



# TRANSWARRANTY FINANCE LIMITED

November 14, 2024

The Manager,  
Listing Department  
**BSE Limited**  
P.J. Towers,  
Dalal Street, Fort  
Mumbai 400001  
**BSE Scrip Code: 532812**

The Manager,  
Listing Department  
**National Stock Exchange of India Limited**  
Bandra Kurla Complex  
Bandra (East)  
Mumbai 400051  
**NSE Symbol: TFL**

Dear Sir/Madam,

**Sub: Outcome of the Board Meeting held on November 14, 2024**

**Reference: Intimation under Regulation 30 and 33 of the Securities and Exchange Board of India (Listing Obligation 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 on Thursday, November 14, 2024 has *inter alia*,

1. Considered and approved Unaudited (Standalone and Consolidated) Financial Results of the Company for the quarter and half year ended September 30, 2024. The copy of the said results along with the Limited Review Report is attached herewith as *Annexure I*.
2. Considered and noted resignation of Mr. Sanjeev Kumar as Chief Executive Officer (CEO) of the Company as Annexure II.
3. Considered and approved raising of the Funds vide Issuance of Secured/ Unsecured, Unlisted, Unrated, Privately Placed Non-Convertible Debentures (NCDs) on Private Placement Basis as Annexure III

Further, the detailed disclosure as required under Regulation 30 of the Listing Regulations read with SEBI Circular No. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023 are provided in annexures below.

The meeting of the Board of Directors commenced at 12.14 pm and concluded at 03.45pm.

Thanking You

Yours Faithfully,  
For **Transwarranty Finance Limited**

**Kumar Nair**  
Managing Director  
DIN: 00320541  
Encl: a/a

**CIN: L65920MH1994PLC080220**

403, Regent Chambers, Nariman Point, Mumbai- 400021 • Tel: 6630 6090 / 2204 7965  
Fax: 6630 0999 / 4001 0999 • e-mail : [mail@transwarranty.com](mailto:mail@transwarranty.com) • website:[www.transwarranty.com](http://www.transwarranty.com)



**DEOKI BIJAY & CO.**  
Chartered Accountants

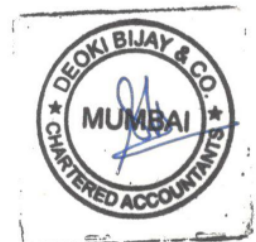
Flat No. 803, 'B' Wing  
10 Laxmi Enclave  
Shahje Raje Marg  
Koldongri Vile Parle (East)  
Mumbai - 400057  
+91 9748055206  
sushil.agrawal@dbcca.co.in  
www.dbcca.co.in

**Independent Auditor's Review Report on Unaudited Standalone quarterly and Year to Date Financial Results of Transwarranty Finance Limited pursuant to the Regulation 33 and Regulation 52 read with Regulation 63 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 Standalone Financial Results of Transwarranty Finance Limited ("the Company") for the quarter ended September 30, 2024 and the year to date results for the period April 01, 2024 to September 30, 2024 ("the Statement"), being submitted by the Company pursuant to the requirement of Regulation 33 and Regulation 52 read with Regulation 63 of the SEBI (Listing Obligations and Disclosure 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 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.





**DEOKI BIJAY & CO.**  
Chartered Accountants

Flat No. 803, 'B' Wing  
10 Laxmi Enclave  
Shahje Raje Marg  
Koldongri Vile Parle (East)  
Mumbai - 400057  
+91 9748055206  
sushil.agrawal@dbcca.co.in  
www.dbcca.co.in

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 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.
5. The review of unaudited quarterly financial results for the period ended June 30, 2024, included in the Statement was carried out and reported by S S Khan & Co, Chartered Accountants who has expressed unmodified conclusion vide their review report dated August 9, 2024, whose review report has been furnished to us and which has been relied upon by us for the purpose of our review of the Statement. Our conclusion is not modified in respect of this matter.
6. The review of unaudited quarterly and year-to-date financial results for the period ended September 30, 2023 and audit of financial results for the quarter and year ended March 31, 2024 included in the Statement was carried out and reported by S S Khan & Co, Chartered Accountants who has expressed unmodified conclusion vide their review report dated November 8, 2023 and unmodified opinion vide their audit report dated May 2, 2024, respectively, whose reports have been furnished to us and which have been relied upon by us for the purpose of our review of the Statement. 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:- Mumbai

