



TRANSWARRANTY FINANCE LIMITED

November 13, 2025

Listing Department
National Stock Exchange of India Limited
Exchange Plaza,
Bandra-Kurla Complex, Bandra (East),
Mumbai - 400 051
Symbol: TFL

Listing Department
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai - 400 001
Scrip Code: 532812

Dear Sir/Madam,

Sub: Outcome of Board Meeting held today i.e. November 13, 2025

Ref: Intimation under Regulation 30 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations")

Pursuant to the provisions of the SEBI Listing Regulations, it is hereby informed that the Board of Directors of Transwarranty Finance Limited ("the Company") at its meeting held today i.e. November 13, 2025 has, *inter-alia*:

1. Approved the unaudited (Standalone and Consolidated) Financial Results of the Company for the quarter and half year ended September 30, 2025. The copy of the said results along with the Limited Review Report is attached herewith as **Annexure I**.
2. Approved issuance of unlisted Non-Convertible Debentures (NCDs) on Private Placement basis, details attached herewith as **Annexure II**.

Further, the detailed disclosure as required under Regulation 30 of the SEBI Listing Regulations read with SEBI Master Circular SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024 is provided in the annexure herein below.

The meeting of the Board of Directors commenced at 11.45 AM IST and concluded at 6:30 PM IST.

We request you to kindly take the same on record.

Thanking You,

Yours faithfully,
For **Transwarranty Finance Limited**

Suhas Borgaonkar
Company Secretary and Compliance Officer
Membership No.: A3391
Encl.: A/a

CIN: L65920MH1994PLC080220

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DEOKI BIJAY & CO.
Chartered Accountants

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Independent Auditor's Review Report on the Quarterly and Year to Date Unaudited Standalone Financial Results of Transwarranty Finance Limited pursuant to the Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015, as amended

To the Board of Directors

Transwarranty Finance Limited,

1. We have reviewed the accompanying Statement of Unaudited Standalone Financial Results of Transwarranty Finance Limited ("the Company") for the quarter ended September 30, 2025 and the year to date results for the period April 01, 2025 to September 30, 2025 ("the Statement"), attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, ("Listing Regulations") read with relevant circulars issued by SEBI from time to time.
2. This Statement, which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" ("IND AS 34"), as prescribed under Section 133 of Companies Act, 2013 read with relevant rules issued there under ("the Act") and other accounting principles generally accepted in India. 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 the Standards on Auditing specified under section 143(10) of the Act, 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 and procedures performed as stated in paragraph 3 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 Indian Accounting Standard and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

Emphasis of Matter

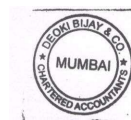
5. We draw attention to Note 4 of the accompanying Statement, which describes a change in the Company's accounting policy for measuring its investment in subsidiaries and associates. Effective March 31, 2025, the Company transitioned from the cost method to fair value measurement in accordance with Ind AS 109 – Financial Instruments. This change has been applied retrospectively as per the requirements of Ind AS 8 – “Accounting Policies, Changes in Accounting Estimates and Errors”. Consequently, the comparative financial results for the quarter and six months ended September 30, 2024, have been restated to reflect the fair value measurement. The restated results include an unrealised loss of ₹243.37 lakhs for the quarter ended September 30, 2024 and unrealised gains of ₹1063.78 lakhs for six months ended September 30, 2024. We further note that the financial results for the said quarter, as originally published on November 14, 2024, were based on the earlier cost method, as the policy change was effected after that reporting date. Our conclusion is not modified in respect of this matter.

Yours truly,

For Deoki Bijay & Co

Chartered Accountants

ICAI FRN: 313105E



CA Sushil Kumar Agrawal

Partner

ICAI membership No: 059051

Place:- Mumbai

Date:- November 13, 2025

ICAI UDIN:- 25059051BMOZXI2678



DEOKI BIJAY & CO.
Chartered Accountants

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Independent Auditor's Review Report on Unaudited Consolidated Quarterly and Year to Date Financial Results of Transwarranty Finance Limited pursuant to the Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015

To the Board of Directors

Transwarranty Finance Limited

1. We have reviewed the accompanying Statement of Unaudited Consolidated Financial Results of Transwarranty Finance Limited ("the Parent") and its subsidiary (the Parent and its subsidiary together referred to as "the Group"), for the quarter ended September 30, 2025 and the year to date results for the period April 1, 2025 to September 30, 2025 ("the Statement"), being submitted by the Parent pursuant to the requirement of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, read with relevant circulars issued by SEBI from time to time.
2. This Statement, which is the responsibility of the Parent's Management and approved by the Parent's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" ("IND AS 34") as prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued there under and other accounting principles generally accepted in India. 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 the Standards on Auditing specified under section 143(10) of the Act, 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.

