RAGHAVAN, CHAUDHURI & NARAYANAN
Chartered Accountants

Second Floor, Casa Capitol,
Wood Street, Ashoknagar,
Bangalore - 560 025.
Phone : 2556 7578 /
2551 4771 / 4140 4830

Independent Auditor's Report

To the Board of Directors of TVS Housing Finance Private Limited

Report on the Audit of the Interim Condensed Financials Statements

Opinion

We have audited the accompanying interim condensed financial statements of **TVS Housing Finance Private Limited** (the "Company"), which comprise the Condensed Balance Sheet as at 30th June, 2026, the Condensed Statement of Profit and Loss for the three months ended on that date the material accounting policies and other explanatory information (hereinafter referred to as the "interim condensed financial statements").

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid interim condensed financial statements give a true and fair view in conformity with Indian Accounting Standard 34 "Interim Financial Reporting" ("IND AS 34") prescribed under section 133 of the Companies Act, 2013 (the "Act"), read with relevant rules issued thereunder and other accounting principles generally accepted in India, of the state of affairs of the Company as at 30th June, 2026, the profit for the three months ended on that date .

Basis for Opinion

We conducted our audit of the interim condensed financial statements in accordance with the Standards on Auditing ("SA"s) specified under section 143 (10) of the Act. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Interim Condensed Financial Statements section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ("ICAI") together with the ethical requirements that are relevant to our audit of the interim condensed financial statements under the provisions of the Act and the Rules made thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our audit opinion on the interim condensed financial statements.

#48, "ISHITA", 2nd & 3rd Floor, 2nd Main Road, Vyalikaval, Bengaluru - 560 003.
Tel/Fax : 2336 1121 / 2336 1030 / 2336 1120

Management's Responsibilities for the Interim Condensed Financial Statements

The Company's Board of Directors is responsible for the preparation and presentation of these interim condensed financial statements that give a true and fair view of the financial position, financial performance, in accordance with IND AS 34 and other accounting principles generally accepted in India. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the interim condensed financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the interim condensed financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors is responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Interim Condensed Financial Statements

Our objectives are to obtain reasonable assurance about whether the interim condensed financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these interim condensed financial statements.



As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the interim condensed financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal financial controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on effectiveness of the Company's internal financial controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the interim condensed financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the interim condensed financial statements, including the disclosures, and whether the interim condensed financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of misstatements in the interim condensed financial statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the interim condensed financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the interim condensed financial statements.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance, a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter, or when in extremely rare circumstances, we determine



that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

We also communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

for **Raghavan, Chaudhuri & Narayanan**
Chartered Accountants
Firm's Registration No.: 007761S



V. Sathyanarayanan
Partner
Membership No: 027716
Place : Bengaluru
Date: 5th August,2026
UDIN: 26027716KWKUTV9557

TVS HOUSING FINANCE PRIVATE LIMITED
CIN : U65999TN2017PTC118512
Chaitanya, No.12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006, Tamil Nadu
CONDENSED BALANCE SHEET AS ON 30th JUNE 2026
Amount in Thousands unless otherwise stated

Particulars	Note No.	As on 30th June 2026	As on 31st March 2026
ASSETS			
Current Assets			
Financial Assets			
(i) Cash and Cash equivalents	1	7,315	7,177
(ii) Bank balances other than Cash and Cash Equivalents	2	167,088	164,945
(iii) Current Tax Assets (Net)	3	294	315
Non Financial Assets			
(i) Other Non Financial Assets	4	-	-
TOTAL ASSETS		174,697	172,436
EQUITY AND LIABILITIES			
Equity			
(i) Share Capital	5	120,000	120,000
(ii) Other Equity	6	52,355	50,398
TOTAL EQUITY		172,355	170,398
LIABILITIES			
Current Liabilities			
Financial Liabilities			
(i) Borrowings		-	-
(ii) Trade Payables			
a) Total outstanding dues of creditors other than micro enterprises and small enterprises	7	13	10
b) Total outstanding dues of other than (ii) (a) above		-	-
(iii) Other Financial Liabilities	8	2,329	2,028
Current tax liabilities (Net)	9	-	-
TOTAL LIABILITIES		2,342	2,038
TOTAL EQUITY AND LIABILITIES		174,697	172,436

As per our report of even date
for **Raghavan, Chaudhuri & Narayanan**
Chartered Accountants
ICAI Regn No. FRN 0077615

RAGHAVAN CHAUDHURI & NARAYANAN ☆ Chartered Accountants

V. Sathyanarayanan
Partner
Membership No. 027716
Place : Bengaluru
Date: 05.08.2026

for **and on behalf of the Board of Directors**
TVS HOUSING FINANCE PRIVATE LIMITED

