

General information about company	
Scrty code*	540368
NSE Symbol*	TRU
AMEX Symbol*	NOTLISTED
ISIN*	INE619B01029
Name of company	TRUCAP FINANCE LIMITED
Type of company	Main Board
Class of security	Equity
Date of start of financial year	01-04-2025
Date of end of financial year	31-03-2026
Date of board meeting when results were approved	13-11-2025
Date on which prior intimation of the meeting for considering financial results was informed to the exchange	10-11-2025
Description of presentation currency	INR
Level of rounding	Lakhs
Reporting Type	Quarterly
Reporting Quarter	Second quarter
Nature of report standalone or consolidated	Standalone
Whether results are audited or unaudited for the quarter ended	Unaudited
Whether results are audited or unaudited for the Year to date for current period ended/year ended	Unaudited
Segment Reporting	Multi segment
Description of single segment	
Start date and time of board meeting	13-11-2025 15:30
End date and time of board meeting	13-11-2025 17:35
Whether cash flow statement is applicable on company	Yes
Type of cash flow statement	Cash Flow Indirect
Declaration of unmodified opinion or statement on impact of audit qualification	Declaration of unmodified opinion
Whether the company has any related party?	Yes
Whether the company has entered into any Related Party transaction during the selected half year for which it wants to submit disclosure?	Yes
(I) We declare that the acceptance of fixed deposits by the bans/Non-Banking Finance Company are at the terms uniformly applicable/offered to all shareholders/public.	NA
(II) We declare that the scheduled commercial bank, as per RBI circular RBI/DBR/2015-16/19 dated March 03, 2016, has allowed additional interest of one per cent per annum, over and above the rate of interest mentioned in the schedule of interest rates on savings or a term deposits of bank's staff and their exclusive associations as well as on deposits of Chairman, Chairman & Managing Director, Executive Director or such other Executives appointed for a fixed tenure.	NA
(III) Whether the company is a 'high value debt listed entity' according to regulation 15 (IA)?	No
(a) If answer to above question is Yes, whether complying with proviso to regulation 23 (9), i.e., submitting RPT disclosures on the day of results publication?	
(b) If answer to above question is No, please explain the reason for not complying.	
Whether the updated Related Party Transactions (RPT) Policy (in compliance with Reg. 23 of SEBI LODR) has been uploaded on the website of the Company?	Yes
Latest Date on which RPT policy is updated	14-06-2025
Indicate Company website link for updated RPT policy of the Company	https://trucapfinance.com/wp-content/uploads/Policy-en-RPT.pdf
Whether statement on deviation or variation for proceeds of public issue, rights issue, preferential issue, qualified institutions placement etc. is applicable to the company for the current quarter?	No
No. of times funds raised during the quarter	
Whether the disclosure for the Default on Loans and Debt Securities is applicable to the entity?	Yes

Financial Results – NBFC			
Particulars		3 months/ 6 months ended (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)
Date of start of reporting period		01-07-2025	01-01-2025
Date of end of reporting period		30-09-2025	30-09-2025
Whether results are audited or unaudited		Unaudited	Unaudited
Nature of report standalone or consolidated		Standalone	Standalone
Part I Blue color marked fields are non-mandatory. For Consolidated Results, if the company has no figures for 3 months / 6 months ended, in such case zero shall be inserted in the said column.			
1 Income			
Revenue from operations			
(i)	Interest Income	2150.42	4954.51
(ii)	Dividend Income	0	0
(iii)	Rental Income	0	0
(iv)	Fees and commission Income	128.38	306.64
(v)	Net gain on fair value changes	0.51	20.25
(vi)	Net gain on derecognition of financial instruments under amortised cost category	0	0
(vii)	Sale of products (including Excise Duty)	0	0
(viii)	Sale of services	0	0
(ix) Other revenue from operations			
Total other revenue from operations			
Total Revenue From Operations		2279.31	5281.4
Other income		180.68	1377.44
Total Income		2459.99	6658.84
2 Expenses			
Cost of materials consumed		0	0
Purchases of stock-in-trade		0	0
Changes in inventories of finished goods, work-in-progress and stock-in-trade		0	0
Employee benefit expense		950.47	1929.68
Finance costs		2049.34	4000.73
Depreciation, depletion and amortisation expense		183.98	363.46
Fees and commission expense		114.16	195.82
Net loss on fair value changes		0	0
Net loss on derecognition of financial instruments under amortised cost category		0	0
Impairment on financial instruments		2734.24	3763.82
(f) Other expenses			
1 Other expenses		957	2489.3
Total other expenses		957	2489.3
Total expenses		6909.19	12744.81
3	Total profit before exceptional items and tax	-4529.2	-6085.97
4	Exceptional items	0	0
5	Total profit before tax	-4529.2	-6085.97
6 Tax expense			
7	Current tax	0	0
8	Deferred tax	-1270.34	-1940.14
9	Total tax expenses	-1270.34	-1940.14
10	Net Profit/Loss for the period from continuing operations	-3258.86	-4145.83
11	Profit (loss) from discontinued operations before tax	0	0
12	Tax expense of discontinued operations	0	0
13	Net profit (loss) from discontinued operation after tax	0	0
14	Share of profit (loss) of associates and joint ventures accounted for using equity method	0	0
15	Total profit (loss) for period	-3258.86	-4145.83
16	Other comprehensive income net of taxes	-21.43	-27.42
17	Total Comprehensive Income for the period	-3280.29	-4173.25
18 Total profit or loss, attributable to			
Profit or loss, attributable to owners of parent			
Total profit or loss, attributable to non-controlling interests			
19 Total Comprehensive income for the period attributable to			
Comprehensive income for the period attributable to owners of parent			
Total comprehensive income for the period attributable to owners of parent non-controlling interests			
20 Details of equity share capital			
Paid-up equity share capital		2377.24	2377.24
Face value of equity share capital		2	2
21 Reserves excluding revaluation reserve			
22 Earnings per share			
i Earnings per equity share for continuing operations			
Basic earnings per share from continuing operations		-2.79	-3.55
Diluted earnings per share from continuing operations		-2.79	-3.55
ii Earnings per equity share for discontinued operations			
Basic earnings per share from discontinued operations		0	0
Diluted earnings per share from discontinued operations		0	0
iii Earnings per equity share (for continuing and discontinued operations)			
Basic earnings per share		-2.79	-3.55
Diluted earnings per share		-2.79	-3.55
23	Debt equity ratio	3.03	3.03
24	Debt service coverage ratio	0	0
25	Interest service coverage ratio	0	0
26 Disclosure of notes on financial results		Textual Information(4)	

