along with the Limited Review Report thereon for the quarter and half-year ended September 30, 2026 including the disclosure required to be provided under Regulation 54(2) of the SEBI Listing Regulations;

- Further, in terms of Regulation 52(3) of the SEBI Listing Regulations, please note the Joint Statutory Auditors of the Company, M/s Mukund M Chitale & Co. and M/s S.R. Batliboi & Co. LLP, Chartered Accountants, have submitted their Limited Review Report for the quarter and half-year ended September 30, 2026;

- The disclosures as required under Regulation 52(4) of the SEBI Listing Regulations are also disclosed along with the financial results as **Annexure 1**

- Pursuant to the provisions of Regulation 54 of the SEBI Listing Regulations, kindly note that the disclosure of the extent and nature of security created and maintained for listed secured non-convertible debt securities of the Company is made in the Unaudited Financial Results for the quarter and half-year ended September 30, 2026.

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Further, the security cover certificate prepared in accordance with SEBI Master Circular No. HO/17/11/12(2)2026-DDHS-POD1/I/22420/2026 for Debenture Trustees dated September 28, 2026 is enclosed as **Annexure 2**

- Pursuant to Regulation 52(7) and Regulation 52(7A) of the SEBI Listing Regulations, the statement indicating utilization of issue proceeds of non-convertible securities and statement disclosing nil deviation/ variation in use of issue proceeds of non-convertible securities from the objects of the issue for the quarter ended September 30, 2026 is also enclosed as **Annexure 3**;

- The disclosure of related party transactions under Regulation 62K of SEBI Listing Regulations, for the half-year ended September 30, 2026 is also enclosed in **Annexure 4**;

This is also an intimation under Chapter VI of SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021 read with Chapter XVII of Master Circular issued by SEBI for issue and listing of Non-convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Papers dated October 15, 2025 in addition to the abovementioned regulations.

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 record.

Thanking you.
Yours faithfully,
For **Truhome Finance Limited** *(formerly Shriram Housing Finance Limited)*

PUJA KIRIT SHAH
Digitally signed by PUJA KIRIT SHAH
Date: 2026.10.27 17:19:20 +05'30'

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' 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 September 30, 2026 and year to date from April 1, 2026 to September 30, 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").

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 MUMBAI CHARTERED ACCOUNTANTS

MUKUND M. CHITALE & CO. MUMBAI 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.

For S. R. Batliboi & Co. LLP
Chartered Accountants
ICAI Firm Registration No: 301003E/E300005

per Shrawan Jalan
Partner
Membership No.: 102102

UDIN: 26102102UKZBSN6290

Mumbai
October 27, 2026

For Mukund M. Chitale & Co.
Chartered Accountants
ICAI Firm registration number: 106655W

Saurabh M. Chitale
Partner
Membership No.: 111383

UDIN: 26111383EWAKSK4054

Mumbai
October 27, 2026

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

Statement of unaudited financial results for the quarter and half year ended September 30, 2026

(₹ in Lakhs)

