

28th April 2025

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 quarter and year ended 31st March 2025

In continuation to our letter dated 28th April 2025, submitting a copy of the audited financial results for the quarter and year ended 31st March 2025, we are enclosing a press release issued by the Company.

This may kindly be taken on record.

Thank you.

Yours truly,
For TVS Credit Services Limited

Chetan Nage
Company Secretary

Enclosure: As above

TVS Credit reports highest ever PAT of Rs. 767 Crore for the year ended March'25, PAT growth of 34%

Chennai, 28 April 2025: TVS Credit Services Limited, one of India's leading NBFCs, announced its financial results for the fourth quarter and financial year ended March 31, 2025. The Company reported a Total Income of Rs. 1,674 Crore for Q4 FY25, a growth of 10% from Q4 FY24 and Net Profit After Tax of Rs.226 Crore for Q4 FY25, a growth of 53% from Q4 FY24.

FY2025 Performance Highlights:

- AUM at **Rs. 26,647** Crore in FY25, a **3%** increase compared to FY24.
- Total Income for FY25 was **Rs. 6,630** Crore, a **14%** growth compared to FY24.
- Profit Before Tax for FY25 was **Rs. 1025** Crore, a **35%** increase compared to FY24.
- Net Profit After Tax amounted to **Rs. 767** Crore for FY25, a **34%** increase compared to FY24.

In Q4 FY25, the industry witnessed moderation in the growth of credit following the festive surge in Q3. TVS Credit maintained its strategic focus on building a diversified book, primarily targeting consumer finance and retail segments. The Company took a risk calibrated approach and focused on chosen customer segments particularly in Consumer Loans and Vehicle Finance. During this period, TVS Credit disbursed loans to over 13 lakh new customers, bringing its total customer base to nearly 1.9 crore.

TVS Credit will continue to focus on steady growth by increasing market penetration and share, expanding product offerings and distribution, driving digital transformation, and enhancing customer experience and operational efficiency.

About TVS Credit Services Limited:

TVS Credit Services Limited is one of India's leading and diversified NBFCs registered with the RBI. With over 50,300 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 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. Powered by robust new-age technologies and data analytics, the Company has served nearly 1.9 crore happy customers till date.

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