Date:- November 14, 2024

ICAI UDIN:- 24059051BKHXFV4924





**DEOKI BIJAY & CO.**  
Chartered Accountants

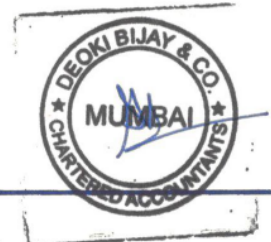
Flat No. 803, 'B' Wing  
10 Laxmi Enclave  
Shahje Raje Marg  
Koldongri Vile Parle (East)  
Mumbai - 400057  
+91 9748055206  
sushil.agrawal@dbcca.co.in  
www.dbcca.co.in

**Independent Auditor's Review Report on Unaudited Consolidated quarterly and Year to Date Financial Results of Transwarranty Finance Limited pursuant to the Regulation 33 and Regulation 52 read with Regulation 63 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 subsidiaries (the Parent and its subsidiaries together referred to as "the Group"), for the quarter ended September 30, 2024 and the year to date results for the period April 1, 2024 to September 30, 2024 ("the Statement"), being submitted by the Parent pursuant to the requirement of Regulation 33 and Regulation 52 read with Regulation 63 of the SEBI (Listing Obligations and Disclosure 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





DEOKI BIJAY & CO.  
Chartered Accountants

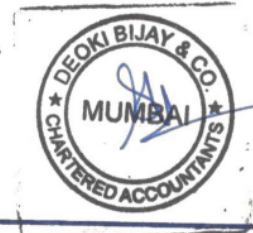
Flat No. 803, 'B' Wing  
10 Laxmi Enclave  
Shahje Raje Marg  
Koldongri Vile Parle (East)  
Mumbai - 400057  
+91 9748055206  
sushil.agrawal@dbcca.co.in  
www.dbcca.co.in

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 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:
  - a) Vertex Securities Limited
  - b) Vertex Commodities and Finpro Private Limited
  - c) Transwarranty Capital Market Services 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 two subsidiaries included in the unaudited consolidated financial results, whose interim financial results reflect revenue from operations of Nil, Other Income of INR 16.50 lacs, total net profit after tax of Rs. 12.07 lacs and total comprehensive income of INR 12.07 lacs for the quarter ended September 30, 2024 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 these subsidiaries, is based solely on the unaudited financial statements





**DEOKI BIJAY & CO.**  
Chartered Accountants

Flat No. 803, 'B' Wing  
10 Laxmi Enclave  
Shahje Raje Marg  
Koldongri Vile Parle (East)  
Mumbai - 400057  
+91 9748055206  
sushil.agrawal@dbcca.co.in  
www.dbcca.co.in

- 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.
7. The review of unaudited consolidated quarterly financial results for the period ended June 30, 2024, included in the Statement was carried out and reported by S S Khan & Co, Chartered Accountants who has expressed unmodified conclusion vide their review report dated August 9, 2024, whose review report has been furnished to us and which has been relied upon by us for the purpose of our review of the Statement. Our conclusion is not modified in respect of this matter.
8. The review of unaudited consolidated quarterly and year-to-date financial results for the period ended September 30, 2023 and audit of consolidated financial results for the quarter and year ended March 31, 2024 included in the Statement was carried out and reported by S S Khan & Co, Chartered Accountants who has expressed unmodified conclusion vide their review report dated November 8, 2023 and unmodified opinion vide their audit report dated May 2, 2024, respectively, whose reports have been furnished to us and which have been relied upon by us for the purpose of our review of the Statement. Our conclusion is not modified in respect of this matter.