Textual Information(1) &
Textual Information(2) &
Textual Information(3) &

Textual Information(1) &

Textual Information(2) &

Textual Information(3) &

Text Block	
Textual Information(4)	Notes
	3 The above results for the quarter and half year ended September 30, 2025 have been reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors of the Company at their respective meeting(s) held on November 13, 2025.
	4 The unaudited standalone financial results for the quarter and half year ended September 30, 2025 have been subjected to limited review by the Statutory Auditors and they have issued an unmodified opinion.
	5 The Company has primarily two reportable business segments namely Fund based Activities and Advisory services for the quarter and half year ended September 30, 2025. The Company publishes unaudited standalone financial results along with the unaudited consolidated financial results and in accordance with Ind AS 108 - Operating Segments, the Company has disclosed the segment information in the unaudited consolidated financial results of the Company.
	6 Fees and commission income includes advisory service fees and commission from syndication loan.
	7 With respect to the preferential issue(s) made by the Company under SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2016, as amended, ("ICDR Regulations"), there are no deviation or category wise variation in utilization of funds pursuant to Regulation 32 of SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015, as amended ("Listing Regulations"). Further, during the quarter ended September 30, 2025, due to nonreceipt of subscription money towards balance 75% of the total consideration for 5,42,172 convertible warrants allotted on February 01, 2024 at an issue price of Rs.73.75/- per warrant, the upfront consideration of Rs.0.99 lakhs= (representing 25% of the total consideration received) received by the Company towards 5,42,172 warrants is forfeited, in accordance with the terms of the warrants and the provisions of Regulation 169(3) of ICDR Regulations. Further, during the quarter ended September 30, 2025, there were no few fresh infusion of capital under ICDR Regulations.
	8 The outstanding Non-Convertible Debentures ("NCDs") as on September 30, 2025 are fully secured by hypothecation of book debts/ loan receivables to the extent as stated in the disclosure documents. The Company has, at all times, for the secured NCDs, maintained sufficient asset cover as stated in the disclosure documents. Further, additional line items in compliance with Regulation 52 (4) of the Listing Regulations for the quarter ended September 30, 2025 is attached as Annexure 1 and the disclosure with respect to security cover certified by the Statutory Auditors as required under Regulation 54(3) of the Listing Regulations is enclosed as Annexure 2. Further, with respect to the said NCDs allotted, there is no material deviation(s) in the use of issue proceeds of non-convertible securities from the objects of the issue stated in the disclosure document.
	In view of the continued financial stress and the deterioration in asset quality, driven by lower business growth arising from resource limitations and the ongoing run-down of the loan book, the Company's security cover on secured borrowings has become inadequate during the quarter ended September 30, 2025. The management has undertaken a comprehensive review of the underlying assets and the corresponding security values. Corrective measures, including renegotiation of security terms and proactive engagement with lenders, are in progress. The Company is also focusing on maintaining operational agility to remain promising to prospective investors. The Company continues to evaluate the impact of the shortfall in asset cover on its borrowings and financial covenants, and appropriate disclosures have been made in these financial statements.
	9 During the quarter ended September 30, 2025, Marwadi Chaularana Intermediaries Brokers Private Limited ("MCIBPL") terminated the share purchase agreement (SPA) and securities subordination agreement (SSA) both dated May 26, 2025. Accordingly, with the termination of the SPA and SSA, MCIBPL will no longer will be able to acquire control over the Company as per the terms of the SPA and SSA through classification as the promoter and promoter group. The aforesaid termination does not have any material impact on the Company except for the fund infusion which the Company was expecting from MCIBPL towards subscription of equity shares and convertible warrants which were proposed to be allotted by the Company. Further, upon instructions from MCIBPL, the Company has withdrawn its application for change of control made to the Reserve Bank of India.
	10 On July 16, 2025, the Company had defaulted on the accelerated redemption of the listed non-convertible debentures under ISIN (a) INE615B07042; (b) INE615B07117; (c) INE615B07041; (d) INE615B07083; (e) INE615B07109; and (f) INE615B07125. Further, consequent to the default in NCDs, the credit rating of the Company has been downgraded to further downgraded to 'D' category by CARE Ratings Limited on 18 July 2025 and to 'C' category by Infometrics Valuation and Rating Private Limited on 19 July 2025. However, during the quarter ended September 30, 2025, the Company has repaid its entire obligation towards the aforesaid NCDs in multiple tranches and on September 23, 2025, the Company has repaid the obligation towards these NCDs in full.
	11 Disclosure pertaining to RBI Master Direction - RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 Reserve Bank of India (Transfer of Loan Exposures) Directions, 2021 dated September 24, 2021.
	a. The company has not transfer any loan through assignment in respect of loans not in default during the quarter ended Sept 30, 2025.
	b. The company has not acquired any loans (not in default) through assignment during the quarter ended Sept 30, 2025.
	c. The Company has neither acquired nor transferred any stressed loans during the quarter ended Sept 30, 2025.
	12 Disclosure as required under Master Direction - Reserve Bank of India (Securitisation of Standard Assets) Directions, 2021, issued by the Reserve Bank of India on September 24, 2021, during the quarter ended Sept 30, 2025, the Company not undertake any Securitisation of loan exposures.
	13 The figure for the quarter ended September 30, 2025 and quarter ended September 30, 2024 are balancing figures between unaudited figures in respect of the half year ended September 30, 2025 and September 30, 2024 and the unaudited figure of quarter ended June 30, 2025 and unaudited figure of quarter ended June 30, 2024 respectively.
	14 The figures for the previous quarter/year have been regrouped / rearranged wherever necessary to conform to current quarter presentation.
	For and on behalf of the Board of TruCap Finance Limited s/- Rohanjit Singh Juneja Managing Director and Chief Executive Officer Mumbai, November 13, 2025 DIN: 08342094