	Particulars	For the quarter ended			For the half year ended		For the year ended
		September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025	March 31, 2026
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
	Revenue from operations						
(i)	Interest income	59,473.38	55,473.09	46,732.45	1,14,946.47	91,019.69	1,90,882.27
(ii)	Fees and commission income	8,586.07	5,818.26	5,763.27	14,404.32	10,499.36	22,073.51
(iii)	Net gain on fair value changes	1,390.25	1,685.58	1,535.01	3,075.83	2,656.70	5,391.92
(iv)	Net gain on derecognition of financial instruments under amortised cost category	7,970.27	9,374.53	6,120.53	17,344.80	10,599.29	29,910.93
(I)	**Total revenue from operations**	**77,419.97**	**72,351.46**	**60,151.26**	**1,49,771.42**	**1,14,775.04**	**2,48,258.63**
(II)	Other income	9.32	149.73	0.41	159.06	1.02	1.63
(III)	**Total income (I+II)**	**77,429.29**	**72,501.19**	**60,151.67**	**1,49,930.48**	**1,14,776.06**	**2,48,260.26**
	Expenses						
(i)	Finance cost	33,712.44	31,296.44	28,187.46	65,008.89	54,290.03	1,10,709.72
(ii)	Impairment on financial instruments	1,498.77	1,732.23	2,728.70	3,231.00	5,162.17	7,330.84
(iii)	Employee benefits expenses	13,781.95	12,655.94	10,819.73	26,437.89	20,942.83	45,309.42
(iv)	Depreciation and amortization	1,433.28	1,322.29	1,030.74	2,755.56	2,066.07	4,753.40
(v)	Others expenses	4,432.98	4,832.44	3,414.24	9,265.43	7,157.26	15,959.57
(IV)	**Total expenses (IV)**	**54,859.42**	**51,839.34**	**46,180.87**	**1,06,698.77**	**89,618.36**	**1,84,062.95**
(V)	**Profit before tax (III-IV)**	**22,569.87**	**20,661.85**	**13,970.80**	**43,231.71**	**25,157.70**	**64,197.31**
	Tax expense:						
	(1) Current Tax	4,584.52	3,786.63	2,590.09	8,371.15	5,710.84	11,997.15
	(2) Deferred Tax	733.34	1,047.46	704.68	1,780.80	96.22	3,146.56
(VI)	**Total tax expenses (1+2)**	**5,317.86**	**4,834.09**	**3,294.77**	**10,151.95**	**5,807.06**	**15,143.71**
(VII)	**Profit after tax (V-VI)**	**17,252.01**	**15,827.76**	**10,676.03**	**33,079.76**	**19,350.64**	**49,053.60**
(VIII)	**Other comprehensive income**						
	(i) Items that will not be reclassified to profit or loss						
	(a) Remeasurement gain/(loss) on defined benefit plan	38.04	(81.81)	10.48	(43.77)	(5.20)	36.78
	(b) Income tax relating to items that will not be reclassified to profit or loss	(9.57)	20.59	(2.64)	11.02	1.31	(9.26)
	Sub-total (i)	**28.47**	**(61.22)**	**7.84**	**(32.75)**	**(3.89)**	**27.52**
	(ii) Items that will be reclassified to profit or loss						
	(a) Gain / (Loss) on effective portion of hedging instruments in a cash flow hedge	3,117.58	(1,969.22)	(305.81)	1,148.35	(1,803.30)	(346.46)
	(b) Income tax relating to items that will be reclassified to profit or loss	(784.63)	495.61	76.97	(289.02)	453.86	87.20
	Sub-total (ii)	**2,332.95**	**(1,473.61)**	**(228.84)**	**859.33**	**(1,349.44)**	**(259.26)**
	Other comprehensive income/(loss) (i)+(ii)	**2,361.42**	**(1,534.83)**	**(221.00)**	**826.58**	**(1,353.33)**	**(231.74)**
(XI)	**Total comprehensive income for the quarter/period/year (VII + VIII)**	**19,613.43**	**14,292.93**	**10,455.03**	**33,906.34**	**17,997.31**	**48,821.86**
(XII)	**Earnings per equity share (Face Value of ₹10/-)***						
	Basic (₹)	3.59	3.30	2.33	6.89	4.22	10.46
	Diluted (₹)	3.59	3.29	2.32	6.88	4.21	10.45

*Earning per equity share is not annualized for quarter ended September 30, 2026, June 30, 2026 and September 30, 2025 and half year ended September 30,2026 and September 30,2025.