**For Deoki Bijay & Co**  
**Chartered Accountants**  
ICAI FRN: 313105E

*Sushil Kumar Agrawal*  
CA Sushil Kumar Agrawal  
Partner

ICAI membership No: 059051

Place:- Mumbai

Date:- November 14, 2024

ICAI UDIN:- 24059051BKHXFW9741



TRANSWARRANTY FINANCE LIMITED

CIN: L65920MH1994PLC080220

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

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

STATEMENT OF STANDALONE / CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30TH SEPTEMBER, 2024  
(Rs. in Lakhs)

PARTICULARS	STANDALONE						CONSOLIDATED					
	3 Months Ended			6 Months Ended		Year Ended	3 Months Ended			6 Months Ended		Year Ended
	30/09/2024	30/06/2024	30/09/2023	30/09/2024	30/09/2023	31/03/2024	30/09/2024	30/06/2024	30/09/2023	30/09/2024	30/09/2023	31/03/2024
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
<b>REVENUE</b>												
<b>Revenue From Operations:-</b>												
Interest Income	103.88	103.99	88.91	207.87	166.64	377.77	103.88	103.99	88.91	207.87	166.64	439.53
Fees and Brokerage & Commission Income	38.85	72.53	57.08	111.38	102.51	213.36	282.14	298.10	235.80	580.24	426.82	969.33
Sale of Stock	-	-	-	-	-	591.13	386.02	402.09	324.71	788.10	593.46	1,408.86
<b>Total Revenue from Operations</b>	<b>142.73</b>	<b>176.53</b>	<b>145.99</b>	<b>319.25</b>	<b>269.15</b>	<b>260.07</b>	<b>130.30</b>	<b>21.93</b>	<b>95.04</b>	<b>152.23</b>	<b>121.71</b>	<b>329.16</b>
Other Income	104.22	0.66	60.71	104.88	62.18	851.20	516.32	424.02	419.75	940.33	715.17	1,738.03
<b>Total Income</b>	<b>246.95</b>	<b>177.18</b>	<b>206.70</b>	<b>424.12</b>	<b>331.33</b>	<b>851.20</b>	<b>516.32</b>	<b>424.02</b>	<b>419.75</b>	<b>940.33</b>	<b>715.17</b>	<b>1,738.03</b>
<b>EXPENSES</b>												
Finance Costs	91.78	99.25	111.14	191.03	204.01	414.11	83.12	110.58	121.16	193.70	236.01	473.12
Purchase of Shares held in Stock in Trade	-	-	-	-	-	-	-	-	-	-	-	-
Employee Benefits Expenses	62.84	47.25	39.71	110.09	82.18	173.12	144.69	129.59	106.28	274.28	216.84	436.62
Depreciation and Amortisation Expenses	6.05	5.83	5.54	11.88	10.85	21.71	16.17	8.85	11.55	25.02	22.82	46.92
Other Expenses	58.53	72.35	101.36	130.87	164.56	207.17	225.53	213.58	231.19	439.11	396.56	701.65
<b>Total Expenses</b>	<b>219.20</b>	<b>224.68</b>	<b>257.75</b>	<b>443.88</b>	<b>461.60</b>	<b>816.10</b>	<b>469.51</b>	<b>462.60</b>	<b>470.18</b>	<b>932.12</b>	<b>872.23</b>	<b>1,658.31</b>
<b>Profit / (Loss) Before Exceptional Items and Tax</b>	<b>27.75</b>	<b>(47.50)</b>	<b>(51.05)</b>	<b>(19.76)</b>	<b>(130.27)</b>	<b>35.10</b>	<b>46.79</b>	<b>(38.58)</b>	<b>(50.43)</b>	<b>8.21</b>	<b>(157.06)</b>	<b>79.72</b>