Statement of Asset and Liabilities		
Particulars	Date of start of reporting period	Half Year ended (dd-mm-yyyy)
	Date of end of reporting period	01-04-2025
	Whether results are audited or unaudited	30-09-2025
	Unaudited	
	Nature of report standalone or consolidated	Standalone
Assets		
1 Financial Asset		
Cash and cash equivalents		4637.89
Bank Balance other than (a) above		2008.99
Derivative financial instruments		0
Receivables		
(i) Trade Receivables		1278.07
(ii) Other Receivables		0
Loans		30042.24
Investments		4203.65
Other Financial assets		1157.04
Total Financial Asset		39217.88
2 Non Financial Asset		
Inventories		0
Current tax assets (Net)		514.78
Deferred tax Assets (Net)		3532.57
Investment Property		0
Biological assets other than bearer plants		0
Property, Plant and Equipment		1211.92
Capital work-in-progress		0
Intangible assets under development		26.26
Goodwill		0
Other Intangible assets		467.87
Other non-financial assets (to be specified)		385.26
Total Non-Financial Asset		6138.66
Total assets		45356.54
Equity and liabilities		
1 Equity		
Equity attributable to owners of parent		
Equity share capital		2577.24
Other equity		8473.62
Total equity attributable to owners of parent		10850.86
Non controlling interest		
Total equity		10850.86
2 Liabilities		
2.1 Financial Liabilities		
(a) Derivative financial instruments		
(b) Payables		
(i) Trade Payables		
(i) total outstanding dues of micro enterprises and small enterprises		7.17
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises		340.99
(ii) Other Payables		
(i) total outstanding dues of micro enterprises and small enterprises		0
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises		0
(C) Debt Securities		12604.36
(d) Borrowings (Other than Debt Securities)		20308.48
(e) Deposits		0
(f) Subordinated Liabilities		0
(g) Other financial liabilities		484.07
Total Financial Liabilities		33745.07
2.2 Non-Financial Liabilities		
(a) Current tax liabilities (Net)		0
(b) Provisions		118.52
(c) Deferred tax liabilities (Net)		0
(d) Other non-financial liabilities		642.09
Total Non-Financial Liabilities		760.61
Total liabilities		34505.68
Total equity and liabilities		45356.54
Disclosure of notes on assets and liabilities		

Segment		
Particulars	3 months/ 6 month ended (dd-mm- yyyy)	Year to date figures for current period ended (dd-mm- yyyy)
Date of start of reporting period	01-01-2025	01-01-2025
Date of end of reporting period	30-09-2025	30-09-2025
Whether results are audited or unaudited	Unaudited	Unaudited
Nature of report standalone or consolidated	Standalone	Standalone
1 Segment Revenue (Income)		
(net sale/income from each segment should be disclosed)		
1 - Fund Based Activities	0	0
2 - Advisory Services	0	0
Total Segment Revenue	0	0
Less: Inter segment revenue		
Revenue from operations	0	0
2 Segment Result		
Profit (+) / Loss (-) before tax and interest from each segment		
1 - Fund Based Activities	0	0
2 - Advisory Services	0	0
Total Profit before tax	0	0
i. Finance cost		
ii. Other Unallocable Expenditure net off Unallocable Income		
Profit before tax	0	0
3 (Segment Asset - Segment Liabilities)		
Segment Asset		
1 - Fund Based Activities	0	0
2 - Advisory Services	0	0
Total Segment Asset	0	0
Un-allocable Assets	0	0
Net Segment Asset	0	0
4 Segment Liabilities		
Segment Liabilities		
1 - Fund Based Activities	0	0
2 - Advisory Services	0	0
Total Segment Liabilities	0	0
Un-allocable Liabilities	0	0
Net Segment Liabilities	0	0
Disclosure of notes on segments		

Other Comprehensive Income		
	Date of start of reporting period	01-07-2025
	Date of end of reporting period	30-06-2025
	Whether results are audited or unaudited	Unaudited
	Nature of report standalone or consolidated	Standalone
	Other comprehensive income (Abstract)	Standalone
1	Amount of items that will not be reclassified to profit and loss	
1	Remeasurement gain(loss) on defined benefit plan	-0.99
	Total Amount of items that will not be reclassified to profit and loss	-0.99
2	Income tax relating to items that will not be reclassified to profit or loss	-0.18
3	Amount of items that will be reclassified to profit and loss	
1	Effective portion of gain(Loss) on hedging instruments in cash flow hedges	-28.92
	Total Amount of items that will be reclassified to profit and loss	-28.92
4	Income tax relating to items that will be reclassified to profit or loss	-5.90
5	Total Other comprehensive income	-21.43