K Gopala Desikan
Director
DIN: 00067107
Place : Chennai
Date: 05.08.2026

Ashish Sapra
Director
DIN: 09805893
Place : Chennai
Date: 05.08.2026

N S Ramanujam
Chief Financial Officer
Place : Chennai
Date: 05.08.2026

Chetan Nage
Company Secretary
Place : Chennai
Date: 05.08.2026

TVS HOUSING FINANCE PRIVATE LIMITED
CIN : U65999TN2017PTC118512
Chaitanya, No.12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006, Tamil Nadu

CONDENSED STATEMENT OF PROFIT & LOSS FOR THE QUARTER ENDED 30th JUNE 2026

Amount in Thousands unless otherwise stated

Particulars	Note No	For the quarter ended 30th June 2026	For the year ended 31st March 2026
INCOME			
Revenue from operations			
Other Income	10	2,534	10,643
Total revenue		**2,534**	**10,643**
EXPENSES			
Other expenses	11	3	561
Total Expense		**3**	**561**
Profit before tax		**2,531**	**10,081**
Tax expense:			
Current year taxes		574	2,679
Tax relating to earlier years		-	
Profit/(Loss) after tax for the year		**1,957**	**7,403**
Earning per equity share (in Rs):	12	0.16	0.62

As per our report of even date

for **Raghavan, Chaudhuri & Narayanan**
Chartered Accountants
ICAI Regn No. FRN 007761S

RAGHAVAN CHAUDHURI & NARAYANAN Chartered Accountants

V. Sathyanarayanan
Partner
Membership No. 027716
Place : Bengaluru
Date: 05.08.2026

for **and on behalf of the Board of Directors**
TVS HOUSING FINANCE PRIVATE LIMITED

K Gopala Desikan
Director
DIN: 00067107
Place : Chennai
Date: 05.08.2026

Ashish Sapra
Director
DIN: 09805893
Place : Chennai
Date: 05.08.2026

N S Ramanujam
Chief Financial Officer
Place: Chennai
Date: 05.08.2026

Chetan Nage
Company Secretary
Place: Chennai
Date: 05.08.2026

TVS HOUSING FINANCE PRIVATE LIMITED
CIN : U65999TN2017PTC118512
Chaitanya, No.12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006, Tamil Nadu
CONDENSED STATEMENT OF CHANGES IN EQUITY FOR THE QUARTER ENDED 30th JUNE 2026
Amount in Thousands unless otherwise stated

A

Equity	Note No.	Amount
Balance as at 1st April 2025	5	**120,000**
Changes in Equity share capital during the year	5	-
Balance as at 31st March 2026		**120,000**
Changes in Equity share capital during the year		-
Balance as at 30th June 2026		**120,000**

B

Other Equity	Note No.	Retained Earnings	Total
Balance as at 1st April 2025	6	34,866	34,866
Profit for the year	6	7,403	7,403
Other comprehensive income	6	-	-
Balance as at 31st March 2026		**42,270**	**42,270**
Profit for the year	6	1,957	1,957
Other comprehensive income	6	-	-
Balance as at 30th June 2026		**44,227**	**44,227**

As per our report of even date

for **Raghavan, Chaudhuri & Narayanan**
Chartered Accountants
ICAI Regn No. FRN 0077615

RAGHAVAN CHAUDHURI & NARAYANAN Chartered Accountants

V. Sathyanarayanan
Partner
Membership No. 027716
Place : Bengaluru
Date: 05.08.2026

for **and on behalf of the Board of Directors**
TVS HOUSING FINANCE PRIVATE LIMITED

K Gopala Desikan
Director
DIN: 00067107
Place : Chennai
Date: 05.08.2026

Ashish Sapra
Director
DIN: 09805893
Place : Chennai
Date: 05.08.2026

N S Ramanujam
Chief Financial Officer
Place : Chennai
Date: 05.08.2026

Chetan Nage
Company Secretary
Place : Chennai
Date: 05.08.2026

TVS HOUSING FINANCE PRIVATE LIMITED
CIN : U65999TN2017PTC118512
Chaitanya, No.12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006, Tamil Nadu
Amount in Thousands unless otherwise stated

Brief Description of the company:
The Company was incorporated on 22nd August 2017 under the name of TVS Housing Finance Private Limited, wholly owned subsidiary of TVS Credit Services Limited. The company is yet to commence its business

