



TRANSWARRANTY

FINANCE LIMITED

October 29, 2026

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. Thursday, October 29, 2026

Ref: Intimation under Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

Pursuant to the provisions of Listing Regulations, it is hereby informed that the Board of Directors of Transwarranty Finance Limited ("the Company") at its meeting held today i.e. Thursday, October 29, 2026 has, *inter-alia*:

1. Approved the Unaudited (Standalone and Consolidated) Financial Results of the Company for the quarter and half year ended September 30, 2026. 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 are attached herewith as **Annexure II**.
3. Raising of funds through Preferential Issue is deferred for the time being.

Further, the detailed disclosure as required under Regulation 30 of the Listing Regulations read with SEBI Master Circular HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026 for the aforementioned matters are provided in Annexures attached.

The meeting of the Board of Directors commenced at 11.30 a.m. and concluded at 16:15 p.m.

We request you to kindly take the same on record.

Thanking You,

Yours faithfully,
For Transwarranty Finance Limited

SUHAS SHRIDHAR
BORGAONKAR
Suhas Borgaonkar

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

 Digitally signed by SUHAS SHRIDHAR
BORGAONKAR
Date: 2026.10.29 16:44:51 +05'30'

CIN: L65920MH1994PLC080220

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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

STATEMENT OF STANDALONE / CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH SEPTEMBER, 2026

(Rs. In Lakhs)

PARTICULARS	STANDALONE						CONSOLIDATED					
	3 Months Ended			6 Months Ended			3 Months Ended			6 Months Ended		
	30/09/2026	30/06/2026	30/09/2025	30/09/2026	30/09/2025	31/03/2026	30/09/2026	30/06/2026	30/09/2025	30/09/2026	30/09/2025	31/03/2026
	Unaudited	Audited	Audited	UnAudited	Audited	Audited	Unaudited	Audited	Unaudited	UnAudited	Audited	Audited
INCOME												
Revenue From Operations:-												
Interest Income	141.62	141.93	111.91	283.55	244.63	450.65	142.30	142.62	118.68	284.92	270.77	483.80
Fees and Commission Income	111.17	105.43	53.59	216.60	117.81	305.25	111.17	105.43	215.38	216.60	454.55	959.52
Other Operating Income	4.16	6.45	1.81	10.61	4.44	13.63	4.16	6.45	-	10.61	-	13.63
Net Gain on Fair Value Changes	(1.28)	1.28	(2.04)	-	0.45	0.31	(1.32)	1.32	(3.30)	-	0.71	0.40
Total Revenue from Operations	255.67	255.09	165.27	510.76	367.33	769.84	256.31	255.82	330.76	512.13	726.03	1,457.35
Other Income	26.67	26.67	0.67	53.33	1.24	107.21	26.66	26.67	9.62	53.33	26.76	165.63
Total Income	282.34	281.76	165.94	564.09	368.57	877.05	282.97	282.49	340.38	565.46	752.79	1,622.98
EXPENSES												
Finance Costs	87.08	85.06	98.17	172.14	200.43	337.73	87.62	85.60	89.91	173.22	202.96	340.77
Fees and Commission Expenses	59.69	55.61	16.69	115.30	38.18	141.12	59.69	55.61	80.55	115.30	166.77	440.62
Impairment on Financial Instruments	(2.72)	4.36	24.25	1.64	70.03	95.88	(2.72)	4.36	24.33	1.64	70.16	95.97
Employee Benefits Expenses	68.43	72.03	60.30	140.46	120.67	237.09	68.43	72.03	142.03	140.46	282.51	563.69
Depreciation and Amortisation Expenses	5.86	5.70	5.85	11.56	11.39	23.41	5.85	5.71	12.97	11.56	25.31	23.41
Other Expenses	55.72	53.81	47.36	109.53	86.76	199.41	55.75	53.82	117.62	109.57	216.27	526.69
Loss on Fair value Changes-Quoted Investments	0.21	-	-	0.23	-	-	0.18	-	-	0.18	-	-
Total Expenses	274.27	276.57	252.62	550.86	527.46	1,034.64	274.80	277.13	467.41	551.93	963.98	1,991.15
Share of Profit/(Loss) from Associates	-	-	-	-	-	-	(19.33)	(17.46)	-	(36.79)	-	-
Profit / (Loss) Before Exceptional and Extra ordinary items and Tax	8.07	5.19	(86.68)	13.23	(158.89)	(157.59)	(11.16)	(12.10)	(127.03)	(23.26)	(211.19)	(368.17)
Exceptional Items	-	-	-	-	-	42.48	-	-	-	-	-	69.61
Reversal of Excess Provision	-	-	-	-	-	-	-	-	-	-	-	-
Profit / (Loss) Before Extra ordinary items and Tax	8.07	5.19	(86.68)	13.23	(158.89)	(200.07)	(11.16)	(12.10)	(127.03)	(23.26)	(211.19)	(437.78)
Extraordinary Items	-	-	-	-	-	-	-	-	-	-	-	-
Profit / (Loss) Before Tax	8.07	5.19	(86.68)	13.23	(158.89)	(200.07)	(11.16)	(12.10)	(127.03)	(23.26)	(211.19)	(437.78)
Tax Expense												
Current Tax	-	-	-	-	-	-	-	-	0.60	-	0.60	-
Less: MAT Credit Entitlement	-	-	-	-	-	-	-	-	(1.52)	-	-	-
Deferred Tax	-	-	-	-	-	-	-	-	-	-	-	-
Excess Provision of Tax For Earlier Years	-	-	-	-	-	-	-	-	-	-	-	-
Prior Period Tax Adjustments	-	-	-	-	-	4.46	-	-	-	-	-	4.46
Profit / (Loss) from Continuing Operations After Tax	8.07	5.19	(86.68)	13.23	(158.89)	(204.53)	(11.16)	(12.10)	(126.11)	(23.26)	(211.79)	(442.24)
Profit from Discontinuing Operations												
Tax Expense of Discontinuing Operations	-	-	-	-	-	-	-	-	-	-	-	-
Profit from Discontinuing Operations After Tax												
Profit / (Loss) For the Period	8.07	5.19	(86.68)	13.23	(158.89)	(204.53)	(11.16)	(12.10)	(126.11)	(23.26)	(211.79)	(442.24)
Other Comprehensive Income:-												
Items that will not be reclassified to profit or Loss -												
- Remeasurement of the net defined benefit obligation gain / (loss)	-	-	-	-	-	-	-	-	-	-	-	4.99
- Fair valuation on Equity instrument	-	-	-	0.01	0.07	(0.04)	-	-	-	0.01	-	(0.19)
- Income tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-	-	-	-	-	-	-	-
Total - A	-	-	-	0.01	0.07	(0.04)	-	-	-	0.01	-	4.80
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	-	-	-	0.01	0.07	(0.04)	-	-	-	0.01	-	4.80
Total Comprehensive Income for the period	8.07	5.19	(86.68)	13.24	(158.82)	(204.57)	(11.16)	(12.10)	(126.11)	(23.25)	(211.79)	(437.43)
Paid - up equity share capital (Rs. 10 each)	5,511.62	5,511.62	5,397.75	5,511.62	5,397.75	5,511.62	5,511.62	5,511.62	5,397.45	5,511.62	5,397.45	5,511.62
Basic Earning Per Share of Rs.10/- each (In Rupees)	0.01	0.01	(0.16)	0.02	(0.29)	(0.38)	(0.02)	(0.02)	(0.23)	(0.04)	(0.39)	(0.81)
Diluted Earning Per Share of Rs.10/- each (In Rupees)	0.01	0.01	(0.16)	0.02	(0.29)	(0.38)	(0.02)	(0.02)	(0.23)	(0.04)	(0.39)	(0.81)