Cash flow statement, indirect		
Particulars	Date of start of reporting period	Half Year ended (dd-mm-yyyy)
	Date of end of reporting period	
Whether results are audited or unaudited		Unaudited
Nature of report standalone or consolidated		Standalone
Part I Blue color marked fields are non-mandatory.		
Statement of cash flows		
Cash flows from used in operating activities		
Profit before tax		4085.97
Adjustments for reconcile profit (loss)		
Adjustments for finance costs		-1005.3
Adjustments for decrease (increase) in inventories		0
Adjustments for decrease (increase) in trade receivables, current		2910.9
Adjustments for decrease (increase) in trade receivables, non-current		0
Adjustments for decrease (increase) in other current assets		-1687.37
Adjustments for decrease (increase) in other non-current assets		0
Adjustments for other financial assets, non-current		210.85
Adjustments for other financial assets, current		11808.51
Adjustments for other bank balances		0
Adjustments for increase (decrease) in trade payables, current		133.27
Adjustments for increase (decrease) in trade payables, non-current		0
Adjustments for increase (decrease) in other current liabilities		0
Adjustments for increase (decrease) in other non-current liabilities		-290.52
Adjustments for depreciation and amortisation expense		0
Adjustments for impairment loss reversal of impairment loss recognised in profit or loss		3763.82
Adjustments for provisions, current		-27.05
Adjustments for provisions, non-current		0
Adjustments for other financial liabilities, current		2932.82
Adjustments for other financial liabilities, non-current		0
Adjustments for unrealised foreign exchange losses/gains		0
Adjustments for dividend income		0
Adjustments for interest income		0
Adjustments for share-based payments		21.21
Adjustments for fair value losses (gains)		138.31
Adjustments for undistributed profits of associates		0
Other adjustments for which cash effects are investing or financing cash flow		0
Other adjustments to reconcile profit (loss)		2.48
Other adjustments for non-cash items		365.46
Share of profit and loss from partnership firm or association of persons or limited liability partnerships		0
Total adjustments for reconcile profit (loss)		19277.42
Net cash flows from (used in) operations		13191.45
Dividends received		0
Interest paid		0
Interest received		-138.56
Income taxes paid (refund)		20.56
Other inflows (outflows) of cash		0
Net cash flows from (used in) operating activities		13032.33
Cash flows from used in investing activities		
Cash flows from losing control of subsidiaries or other businesses		0
Cash flows used in obtaining control of subsidiaries or other businesses		0
Other cash receipts from sales of equity or debt instruments of other entities		3899.83
Other cash payments to acquire equity or debt instruments of other entities		3899.83
Other cash receipts from sales of interests in joint ventures		0
Other cash payments to acquire interests in joint ventures		0
Cash receipts from share of profits of partnership firm or association of persons or limited liability partnerships		0
Cash payment for investment in partnership firm or association of persons or limited liability partnerships		0
Proceeds from sales of property, plant and equipment		3.6
Purchase of property, plant and equipment		0
Proceeds from sales of investment property		0
Purchase of investment property		0
Proceeds from sales of intangible assets		0
Purchase of intangible assets		0
Proceeds from sales of intangible assets under development		0
Purchase of intangible assets under development		0
Proceeds from sales of goodwill		0
Purchase of goodwill		0
Proceeds from biological assets other than bearer plants		0
Purchase of biological assets other than bearer plants		0
Proceeds from government grants		0
Proceeds from sales of other long-term assets		0
Purchase of other long-term assets		0
Cash advances and loans made to other parties		0
Cash receipts from repayment of advances and loans made to other parties		0
Cash payments for future contracts, forward contracts, option contracts and swap contracts		0
Cash receipts from future contracts, forward contracts, option contracts and swap contracts		0
Dividends received		0
Interest received		128.54
Income taxes paid (refund)		0
Other inflows (outflows) of cash		3732.92
Net cash flows from (used in) investing activities		3875.06
Cash flows from used in financing activities		
Proceeds from changes in ownership interests in subsidiaries		0
Payments from changes in ownership interests in subsidiaries		0
Proceeds from issuing shares		0
Proceeds from issuing other equity instruments		0
Payments to acquire or redeem entity's shares		0
Payments of other equity instruments		0
Proceeds from exercise of stock options		0
Proceeds from issuing debentures notes bonds etc		0
Proceeds from borrowings		6877.4
Repayments of borrowings		27120.22
Payments of lease liabilities		2.8
Dividends paid		0
Interest paid		0
Income taxes paid (refund)		0
Other inflows (outflows) of cash		0
Net cash flows from (used in) financing activities		-20245.62
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes		-3338.23
Effect of exchange rate changes on cash and cash equivalents		0
Net increase (decrease) in cash and cash equivalents		-3338.23
Cash and cash equivalents cash flow statement at beginning of period		3806.12
Cash and cash equivalents cash flow statement at end of period		467.89