We also performed procedures in accordance with the Master circular issued by the SEBI under Regulation 33 (8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.

4. The Statement includes the results of the following entities:

Holding Company

Transwarranty Finance Limited

Subsidiaries

- (a) Vertex Securities Limited
- (b) Vertex Commodities and Finpro Private Limited
- (c) Transwarranty Capital Market Services Private Limited

5. Based on our review conducted and procedures performed as stated in paragraph 3 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 Indian Accounting Standard and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

Other Matters

6. We did not review the interim financial results of two subsidiaries included in the unaudited consolidated financial results, whose interim financial results and other financial information reflect total assets of Rs. 486.65 lacs as at September 30, 2025 and revenue from operations of 9.48 lacs, Other Income of Nil, total net loss of Rs. 2.62 lacs and total comprehensive loss of INR 2.62 lacs for the quarter ended September 30, 2025 and having revenue from operations of 18.84 lacs, Other Income of Nil, total net profit after tax of Rs. 1.69 lacs and total comprehensive income of INR 1.69 lacs for six months ended September 30, 2025; as considered in the unaudited consolidated financial results.





These interim financial results have not been reviewed by us and the unaudited financial statements have been furnished to us by the Management and our report on the Statement, in so far as it relates to the amounts and disclosures included in respect of the subsidiary, is based solely on the unaudited financial statements furnished to us by the Management and the procedures performed by us as stated in paragraph 3 above. Our report on the Statement is not modified in respect of the above matter.

For Deoki Bijay & Co
Chartered Accountants
ICAI FRN: 313105E



CA Sushil Kumar Agrawal
Partner
ICAI membership No: 059051
Place:- Mumbai
Date:- November 13, 2025
ICAI UDIN:- 25059051BMOZXJ3823