MUKUND M. CHITALE & CO. MUMBAI CHARTERED ACCOUNTANTS

S.R. BATLIBOI & CO. LLP MUMBAI CHARTERED ACCOUNTANTS

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Note 1: Statement of Assets & Liabilities

(₹ in Lakhs)

		Particulars	As at September 30, 2026 Unaudited	As at March 31, 2026 Audited
I	ASSETS			
	1	**Financial assets**		
	(a)	Cash and cash equivalents	1,07,831.81	1,15,055.94
	(b)	Bank balance other than (a) above	19,392.40	21,217.44
	(c)	Derivative financial instrument	20,142.27	17,694.89
	(d)	Receivables		-
		(i) Trade Receivables	2,341.02	2,615.61
	(e)	Loans	19,77,786.28	16,96,560.18
	(f)	Investments	23,962.92	21,679.82
	(g)	Other financial assets	61,265.97	55,781.38
		Total financial assets	**22,12,722.67**	**19,30,605.26**
	2	**Non-financial Assets**		
	(a)	Current tax assets	4,360.42	3,347.39
	(b)	Investment property	0.28	0.28
	(c)	Property, plant and equipment	4,664.60	4,534.01
	(d)	Right of use assets	9,891.76	9,928.28
	(e)	Intangible assets under development	136.93	122.22
	(f)	Capital Work in Progress	145.73	57.71
	(g)	Other intangible assets	1,727.89	1,733.93
	(h)	Other non financial assets	5,047.42	4,595.86
		Total non-financial assets	**25,975.03**	**24,319.68**
	3	**Assets held for sale**	536.87	778.44
		Total Assets	**22,39,234.57**	**19,55,703.38**
II	LIABILITIES AND EQUITY			
	1	**Financial Liabilities**		
	(a)	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	7,295.16	9,206.04
	(b)	Debt securities	2,50,203.80	2,00,895.74
	(c)	Borrowings (other than debt securities)	14,41,933.91	12,48,064.96
	(d)	Subordinated Liabilites	15,020.65	15,033.52
	(e)	Lease liabilities	11,147.28	11,023.30
	(f)	Other financial liabilities	25,271.74	20,554.52
		Total financial liabilities	**17,50,872.54**	**15,04,806.41**
	2	**Non-financial Liabilities**		
	(a)	Provisions	4,851.70	5,177.40
	(b)	Deferred tax liabilities (Net)	10,158.69	8,099.88
	(c)	Current tax liabilities	134.04	-
	(d)	Other non-financial liabilities	1,394.46	845.95
		Total non-financial liabilities	**16,538.89**	**14,123.23**
	3	**Equity**		
	(a)	Equity share capital	48,018.82	48,006.16
	(b)	Instruments Entirely equity in nature	-	-
	(c)	Other equity	4,23,804.32	3,88,767.58
		Total equity	**4,71,823.14**	**4,36,773.74**
		Total Liabilities and Equity	**22,39,234.57**	**19,55,703.38**

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Note 2: Statement of Cash flows

(₹ in Lakhs)

