



October 18, 2025

To, The General Manager Department of Corporate Services BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai - 400 001. <u>Scrip Code: 540268</u>	To, The Manager Department of Corporate Compliance National Stock Exchange of India Limited Exchange Plaza, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051. <u>Scrip Code: TRU</u>
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Subject: Intimation of default in repayment of loans / NCDs under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended

Dear Sir/Madam,

Pursuant to Regulation 30 and 51 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (hereinafter referred to as “**Listing Regulations**”) read with SEBI Circular SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024, as amended (“**Master Circular**”), the requisite details of defaults as required under the Listing Regulations read with the Master Circular are enclosed as Annexure to this letter.

We request you to take the above on record.

Thanking you.

Yours faithfully,
For TruCap Finance Limited

Company Secretary & Compliance Officer
Encl.: as above



TruCap Finance Limited

Regd. Off. 4th Floor, A Wing, D.J. House, Old Nagardas Road, Andheri (East), Mumbai - 400 069

Tel. 1800 210 2100 | contact@trucapfinance.com | www.trucapfinance.com | **CIN:** L64920MH1994PLC334457

Annexure 1: Disclosure in terms of SEBI Circular SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024.

(a) For loans including revolving facilities like cash credit from banks / financial institutions

Sr. No.	Particulars	Details
1.	Name of the Listed entity	TruCap Finance Limited
2.	Date of making the disclosure	October 18, 2025
3.	Nature of obligation	Principal (instalment) and Interest Payment
4.	Name of the Lender(s)	Blacksoil Capital Private Limited, Caspian Impact Limited, Central Bank of India, Electronica Finance Limited, ESAF Small Finance Bank, Hero Fincorp Ltd, Hinduja Leyland Finance Limited, ICICI Bank, IDBI Bank Limited, IKF Finance Limited, Incred Credit Opportunities Fund, Incred Financial Services Ltd., Kissandhan Agri Financial Services, Klay Finvest Limited, Maanveeya Development & Finance Pvt Ltd, Mannapuram Finance Ltd , Nabkisan Finance Limited, Northern Arc Capital Limited, Patni Financial Advisors Pvt Ltd, Poonawalla Fincorp Limited, Shivalik Small Finance Bank, Shriram Finance Limited, STCI Finance Ltd Loan Ac, Suryoday Small Finance Bank, Utkarsha Small Finance Bank, Catalyst Trusteeship Limited (UTI International Wealth Creator 4.)
5.	Date of default	The defaults occurred on the respective due dates of interest and principal payments
6.	Current default amount (break-up of principal and interest in INR crore)	Principal ₹ 45.12 Cr.* Interest ₹ 0.48 Cr.
7.	Details of the obligation (total principal amount in INR crore, tenure, interest rate, secured / unsecured etc.)	₹ 156.49 Cr. *
8.	Total amount of outstanding borrowings from Banks/ financial institutions (in INR crore)	₹ 277.89 Cr.*
9.	Total financial indebtedness of the listed entity including short-term and long-term debt (in INR crore)	₹ 314.82 Cr. **

*The amount includes term loans, listed NCD and External Commercial Borrowings from banks, non-banking financial companies.

** The amount includes outstanding financial indebtedness of the Company availed from all lenders.

(b) For unlisted debt securities i.e. NCDs

Sr. No.	Particulars	Details
1.	Name of the Listed entity	TruCap Finance Limited
2.	Date of making the disclosure	October 18, 2025
3.	Type of instrument with ISIN	Unlisted NCD

4.	Number of investors in the security as on date of default	Incred Credit Opportunities Fund
5.	Date of default	30-09-2025
6.	Current default amount (break-up of principal and interest in INR crore)	₹ 0.58 Cr.
7.	Details of the obligation (amount issued, tenure, coupon, secured/unsecured, redemption date etc.)	₹ 4.75 Cr.
8.	Total amount issued through debt securities (in INR crore)	₹ 35.00 Cr.
9.	Total financial indebtedness of the listed entity including short-term and long-term debt (in INR crore)	₹ 4.75 Cr.



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