<p style="text-align: center;">TRANSWARRANTY FINANCE LIMITED CIN: L65920MH1994PLC080220 Regd. Office: 403, Regent Chambers, Nariman Point, Mumbai- 400021 Tel. No:40010900, Email: companysecretary@transwarranty.com, Web Site: www.transwarranty.com</p>												
STATEMENT OF STANDALONE / CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30TH SEPTEMBER, 2025												
(Rs. In Lakhs)												
PARTICULARS	STANDALONE						CONSOLIDATED					
	3 Months Ended			6 Months Ended		Year Ended	3 Months Ended			6 Months Ended		Year Ended
	30-09-2025	30-06-2025	30-09-2024	30-09-2025	30-09-2024	31-03-2025	30-09-2025	30-06-2025	30-09-2024	30-09-2025	30-09-2024	31-03-2025
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
INCOME												
Revenue From Operations:-												
Interest Income	111.91	132.72	103.88	244.63	207.87	455.50	118.68	152.09	103.88	270.77	240.23	461.13
Fees and Commission Income	53.59	64.22	38.85	117.81	111.38	246.13	215.38	239.17	282.14	454.55	580.24	1,028.88
Net Gain on Fair Value Changes	-	132.03	-	-	1,063.85	540.04	(3.30)	4.01	-	0.71	0.62	
Total Revenue from Operations	165.50	328.97	142.73	362.44	1,383.10	1,241.67	330.76	395.27	386.02	726.03	821.09	1,490.01
Other Income	2.47	3.20	104.22	5.67	104.88	4.89	9.62	17.14	130.30	26.76	119.24	84.06
Total Income	167.97	332.17	246.95	368.11	1,487.97	1,246.56	340.38	412.41	516.32	752.79	940.33	1,574.07
EXPENSES												
Finance Costs	98.17	102.26	91.78	200.43	191.03	353.35	89.91	113.05	83.12	202.96	193.70	362.77
Fees and Commission Expenses	16.69	21.49	-	38.18	25.07	91.27	80.55	86.22	-	166.77	195.62	395.81
Impairment on Financial Instruments	24.25	45.78	-	70.03	37.68	56.14	24.33	45.83	-	70.16	38.22	57.04
Employee Benefits Expenses	60.30	60.37	62.84	120.67	110.09	222.31	142.03	140.48	144.69	282.51	274.28	535.36
Loss on Fair value Changes-Quoted Investments	174.76	-	243.37	42.73	-	-	-	-	-	-	-	-
Depreciation and Amortisation Expenses	5.85	5.54	6.05	11.39	11.88	23.49	12.97	12.34	16.17	25.31	25.02	50.14
Other Expenses	47.36	39.40	58.53	86.76	68.12	161.17	117.62	98.65	225.53	216.27	205.28	439.84
Total Expenses	427.38	274.84	462.57	570.19	443.88	907.73	467.41	496.57	469.51	963.98	932.12	1,840.97
Profit / (Loss) Before Exceptional and Extra ordinary items and Tax	(259.41)	57.33	(215.62)	(202.08)	1,044.09	338.83	(127.03)	(84.16)	46.79	(211.19)	8.21	(266.90)
Exceptional Items	-	-	-	-	-	210.20	-	-	-	-	-	210.20
Profit / (Loss) Before Extra ordinary items and Tax	(259.41)	57.33	(215.62)	(202.08)	1,044.09	128.63	(127.03)	(84.16)	46.79	(211.19)	8.21	(477.10)
Extraordinary Items	-	-	-	-	-	-	-	-	-	-	-	-
Profit / (Loss) Before Tax	(259.41)	57.33	(215.62)	(202.08)	1,044.09	128.63	(127.03)	(84.16)	46.79	(211.19)	8.21	(477.10)
Current Tax	-	-	-	-	-	-	(0.92)	-	-	0.60	-	-
Less: MAT Credit Entitlement	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Tax	-	-	-	-	-	-	-	-	-	-	-	-
Prior Period Tax Adjustments	-	-	-	-	-	63.66	-	-	-	-	-	63.66
Profit / (Loss) from Continuing Operations After Tax	(259.41)	57.33	(215.62)	(202.08)	1,044.09	64.97	(126.11)	(84.16)	46.79	(211.79)	8.21	(540.76)
Profit from Discontinuing Operations	-	-	-	-	-	-	-	-	-	-	-	-
Tax Expense of Discontinuing Operations	-	-	-	-	-	-	-	-	-	-	-	-
Profit from Discontinuing Operations After Tax	-	-	-	-	-	-	-	-	-	-	-	-
Profit / (Loss) For the Period	(259.41)	57.33	(215.62)	(202.08)	1,044.09	64.97	(126.11)	(84.16)	46.79	(211.79)	8.21	(540.76)
Other Comprehensive Income:-												
Items that will not be reclassified to profit or Loss -												
- Remeasurement of the net defined benefit obligation gain / (loss)	-	-	-	-	-	1.56	-	-	-	-	-	(0.86)
- Fair valuation on Equity instrument	-	0.07	-	0.07	-	(0.24)	-	0.07	-	-	-	(0.24)
- Income tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-	-	-	-	-	-	-	-
Total - A	-	0.07	-	0.07	-	1.32	-	0.07	-	-	-	(1.10)
Items that will be reclassified to profit or Loss -												
- Remeasurement of the net defined benefit obligation gain / (loss)	-	-	-	-	-	-	-	-	-	-	-	-
- Fair valuation on Equity instrument	-	-	-	-	-	-	-	-	-	-	-	-
Total - B	-	-	-	-	-	-	-	-	-	-	-	-
Total - A + B	-	0.07	-	0.07	-	1.32	-	0.07	-	-	-	(1.10)
Total Comprehensive Income for the period	(259.41)	57.40	(215.62)	(202.01)	1,044.09	66.29	(126.11)	(84.09)	46.79	(211.79)	8.21	(541.86)
Paid-up equity share capital (Rs.10 each)	5,397.75	5,397.45	5,367.45	5,397.45	5,367.45	5,397.45	5,397.45	5,397.45	5,367.45	5,397.45	5,367.45	5,397.45
Basic Earning Per Share of Rs.10/- each (In Rupees)	(0.48)	0.11	(0.40)	(0.37)	1.95	0.13	(0.23)	(0.16)	0.09	(0.39)	0.02	(1.00)
Diluted Earning Per Share of Rs.10/- each (In Rupees)	(0.48)	0.10	(0.40)	(0.37)	1.89	0.12	(0.23)	(0.16)	0.08	(0.39)	0.01	(1.00)