Format for Disclosure of Related Party Transactions (applicable only for half-yearly filings i.e., 2nd and 4th quarter)															Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by listed entity/subsidiary. These details need to be disclosed only once, during the reporting period such transaction was undertaken.						
Sr. No.	Details of the party (listed entity/subsidiary) entering into the transaction		Details of the counterparty			Type of transaction	Details of other related party transaction	Value of the related party transaction as approved by the audit committee	Remarks on approval by audit committee	Value of the related party transaction as ratified by the audit committee	Date of Audit Committee Meeting where the ratification was approved	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments		Details of the loans, inter-corporate deposits, advances or investments				
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary								Opening balance	Closing balance	Nature of indebtedness (loan/ advance/ deposit/ any other etc.)	Details of other indebtedness	Cost	Term	Nature (loan/ advance/ inter-corporate deposit/ investment)	Interest Rate (%)	Term
1	TruCap Finance Limited	AAACD9887D	DPL Technologies Private Limited	AAHCID457H	subsidiary	Loan		350	Approved			350	0	353.11							
2	TruCap Finance Limited	AAACD9887D	DPL Technologies Private Limited	AAHCID457H	subsidiary	Interest paid		6.33	Approved			6.33	0	0							
3	TruCap Finance Limited	AAACD9887D	DPL Technologies Private Limited	AAHCID457H	subsidiary	Any other transaction	Reimbursement of expenses	70.44	Approved			70.44	0	17.78							
4	TruCap Finance Limited	AAACD9887D	Profile Ventures Pvt Ltd	AACCP3402E	Other related parties	Any other transaction	Reimbursement of expenses	0.89	Approved			0.89	0	0.28							
5	TruCap Finance Limited	AAACD9887D	NM FAMILY INVESTMENT TRUST	AACNT8626M	Other related parties	Loan		2000	Approved			1000	0	1008.88							
6	TruCap Finance Limited	AAACD9887D	NM FAMILY INVESTMENT TRUST	AACNT8626M	Other related parties	Interest paid		30.25	Approved			30.25	0	0							
7	TruCap Finance Limited	AAACD9887D	Wilson Holdings Private Limited	AAFTCT189IG	Other related parties	Loan		1400	Approved			1400	0	1412.43							
8	TruCap Finance Limited	AAACD9887D	Wilson Holdings Private Limited	AAFTCT189IG	Other related parties	Interest paid		23.34	Approved			23.34	0	0							
9	TruCap Finance Limited	AAACD9887D	Ms. Abha Kapoor	AAHPKC564GJ	Director	Any other transaction	Sitting Fees	0	As approved by the Board of Directors			4	0	0							
10	TruCap Finance Limited	AAACD9887D	Mr. Krishipal Raghuvanshi	ACZPR8189C	Director	Any other transaction	Sitting Fees	0	As approved by the Board of Directors			6	0	0							
11	TruCap Finance Limited	AAACD9887D	Mr. Nirmal Vinod Morayya	AADPM74743P	Director	Any other transaction	Sitting Fees	0	As approved by the Board of Directors			5	0	0							
12	TruCap Finance Limited	AAACD9887D	Mr. Rajiv Kapoor	AAFPKC912L	Director	Any other transaction	Sitting Fees	0	As approved by the Board of Directors			5	0	0.9							
13	TruCap Finance Limited	AAACD9887D	Ms. Rudhina Nair-Mehra	AACPDD2959R	Director	Any other transaction	Sitting Fees	0	As approved by the Board of Directors			2	0	0							
14	TruCap Finance Limited	AAACD9887D	Mr. Rohanjot Singh Jandea	ADEFJ340SL	Key Management Personnel (KMP)	Remuneration		94.35	As approved by the Board of Directors			94.35	0	0							
15	TruCap Finance Limited	AAACD9887D	Mr. Rohanjot Singh Jandea	ADEFJ340SL	Key Management Personnel (KMP)	Any other transaction	Reimbursement of expenses	24.92	As approved by the Board of Directors			5.79	0.05	0.15							
16	TruCap Finance Limited	AAACD9887D	Mr. Sanjay Katreja	ADXPKC7069P	Key Management Personnel (KMP)	Remuneration		35.74	As approved by the Board of Directors			36.85	0	0							
17	TruCap Finance Limited	AAACD9887D	Mr. Sanjay Katreja	ADXPKC7069P	Key Management Personnel (KMP)	Any other transaction	Reimbursement of expenses	3.27	As approved by the Board of Directors			2.89	0.11	0							
18	TruCap Finance Limited	AAACD9887D	Mr. Lalit Choudhankar	AHMPKC6583D	Key Management Personnel (KMP)	Remuneration		34.73	As approved by the Board of Directors			34.73	0	0							
19	TruCap Finance Limited	AAACD9887D	Mr. Lalit Choudhankar	AHMPKC6583D	Key Management Personnel (KMP)	Any other transaction	Reimbursement of expenses	2.94	As approved by the Board of Directors			2.94	0	0							
20	TruCap Finance Limited	AAACD9887D	Ms. Sonal Sharma	DWQPSS949H	Key Management Personnel (KMP)	Remuneration		13.24	As approved by the Board of Directors			13.24	0	0							
21	TruCap Finance Limited	AAACD9887D	Ms. Sonal Sharma	DWQPSS949H	Key Management Personnel (KMP)	Purchase of fixed assets		0.08	As approved by the Board of Directors			0.08	0	0							
Total value of transaction during the reporting period												3094.12									

Details of Impact of Audit Qualification			
Whether results are audited or unaudited		Unaudited	
Declaration of unmodified opinion or statement on impact of audit qualification		Declaration of unmodified opinion	
Auditor's opinion			
Declaration pursuant to Regulation 53 (3) (d) of SEBI (LODR) Regulation, 2015: The company declares that its Statutory Auditor's have issued an Audit Report with unmodified opinion for the period on Standalone results		Yes	
	Audit firm's name	Whether the firm holds a valid peer review certificate issued by Peer Review Board of ICAI	Certificate valid upto
1	Khundwal Kakani & Company	Yes	31-10-2026

Format for Disclosing Outstanding Default on Loans and Debt Securities			
Sr. No.	Particulars	Amount	Remarks
1.	Loans / revolving facilities like cash credit from banks / financial institutions		
A	Total amount outstanding as on date	203.08	
B	Of the total amount outstanding, amount of default as on date	203.08	
2.	Unlisted debt securities i.e. NCDs and NCRPS		
A	Total amount outstanding as on date	5.33	
B	Of the total amount outstanding, amount of default as on date	5.33	
3.	Total financial indebtedness of the listed entity including short-term and long-term debt	329.13	