Exceptional Items	-	-	-	-	-	-	-	-	-	-	-	-
<b>Profit / (Loss) Before Tax</b>	<b>27.75</b>	<b>(47.50)</b>	<b>(51.05)</b>	<b>(19.76)</b>	<b>(130.27)</b>	<b>35.10</b>	<b>46.79</b>	<b>(38.58)</b>	<b>(50.43)</b>	<b>8.21</b>	<b>(157.06)</b>	<b>79.72</b>
Current Tax	-	-	-	-	-	-	-	-	-	-	-	2.74
Less: MAT Credit Entitlement	-	-	-	-	-	-	-	-	-	-	-	(1.80)
Deferred Tax	-	-	-	-	-	-	-	-	-	-	-	(1.25)
<b>Profit / (Loss) from Continuing Operations After Tax</b>	<b>27.75</b>	<b>(47.50)</b>	<b>(51.05)</b>	<b>(19.76)</b>	<b>(130.27)</b>	<b>35.10</b>	<b>46.79</b>	<b>(38.58)</b>	<b>(50.43)</b>	<b>8.21</b>	<b>(157.06)</b>	<b>80.03</b>
<b>Profit from Discontinuing Operations</b>	-	-	-	-	-	-	-	-	-	-	-	-
Tax Expense of Discontinuing Operations	-	-	-	-	-	-	-	-	-	-	-	-
<b>Profit from Discontinuing Operations After Tax</b>	-	-	-	-	-	-	-	-	-	-	-	-
<b>Profit / (Loss) For the Period</b>	<b>27.75</b>	<b>(47.50)</b>	<b>(51.05)</b>	<b>(19.76)</b>	<b>(130.27)</b>	<b>35.10</b>	<b>46.79</b>	<b>(38.58)</b>	<b>(50.43)</b>	<b>8.21</b>	<b>(157.06)</b>	<b>80.03</b>
<b>Other Comprehensive Income / (Expenses):-</b>												
Items that will not be reclassified to profit and loss:-												
-Remeasurement of the net defined benefit obligation gain / (loss)	-	-	-	-	-	-	(2.71)	-	-	-	-	0.90
-Fair valuation on Equity instrument	-	-	-	-	-	-	0.28	-	-	-	-	-
-Income tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-	-	(2.44)	-	-	-	-	(4.19)
<b>Total- A</b>												
Items that will be reclassified to profit and loss:-												
-Remeasurement of the net defined benefit obligation gain / (loss)	-	-	-	-	-	-	-	-	-	-	-	-
-Fair valuation on Equity instrument	-	-	-	-	-	-	-	-	-	-	-	(4.19)
<b>Total- B</b>												
<b>Total- A + B</b>	<b>27.75</b>	<b>(47.50)</b>	<b>(51.05)</b>	<b>(19.76)</b>	<b>(130.27)</b>	<b>32.66</b>	<b>46.79</b>	<b>(38.58)</b>	<b>(50.43)</b>	<b>8.21</b>	<b>(157.06)</b>	<b>75.84</b>
<b>Total Comprehensive Income for the period</b>	<b>27.75</b>	<b>(47.50)</b>	<b>(51.05)</b>	<b>(19.76)</b>	<b>(130.27)</b>	<b>32.66</b>	<b>46.79</b>	<b>(38.58)</b>	<b>(50.43)</b>	<b>8.21</b>	<b>(157.06)</b>	<b>75.84</b>
Paid-up equity share capital (Rs.10 each)	5,367.45	4,888.85	4,883.77	5,367.45	4,883.77	4,888.85	5,367.45	4,888.85	4,883.77	5,367.45	4,883.77	4,888.85
Basic Earning Per Share of Rs.10/- each (In Rupees)	0.05	(0.10)	(0.21)	(0.04)	(0.53)	0.07	0.09	(0.08)	(0.21)	0.02	(0.64)	0.16
Diluted Earning Per Share of Rs.10/- each (In Rupees)	0.05	(0.10)	(0.21)	(0.04)	(0.53)	0.07	0.09	(0.08)	(0.21)	0.02	(0.64)	0.16