Material Accounting Policies forming part of Financial Statements

a. Basis of preparation of financial statements

These condensed special purpose interim Financial statements have been prepared in accordance with the recognition and measurement principle laid down in Indian Accounting Standard 34, "Interim Financial Reporting"(Ind AS 34), notified under Section 133 of the Companies Act, 2013(the Act) read with the Companies (Indian Accounting Standards) Rules, 2015,as amended.
As these are condensed special purpose financial statements prepared solely for the purpose of submission to the Board of directors of respective company in connection with the merger of TVS Housing Finance Limited with TVS Credit. Accordingly, they do not include all the information and disclosures normally required in a complete set of general purpose annual financial statements.Consequently, these statements may not be suitable for another purpose and should be read in conjunction with the Company's latest audited annual financial statements. Disclosures under Ind AS are made only to the extent useful for the intended users in relation to this specific purpose.
The financial statements are prepared on historical cost convention, on a going concern basis and in accordance with the applicable Indian Accounting Standard (Ind AS) as notified under Section 133 in the Companies Act, 2013. All expenses and income to the extent ascertained with reasonable certainty are accounted for on accrual basis.

b. Use of estimates

The preparation of the financial statements in conformity with the applicable Accounting Standard requires management to make estimates and assumptions that affect the reported amount of assets, liabilities, revenues and expenses and disclosure of contingent liabilities on the date of financial statement. The recognition, measurement, classification or disclosure of an item or information in the financial statement has been made relying on these estimates.

c. Taxes on Income
The income tax expense or credit for the period is the tax payable on the current period's taxable income based on the applicable income tax rate for each jurisdiction.

d. Contingencies and events occurring after balance sheet date
There are no contingencies that need to be provided as on the balance sheet date.

e. Functional Currency:
Functional and presentation currencies:

Items included in the financial statements are measured using the currency of the primary economic environment in which the Company operates ('the functional currency'). i.e in Indian rupees (INR) and all values are rounded off to nearest Thousands except where otherwise indicated.

RAGHAVAN CHAUDHURI & NARAYANAN ★ Chartered Accountants

TVS HOUSING FINANCE PRIVATE LIMITED

CIN : U65999TN2017PTC118512

Chaitanya, No.12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006, Tamil Nadu

Notes to balance sheet

Amount in Thousands unless otherwise stated

1	**Cash and cash equivalents**	**Amount as at 30th June 2026**	**Amount as at 31st March 2026**
	Balances with banks	7,315	7,177
	Total cash and cash equivalents	**7,315**	**7,177**

2	**Balances with Banks other than Cash and Cash Equivalents**	**Amount as at 30th June 2026**	**Amount as at 31st March 2026**
	Deposits with banks	108,900	108,900
	Interest accrued on Fixed Deposits	58,188	56,045
	Total Balances with Banks other than Cash and Cash Equivalents	**167,088**	**164,945**

3	**Current tax Assets (Net)**	**Amount as at 30th June 2026**	**Amount as at 31st March 2026**
	Advance tax and TDS receivable	294	315
	Total Current tax Assets (Net)	**294**	**315**

4	**Other Advances**	**Amount as at 30th June 2026**	**Amount as at 31st March 2026**
	Other advances	-	-
	Total Other advances	**-**	**-**

5	**Share Capital**	**Number of Shares**	**Amount**
i)	**Authorised Share Capital:**		
	Equity shares of Rs.10/- each	12,000,000	120,000
ii)	**Issued, Subscribed and Fully Paid up Share Capital:**		
	Equity shares of Rs.10/- each	12,000,000	120,000
iii)	**Movement in equity share capital**		
		Number of Shares	**Amount**
	Equity Shares as at 31st March 2025	**12,000,000**	**120,000**
	Additions	-	-
	Equity Shares as at 31st March 2026	**12,000,000**	**120,000**
	Additions	-	-
	Equity Shares as at 30th June 2026	**12,000,000**	**120,000**

iv) **Details of share holders holding more than 5%**

Details of Promoter Share Holder	**As at 31st March 2026**	
	No. of Shares	**%**
TVS Credit Services Limited	12,000,000	100%

Details of Promoter Share Holder	**As at 30th June 2026**	
	No. of Shares	**%**
TVS Credit Services Limited	12,000,000	100%

v) **Terms / Rights attached**

The company has only one class of equity shares having a par value of Rs.10/- per share. Each shareholder has a right to participate in General Meeting and is eligible for one vote per share held.

