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: Regulation 54 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") - Security Cover Certificate as at September 30, 2026

In compliance with the Regulation 54 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("**SEBI Listing Regulations"**) read with SEBI Master Circular No. HO/17/11/12(2)2026-DDHS-POD1/I/22420/2026 for Debenture Trustees dated September 28, 2026, as amended from time to time, please find enclosed the Security Cover Certificate as on September 30, 2026 in respect of the secured listed Non-Convertible Debt Securities of the Company.

The Security Cover Certificate is also disclosed as a part of the Financial Results published by the Company for the quarter and half-year ended September 30, 2026.

Further the disclosure as required under Regulation 54(2) of the SEBI Listing Regulations with respect to the extent and nature of security created and maintained with respect to its secured listed non-convertible debt securities and Regulation 54(3) with respect to availability of security cover in case of non-convertible debt securities forms part of the Financial Results published by the Company for the quarter and half-year ended September 30, 2026.

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
Digitally signed by PUJA KIRIT SHAH
Date: 2026.10.27 17:21:59 +05'30'

Puja Kirit Shah
Company Secretary and Compliance Officer
Place: Mumbai

MUKUND
M. CHITALE
& CO.

CHARTERED
ACCOUNTANTS

2nd Floor, Kapur House,
Paranjape B Scheme
Road No.1, Vile Parle (E),
Mumbai 400057
T: 91 22 4663 3500
www.mmchitale.com

Ref. No. : K-829/2026/05-266

The Board of Directors
Truhome Finance Limited
(Formerly known as Shriram Housing Finance Limited)
Level 3, Wockhardt Towers
East Wing, C-2, G Block,
Bandra Kurla Complex,
Mumbai 400 051.

October 27, 2026

Auditor's report on Statement of Information on security cover maintained with respect to listed non-convertible debentures as at 30 September 2026

1. This report is issued in accordance with our terms of engagement entered into with Truhome Finance Limited (Formerly known as Shriram Housing Finance Limited) (hereafter referred to as "Company").

2. The management has requested us to certify the particulars contained in the accompanying Statement of Information for listed Non-Convertible Debentures ('NCDs') attached herewith (the 'Statement') for Truhome Finance Limited (Formerly known as Shriram Housing Finance Limited) (the 'Company') as at 30 September 2026. This Statement has been prepared by the Company to comply with Regulation 54 and 56(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 as amended, and Regulation 15 (1)(t) of the Securities and Exchange Board Of India (Debenture Trustees) Regulations, 1993, as amended (together referred to as the 'Regulations').

Management's responsibility

3. The preparation and presentation of the Statement is the responsibility of the Company's management including the preparation and maintenance of all accounting and other records supporting its contents. This responsibility includes the design, implementation, and maintenance of internal control relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.

4. The Company's management is also responsible for ensuring that the Company complies with the requirements of the Regulations and terms of the Debenture Trust Deeds ('DTDs') for all listed NCDs issued during the period ended 30 September 2026 as well as NCDs outstanding as at 30 September 2026 and for providing all relevant information to the Company's Debenture Trustee.

Auditor's responsibility

5. Pursuant to the request from management and as required by the Regulations, we are required to provide a limited assurance on whether the Company has maintained the required security cover, provided details of value of receivables / book debts as per the requirements of DTDs for all outstanding listed NCDs as on 30 September 2026.

6. For the purpose of this report, we have planned and performed the following procedures to determine whether anything has come to our attention that causes us to believe that, in all

material respects, that the Company has not maintained security cover, or not provided details of the value of receivables/ book debts (as set out in the Statement) as per the requirements of the DTDs in relation to all outstanding listed NCDs:

Annexure : Security cover

a) Obtained a list of securities / collaterals/ properties/ assets pledged as security against the outstanding listed NCDs as at 30 September 2026;

b) Verified the computation of security cover as at 30 September 2026, prepared by management, as specified in the format given under SEBI Circular SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated May 19, 2022;

c) Traced the amounts forming part of the Statement with the Unaudited financial results as at 30 September 2026, underlying books of account and other relevant records and documents maintained by the Company and verified the arithmetical accuracy of the Statement;

d) On sample basis verified, the details of the outstanding amount and assets required to be maintained as collateral for respective series of the listed NCDs from the underlying books of account and other relevant records and documents maintained by the Company for the period and period ended 30 September 2026;

e) Recomputed the security coverage ratio;

7. The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement and consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

8. We conducted our examination in accordance with the 'Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) ('the Guidance Note') issued by the ICAI. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.

9. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC') 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.

Conclusion

10. Based on our procedures performed as mentioned in paragraph 6 above, information and explanation given to us and representations provided by the Company, nothing has come to our attention that causes us to believe that:

a) the book values furnished in the Statement have not been accurately extracted from the Unaudited financial results as at September 30, 2026;

b) the details of value of receivables / book debts are incorrect;

c) the Statement is not arithmetically accurate.

MUKUND
M. CHITALE
& CO.

CHARTERED
ACCOUNTANTS

Restriction of use

11. This report has been issued for the sole use of the Board of Directors, to whom it is addressed, for onward submission to the Stock exchange and Debenture Trustees pursuant to the requirements of the abovementioned Regulations. Accordingly, our report should not be quoted or referred to in any other document or made available to any other person or persons without our prior written consent. We neither accept nor assume any duty or liability for any other purpose or to any other party to whom our report is shown or into whose hands it may come without our prior consent in writing.

For Mukund M. Chitale & Co.
Chartered Accountants
Firm Regn. No. 106655W

Saurabh M. Chitale
Partner
M. No. 111383

UDIN: 26111383MKXXGP7382

Place: Mumbai
Date: October 27, 2026

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Truhome FINANCE

Annexure C - Security cover certificate as per regulation 54(3) of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 as on Sep 30, 2026.

In Lakhs

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	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 J)**	**Related to only those items covered by this certificate**				
		Debt for which this certificate being issued	**Other Secured Debt**	**Debt for which this certificate being issued**	**Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari passu charge)**	**Other assets on which there is pari-Passu charge (excluding items covered in column F)**		**Debt amount considered more than once (due to exclusive plus pari passu charge)**			**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 (=L+M+N+O)**
		Book Value	**Book Value**	**Yes/ No**	**Book Value**	**Book Value**							**Relating to Column F**		
ASSETS															
Property, Plant and Equipment							4,664.88			4,664.88					-
Capital Work-in-Progress							145.73			145.73					-
Right of Use Assets							9,891.76			9,891.76					-
Goodwill															-
Intangible Assets							1,727.89			1,727.89					-
Intangible Assets under Development							136.93			136.93					-
Investments							23,962.92			23,962.92					-
Loans (Note 2)	Receivables under financing activities	2,52,079.50	16,38,109.06				87,597.72			19,77,786.28		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							19,392.40			19,392.40					-
Others							91,352.95			91,352.95		-			-
Total		**2,52,079.50**	**16,38,109.06**	-	-	-	**3,49,046.00**	-		**22,39,234.57**		**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									36,958.94	36,958.94					
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**	-									

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

TRUHOME FINANCE LIMITED MUMBAI

MUKUND M. CHITALE & CO. CHARTERED ACCOUNTANTS MUMBAI

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