1. The above unaudited financial results were reviewed by the members of the Audit Committee and were approved and taken on record by the Board of Directors at their meeting held on 14th November, 2024.
2. The Statutory auditors have carried out a Limited Review of the financials results as required under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
3. The Company is primarily engaged in a single segment viz. financial services and related activities and therefore the segment reporting is not applicable.
4. In line with the requirements of regulation 47(2) of the listing Regulations, 2015, the results for the quarter and Half Year ended September 30, 2024 are available on the website of BSE Limited & NSE Limited. (URL: [www.bseindia.com/corporates](http://www.bseindia.com/corporates)), the National Stock Exchange of India Limited (URL: [www.nseindia.com/corporates](http://www.nseindia.com/corporates)) and on the company's website [www.transwarranty.com](http://www.transwarranty.com).
5. 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.
6. Figures have been regrouped and rearranged wherever necessary.



For and on behalf of the Board

*Ramachandran U.*  
Ramachandran U.  
Director & CFO  
DIN No. 00493707

Place : Mumbai  
Date : 14-11-2024

*R*



**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

**UNAUDITED STATEMENT OF ASSETS AND LIABILITIES AS AT 30TH SEPTEMBER, 2024**

Particulars	STANDALONE		CONSOLIDATED	
	As at 30.09.2024	As at 30.09.2023	As at 30.09.2024	As at 30.09.2023
	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs
<b>Assets</b>				
<b>1 Financial Assets</b>				
Cash and cash equivalents	22.74	70.45	75.34	333.04
Bank Balance other than (a) above	105.00	105.00	696.75	746.25
Receivables				
(I) Trade Receivables	264.63	245.41	936.47	625.61
(II) Other Receivables	-	-	-	-
Loans	2,597.70	3,008.83	2,583.04	3,337.99
Investments	2,007.23	1,424.26	450.36	16.76
Other Financial assets	1,247.15	903.54	3,124.06	2,612.89
	<b>6,244.45</b>	<b>5,757.49</b>	<b>7,866.01</b>	<b>7,672.54</b>
<b>2 Non Financial Assets</b>				
Inventories	-	-	-	-
Current Tax assets (Net)	150.85	114.40	189.23	171.25
Deferred Tax Assets (Net)	213.53	213.53	220.46	218.66
Property, Plant and Equipment	787.53	783.82	830.66	829.50
Goodwill	-	-	657.66	657.66
Other Intangible assets	4.01	4.04	21.31	18.04
Other non-financial assets	448.88	426.89	558.90	495.64
	<b>1,604.80</b>	<b>1,542.68</b>	<b>2,478.22</b>	<b>2,390.75</b>
<b>TOTAL ASSETS</b>	<b>7,849.25</b>	<b>7,300.17</b>	<b>10,344.23</b>	<b>10,063.29</b>
<b>Liabilities &amp; Equity</b>				
<b>2 Liabilities</b>				
<b>2.1 Financial Liabilities</b>				
Payables				
(I) Trade Payables	-	-	-	-
(i) total outstanding dues of micro enterprises and small enterprises	-	-	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	4.85	4.85	2,012.75	2,036.15
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	12.39	40.35	12.97	41.89
Debt Securities	605.24	502.31	605.24	702.31
Borrowings (Other than Debt Securities)	3,095.17	3,381.28	3,306.58	3,741.20
Other financial liabilities	98.06	137.38	168.72	216.10
	<b>3,815.71</b>	<b>4,066.17</b>	<b>6,106.26</b>	<b>6,737.65</b>
<b>2.2 Non-Financial Liabilities</b>				
Provisions	13.32	9.30	33.55	21.11
Deferred tax liabilities (Net)	-	-	-	-
Other non-financial liabilities	22.52	33.72	72.71	77.47
	<b>35.84</b>	<b>43.02</b>	<b>106.26</b>	<b>98.58</b>
<b>2.2 Equity</b>				
Equity share capital	5,368.85	4,883.77	5,368.85	4,883.77
Other equity	(1,371.15)	(1,692.79)	(1,696.14)	(2,068.98)
Non Controlling Interest	-	-	459.01	412.27
	<b>3,997.70</b>	<b>3,190.98</b>	<b>4,131.72</b>	<b>3,227.06</b>
<b>Total equity and liabilities</b>	<b>7,849.25</b>	<b>7,300.17</b>	<b>10,344.23</b>	<b>10,063.29</b>