RAGHAVAN CHAUDHURI & NARAYANAN Chartered Accountants

TVS HOUSING FINANCE PRIVATE LIMITED
CIN : U65999TN2017PTC118512
Chaitanya, No.12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006, Tamil Nadu
Notes to balance sheet
Amount in Thousands unless otherwise stated

6	**Other Equity**	**Amount as at 30th June 2026**	**Amount as at 31st March 2026**
	Retained Earnings	52,355	50,398
	Total Other Equity	**52,355**	**50,398**
i)	**Retained Earnings**		
	Opening Balance	50,398	42,995
	Add: Net profit for the year	1,957	7,403
	Closing Balance	**52,355**	**50,398**
8	**Other Financial Liabilities**	**Amount as at 30th June 2026**	**Amount as at 31st March 2026**
	Payable to Holding Company	2,329	2,028
	Total other Financial Liabilities	**2,329**	**2,028**
9	**Current Tax Liability**	**Amount as at 30th June 2026**	**Amount as at 31st March 2026**
	Provision for Taxation	-	-
	Total Current Tax Liability	-	-

RAGHAVAN CHAUDHURI & NARAYANAN ☆ Chartered Accountants

TVS HOUSING FINANCE PRIVATE LIMITED

CIN : U65999TN2017PTC118512

Chaitanya, No.12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006, Tamil Nadu

Notes to balance sheet

Amount in Thousands unless otherwise stated

7 Trade Payables

Particulars	Outstanding for the following periods from due date of payment as at 30th June 2026				
	<1 year	1-2 years	2-3 years	More than 3 Years	Total
Undisputed dues- Micro & Small Enterprises	-	-	-	-	-
Undisputed dues- Others	13	-	-	-	13
Disputed dues- Micro & Small Enterprises	-	-	-	-	-
Disputed dues- Others	-	-	-	-	-
TOTAL	13	-	-	-	13

Particulars	Outstanding for the following periods from due date of payment as at 31st March 2026				
	<1 year	1-2 years	2-3 years	More than 3 Years	Total
Undisputed dues- Micro & Small Enterprises	-	-	-	-	-
Undisputed dues- Others	10	-	-	-	10
Disputed dues- Micro & Small Enterprises	-	-	-	-	-
Disputed dues- Others	-	-	-	-	-
TOTAL	10	-	-	-	10

*Dues to Micro and Small Enterprises have been determined to the extent such parties have been identified on the basis of information collected by the management. The entire closing balance represents the principal amount payable to these enterprises. There are no undisputed overdues on Principal and no interest due or outstanding.

RAGHAVAN CHAUDHURI & NARAYANAN ** Chartered Accountants

TVS HOUSING FINANCE PRIVATE LIMITED

CIN : U65999TN2017PTC118512

Chaitanya, No.12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006, Tamil Nadu

Notes to Statement of Profit and Loss

Amount in Thousands unless otherwise stated

10	**Other Income**	**For the quarter ended 30th June 2026**	**For the year ended 31st March 2026**
	Interest Income	2,534	10,643
	Total Other Income	**2,534**	**10,643**

11	**Other Expenses**	**For the quarter ended 30th June 2026**	**For the year ended 31st March 2026**
	Professional charges	-	548
	Rates and taxes	1	3
	Payment to Auditors		
	- As Auditor	3	10
	Bank Charges	-	-
	Total Other Expenses	**3**	**561**

12	**Earnings per share**	**For the quarter ended 30th June 2026**	**For the year ended 31st March 2026**
	Earnings attributable to equity share holders	1,957	7,403
	Number of Shares	12,000,000	12,000,000
	Earnings per Share (in Rs)	0.16	0.62

RAGHAVAN CHAUDHURI & NARAYANAN ☆ Chartered Accountants

TVS HOUSING FINANCE PRIVATE LIMITED
CIN : U65999TN2017PTC118512
Chaitanya, No.12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006, Tamil Nadu
13. Additional Notes forming part of Financial Statements for year ended 30th June 26

i.

The Company has applied for the registration under Housing Finance Companies (NHB) Act, 1987 and the same is pending and hence it has not commenced its business of Housing Finance. Consequently, the requirements of disclosures and other compliances under NHB Act and Directions are not applicable.

ii. There are no dues to micro medium small enterprises and hence the particulars required under notification no GSR 719(E) dt. 16.11.07 is not furnished.

iii. Additional regulatory information not disclosed elsewhere in the standalone financial statements

