



Mr. Ashish Sapra
Director and CEO, TVS Credit



Empowering India. One Indian at a time.

Chairman

- Mr. Sudarshan Venu

Director and CEO

- Mr. Ashish Sapra

Directors

- Mr. Sudarshan Venu • Mr. Ashish Sapra,
- Mr. K.N. Radhakrishnan • Mr. B. Sriram,
- Mr. R Gopalan • Ms. Kalpana Unadkat,
- 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 60,700 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 and Used Commercial Vehicle Loans. Powered by robust new-age technologies and data analytics, the Company has served nearly 2.3 crore happy customers till date.

Financials (In Crore)

(9M FY26 ended, 31 December 2025)

Assets Under Management (As on 31 December 2025)	₹ 29,678
Total Income	₹ 5,351
Profit Before Tax & Exceptional Items	₹ 899

Company's Performance

- As of 31 December 2025, the Company's **Assets Under Management (AUM)** registered a **growth of 9%** and stood at **₹ 29,678 Crore**, as against **₹ 27,190 Crore** during the same period in the previous year.

- The Company registered a **21% growth in disbursements** in 9M FY26 compared to 9M FY25.
- The Company is well-diversified with various portfolios and percentage of total loans as of Dec '25 is:
 - Retail Finance Business: **Two-Wheeler Loans (28%)** and **Used Car Loans (8%)**
 - Commercial Finance Business: **Tractor Loans (13%)**, **Used Commercial Vehicle Loans (11%)**, and **Auto Loans (2%)**
 - Consumer Finance Business: **Consumer Durable Loans (21%)**, **Personal Loans (15%)**
- Total income for the nine months ended 31 December 2025 increased to **₹ 5,351 Crore** from **₹ 4,956 Crore**, an increase of **8%** as compared to nine months ended 31 December 2024.
- Profit before tax and exceptional items for the nine months ended 31 December 2025 stood at **₹ 899 Crore**, as against **₹ 724 Crore**, an increase of **23%** as compared to nine months ended 31 December 2024.

Product Portfolio



Two Wheeler Loans



Used Car Loans



New Tractor Loans



Used Tractor Loans



Three Wheeler Loans



Used Commercial Vehicle Loans



Consumer Durable Loans



Mobile Loans



Personal Loans



Ecom Loans



Gold Loans*



Co-Branded Credit Cards



Loan Against Property



Business Loans



Used Construction Equipment Loans

*Available in select locations only