For Transwarranty Finance Limited

*(Signature)*

Ramachandran U.  
Director & CFO  
DIN No. 00493707

Place :- Mumbai  
Date :- 14/11/2024

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 Half Year ended 30th September, 2024

Particulars	STANDALONE		CONSOLIDATED	
	For the Half Year ended 30th Sept. 2024	For the Half Year ended 30th Sept. 2023	For the Half Year ended 30th Sept. 2024	For the Half Year ended 30th Sept. 2023
	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs
<b>I. Cash Flows from Operating Activities:</b>				
Net Profit Before Tax and Extraordinary Items	(19.76)	(130.27)	8.21	(157.06)
Adjustments for:				
Depreciation	11.88	10.85	25.02	22.82
Interest Income	(207.87)	(166.64)	(259.30)	(187.36)
Dividend Income	(0.15)	(0.11)	(0.15)	(0.11)
Interest Expense	188.43	198.43	190.36	236.01
Reversal of Rent Expenses on Leave Liability	-	-	-	(7.31)
Impairment Allowance	37.62	60.51	38.51	61.78
Adjustments for Changes in Working Capital:				
(Increase) / Decrease in Trade and other Receivables	(42.66)	(23.15)	(14.36)	730.41
Increase / (Decrease) in Trade & Other Payables	(100.00)	(7.85)	(322.83)	(889.44)
(Increase)/decrease in loans	63.37	(1,033.63)	63.96	(972.03)
(Increase)/decrease in other financial assets	(60.49)	(15.31)	(6.10)	(1,131.76)
(Increase)/decrease in other non-financial assets	(21.65)	9.28	(32.40)	32.40
Increase / (Decrease) in other financial Liabilities	-	(124.02)	7.23	(46.55)
Increase/(decrease) in provisions	-	-	2.26	2.37
Increase / (Decrease) in non- financial Liabilities	7.46	(12.43)	3.67	(3.35)
Cash inflow from interest on loans	112.88	138.69	146.72	153.12
Income tax paid (net of refunds)	(11.13)	(11.95)	(14.31)	(14.21)
Net Cash Flows from Operating Activities	(42.06)	(1,107.60)	(163.49)	(2,170.27)
<b>II. Cash Flows from Investing Activities:</b>				
Dividend Income	0.15	0.11	0.15	0.11
(Purchase) / Sale of Investment	(444.84)	(1.67)	(444.84)	(1.67)
Purchase of Property Plant and Equipment	(13.19)	(1.21)	(16.18)	(2.38)
(Increase) / Decrease in Deposits	-	-	(0.50)	650.00
Net Cash Flows from Investing Activities	(457.87)	(2.77)	(461.37)	646.06
<b>III. Cash Flows from Financing Activities:</b>				
Call money received on Rights Issue	-	37.72	480.00	37.72
Equity Share Capital - Preferential issue	480.00	-	-	-
Equity Share Premium	178.46	-	178.46	-
Borrowings other than debt securities issued/ (Redeemed) (net)	(125.39)	666.23	(60.79)	98.03
Debt securities issued/ (Redeemed) (net)	135.50	114.80	135.50	314.80
Finance cost paid	(149.17)	(104.43)	(175.01)	(141.55)
Net Cash Flows from Financing Activities	519.40	714.32	558.16	309.00
Net Increase or (Decrease) in Cash and Cash Equivalents (I + II + III)	19.46	(396.05)	(66.70)	(1,215.21)
- Add: Cash and Cash Equivalents at Beginning of the year (Refer Note)	108.28	466.50	142.03	1,548.24
Cash and Cash Equivalents at End of the Quarter	127.74	70.45	75.33	333.04
<b>Note:</b>				
Cash and Cash Equivalents				
- Cash in Hand	0.06	3.49	3.61	6.77
- Balances with Banks				
- In Current Accounts	127.68	66.96	71.72	326.27
<b>Total</b>	<b>127.74</b>	<b>70.45</b>	<b>75.33</b>	<b>333.04</b>