(a) There are no properties / assets which are not held or registered in the name of the Company (benami property). No proceedings have been initiated on or are pending against the Company for holding benami property under the Benami Transactions (Prohibition) Act, 1988 (as amended in 2016) and rules made thereunder.
(b) Transactions and balances with companies which have been removed from register of Companies [struck off companies under section 248 of the Companies Act, 2013 or section 560 of the Companies Act, 1956.] as at the above reporting periods is Nil.
(c) The Company has not traded / invested in Crypto currency or Virtual Currency during the year.
(d) The Company does not have any charges or satisfaction which is yet to be registered with Registrar of Companies beyond the statutory period.
(e) The Company has not advanced or loaned or invested funds to any other person(s) or entity(is), including foreign entities (Intermediaries) with the understanding that the Intermediary shall:
(i) Directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the company (Ultimate Beneficiaries) or
(ii) provide any guarantee, security or the like to or on behalf of the Ultimate Beneficiaries
(f) The Company has not received any fund from any person(s) or entity(is), including foreign entities (Funding Party) with the understanding (whether recorded in writing or otherwise) that the Company shall
(i) directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party (Ultimate Beneficiaries) or
(ii) provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries,
(g) The Company has no such transaction which is not recorded in the books of accounts that has been surrendered or disclosed as income during the year in the tax assessments under the Income Tax Act, 1961 (such as, search or survey or any other relevant provisions of the Income Tax Act, 1961).
(h) The Company has not granted any loans or advances in the nature of loans to promoters, directors, KMPs and the related parties (as defined under Companies Act, 2013), either severally or jointly with any other person.
(i) The Company has not been declared wilful defaulter by any bank or financial institution or other lender or government or any government authority.

iv. There are no significant events that have occurred after the balance sheet date.

v. Disclosure of Ratios:

Ratio	Description of numerator	Description of denominator	Ratio 30.06.2026	Ratio 31.03.2026	Variance	Reasons for variance
(a) Current ratio	Current Assets	Current Liabilities	74.61	84.59	-11.80%	
(b) Debt-equity ratio	Short term borrowings + Long term Borrowings	Shareholders' fund	NA	NA	NA	
(c) Debt service coverage ratio	Profit after Tax + Non Cash Expense + Interest on borrowings + Loss on sale of fixed assets	Interest on term loans + Principal of term loans	NA	NA	NA	
(d) Return on equity ratio	Profit after tax	Equity share capital	0.01	0.04	-73.86%	
(e) Inventory turnover ratio	Cost of goods sold	Average Inventory	NA	NA	NA	
(f) Trade receivables turnover ratio	Net Credit Sales	Average accounts receivable	NA	NA	NA	
(g) Trade payables turnover ratio	Net Credit Purchase	Average accounts payable	NA	NA	NA	
(h) Net capital turnover ratio	Revenue from Operations	Working Capital	NA	NA	NA	
(i) Net profit ratio	Profit after tax	Revenue from operations	NA	NA	NA	
(j) Return on capital employed	EBIT	Shareholders' fund+ Long term borrowings	1.47%	5.92%	-75.17%	
(k) Return on investment	Profit after tax	Equity shareholders' Fund	1.14%	4.34%	-73.86%	

RAGHAVAN CHAUDHURI & NARAYANAN ** Chartered Accountants

TVS HOUSING FINANCE PRIVATE LIMITED
CIN : U65999TN2017PTC118512
Chaitanya, No.12, Khader Nawaz Khan Road, Nungambakkam, Chennai-600006, Tamil Nadu
13. Additional Notes forming part of Financial Statements for year ended 30th June 26

vi. Related Party Disclosures:

Reporting Entity:-

Relationship	Name
Enterprise having Control	TVS Credit Services Limited
Subsidiary Company	Nil
Associate Companies	Nil
Key Management Personnel	Nil

Transactions with Related Parties

Nature of Transaction	Name of the Related Party	Amount (Rs.) FY 2026-27	Amount (Rs.) FY 2025-26
Advance Received	TVS Credit Services Limited	2,329	2,028
Balance Payable as at the end of the year	TVS Credit Services Limited	Nil	Nil

vii. All the numbers have been rounded off to nearest thousands except shares and EPS.

As per our report of even date

for Raghavan, Chaudhuri & Narayanan
Chartered Accountants
ICAI Regn No. FRN 007761S

RAGHAVAN CHAUDHURI & NARAYANAN * Chartered Accountants

V. Sathyanarayanan
Partner
Membership No. 027716
Place : Bengaluru
Date: 05.08.2026

for and on behalf of the Board of Directors
TVS HOUSING FINANCE PRIVATE LIMITED

K Gopala Desikan
Director
DIN: 00067107
Place : Chennai
Date: 05.08.2026

Ashish Sapra
Director
DIN: 09805893
Place : Chennai
Date: 05.08.2026

N S Ramanujam
Chief Financial Officer
Place: Chennai
Date: 05.08.2026

Chetan Nage
Company Secretary
Place: Chennai
Date: 05.08.2026