1. The above unaudited financial results were discussed by the members of the audit committee and were approved and taken on record by the Board of Directors at their meeting held on October 29, 2026.
2. The Statutory auditors have carried out a limited review of the financial results as required under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and have issued an unmodified opinion thereon.
3. The above financial results have been prepared in accordance with the recognition and measurement principles of Ind 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 and the guidelines issued by SEBI.
4. The Company is primarily engaged in a single segment viz. digital lending and other financial related activities and therefore the segment reporting is not applicable.
5. In line with the requirements of regulation 47(2) of the Listing Regulations, 2015, the results for the quarter ended September 30, 2026 are available on the website of BSE Limited (URL: www.bseindia.com/corporates), the National Stock Exchange of India Limited (URL: www.nseindia.com/corporates) and on the company's website www.transwarranty.com.
6. During the quarter ended March 31, 2026, the Company revised its accounting policy for the measurement of investments in subsidiaries and associates. Previously, such investments were measured using at Fair Value Through Profit or Loss (FVTPL). Pursuant to Ind AS 109 – Financial Instruments, the Company had elected to measure these investments at the cost method to better reflect the economic substance of the underlying transactions.

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 ended September 30, 2025, have been restated to Cost Method. The restated results excludes an unrealised loss of ₹172.72 lakhs for the quarter ended September 30, 2025 and ₹. 43.18 Lakhs for the Half year ended September 30, 2026.

