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

Disclosure as required by Liquidity Risk Management Framework for the quarter ended 30th September 2026

(i) Funding Concentration based on significant counterparty

Sr. No	Number of Significant Counterparties	Amount (Rs. In Lakh)*	% of Total deposits	% of Total liabilities*
1	25	14,76,001.65	NA	83.51%

(ii) Top 20 large deposits (amount in Lakhs and % of total deposits) - The company is registered with NHB as non-deposit accepting HFC

(iii) Top 10 borrowings (amount in ₹ in Lakhs and % of total borrowings)

Particulars	As at Sept 30, 2026
Total amount of top 10 borrowings *	9,92,268.72
Percentage of amount of top 10 borrowings to total borrowings	58.12%

*Includes securitisation liabilities exposure

(iv) Funding Concentration based on significant instrument/product

Sr. No	Name of the instrument/product	Amount (Rs. in Lakh)	% of Total Liabilities*
1	Public Issue of Redeemable non-convertible debentures	NA	NA
2	Privately placed Redeemable non-convertible debentures	2,35,691.67	13.34%
3	Privately placed Redeemable non-convertible debentures - Subordinated Tier II	15,020.66	0.85%
4	Commercial Papers	14,512.13	0.82%
5	Term loan from banks	9,87,258.27	55.86%
6	Term loan from National Housing Bank	2,81,320.44	15.92%
7	Term loan from financial institutions/corporates	12,700.85	0.72%
8	Loans repayable on demand from banks (Cash credit from banks & Working capital demand Loan)	-	0.00%
9	Other loans - Securitisation liabilities	1,60,654.35	9.09%
10	Public deposits	NA	NA

(v) Stock Ratio

Sr No	Particulars	as a % of Total public funds^	as a % of Total liabilities*	as a % of Total assets
1	Commercial papers	0.85%	0.82%	0.65%
2	Non-convertible debentures (original maturity of less than one year)	NA	-	-
3	Other short-term liabilities#	22.86%	22.08%	17.43%

*Total liabilities are excluding Equity share capital & other equity.
^ Public funds are considered as total of borrowings from debt securities, CP, Bank Loans and ICDs
# Other short term liabilities are residual maturities within 12 months of Bank loan, NCDs and other liabilities (excl. CPs).

(vi) Institutional set-up for liquidity risk management

1	The Board of Directors are responsible for the overall risk management approach and for approving the risk management strategies and principles.
2	The Board has constituted the Audit and Risk Management Committee (ARMC) which is responsible for monitoring the overall risk process within the Company.
3	The (ARMC) is responsible for managing risk decisions and monitoring risk levels. The meetings of ARMC are held at quarterly interval.
4	The Risk owners are responsible for monitoring compliance with risk principles, policies and limits across the Company. Each department has its Risk owner who is responsible for the control of risks, including monitoring the actual risk of exposures against authorised limits and the assessment of risks.
5	The Company's Treasury is responsible for managing its assets and liabilities and the overall financial structure. It is also primarily responsible for the funding and liquidity risks of the Company.

Notes:

1	Significant counterparty is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the NBFC-NDSI's, NBFC-Ds total liabilities as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.
2	Significant instrument/product is defined as a single instrument/product of group of similar instruments/products which in aggregate amount to more than 1% of the NBFC-NDSI's, NBFC-Ds total liabilities, as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

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Public Disclosure on Liquidity Coverage Ratio (LCR) for the quarter ended September 30, 2026 pursuant to RBI Master Direction Non-Banking Financial Company - Systematically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Direction, 2016

			Rs in lakh
Sr. No	Particulars	Period ended 30th September 2026	
		Total Unweighted Value (average)	Total weighted Value (average)
High Quality Liquid Assets			
1	Cash and Bank Balance	3,835.87	3,835.87
2	Investment in Government securities	29,205.32	29,205.32
3	Investment in Bond	0.00	0.00
	Total High Quality Liquid Assets (HQLA)	**33,041.19**	**33,041.19**
Cash Outflows			
4	Deposits (for deposit taking companies)	-	-
5	Unsecured wholesale funding	-	-
6	Secured wholesale funding	28,309.82	32,556.29
7	Additional requirements, of which		
	(i) Outflows related to derivative exposures and other collateral requirements	-	-
	(ii) Outflows related to loss of funding on debt products	-	-
	(iii) Credit and liquidity facilities	-	-
8	Other contractual funding obligations	39,948.28	45,940.52
9	Other contingent funding obligations	-	-
10	Other	2,967.81	3,412.98
11	**TOTAL CASH OUTFLOWS**	**71,225.90**	**81,909.79**
Cash Inflows			
12	Secured lending	72,166.67	54,125.00
13	Inflows from fully performing exposures	30,309.61	22,732.20
14	Other cash inflows	6,535.26	4,901.44
15	**TOTAL CASH INFLOWS**	**1,09,011.53**	**81,758.65**
	Particulars	**Total Adjusted value Period ended 30th September 2026**	
16	**TOTAL HQLA**		33,041.19
17	**TOTAL NET CASH OUTFLOWS**		20,477.45
18	**LIQUIDITY COVERAGE RATIO (%)**		161.35%

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