General information about company	
Script code*	540268
NSE Symbol*	TRU
MSEI Symbol*	NOT LISTED
ISIN*	INE615R01029
Name of company	TRUCAP FINANCE LIMITED
Type of company	Main Board
Class of security	Equity
Date of start of financial year	01-04-2025
Date of end of financial year	31-03-2026
Date of board meeting when results were approved	13-11-2025
Date on which prior intimation of the meeting for considering financial results was informed to the exchange	10-11-2025
Description of presentation currency	INR
Level of rounding	Lakhs
Reporting Type	Quarterly
Reporting Quarter	Second quarter
Nature of report standalone or consolidated	Consolidated
Whether results are audited or unaudited for the quarter ended	Unaudited
Whether results are audited or unaudited for the Year to date for current period ended/year ended	Unaudited
Segment Reporting	Multi segment
Description of single segment	
Start date and time of board meeting	13-11-2025 15:30
End date and time of board meeting	13-11-2025 17:35
Whether cash flow statement is applicable on company	Yes
Type of cash flow statement	Cash Flow Indirect
Declaration of unmodified opinion or statement on impact of audit qualification	Declaration of unmodified opinion

Financial Results – NBFC			
Particulars	3 months/ 6 months ended (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)	
Date of start of reporting period	01-07-2025	01-04-2025	
Date of end of reporting period	30-09-2025	30-09-2025	
Whether results are audited or unaudited	Unaudited	Unaudited	
Nature of report standalone or consolidated	Consolidated	Consolidated	
Part I	Blue color marked fields are non-mandatory. For Consolidated Results, if the company has no figures for 3 months / 6 months ended, in such case zero shall be inserted in the said column.		
1 Income			
Revenue from operations			
(i) Interest Income	2152.08	4961.96	
(ii) Dividend Income	0	0	
(iii) Rental Income	0	0	
(iv) Fees and commission Income	128.38	306.64	
(v) Net gain on fair value changes	0.51	20.25	
(vi) Net gain on derecognition of financial instruments under amortised cost category	0	0	
(vii) Sale of products (including Excise Duty)	0	0	
(viii) Sale of services	0	0	
(ix) Other revenue from operations			
Total other revenue from operations			
Total Revenue From Operations	2280.97	5288.85	
Other income	180.74	1278.19	
Total income	2461.71	6667.04	
2 Expenses			
Cost of materials consumed	0	0	
Purchases of stock-in-trade	0	0	
Changes in inventories of finished goods, work-in-progress and stock-in-trade	0	0	
Employee benefit expense	955.11	1937.09	
Finance costs	2043.02	3994.4	
Depreciation, depletion and amortisation expense	204.52	406.53	
Fees and commission expense	114.16	195.82	
Net loss on fair value changes	0	0	
Net loss on derecognition of financial instruments under amortised cost category	0	0	
Impairment on financial instruments	2734.24	3763.82	
(i) Other expenses			
1 Other expenses	970.13	2508.64	
Total other expenses	970.13	2508.64	
Total expenses	7021.18	12806.1	
3 Total profit before exceptional items and tax	-4559.47	-6139.06	
4 Exceptional items	0	0	
5 Total profit before tax	-4559.47	-6139.06	
6 Tax expense			
7 Current tax	0	0	
8 Deferred tax	-1270.35	-1940.14	
9 Total tax expenses	-1270.35	-1940.14	
10 Net Profit/ Loss for the period from continuing operations	-3289.12	-4198.92	
11 Profit (loss) from discontinued operations before tax	0	0	
12 Tax expense of discontinued operations	0	0	
13 Net profit (loss) from discontinued operation after tax	0	0	
14 Share of profit (loss) of associates and joint ventures accounted for using equity method	0	0	
15 Total profit (loss) for period	-3289.12	-4198.92	
16 <u>Other comprehensive income, net of taxes</u>	-21.44	-27.43	
17 Total Comprehensive Income for the period	-3310.56	-4226.35	
18 Total profit or loss, attributable to			
Profit or loss, attributable to owners of parent	0	0	
Total profit or loss, attributable to non-controlling interests	0	0	
19 Total Comprehensive income for the period attributable to			
Comprehensive income for the period attributable to owners of parent	0	0	
Total comprehensive income for the period attributable to owners of parent non-controlling interests	0	0	
20 Details of equity share capital			
Paid-up equity share capital	2377.24	2377.24	
Face value of equity share capital	2	2	
21 Reserves excluding revaluation reserve			
22 Earnings per share			
i Earnings per equity share for continuing operations			
Basic earnings per share from continuing operations	-2.81	-3.59	
Diluted earnings per share from continuing operations	-2.81	-3.59	
ii Earnings per equity share for discontinued operations			
Basic earnings per share from discontinued operations	0	0	
Diluted earnings per share from discontinued operations	0	0	
ii Earnings per equity share (for continuing and discontinued operations)			
Basic earnings per share	-2.81	-3.59	
Diluted earnings per share	-2.81	-3.59	
23 Debt equity ratio	3.03	3.03	Textual Information(1) &
24 Debt service coverage ratio	0	0	Textual Information(2) &
25 Interest service coverage ratio	0	0	Textual Information(3) &
26 Disclosure of notes on financial results	Textual Information(4)		