For Transwarranty Finance Limited

Ramachandran U.  
Director & CFO  
DIN No. 00320541

Place :- Mumbai  
Date :- 14/11/2024



## Annexure II

### Resignation of Mr. Sanjeev Kumar as Chief Executive Officer

Sr No	Particulars	Details
1	Reason for Change viz Appointment, Resignation, Removal, death or otherwise	Resignation of Mr. Sanjeev Kumar as Chief Executive Officer (CEO)
2	Date of Appointment/ Cessation	03 <sup>rd</sup> November, 2024
3	Brief Profile	Not Applicable
5	Disclosure of Relationship between Directors (in case of appointment of a Director)	Not Applicable

**CIN: L65920MH1994PLC080220**

403, Regent Chambers, Nariman Point, Mumbai- 400021 • Tel: 6630 6090 / 2204 7965  
Fax: 6630 0999 / 4001 0999 • e-mail : [mail@transwarranty.com](mailto:mail@transwarranty.com) • website:[www.transwarranty.com](http://www.transwarranty.com)



# TRANSWARRANTY FINANCE LIMITED

## Annexure III

### Details of Issuance of Securities

Type of Securities	Secured and / or Unsecured Non-Convertible Debentures				
Type of Issuance	Private Placement				
Total No of Securities Proposed to be issued or total amount for which the securities will be issued	Upto Rs. 13,67,00,000/- (Rupees Thirteen Crore Sixty Seven Lakhs Only)				
Size of the Issue	Upto Rs. 13,67,00,000/- (Rupees Thirteen Crore Sixty Seven Lakhs Only)				
Whether proposed to be listed	No. Privately Placed Unlisted Debentures				
Tenure of Instrument	<b>Category</b>	<b>Secured</b>		<b>Unsecured</b>	
	<b>Tenure</b>	3 Years	5 years	5 Years	367 Days (Special Category) (Rs. 1 Cr or more per Investor)
	<b>Frequency of Interest Payment</b>	Quarterly	Monthly	Monthly	Quarterly
	<b>Coupon (%) per annum- Fixed</b>	11.25% p.a.	11.50% p.a.	12.00% p.a.	12.00% p.a.
Coupon/Interest Offered, Schedule of Payment of Coupon/Interest and Principle	As stated above				
Charge or Security Created over assets	Secured Debentures shall be secured by way of first ranking pari passu charge with the existing secured creditors/Bank on all movable assets, including book debts and receivables, cash and bank balances, loans and advances, both present and future, except certain assets specifically excluded as per Deed of Hypothecation, of our Company, equal to the value of one time of the Secured NCDs outstanding plus interest accrued thereon.  No security will be created for Unsecured NCDs.				
Delay in payment of interest/ principle amount for the period of more than three months from the due date or default in payment of interest/principle	Not Applicable				

**CIN: L65920MH1994PLC080220**

403, Regent Chambers, Nariman Point, Mumbai- 400021 • Tel: 6630 6090 / 2204 7965  
Fax: 6630 0999 / 4001 0999 • e-mail : mail@transwarranty.com • website:www.transwarranty.com



# TRANSWARRANTY FINANCE LIMITED

Details of any letter or comments regarding payment/Non payment of interest, principle on due dates or any other matter concerning the security and/ or the assets along with its comments thereon	Not Applicable
Details of redemption of preference shares indicating the matter of redemption (whether out of profits or out of fresh issue) and debentures	Source of redemption will be decided as and when the event of redemption occurs for various NCDs issued of various maturities

**CIN: L65920MH1994PLC080220**

403, Regent Chambers, Nariman Point, Mumbai- 400021 • Tel: 6630 6090 / 2204 7965  
Fax: 6630 0999 / 4001 0999 • e-mail : [mail@transwarranty.com](mailto:mail@transwarranty.com) • website:[www.transwarranty.com](http://www.transwarranty.com)