

**Date:** April 24, 2024

**To,**  
**BSE Limited**  
Phiroze Jeejeebhoy Towers,  
Dalai Street, Fort,  
Mumbai 400 001

Dear Sir(s),

**Sub.: Compliance pursuant to Regulation 54(3) of SEBI Regulations, 2015**

Pursuant to the Regulation 54 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please note that the disclosure of the extent and nature security created and maintained for secured non-convertible securities of the Company and the security cover certificate is made in the Audited Financial Results for the Quarter and Year ended March 31, 2024 and enclosed herewith.

We request you to take the same on your records.

Thanking you.

Yours Faithfully,

For **Shriram Housing Finance Limited**

**Puja Shah**  
**Company Secretary and Compliance Officer**

**Place:** Goa



Annexure D - Security cover certificate as per regulation 54(3) of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 as on March 31, 2024

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	Parit-Passu Charge	Parit-Passu Charge	Parit-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)	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, DSKA market value is not applicable)	Market Value for Parit passu charge Assets (viii)	Carrying/book value for parit passu charge assets where market value is not ascertainable or applicable (for Eg. Bank Balance, DSKA market value is not applicable)	Total Value (K+L+M+N)
<b>ASSETS</b>		Book Value	Book Value	Yes/ No	Book Value	Book Value							Relating to Column F		
Property, Plant and Equipment	Investment property			0.28			2,614.67			2,614.96					
Capital Work-in-Progress							6,916.08			6,916.08					
Right of Use Assets							94.38			94.38					
Goodwill															
Intangible Assets															
Investments							19,933.40			19,933.40					
Loans (Note 2)			8,44,616.27				1,07,319.63			10,76,619.74	1,24,683.84				1,24,683.84
Inventories	Receivables under financing activities														
Trade Receivables							783.45			783.45					
Cash and Cash Equivalents							16,899.24			16,899.24					
Bank Balances other than Cash and Cash Equivalents							19,117.05			19,117.05					
Others	Asset held for Sale	5,097.91					37,807.60			42,900.49	5,097.91			5,097.91	5,097.91
<b>Total</b>		1,29,781.75	8,44,616.27	0			2,11,460.51			11,85,688.79	1,29,781.75			1,29,781.75	1,29,781.75
<b>LIABILITIES</b>															
Debt securities to which this certificate pertains		1,15,691.50								1,15,691.50				1,15,691.50	1,15,691.50
Other debt sharing pari-passu charge with above debt									3,471.16	3,471.16					
Other Debt (unsecured Debenture)									14,922.63	14,922.63					
Subordinated debt									1,49,113.60	1,49,113.60					
Borrowings			1,49,113.60												
Bank			6,51,250.66							6,51,250.66					
Debt Securities	not to be filled														
Others (CP)															
Trade payables									31,044.36	31,044.36					
Lease Liabilities									3,412.93	3,412.93					
Provisions									7,217.64	7,217.64					
Others									857.33	857.33					
<b>Total</b>		1,15,691.50	8,00,364.25						16,493.55	16,493.55				1,15,691.50	1,15,691.50
Cover on Book Value									77,429.60	93,923.66	1,15,691.50				112
Cover on Market Value															
Exclusive Security Cover Ratio			1.12												
Parit-Passu Security Cover Ratio															