Text Block	
Textual Information(4)	<p>4 Fees and commission income includes advisory service fees and commission from syndication loan.</p> <p>5 The above unaudited consolidated financial results for the quarter and half year ended September 30, 2025 have been reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors of TruCap Finance Limited ("Parent Company") at their respective meeting(s) held on November 13, 2025.</p> <p>6 The unaudited consolidated financial results for the quarter and half year ended September 30, 2025 have been limited reviewed by the Statutory Auditors of the Parent Company and they have issued an unmodified opinion. The unaudited consolidated financial results for the quarter and half year ended September 30, 2025 includes the unaudited financial results for the quarter and half-year ended September 30, 2025 of the wholly owned subsidiary, DFL Technologies Private Limited.</p> <p>7 The figure for the quarter ended September 30, 2025 and quarter ended September 30, 2024 are balancing figure between unaudited figures in respect of the half year ended September 30, 2025 and September 30, 2024 and the unaudited figure of quarter ended June 30, 2025 and unaudited figure of quarter ended June 30, 2024 respectively.</p> <p>8 The figures for the previous quarter/year have been regrouped / rearranged wherever necessary to conform to the current quarter presentation.</p> <p>For and on behalf of TruCap Finance Limited</p> <p>s/-</p> <p>Rohangest Singh Jangra</p> <p>Managing Director and Chief Executive Officer</p> <p>Mumbai, November 13, 2025</p> <p>DIN: 08342094</p>

Statement of Asset and Liabilities		
Particulars	Half Year ended (dd-mm-yyyy)	
	Date of start of reporting period	01-04-2025
	Date of end of reporting period	30-09-2025
	Whether results are audited or unaudited	Unaudited
	Nature of report standalone or consolidated	Consolidated
Assets		
1 Financial Asset		
Cash and cash equivalents		517.6
Bank Balance other than (a) above		2068.99
Derivative financial instruments		0
Receivables		
(I) Trade Receivables		1279.01
(II) Other Receivables		0
Loans		30042.24
Investments		5122.91
Other Financial assets		1152.45
Total Financial Asset		38183.2
2 Non Financial Asset		
Inventories		0
Current tax assets (Net)		534.89
Deferred tax Assets (Net)		5532.57
Investment Property		
Biological assets other than bearer plants		
Property, Plant and Equipment		1251.34
Capital work-in-progress		
Intangible assets under development		427.43
Goodwill		0
Other Intangible assets		547.85
Other non-financial assets (to be specified)		492.5
Total Non-Financial Asset		6766.58
Total assets		44949.78
Equity and Liabilities		
1 Equity		
Equity attributable to owners of parent		
Equity share capital		2377.24
Other equity		8415.04
Total equity attributable to owners of parent		10792.28
Non controlling interest	0	
Total equity		10792.28
2 Liabilities		
2.1 Financial Liabilities		
(a) Derivative financial instruments		
(b) Payables		
(i) Trade Payables		
(i) total outstanding dues of micro enterprises and small enterprises		7.17
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises		345.55
(II) Other Payables		
(i) total outstanding dues of micro enterprises and small enterprises		0
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises		0
(C) Debt Securities		12604.36
(d) Borrowings (Other than Debt Securities)		19955.37
(e) Deposits		
(f) Subordinated Liabilities		
(g) Other financial liabilities		484.07
Total Financial Liabilities		33396.52
2.2 Non-Financial Liabilities		
(a) Current tax liabilities (Net)		
(b) Provisions		118.66
(C) Deferred tax liabilities (Net)		
(d) Other non-financial liabilities		642.32
Total Non-Financial Liabilities		760.98
Total Liabilities		34157.5
Total equity and Liabilities		44949.78
Disclosure of notes on assets and liabilities		

Segment		
Particulars	3 months/ 6 month ended (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)
Date of start of reporting period	01-07-2025	01-04-2025
Date of end of reporting period	30-09-2025	30-09-2025
Whether results are audited or unaudited	Unaudited	Unaudited
Nature of report standalone or consolidated	Consolidated	Consolidated
1 Segment Revenue (Income)		
(net sale/income from each segment should be disclosed)		
1 - Fund Based Activities	2361.19	5440.53
2 - Advisory Services	0	0
Total Segment Revenue	2361.19	5440.53
Less: Inter segment revenue	0	0
Revenue from operations	2361.19	5440.53
2 Segment Result		
Profit (+) / Loss (-) before tax and interest from each segment		
1 - Fund Based Activities	-6490.64	-6905.46
2 - Advisory Services	-42.15	-107.72
Total Profit before tax	-4532.79	-7011.18
I. Finance cost	0	0
II. Other Unallocable Expenditure net off Unallocable income	26.68	-872.12
Profit before tax	-4559.47	-6139.06
3 (Segment Asset - Segment Liabilities)		
Segment Asset		
1 - Fund Based Activities	36961.38	36961.38
2 - Advisory Services	1334.36	1334.36
Total Segment Asset	38295.74	38295.74
Unallocable Assets	6654.04	6654.04
Net Segment Asset	44949.78	44949.78
4 Segment Liabilities		
Segment Liabilities		
1 - Fund Based Activities	34077.63	34077.63
2 - Advisory Services	79.89	79.89
Total Segment Liabilities	34157.52	34157.52
Un-allocable Liabilities	0	0
Net Segment Liabilities	34157.52	34157.52
Disclosure of notes on segments		

Other Comprehensive Income			
Date of start of reporting period		01-07-2025	01-04-2025
Date of end of reporting period		30-09-2025	30-09-2025
Whether results are audited or unaudited		Unaudited	Unaudited
Nature of report standalone or consolidated		Consolidated	Consolidated
Other comprehensive income (Abstract)			
1	Amount of items that will not be reclassified to profit and loss		
1	Remeasurement gain/(loss) on defined benefit plan	-0.59	-5.32
	Total Amount of items that will not be reclassified to profit and loss	-0.59	-5.32
2	Income tax relating to items that will not be reclassified to profit or loss	-0.18	-1.34
3	Amount of items that will be reclassified to profit and loss		
1	Effective portion of gain/(Loss) on hedging instruments in cash flow hedges	-26.93	-31.34
	Total Amount of items that will be reclassified to profit and loss	-26.93	-31.34
4	Income tax relating to items that will be reclassified to profit or loss	-5.90	-7.89
5	Total Other comprehensive income	-21.44	-27.43