<p>1. The above financial results have been reviewed by the members of the audit committee and were approved and taken on record by the Board of Directors at their meeting held on November 13, 2025 subject to limited review by the statutory auditors pursuant to the Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. The financial results of the Company have been prepared in accordance with Indian Accounting Standards prescribed under section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time and other recognised accounting practices generally accepted in India.</p>	
<p>2. The Company is primarily engaged in a single segment viz. financial services and related activities and therefore the segment reporting is not applicable.</p>	
<p>3. In line with the requirements of regulation 47(2) of the listing Regulations, 2015, the results for the quarter and half year ended September 30, 2025 are available on the website of BSE Limited (URL: www.bseindia.com/corporates), the National StockExchange of India Limited (URL: www.nseindia.com/corporates) and on the company's website www.transwarranty.com.</p>	
<p>4. During the quarter ended March 31, 2025, the Company revised its accounting policy for the measurement of investments in subsidiaries and associates. Previously, such investments were measured using the cost method. Pursuant to Ind AS 109 – Financial Instruments, the Company had elected to measure these investments at Fair Value Through Profit or Loss (FVTPL) to better reflect the economic substance of the underlying transactions.</p> <p>This change in accounting policy has been accounted for retrospectively in accordance with Ind AS 8 – Accounting Policies, Changes in Accounting Estimates and Errors. Consequently, the comparative financial results for the quarter and six months ended September 30, 2024, have been restated to reflect the fair value measurement. The restated results include an unrealised loss of ₹243.37 lakhs for the quarter ended September 30, 2024 and unrealised gain of ₹1063.78 lakhs for six months ended September 30, 2024.</p> <p>It may be noted that the financial results for the quarter ended September 30, 2024, originally published on November 14, 2024, were based on the cost method, as the policy change was effected subsequent to that period. The restated comparative figures now presented appropriately reflect the revised policy.</p>	
<p>5. Figures have been regrouped and rearranged wherever necessary.</p>	<div style="text-align: center;">  <p>For and on behalf of the Board</p>  <p>Ramachandran U. Director/CFO DIN 00320541</p> </div> <div style="text-align: right;"> <p>Place : Mumbai Date : 13-11-2025</p> </div>

TRANSWARRANTY FINANCE LIMITED

(CIN . L65920MH1994PLC080220)

Regd. Office: 403, Regent Chambers, Nariman Point, Mumbai - 400021.

