

12th May 2026

The Manager,
Listing Department
National Stock Exchange of India Ltd.,
Exchange Plaza, 5th Floor,
Bandra-Kurla Complex,
Bandra (E), Mumbai 400 051

Dear Sirs,

Sub: Press release on Audited Financial Results for the year ended 31st March 2026

In continuation to our letter dated 12th May 2026, submitting a copy of the audited financial results of TVS Credit Services Limited for the quarter and year ended 31st March 2026, we are enclosing a press release issued by the Company.

This may kindly be taken on record.

Thank you.

Yours faithfully,
For TVS Credit Services Limited

Chetan Nage
Company Secretary

Enclosure: As above

TVS Credit registers growth of 26% in disbursement and 19% in PAT; reports highest ever PAT of Rs. 913 crores for FY 2025–26

12 May 2026: TVS Credit Services Limited, one of India's leading NBFCs, announced its financial results for the fourth quarter and financial year ended March 31, 2026. The Company registered a 26% growth in disbursements in FY26 compared to FY25. TVS Credit reported a Total Income of Rs. 7,196 crores for FY26, a growth of 9% from FY25 and its highest ever Net Profit after Tax of Rs. 913 crores for FY26, a growth of 19% from FY25.

Q4 FY26 Highlights:

- AUM stood at Rs. 30,639 crores as of Mar '26, a 15% growth compared to Mar '25.
- Total Income for Q4 FY26 was Rs. 1,859 crores, a 11% growth compared to Q4 FY25.
- Profit before Tax for Q4 FY26 stood at Rs. 348 crores, a 15% growth compared to Q4 FY25.
- Net Profit after Tax was Rs. 256 crores for Q4 FY26, a 13% growth compared to Q4 FY25.

FY2025–26 Highlights:

- AUM stood at Rs. 30,639 crores as of Mar '26, a 15% growth compared to Mar '25.
- Total Income for FY26 was Rs. 7,196 crores, a 9% growth compared to FY25.
- Profit before Tax for FY26 stood at Rs. 1,238 crores, a 21% growth compared to FY25.
- Net Profit after Tax was Rs. 913 crores for FY26, a 19% growth compared to FY25.

In Q4 FY26, TVS Credit reported sustained growth in disbursements, supported by improved consumption sentiment and traction across key retail financing segments. The two-wheeler category witnessed strong demand during the quarter, aided by steady recovery across urban and semi-urban markets. The increasing adoption of electric vehicles, supported by improved affordability, wider model availability and financing penetration, further contributed to demand. Consumer durable financing remained steady, driven by seasonal purchases and increased discretionary spending. During the period, the Company maintained its focus on risk-calibrated growth across product categories, building a diversified book. The Company has adopted a prudent and proactive approach to underwriting and risk through calibrated credit policy restrictions and sharper credit metrics, which has started to reflect in improvement in portfolio quality through reduction in total credit costs and GNPA as of Mar'26. TVS Credit continued to drive penetration of existing products, expand product offerings, and scale up distribution, while enhancing customer experience and operational efficiency.

During FY26, TVS Credit disbursed loans to over 53 lakh new customers, bringing its total customer base to over 2.4 crore as of Mar'26.

TVS Credit will continue to focus on leveraging technology and innovation to drive digital transformation and deepen customer relationships while maintaining strong risk management practices.

About TVS Credit Services Limited:

TVS Credit Services Limited is one of India's leading and diversified Non-Banking Financial Company registered with the RBI. With over 60,500 touchpoints across India, the Company aims to empower Indians to dream bigger and fulfil their aspirations. Being the number one financier for TVS Motor Company Limited and one of the leading Two-Wheeler, Consumer Durable and Mobile Phone financiers, TVS Credit has a fast-growing footprint in Used Car Loans, Tractor Loans, Used Commercial Vehicle Loans, and Unsecured Loans.

As a testament to its commitment to employee wellbeing, TVS Credit has been certified as a **Great Place To Work**® by the Great Place To Work® Institute for the third consecutive year. Powered by best-in-class people management practices, robust new-age technologies and data analytics, the Company has served over 2.4 crore happy customers till date.