



Empowering India. One Indian at a time.



Mr Ashish Sapra
Director & CEO, TVS Credit

Chairman

Mr. Sudarshan Venu

Director and CEO

Mr. Ashish Sapra

Directors

- Mr. Venu Srinivasan
- Mr. Sudarshan Venu
- Mr. Ashish Sapra
- Mr. K.N. Radhakrishnan
- Mr. B. Sriram
- Mr. R Gopalan
- Ms. Kalpana Unadkat
- Dr. Deepali Pant Joshi
- Mr. T.C. Suseel Kumar
- Mr. Sanjiv Chadha

TVS Credit Services Limited is one of India's leading and diversified Non-Banking Financial Company registered with the RBI. With over 49,300 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 1.8 Crore happy customers.

Financials (In Rupee Crores)

(9M FY25 ended, 31 Dec 2024)

Assets Under Management (As on 31 Dec 2024)	₹ 27,190
Total Income	₹ 4,956
Profit Before Tax & Exceptional Items	₹ 724

Company's Performance

- As of 31 December 2024, the Company registered a growth of **6.5% in disbursements**, with disbursements of **₹ 20,200 Crore** as against **₹ 18,951 Crore** during the same period in the previous year.
- As of 31 December 2024, the Company's Assets Under Management (AUM) registered a growth of **7%** and stood at **₹ 27,190 Crore**, as against **₹ 25,315 Crore** during the same period in the previous year.
- The Company is well-diversified with various portfolios and percentage of total loans as of Dec '24 is:
 - Retail Finance Business: **Two-Wheeler Loans (22%)** and **Used Car Loans (1%)**
 - Commercial Finance Business: **Tractor Loans (7%)**, **Used Commercial Vehicle**

Loans (7%), and Business Loans (10%)

- Consumer Finance Business: **Consumer Durable Loans (35%)** and **Personal Loans (13%)**
- Total income for the nine months ended 31 December 2024 increased to **₹ 4,956 Crore** from **₹ 4,276 Crore**, an increase of **16%** as compared to nine months ended 31 December 2023.
- Profit before tax and exceptional items for the nine months ended 31 December 2024 stood at **₹ 724 Crore**, as against **₹ 566 Crore**, an increase of **28%** as compared to nine months ended 31 December 2023.

Product Portfolio



Two-Wheeler Loans
(Used and New)



Consumer Durable
Loans



Mobile
Loans



Personal
Loans



InstaCard



Used Car
Loans



Used Commercial
Vehicle Loans



Tractor Loans
(Used and New)



Affordable Loan
Against Property



Emerging and Mid-Corporate
Business Loans



Three-Wheeler
Loans



Gold
Loans*

*Available in select locations only.

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