It may be noted that the financial results for the quarter ended September 30, 2025, originally published on November 13, 2025, were based on the the Fair Value through fair value through Profit or Loss (FVTPL), as the policy change was effected subsequent to that period. The restated comparative figures now presented appropriately reflect the revised policy.

7. Change in status of Investment in Vertex Securities Limited & Vertex Commodities & Finpro Private Limited

During the last quarter of the previous financial year, the Company's shareholding in Vertex Securities Limited (VSL) reduced from 53.04 % to 42.43 % consequent to non-subscription to rights issue. As a result, VSL ceased to be a subsidiary and became an associate of the Company with effect from 30th March, 2026. In the standalone financial statements, the investment continues to be accounted for in accordance with the Company's accounting policy for investments in subsidiaries and associates, i.e., at cost less impairment.

The consolidated financial statement w.r.t. VSL for the quarter ending 31st March, 2026 and thereafter has been carried out as an associate of the TFL under applicable IndAS 110. For the quarter ended 30th September 2025 VSL was a subsidiary of TFL and therefore the figures for the consolidated figures for previous quarter ended 30th September, 2026 are not comparable.

8. Figures have been regrouped and rearranged wherever necessary.

Place : Mumbai
Date : 29-10-2026



For and on behalf of the Board

Kumar

Kumar Nair
Managing Director
DIN 00320541



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 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, 2026 and the year to date results for the period April 01, 2026 to September 30, 2026 ("the Statement"), attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosures 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 34, prescribed under section 133 of the Act. The RBI guidelines 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 6 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, 2026, the Company transitioned from the fair value measurement in accordance with Ind AS 109 – Financial Instruments to Cost Method as per Ind AS 27 -- Separate Financial Statements. 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 figures for the quarter ended September 30, 2026, have been restated to reflect this change, resulting in the derecognition of unrealized loss amounting to INR 172.2 lacs in the statement of profit and loss for that period. Additionally, the comparative figures for the half year ended September 30, 2026, have been restated to reflect this change, resulting in the derecognition of unrealized loss amounting to INR 43.18 lacs in the statement of profit and loss for that period. We further note that the financial results for the said quarter & half year, as originally published on November 13, 2025, were based on the earlier fair value 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:- Kolkata

Date:- October 29, 2026

ICAI UDIN:- 26059051MWCTLX8935

Sushil K. Agrawal





Independent Auditor's Review Report on Unaudited Consolidated Quarterly and Year to Date Financial Results of Transwarranty Finance Limited pursuant to the Regulation 33 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, 2026 and the year to date results for the period April 1, 2026 to September 30, 2026 ("the Statement"), being submitted by the Parent pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosures 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

Transwarranty Capital Market Services Private Limited

Associates

a) Vertex Securities Limited

b) Vertex Commodities and Finpro 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 one subsidiary and one associate included in the unaudited consolidated financial results, whose interim financial results and other financial information reflect total assets of Rs. 477.88 lacs as at September 30, 2026 and revenue from operations of Nil , Other Income of Rs 10.75, total net loss of Rs. 2.96 lacs and total comprehensive loss of INR 2.96 lacs for the quarter ended September 30, 2026 and having revenue from operations of Nil, Other Income of Rs. 20.84, total net profit after tax of Rs. 13.9 lacs and total comprehensive income of INR 13.9 lacs for six months ended September 30, 2026; 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 and the associate, 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:- Kolkata

Date:- October 29, 2026

ICAI UDIN:- 26059051YLKYJH2026

Sushil K. Agrawal



TRANSWARRANTY FINANCE LIMITED

(CIN . L65920MH1994PLC080220)

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

Tel No. 40010900, Fax No. 40010999, Email. mail@transwarranty.com, Web Site. www.transwarranty.com