Particulars	For the period ended	
	September 30, 2026	March 31, 2026
A) Cash flow from operating activities		
Profit before tax	43,231.71	64,197.31
Adjustment to reconcile profit before tax to net cash flows:		
Depreciation and amortisation expenses	2,755.56	4,753.40
Loss/(Gain) on disposal of property, plant and equipment	11.41	42.90
Interest Income on Loan	(1,13,473.30)	(1,88,042.50)
Interest received on loans	1,10,726.40	1,84,771.85
Finance cost	65,008.89	1,10,709.72
Interest paid on borrowings, debt securities and subordinated liabilities	(59,266.59)	(1,08,922.86)
Impairment of financial assets	3,231.00	7,330.84
(Profit)/loss of investments	(4,016.53)	(6,754.42)
Interest on deposit with banks	(481.30)	(1,384.12)
Fair valuation of ESOP	1,047.86	2,519.68
Net gain of derecognition of financial instruments under amortised cost category	(17,344.80)	(29,910.93)
Interest income on fair valuation of security deposit	(51.17)	(93.15)
Mortgage guarantee fee written off	49.79	106.91
(Gain)/loss on remeasurement of leases	(15.12)	9.43
Operating profit before working capital changes	**31,413.81**	**39,334.06**
Movement in working capital:		
(Increase)/ decrease in loans	(2,81,486.94)	(3,64,565.66)
(Increase) / decrease in other non financial assets	(501.35)	2,690.68
(Increase) / decrease in other financial assets	11,878.08	14,264.56
(Increase) / decrease in other receivable	292.90	(1,236.19)
Increase / (decrease) in other non financial liabilities	548.50	(296.29)
Increase / (decrease) in Trade payable	(1,939.22)	3,935.26
Increase / (decrease) in Provision	(369.47)	1,729.49
Increase / (decrease) in other financial liabilities	4,717.23	9,733.85
Operating Loss after Working Capital changes	**(2,35,446.46)**	**(2,94,410.24)**
Direct taxes paid (net of refund)	(9,250.14)	(12,761.46)
Net cash flow generated from/ (used in) operating activities (A)	**(2,44,696.60)**	**(3,07,171.70)**
B) Cash flow from investing activities		
Payment towards purchase of fixed and intangible assets	(1,677.11)	(4,532.18)
Proceeds from sale of fixed assets	30.27	7.84
Interest received on investment	481.30	1,384.12
Purchase of investments	(9,28,619.48)	(19,65,147.06)
Proceeds from sale of investments	9,30,301.73	19,84,970.94
Investment in fixed deposit	(43,535.00)	(49,463.51)
Proceeds on maturity of fixed deposits	45,411.21	54,562.90
Net cash flow generated from/(used in) investing activities (B)	**2,392.92**	**21,783.05**
C) Cash flow from financing activities		
Proceeds from Debt Securities	83,107.17	65,000.00
Repayment of Debt Securities	(35,725.00)	(31,450.00)
Proceeds from Issue of equity shares	95.22	41,769.97
Payment of Lease liabilities	(1,611.99)	(2,904.12)
Proceeds from borrowings (Other Than Debt Securities)	3,52,034.53	5,28,897.63
Repayment of borrowings (Other Than Debt Securities)	(1,62,820.38)	(2,51,613.40)
Net cash flow generated from financing activities (C)	**2,35,079.55**	**3,49,700.08**
Net increase / (decrease) in cash and cash equivalents (A+B+C)	**(7,224.13)**	**64,311.43**
Opening Cash and cash equivalents	1,15,055.94	50,744.51
Closing Cash and cash equivalents	**1,07,831.81**	**1,15,055.94**
Component of cash and cash equivalents		
Cash on hand	-	-
Balances with banks:		
- Current Account /Cash Credit Account	1,07,831.81	1,15,055.94
- in deposit accounts having original maturity less than three months	-	-
Total Cash and cash equivalents	**1,07,831.81**	**1,15,055.94**

MUKUND M. CHITALE & CO. CHARTERED ACCOUNTANTS MUMBAI

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3. The above unaudited financial results for the quarter and half year ended September 30, 2026 have been reviewed by the Audit Committee and subsequently approved by the Board of Directors at their respective meetings held on October 27, 2026. The joint statutory auditors carried out the limited review of the aforesaid unaudited financial results and have issued an unmodified opinion.

4. The above unaudited 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 Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

5. 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".

MUKUND M. CHITALE & CO. MUMBAI CHARTERED ACCOUNTANTS

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Annexure 1

6. Information as required by Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended:

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 half year ended September 30, 2026.