Tel No. 40010900 Email. mail@transwarranty.com, Web Site. www.transwarranty.com

AUDITED STATEMENT OF ASSETS AND LIABILITIES AS AT 30TH SEPTEMBER, 2025

Particulars	STANDALONE		CONSOLIDATED	
	As at	As at	As at	As at
	30.09.2025	30.09.2024	30.09.2025	30.09.2024
	(Rs. in Lakhs)	(Rs. in Lakhs)	(Rs. in Lakhs)	(Rs. in Lakhs)
Assets				
1 Financial Assets				
Cash and cash equivalents	12.40	22.74	166.89	75.34
Bank Balance other than (a) above	105.00	105.00	701.75	696.75
Receivables				
(I) Trade Receivables	29.08	264.63	531.98	936.47
Loans	2,277.61	2,599.53	2,262.25	2,583.04
Investments	1,863.82	3,071.02	12.15	450.36
Other Financial assets	1,196.82	1,247.14	2,420.42	3,124.06
	5,484.73	7,310.07	6,095.44	7,866.01
2 Non Financial Assets				
Current Tax assets (Net)	136.04	150.84	176.97	189.23
Deferred Tax Assets (Net)	213.53	213.53	220.46	220.46
Property, Plant and Equipment	773.06	787.53	812.97	830.67
Goodwill	-	4.00	657.66	657.66
Other Intangible assets	-	0.01	8.03	13.28
Right of Use Assets	-	-	57.89	8.03
Other non-financial assets	415.36	448.88	519.55	558.90
	1,537.99	1,604.80	2,453.52	2,478.22
TOTAL ASSETS	7,022.71	8,914.86	8,548.96	10,344.23
Liabilities & Equity				
2 Liabilities				
2.1 Financial Liabilities				
Payables				
(I) Trade Payables				
(i) total outstanding dues of micro enterprises and small enterprises	-	-	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	4.85	4.85	1,420.25	2,012.75
II) Other Payables				
(i) total outstanding dues of micro enterprises and small enterprises	0.85	-	0.85	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	179.60	119.91	179.96	12.97
Debt Securities	845.42	605.24	1,045.19	605.24
Borrowings (Other than Debt Securities)	2,195.20	2,962.62	2,314.26	3,306.58
Other financial liabilities	139.11	123.09	130.91	168.73
	3,365.02	3,815.71	5,091.42	6,106.26
2.2 Non-Financial Liabilities				
Provisions	17.62	15.15	42.03	33.54
Other non-financial liabilities	15.26	22.53	105.08	72.71
	32.88	37.67	147.12	106.25
2.2 Equity				
Equity share capital	5,398.85	5,368.85	5,398.85	5,368.85
Other equity	(1,774.04)	(307.37)	(2,476.38)	(1,696.14)
Non Controlling Interest	-	-	387.96	459.01
	3,624.81	5,061.48	3,310.43	4,131.72
Total equity and liabilities	7,022.71	8,914.86	8,548.96	10,344.23

For Transwarranty Finance Limited



Ramachandran U.

Ramachandran U.
Director/CFO
DIN 00320541

Place :- Mumbai
Date :- 13/11/2025

TRANSWARRANTY FINANCE LIMITED

(CIN . L65920MH1994PLC080220)

Regd. Office: 403, Regent Chambers, Nariman Point, Mumbai - 400021.

Tel No. 40010900 Email. mail@transwarranty.com, Web Site. www.transwarranty.com

Cash Flow Statement for the year ended 30, September 2025

(Rs. In Lakhs)

Particulars	STANDALONE		CONSOLIDATED	
	Quarter ended 30th September, 2025	Quarter ended 30th September, 2024	Quarter ended 30th September, 2025	Quarter ended 30th September, 2024
I. Cash Flows from Operating Activities:				
Net Profit Before Tax and Extraordinary Items	(202.07)	(19.76)	(211.19)	8.21
Adjustments for:				
Depreciation	11.39	11.88	25.31	25.02
Remeasurement of the net defined benefit obligation gain / (loss)	-	-	-	-
Interest Income	(244.63)	(207.87)	(270.77)	(259.30)
Dividend Income	(0.25)	(0.15)	(0.25)	(0.15)
Interest Expense	198.25	188.43	195.03	190.36
Impairment Allowance	70.03	37.62	70.16	38.51
Loss on Fairvalue changes	42.73	-	-	-
Reversal of Rent Expense on Lease Liability	-	-	3.55	-
	(124.56)	10.16	(188.17)	2.66
Adjustments for Changes in Working Capital:				
(Increase) / Decrease in Trade and other Receivables	9.93	(42.66)	16.17	(14.36)
Increase / (Decrease) in Trade & Other Payables	(7.90)	(100.00)	(497.36)	(322.83)
(Increase)/decrease in loans	1,047.36	63.37	1,024.33	63.96
(Increase)/decrease in other financial assets	(24.23)	(60.49)	464.18	(6.10)
(Increase)/decrease in other non-financial assets	(0.18)	(21.65)	7.30	(32.40)
Increase / (Decrease) in other financial Liabilities	16.74	-	(62.34)	7.23
Increase/(decrease) in provisions	2.82	-	4.62	2.26
Increase / (Decrease) in non- financial Liabilities	0.28	7.46	64.89	3.67
Cash inflow from interest on loans	220.72	112.88	269.19	146.72
Income tax paid (net of refunds)	(13.73)	(11.13)	(13.01)	(14.31)
Net Cash Flows from Operating Activities	1,127.24	(42.06)	1,089.81	(163.50)
II. Cash Flows from Investing Activities:				
Dividend Income	0.25	0.15	0.25	0.15
(Purchase) / Sale of Investments	(42.53)	(444.84)	(5.00)	(0.50)
Sale of Fixed Deposits	-	-	-	(444.84)
Purchase of Property Plant and Equipment	(0.70)	(13.19)	(11.25)	(16.18)
Purchase of Intangible Asset	-	-	(64.15)	-
Net Cash Flows from Investing Activities	(42.98)	(457.87)	(80.15)	(461.37)
III. Cash Flows from Financing Activities:				
Call money received from Right Issue	-	480.00	-	480.00
Equity Share Premium	-	178.46	-	178.46
Borrowings other than debt securities issued/ (Redeemed) (net)	(973.56)	(125.39)	(1,053.47)	(60.79)
Debt securities issued/ (Redeemed) (net)	97.93	135.50	297.71	135.50
Finance cost paid	(198.25)	(149.17)	(236.87)	(175.01)
Net Cash Flows from Financing Activities	(1,073.88)	519.40	(992.63)	558.17
Net Increase or (Decrease) in Cash and Cash Equivalents (I + II + III)	10.38	19.46	17.02	(66.70)
- Add: Cash and Cash Equivalents at Beginning of the year	107.01	108.28	149.85	142.03
Cash and Cash Equivalents at End of the Quarter	117.40	127.74	166.88	75.34
Note:				
Cash and Cash Equivalents				
- Cash in Hand	0.10	0.06	1.97	3.61
- Balances with Banks				
- In Current Accounts	117.30	127.68	164.91	71.72
Total	117.40	127.74	166.88	75.34