AUDITED STATEMENT OF ASSETS AND LIABILITIES AS AT 30TH SEPTEMBER, 2026

Particulars	STANDALONE		CONSOLIDATED	
	As at 30.09.2026	As at 30.09.2025	As at 30.09.2026	As at 30.09.2025
	(Rs. in Lakhs)	(Rs. in Lakhs)	(Rs. in Lakhs)	(Rs. in Lakhs)
Assets				
1 Financial Assets				
Cash and cash equivalents	65.56	12.40	66.72	166.89
Bank Balance other than (a) above	155.00	105.00	155.00	701.75
Receivables				
(I) Trade Receivables	7.99	29.08	7.99	531.98
Loans	2,497.41	2,277.61	2,516.98	2,262.25
Investments	1,569.05	1,569.10	1,009.82	12.15
Other Financial assets	1,177.54	1,196.81	1,179.60	2,420.42
	5,472.55	5,190.00	4,936.11	6,095.44
2 Non Financial Assets				
Current Tax assets (Net)	146.57	136.04	146.57	176.97
Deferred Tax Assets (Net)	213.53	213.53	213.53	220.46
Property, Plant and Equipment	749.45	770.10	749.45	812.97
Goodwill	-	-	0.70	657.66
Other Intangible assets	3.36	2.96	3.36	8.03
Right of Use Assets	-	-	-	57.89
Other non-financial assets	445.21	415.36	445.21	519.55
	1,558.12	1,537.99	1,558.82	2,453.53
TOTAL ASSETS	7,030.67	6,727.99	6,494.93	8,548.97
Liabilities & Equity				
2 Liabilities				
2.1 Financial Liabilities				
Payables				
(i) Trade Payables				
(i) total outstanding dues of micro enterprises and small enterprises	4.85	4.85	4.85	1,420.25
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	2.70	0.85	2.70	0.85
II) Other Payables				
(i) total outstanding dues of micro enterprises and small enterprises	-	-	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	415.68	179.60	430.52	179.96
Debt Securities	1,015.53	845.42	1,015.53	1,045.19
Borrowings (Other than Debt Securities)	2,051.20	2,195.20	2,072.23	2,314.26
Other financial liabilities	92.40	139.11	92.40	130.91
	3,582.36	3,365.03	3,618.23	5,091.42
2.2 Non-Financial Liabilities				
Provisions	16.11	17.62	16.11	42.03
Other non-financial liabilities	13.25	15.26	13.31	105.08
	29.36	32.88	29.42	147.11
2.2 Equity				
Equity share capital	5,513.02	5,398.85	5,513.02	5,398.85
Other equity	(2,094.07)	(2,068.76)	(2,665.74)	(2,476.38)
Non Controlling Interest	-	-	-	387.96
	3,418.95	3,330.09	2,847.28	3,310.43
Total equity and liabilities	7,030.67	6,727.99	6,494.93	8,548.97



For Transwarranty Finance Limited

Kumar Nair
Managing Director
DIN 00320541Place :- Mumbai
Date :- 29/10/2026

TRANSWARRANTY FINANCE LIMITED

(CIN . L65920MH1994PLC080220)

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

Tel No. 40010900, Fax No. 40010999, Email. mail@transwarranty.com, Web Site. www.transwarranty.com

Cash Flow Statement for the year ended 30th September, 2026

(Rs. in Lakhs)

Particulars	STANDALONE		CONSOLIDATED	
	Year ended 30th September, 2026	Year ended 30th September, 2025	Year ended 30th September, 2026	Year ended 30th September, 2025
I. Cash Flows from Operating Activities:				
Net Profit Before Tax and Extraordinary Items	13.24	(202.07)	13.52	(211.19)
Adjustments for:				
Reversal of Rent Expense on lease liability		-	-	-
Depreciation	11.56	11.39	11.56	25.31
Remeasurement of the net defined benefit obligation gain / (loss)	-	-	-	-
Interest Income	(283.54)	(244.63)	(284.92)	(270.77)
Dividend Income	(0.05)	(0.25)	(0.05)	(0.25)
Interest Expense	166.45	198.25	167.53	195.03
Profit on Sale of Investments	-	-	-	-
Impairment Allowance	1.64	70.03	1.64	70.16
Bad Debts Written off	-	-	-	3.55
Loss on Fairvalue changes	0.21	42.73	0.18	-
	(90.48)	(124.55)	(90.54)	(188.16)
Adjustments for Changes in Working Capital:				
(Increase) / Decrease in Trade and other Receivables	4.39	9.93	4.39	16.17
Increase / (Decrease) in Trade & Other Payables	377.98	(7.90)	392.77	(497.36)
(Increase)/decrease in loans	(271.60)	1,047.36	(301.24)	1,024.33
(Increase)/decrease in other financial assets	(71.14)	(24.23)	(72.51)	464.18
(Increase)/decrease in other non-financial assets	(9.03)	(0.18)	(9.03)	7.30
Increase / (Decrease) in other financial Liabilities	(291.25)	16.74	(291.25)	(62.34)
Increase/(decrease) in provisions	16.11	2.82	(0.21)	4.62
Increase / (Decrease) in non- financial Liabilities	(5.09)	0.28	(5.09)	64.89
Cash inflow from interest on loans	266.93	220.72	266.93	269.19
Income tax paid (net of refunds)	(7.05)	(13.73)	(7.05)	(13.01)
Net Cash Flows from Operating Activities	(80.23)	1,127.26	(112.83)	1,089.81
II. Cash Flows from Investing Activities:				
Dividend Income	0.05	0.25	0.05	0.25
(Purchase) / Sale of Investments	300.02	(42.53)	-	(5.00)
Purchase of Investment	-	-	300.00	-
Purchase of Property Plant and Equipment	(0.73)	(0.70)	(0.73)	(11.25)
Purchase of Intangible Asset	-	-	-	(64.15)
Sale of Property Plant and Equipment	-	-	-	-
Net Cash Flows from Investing Activities	299.34	(42.98)	299.32	(80.15)
III. Cash Flows from Financing Activities:				
Borrowings other than debt securities issued/ (Redeemed) (net)	(156.02)	(973.56)	(134.99)	(1,053.47)
Debt securities issued/ (Redeemed) (net)	155.55	97.93	155.55	297.71
Proceeds from Right Issue of Equity Shares	-	-	-	-
Finance cost paid	(166.45)	(198.25)	(153.10)	(236.87)
Net Cash Flows from Financing Activities	(166.92)	(1,073.88)	(132.54)	(992.63)
Net Increase or (Decrease) in Cash and Cash Equivalents (I + II + III)	52.19	10.40	53.96	17.04
- Add: Cash and Cash Equivalents at Beginning of the year	168.37	107.01	168.70	149.85
Cash and Cash Equivalents at End of the Quarter	220.56	117.41	222.66	166.89
Note:				
Cash and Cash Equivalents				
- Cash in Hand	0.05	0.10	0.95	1.98
- Balances with Banks	-	-	-	-
- In Current Accounts	220.51	117.30	221.72	164.91
Total	220.56	117.40	222.67	166.89