	Particulars	For the quarter ended			For the half year ended		For the year ended
		September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025	March 31, 2026
1	Debt-Equity Ratio (times)	3.62	3.58	3.65	3.62	3.65	3.35
2	Debt Service Coverage Ratio^	NA	NA	NA	NA	NA	NA
3	Interest Service Coverage Ratio^	NA	NA	NA	NA	NA	NA
4	Outstanding Redeemable Preference Shares (Quantity)	Nil	Nil	Nil	Nil	Nil	Nil
5	Outstanding Redeemable Preference Shares (value) (₹ in lakhs)	Nil	Nil	Nil	Nil	Nil	Nil
6	Capital Redemption Reserve (₹ in lakhs)^	NA	NA	NA	NA	NA	NA
7	Debenture Redemption Reserve (₹ in lakhs)^^	NA	NA	NA	NA	NA	NA
8	Networth (₹ in lakhs)	4,71,823.14	4,51,652.80	3,62,814.27	4,71,823.14	3,62,814.27	4,36,773.74
9	Net Profit After Tax (₹ in lakhs)	17,252.01	15,827.76	10,676.03	33,079.76	19,350.64	49,053.60
10	Earnings per Equity Share (Not annualised for the quarter)						
	Basic (₹)	3.59	3.30	2.33	6.89	4.22	10.46
	Diluted (₹)	3.59	3.29	2.32	6.88	4.21	10.45
11	Current Ratio^	NA	NA	NA	NA	NA	NA
12	Long Term Debt to Working Capital^	NA	NA	NA	NA	NA	NA
13	Bad Debts to Accounts Receivable Ratio^	NA	NA	NA	NA	NA	NA
14	Current Liability Ratio^	NA	NA	NA	NA	NA	NA
15	Total Debts to Total Assets	76.24%	76.08%	76.77%	76.24%	76.77%	74.86%
16	Debtors Turnover^	NA	NA	NA	NA	NA	NA
17	Inventory Turnover^	NA	NA	NA	NA	NA	NA
18	Operating Margin (%)^	NA	NA	NA	NA	NA	NA
19	Net Profit Margin (%)	22.28%	21.83%	17.75%	22.06%	16.86%	19.76%
20	Sector Specific equivalent Ratios						
	Gross Stage 3 Ratio (%)	1.56%	1.57%	1.46%	1.56%	1.46%	1.45%
	Net Stage 3 Ratio(%)	1.04%	1.04%	0.99%	1.04%	0.99%	0.97%
	Stage 3 Provision Coverage Ratio (%)	33.85%	33.98%	32.56%	33.85%	32.56%	33.89%
21	Capital Adequacy Ratio	31.49%	33.16%	33.28%	31.49%	33.28%	34.48%
22	Liquidity Coverage Ratio	161.35%	135.82%	185.99%	161.35%	185.99%	201.05%

Note	
1	^ The Company prepares financial statements as per Division III, Schedule III of the Companies Act, 2013, hence these ratios are not applicable.
2	^^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
3	Debt equity ratio = (Debt securities+Borrowings (other than debt securities)+ Subordinate Debts) / (Networth).
4	Net profit margin(%)= (Profit after tax for the quarter/half-year/year) / (Total income).
5	Gross Stage 3 Ratio = (Stage 3 Gross Loans / Total Gross loans)
6	Net Stage 3 Ratio = (Stage 3 Gross loans - Impairment allowance on stage 3 loans) / (Total Gross loans - Impairment allowance on stage 3 loans)
7	Stage 3 Provision coverage Ratio= Impairment Allowance on Stage 3 loans/Stage 3 Gross Loans

MUKUND M. CHITALE & CO. MUMBAI CHARTERED ACCOUNTANTS

S.R. BATLIBOI & CO. LLP MUMBAI CHARTERED ACCOUNTANTS

TRUHOME FINANCE LIMITED MUMBAI

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

7. Disclosure pursuant to the Reserve Bank of India (Non-Banking Financial Companies – Transfer and Distribution of Credit Risk) Directions, 2025 and Reserve Bank of India (Non-Banking Financial Companies – Financial Statement Presentation and Disclosure) Directions 2025, dated November 28, 2025, as amended from time to time:

(a) Details of transfer through assignment in respect of loans not in default for the half year ended September 30, 2026:

Particulars	**Transferred**
Count of Loan accounts Assigned (No.)	6,407
Amount of Loan account Assigned (₹ in lakhs)	1,11,649.58
Retention of beneficial economic interest (MRR) (₹ in lakhs)	16,552.16
Weighted Average Maturity (Residual Maturity) (Months)	147.38
Weighted Average Holding Period (Months)	9.22
Coverage of tangible security coverage (LTV) (%)	47.93
Rating-wise distribution of rated loans	Unrated