For Transwarranty Finance Limited

Ramachandran U.

Ramachandran U.
Director/CFO
DIN 00320541

Place :- Mumbai
Date :- 13/11/2025



TRANSWARRANTY FINANCE LIMITED

Encl.: A/a

ANNEXURE II DETAILS OF ISSUANCE OF UNLISTED NON-CONVERTIBLE DEBENTURES

Type of Securities	Secured and/or Unsecured Non-convertible Debentures (NCDs)					
Type of Issuance	Private Placement					
Total No of Securities proposed to be issued or total amount for which the securities will be issued	292 Secured NCDs of Rs. 1,00,000/- each and/or 500 Unsecured Special Category NCDs (Type A) of Rs. 1 lakh each and/or 50 Unsecured Special Category NCDs (Type B) of Rs. 10 lakh each					
Size of the issue	upto Rs. 12,92,00,000/- (Rupees Twelve Crore Ninety Two Lakh only)					
Whether proposed to be listed?	No					
Tenure of the instrument (date of allotment and date of maturity)	Category	Secured			Unsecured	
	Tenure	3 Years	5 years	13 months	5 Years	367 Days (Special Category) (Rs. 1 Cr or more per Investor)
	Frequency of Interest Payment	Quarterly	Monthly	Quarterly	Monthly	Quarterly
	Coupon (%) per annum- Fixed	11.25% p.a.	11.50% p.a.	11.75% p.a.	12.00% p.a.	12.00% p.a.
Coupon/Interest Offered, Schedule of Payment of Coupon/Interest and Principal	As stated above					
Charge/security, if any, created over the assets	Secured Debentures shall be secured by way of <i>pari-passu</i> charge on certain current assets of the Company. There is no charge/security for Unsecured NCDs.					
Special right/interest/privileges attached to the instrument and changes thereof	Not applicable					
Delay in payment of interest / principal amount for a period of more than three months from the due date or	Not applicable					

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TRANSWARRANTY FINANCE LIMITED

default in payment of interest / principal	
Details of any letter or comments regarding payment/non-payment of interest, principal on due dates, or any other matter concerning the security and /or the assets along with its comments thereon, if any	Not applicable
Details of redemption of debentures	Source of redemption will be decided as and when the event of redemption occurs for various NCDs issued of various maturities
Any cancellation or termination of proposal for issuance of securities including reasons thereof	Not applicable

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