For Transwarranty Finance Limited

Kumar Nair

Kumar Nair
Managing Director

Place :- Mumbai
Date :- 29/10/2026



TRANSWARRANTY

WARRANTY OF PERFORMANCE AND PAYMENT

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	500 Secured NCDs of Type A of face value of Rs. 1,00,000/- each, amounting to Rs. 5,00,00,000/- (Rupees Five Crores Only) and/ or upto 50 Unsecured NCDs of Type B (Investment of Rs. 1 crore or more per investor) of face value of Rs. 10,00,000/- each amounting to Rs.5,00,00,000 /- (Rupees Five Crore Only), both aggregating to Rs. 10,00,00,000/- (Rupees Ten Crores Only), on Private Placement basis.						
Size of the issue	Upto Rs. 10,00,00,000/- (Rupees Ten Crore only)						
Whether proposed to be listed?	No						
Tenure of the instrument (date of allotment and date of maturity)	Category	Secured	Secured			Unsecured	
	Tenure	13 Months (Minimum subscription Rs. 20 lakhs)	3 Years (Minimum subscription Rs. 50 lakhs)	3 Years (Minimum subscription Rs. 2 lakhs)	5 Years (Minimum subscription Rs. 2 lakhs)	18 Months (Special Category) (Rs. 1 Cr or more per Investor)	367 Days (Special Category) (Rs. 1 Cr or more per Investor)
	Frequency of Interest Payment	Quarterly at the end of quarter	Monthly at the end of month	Quarterly at the end of quarter	Monthly at the end of month	Monthly At the end of month	Quarterly at the end of quarter
	Coupon (%) per annum-Fixed	11.75% p.a.	11.75% p.a.	11.25% p.a.	11.50% p.a.	15.00% p.a.	12.00% p.a.
	Face Value/Issue Price	Rs. 100,000 (1 NCD)	Rs. 100,000 (1 NCD)	Rs. 100,000 (1 NCD)		Rs. 10,00,000 (1 NCD)	Rs. 10,00,000 (1 NCD)
	Minimum Application	Rs. 20 lakhs (20 NCDs)	Rs. 50 lakhs (50 NCDs)	Rs. 2 lakhs (2 NCDs)		Rs. 1,00,00,000 (10 NCD)	Rs. 1,00,00,000 (10 NCD)
	In multiples of	1 NCDs	1 NCDs	1 NCDs			
	Mode of Interest Payment/ Redemption	Through Various Options available					
	Redemption Amount (Rs./NCD)	1,00,000	1,00,000	1,00,000	1,00,000	10,00,000	10,00,000
	Put and Call Option	Not Applicable					

CIN: L65920MH1994PLC080220

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TRANSWARRANTY

FINANCE LIMITED

	Interest on Application Money	Interest will be paid on Application money at respective coupon rates from the date of realization of cheque till one day prior to the date of allotment
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 default in payment of interest / principal	Not applicable	
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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