

27<sup>th</sup> October 2025

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

Dear Sirs,

**Sub: Press release on unaudited financial results for the quarter ended 30<sup>th</sup> September 2025**

In continuation to our letter dated 27<sup>th</sup> October 2025, submitting a copy of the unaudited financial results for the quarter ended 30<sup>th</sup> September 2025, 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 17% in disbursement and 28% in PAT; reports PAT of Rs 385 crore for the half year ended September 2025**

**Bengaluru, Oct 27, 2025:** TVS Credit Services Limited, one of India's leading NBFCs, today, published its unaudited financial results for the quarter and half-year ended September 30, 2025. The Company registered a 17% growth in disbursements in H1 FY26 compared to H1 FY25. TVS Credit reported a Total Income of Rs. 3,481 crore for H1 FY26, a growth of 7% from H1 FY25 and Net Profit After Tax of Rs. 385 crore for H1 FY26, a growth of 28% from H1 FY25.

### **Q2 FY26 Highlights:**

- AUM stood at Rs. 27,807 Crore as of Sep'25, a 4% growth compared to Sep'24.
- Total Income for Q2 FY26 was Rs. 1,784 Crore, a 9% growth compared to Q2 FY25.
- Profit Before Tax for Q2 FY26 stood at Rs. 277 Crore, a 28% growth compared to Q2 FY25.
- Net Profit After Tax was Rs. 204 Crore for Q2 FY26, a 27% growth compared to Q2 FY25.

### **H1 FY26 Highlights:**

- AUM stood at Rs. 27,807 Crore as of Sep'25, a 4% growth compared to Sep'24.
- Total Income for H1 FY26 was Rs. 3,481 Crore, a 7% growth compared to H1 FY25.
- Profit Before Tax for H1 FY26 stood at Rs. 520 Crore, a 29% growth compared to H1 FY25.
- Net Profit After Tax was Rs. 385 Crore for H1 FY26, a 28% growth compared to H1 FY25.

In H1 FY26, TVS Credit achieved significant growth in consumer and retail financing, driven by the GST 2.0 implementation and increased sales of consumer products, deeper market penetration, and enhanced market share in existing geographies. The Company maintained its focus on risk calibrated growth across product categories and is working to build a diversified book by scaling up and increasing penetration of existing products, expanding product offerings, distribution, enhancing customer experience and operational efficiency. During H1 FY26, TVS Credit disbursed loans to over 25 lakh new customers, bringing its total customer base to over 2.1 crore.

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 55,300 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 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. Powered by robust new-age technologies and data analytics, the Company has served over 2.1 crore happy customers till date.