(b) Details of transfer through Co-Lending in respect of loans not in default for the half year ended September 30, 2026: **NIL**

(c) Details of transfer through PTC in respect of loans not in default for the half year ended September 30, 2026:

Particulars	**Transferred**
Count of Loan accounts Assigned (No.)	1,127
Amount of Loan account Assigned (₹ in lakhs)	39,003.26
Retention of beneficial economic interest (MRR) (₹ in lakhs)	-
Weighted Average Maturity (Residual Maturity) (Months)	209.50
Weighted Average Holding Period (Months)	17.99
Coverage of tangible security coverage (LTV) (%)	62.18
Rating-wise distribution of rated loans	CRISIL AAA (SO)

(d) Details of acquired through assignment in respect of loans not in default for half year ended September 30, 2026:

Particulars	**Acquired**
Count of Loan accounts Acquired (No.)	659
Amount of Loan account Acquired (₹ in lakhs)	4,985.81
Retention of beneficial economic interest (MRR) (₹ in lakhs)	553.98
Weighted Average Maturity (Residual Maturity) (Months)	147.13
Weighted Average Holding Period (Months)	15.65
Coverage of tangible security coverage (LTV) (%)	43.98
Rating-wise distribution of rated loans	Unrated

(e) Details of stressed loans transferred during the half year ended September 30, 2026: **NIL**

(f) The Company has not acquired any stressed loan during the half year ended September 30, 2026

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8. 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.

(₹ in Lakhs)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position at the end of March 31, 2026 (A)#	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	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 30th September 2026#
Personal Loans*	2,923.67	38.53	-	204.47	2,680.67
Corporate persons	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	**2,923.67**	**38.53**	**-**	**204.47**	**2,680.67**

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

9. In accordance with the Reserve Bank of India (Non-Banking Financial Companies - Resolution of Stressed Assets) Directions, 2025 dated November 28, 2025 as amended from time to time no resolution plans have been implemented during the half year ended September 30, 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, 2025 dated November 28, 2025 as amended from time to time.

10. Previous periods/ year figures have been regrouped/ re-classified wherever necessary in line with the reviewed financial results for the quarter and half year ended September 30, 2026. The impact, if any, are not material to the reviewed financial results.

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

Subramanian Jambunathan
Managing Director & CEO
DIN: 00969478

Place : Mumbai
Date : October 27, 2026

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Annexure 2

The secured, listed, redeemable, Non-Convertible Debentures ('NCDs') 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 its 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 September 30, 2026 in case of the secured and listed Non-Convertible Debentures ("NCDs") issued by the company is 1.08. The security cover certificate as per regulation 54(3) of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 is attached as below –

