

**Date:** July 23, 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 listed and secured non-convertible securities of the Company and the security cover certificate is made in the Un-audited Financial Results for the quarter ended June 30, 2024 and enclosed herewith.

We request you to take the same on your records.

Thanking you.

Yours Faithfully,

For **Shriram Housing Finance Limited**

**Gauri Shankar Agarwal**  
**Whole Time Director and Chief Financial Officer**

**Place:** Mumbai



Annexure D - Security cover certificate as per regulation 54(3) of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 as on June 30, 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	In Lakhs														
																													Column P
															Related to only those items covered by this certificate														Total Value (L+M+N+O)
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-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)					Relating to Column F														
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari passu charge)	Other assets on which there is pari-Passu charge (excluding items covered in column F)		debt amount considered more than once (due to exclusive plus pari passu charge)			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, DSRA market value is not applicable)	Market Value for Pari passu charge Assets (viii)	Carrying /book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)															
		Book Value	Book Value	Yes/ No	Book Value	Book Value																							
<b>ASSETS</b>																													
Property, Plant and Equipment	Investment property			0.28			3,426.79			3,427.07						-													
Capital Work-in-Progress										8,911.03						-													
Right of Use Assets										8,911.03						-													
Goodwill										93.03						-													
Intangible Assets										91,593.40						-													
Intangible Assets under Development										18,901.02						-													
Investments										11,11,572.15			1,42,904.46			1,42,904.46													
Loans (Note 2)	Receivables under financing activities	1,42,904.46	9,49,766.67													-													
Inventories																-													
Trade Receivables										1,309.65						-													
Cash and Cash Equivalents										7,814.01						-													
Bank Balances other than Cash and Cash Equivalents										21,005.82						-													
Others	Asset Held for Sale	5,039.86					41,388.10			46,427.94			5,039.86			5,039.86													
<b>Total</b>		<b>1,47,944.32</b>	<b>9,49,766.67</b>	<b>0</b>			<b>1,94,442.85</b>			<b>12,92,154.10</b>			<b>1,47,944.32</b>			<b>1,47,944.32</b>													
<b>LIABILITIES</b>																													
Debt securities to which this certificate pertains		1,32,803.91											1,32,803.91			1,32,803.91													
Other debt sharing pari-passu charge with above debt										3,549.73						3,549.73													
Other Debt (unsecured Debenture)										14,651.21						14,651.21													
Subordinated debt																-													
Borrowings			1,83,833.31										1,83,833.31			1,83,833.31													
Bank			6,65,707.50										6,65,707.50			6,65,707.50													
Debt Securities	not to be filled															-													
Others (CP)										60,068.59						60,068.59													
Trade payables										2,951.18						2,951.18													
Lease Liabilities										9,267.67						9,267.67													
Provisions										928.20						928.20													
Others										21,273.03						21,273.03													
<b>Total</b>		<b>1,32,803.91</b>	<b>8,49,540.81</b>							<b>1,12,689.61</b>			<b>1,32,803.91</b>			<b>1,32,803.91</b>													
Cover on Book Value																1.11													
Cover on Market Value																													
		Exclusive Security Cover Ratio	1.11		Pari-Passu Security Cover Ratio																								



Shriram Housing Finance Ltd.  
 Level 3, Wockhardt Towers, East Wing, C-2, G Block, Bandra Kuria Complex, Mumbai - 400051.  
 Regd Office: No. 123, Angappa Naicken Street, Chennai - 600 001.  
 CIN : U65929TN2010PLC078004