Cash flow statement, indirect		
Particulars		Half Year ended (dd-mm-yyyy)
Date of start of reporting period		01-01-2025
Date of end of reporting period		30-09-2025
Whether results are audited or unaudited		Unaudited
Nature of report standalone or consolidated		Consolidated
Part I	Blue color marked fields are non-mandatory.	
	Statement of cash flows	
	Cash flows from used in operating activities	
	Profit before tax	-6139.06
	Adjustments for reconcile profit (loss)	
	Adjustments for finance costs	-1005.3
	Adjustments for decrease (increase) in inventories	0
	Adjustments for decrease (increase) in trade receivables, current	2909.96
	Adjustments for decrease (increase) in trade receivables, non-current	0
	Adjustments for decrease (increase) in other current assets	-1689.82
	Adjustments for decrease (increase) in other non-current assets	0
	Adjustments for other financial assets, non-current	-135.8
	Adjustments for other financial assets, current	11808.51
	Adjustments for other bank balances	0
	Adjustments for increase (decrease) in trade payables, current	134.08
	Adjustments for increase (decrease) in trade payables, non-current	0
	Adjustments for increase (decrease) in other current liabilities	0
	Adjustments for increase (decrease) in other non-current liabilities	-272.64
	Adjustments for depreciation and amortisation expense	0
	Adjustments for impairment loss reversal of impairment loss recognised in profit or loss	3763.82
	Adjustments for provisions, current	-26.91
	Adjustments for provisions, non-current	0
	Adjustments for other financial liabilities, current	2932.34
	Adjustments for other financial liabilities, non-current	0
	Adjustments for unrealised foreign exchange losses gains	0
	Adjustments for dividend income	0
	Adjustments for interest income	0
	Adjustments for share-based payments	21.21
	Adjustments for fair value losses (gains)	138.31
	Adjustments for undistributed profits of associates	0
	Other adjustments for which cash effects are investing or financing cash flow	0
	Other adjustments to reconcile profit (loss)	1.79
	Other adjustments for non-cash items	406.31
	Share of profit and loss from partnership firm or association of persons or limited liability partnerships	0
	Total adjustments for reconcile profit (loss)	18985.86
	Net cash flows from (used in) operations	12846.8
	Dividends received	0
	Interest paid	0
	Interest received	-145.85
	Income taxes paid (refund)	22.31
	Other inflows (outflows) of cash	0
	Net cash flows from (used in) operating activities	12678.64
	Cash flows from used in investing activities	
	Cash flows from losing control of subsidiaries or other businesses	0
	Cash flows used in obtaining control of subsidiaries or other businesses	0
	Other cash receipts from sales of equity or debt instruments of other entities	3899.83
	Other cash payments to acquire equity or debt instruments of other entities	3899.83
	Other cash receipts from sales of interests in joint ventures	0
	Other cash payments to acquire interests in joint ventures	0
	Cash receipts from share of profits of partnership firm or association of persons or limited liability partnerships	0
	Cash payment for investment in partnership firm or association of persons or limited liability partnerships	0
	Proceeds from sales of property, plant and equipment	0
	Purchase of property, plant and equipment	-0.09
	Proceeds from sales of investment property	3.6
	Purchase of investment property	0
	Proceeds from sales of intangible assets	0
	Purchase of intangible assets	0
	Proceeds from sales of intangible assets under development	0
	Purchase of intangible assets under development	0
	Proceeds from sales of goodwill	0
	Purchase of goodwill	0
	Proceeds from biological assets other than bearer plants	0
	Purchase of biological assets other than bearer plants	0
	Proceeds from government grants	0
	Proceeds from sales of other long-term assets	0
	Purchase of other long-term assets	0
	Cash advances and loans made to other parties	0
	Cash receipts from repayment of advances and loans made to other parties	0
	Cash payments for future contracts, forward contracts, option contracts and swap contracts	0
	Cash receipts from future contracts, forward contracts, option contracts and swap contracts	0
	Dividends received	0
	Interest received	145.85
	Income taxes paid (refund)	0
	Other inflows (outflows) of cash	4032.9
	Net cash flows from (used in) investing activities	4183.04
	Cash flows from used in financing activities	
	Proceeds from changes in ownership interests in subsidiaries	0
	Payments from changes in ownership interests in subsidiaries	0
	Proceeds from issuing shares	0
	Proceeds from issuing other equity instruments	0
	Payments to acquire or redeem entity's shares	0
	Payments of other equity instruments	0
	Proceeds from exercise of stock options	0
	Proceeds from issuing debentures notes bonds etc.	0
	Proceeds from borrowings	6877.4
	Repayments of borrowings	27120.21
	Payments of lease liabilities	2.8
	Dividends paid	0
	Interest paid	0
	Income taxes paid (refund)	0
	Other inflows (outflows) of cash	0
	Net cash flows from (used in) financing activities	-20245.61
	Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	-3383.93
	Effect of exchange rate changes on cash and cash equivalents	
	Effect of exchange rate changes on cash and cash equivalents	0
	Net increase (decrease) in cash and cash equivalents	-3383.93
	Cash and cash equivalents cash flow statement at beginning of period	3901.53
	Cash and cash equivalents cash flow statement at end of period	517.6

Details of Impact of Audit Qualification			
Whether results are audited or unaudited		Unaudited	
Declaration of unmodified opinion or statement on impact of audit qualification		Declaration of unmodified opinion	
Auditor's opinion			
Declaration pursuant to Regulation 33 (3) (d) of SEBI (LODR) Regulation, 2015: The company declares that its Statutory Auditor/s have issued an Audit Report with unmodified opinion for the period on Consolidated results		Yes	
	Audit firm's name	Whether the firm holds a valid peer review certificate issued by Peer Review Board of ICAI	Certificate valid upto
1	Khardelwal Kakani & Company	Yes	31-06-2026