In Lakhs

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Related to only those items covered by this certificate					Column O	Column P
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 I)	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)	Total Value (=K+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 parl 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			Relating to Column F						
		Book Value	Book Value	Yes/ No	Book Value	Book Value											
ASSETS																	
Property, Plant and Equipment							4,664.88			4,664.88					-		
Capital Work-in-Progress							145.73			145.73					-		
Right of Use Assets							9,881.76			9,881.76					-		
Goodwill										-					-		
Intangible Assets							1,727.89			1,727.89					-		
Intangible Assets under Development							136.93			136.93					-		
Investments							23,952.92			23,952.92					-		
Loans (Note 2)	Receivables under financing activities	2,52,079.50	16,38,108.06				87,597.72			19,77,785.28		2,52,079.50			2,52,079.50		
Inventories										-					-		
Trade Receivables							2,341.02			2,341.02					-		
Cash and Cash Equivalents							1,07,831.81			1,07,831.81					-		
Bank Balances other than Cash and Cash Equivalents							19,592.40			19,592.40					-		
Others							91,352.95			91,352.95		-			-		
Total		2,52,079.50	16,38,108.06	-	-	-	3,49,006.00	-		22,89,234.57		2,52,079.50	-		2,52,079.50		
LIABILITIES																	
Debt securities to which this certificate pertains*		2,32,337.80								2,32,337.80		2,32,337.80			2,32,337.80		
Other debt sharing pari-passu charge with above debt										-							
Other Debt (unsecured Debenture)									3,353.87	3,353.87							
Subordinated debt									15,020.65	15,020.65							
Borrowings			2,94,021.29							2,94,021.29							
Bank			11,47,912.61							11,47,912.61							
Debt Securities	not to be filled									-							
Others (CP)									14,512.13	14,512.13							
Trade payables									7,295.16	7,295.16							
Lease Liabilities									11,147.28	11,147.28							
Provisions									4,851.70	4,851.70							
Others									36,558.94	36,558.94							
Total		2,32,337.80	14,41,933.90	-	-	-		-	93,139.73	17,67,411.43	-	2,32,337.80	-	-	2,32,337.80		
Cover on Book Value															1.08		
Cover on Market Value		Exclusive Security Cover Ratio	1.08		Pari-Passu Security Cover Ratio												

Pertaining to principal and interest accrued on secured and listed non-convertible debentures

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Annexure 3

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 September 30, 2026:

₹ 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 (formerly Shriram Housing Finance Limited)	INE432R07513	Private Placement	Secured, Senior, Rated, Listed, Redeemable Non-Convertible Debentures.	28-09-2026	19000	19000	No	Not Applicable	Not Applicable
Total					**19,000**	**19,000**			

Note:
The funds raised through the issue of Non-Convertible Debt Securities, after meeting the expenditures of and related to the issue, have been used for our various activities, including lending and

B. Statement of deviation/ variation in use of Issue proceeds for the quarter ended 30th September 2026:

Particulars	Remarks
Name of listed entity	Truhome Finance Limited (formerly Shriram Housing Finance Limited)
Mode of fund raising	Private Placement
Type of instrument	Secured, Senior, Rated, Listed, Redeemable Non-Convertible Debentures.
Date of raising funds	As per Annexure 2(A)
Amount raised	As per Annexure 2(A) totalling to Rs. 19000 Lakhs
Report filed for quarter ended	30th September 2026
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	No
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.

MUKUND M. CHITALE & CO. CHARTERED ACCOUNTANTS MUMBAI

TRUHOME FINANCE LIMITED MUMBAI

Annexure 4

Related Party Transactions for the half year ended September 30, 2026 - Truhome Finance Limited (*formerly Shriram Housing Finance Limited*)

Sr No.	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Value of the related party transaction as approved by the audit committee (FY 2026-27)	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction		Additional disclosure of Related Party Transaction - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.							
											In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments			Details of the loans, inter-corporate deposits, advances or investments				
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Cost	Tenure	Nature (loan/ advance/ intercorporate deposit/ investment)	Interest Rate (%)	Tenure	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (end usage)
1	Truhome Finance Limited (*formerly Shriram Housing Finance Limited*)	A********D	Mr.Arvind Kathpalia	A********B	Director	Sitting Fees		15.00	0.00	0.00	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
2	Truhome Finance Limited(*formerly Shriram Housing Finance Limited*)	A********D	Ms. Aruna Krishnamurthy Rao	A********K	Director	Sitting Fees		18.00	0.00	0.00								
3	Truhome Finance Limited(*formerly Shriram Housing Finance Limited*)	A********D	Mr.Ajay Kumar Choudhary	A********L	Director	Sitting Fees		19.00	0.00	0.00								
4	Truhome Finance Limited(*formerly Shriram Housing Finance Limited*)	A********D	Mr. Dinesh Kumar Khara	A********L	Director	Sitting Fees		14.00	0.00	0.00								
5	Truhome Finance Limited(*formerly Shriram Housing Finance Limited*)	A********D	Mr.Arvind Kathpalia	A********B	Director	Commission		25.00	0.00	0.00								
6	Truhome Finance Limited(*formerly Shriram Housing Finance Limited*)	A********D	Ms. Aruna Krishnamurthy Rao	A********K	Director	Commission		25.00	0.00	0.00								
7	Truhome Finance Limited(*formerly Shriram Housing Finance Limited*)	A********D	Mr.Ajay Kumar Choudhary	A********L	Director	Commission		25.00	0.00	0.00								
8	Truhome Finance Limited(*formerly Shriram Housing Finance Limited*)	A********D	Mr. Dinesh Kumar Khara	A********L	Director	Commission		37.50	0.00	0.00								
9	Truhome Finance Limited(*formerly Shriram Housing Finance Limited*)	A********D	Mr.Subramanian Jambunathan	A********E	Key managerial Personnel	Remuneration	1000.00	222.39	0.00	0.00								
10	Truhome Finance Limited(*formerly Shriram Housing Finance Limited*)	A********D	Mr.Subramanian Jambunathan	A********E	Key managerial Personnel	ESOP Shares Based expense		380.94	0.00	0.00								
11	Truhome Finance Limited(*formerly Shriram Housing Finance Limited*)	A********D	Mr.Gauri Shankar Agarwal	A********R	Key managerial Personnel	Remuneration	500.00	121.93	0.00	0.00								
12	Truhome Finance Limited(*formerly Shriram Housing Finance Limited*)	A********D	Mr.Gauri Shankar Agarwal	A********R	Key managerial Personnel	ESOP Shares Based expense		65.30	0.00	0.00								
13	Truhome Finance Limited(*formerly Shriram Housing Finance Limited*)	A********D	Ms. Puja Kirit Shah	C********Q	Key managerial Personnel	Remuneration	50.00	18.61	0.00	0.00								
14	Truhome Finance Limited(*formerly Shriram Housing Finance Limited*)	A********D	Mr.Gauri Shankar Agarwal	A********R	Key managerial Personnel	EMI received against Loan		8.36	0.00	0.00								
15	Truhome Finance Limited(*formerly Shriram Housing Finance Limited*)	A********D	Mr.Subramanian Jambunathan	A********E	Key managerial Personnel	EMI received against Loan		100.66	0.00	0.00								
16	Truhome Finance Limited(*formerly Shriram Housing Finance Limited*)	A********D	Ms. Puja Kirit Shah	C********Q	Key managerial Personnel	EMI received against Loan		24.48	0.00	0.00								
17	Truhome Finance Limited(*formerly Shriram Housing Finance Limited*)	A********D	Mango Crest Investment Ltd	A********J	Holding Company	Investment in Equity Shares		0.00	47312.19	47312.19								
18	Truhome Finance Limited(*formerly Shriram Housing Finance Limited*)	A********D	Mr.Subramanian Jambunathan	A********E	Key managerial Personnel	Investment in Equity Shares		0.00	251.10	251.10								
19	Truhome Finance Limited(*formerly Shriram Housing Finance Limited*)	A********D	Mr.Gauri Shankar Agarwal	A********R	Key managerial Personnel	Investment in Equity Shares		0.00	36.00	36.00								
20	Truhome Finance Limited(*formerly Shriram Housing Finance Limited*)	A********D	Mr.Subramanian Jambunathan	A********E	Key managerial Personnel	Loan		0.00	1717.65	1750.00								
21	Truhome Finance Limited(*formerly Shriram Housing Finance Limited*)	A********D	Ms. Puja Kirit Shah	C********Q	Key managerial Personnel	Loan		0.00	56.30	78.14								
22	Truhome Finance Limited(*formerly Shriram Housing Finance Limited*)	A********D	Mr.Gauri Shankar Agarwal	A********R	Key managerial Personnel	Loan		0.00	70.12	76.99								
	Total value of transaction during the reporting period							**1121.18**	**49443.37**	**49504.42**								

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