



TRANSWARRANTY FINANCE LIMITED

May 13, 2026

Listing Department
National Stock Exchange of India Limited
Exchange Plaza,
Bandra-Kurla Complex, Bandra (East),
Mumbai - 400 051
Symbol: TFL

Listing Department
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai - 400 001
Scrip Code: 532812

Dear Sir/Madam,

Sub: Press Release – Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to Regulation 30 and other applicable provisions of the SEBI Listing Regulations, please find enclosed press release on the Audited Financial Results and Performance of the Company for the Quarter ended March 31, 2026.

Kindly take the above intimations on record.

Thanking you,

Yours faithfully,
For Transwarranty Finance Limited

Suhas Borgaonkar
Company Secretary and Compliance Officer
Membership No.: A3391

CIN: L65920MH1994PLC080220

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Fax: 6630 0999 / 4001 0999 • e-mail : mail@transwarranty.com • website:www.transwarranty.com



TRANSWARRANTY FINANCE LIMITED

Transwarranty Finance Limited targets 3x AUM growth in FY 2027 as turnaround gains momentum driven by smart phone finance and small business loans.

Mumbai, May 13, 2026:

The Board of Directors of Transwarranty Finance Limited (TFL), a non-deposit taking NBFC specialising in short-tenure smartphone finance and small business loans through its proprietary digital lending platform “Oroboro”, today announced its audited financial results for the quarter and year ended March 31, 2026.

TFL reported a disbursement of ₹36.51 crore during FY26, a growth of 61% Y-o-Y.

TFL has cumulatively disbursed ₹106.65 crore until March 31, 2026 to around 70,000 borrowers.

Financial highlights for the quarter ended March 31, 2026:

- Assets Under Management (AUM) of its digital loans stood at ₹ 19.17 crore, up 61% YOY.
- Number of loans disbursed during FY26 - 22,323 amounting to ₹36.51 crore, up 73% YOY.
- Number of loans disbursed in Q4FY26 - 9,226 (up 138% YOY) amounting to ₹15.65 crore (up 116% YOY).
- During Q4FY26, IDFC First Bank Limited disbursed a facility of ₹15 crore for onward lending helping the company achieve significant growth during the quarter.
- Net Interest Income (inc. fees) at ₹2.02 Crore, up 99% YoY.
- Net Interest Margin (NIM) (inc. fees) at 20.37% in Q4FY26 vs 22.01% in Q4FY25.
- PPOP of ₹0.74 crore, down 1.04 % YoY in the quarter ended March 31, 2026
- PAT of ₹0.07 crore in Q4FY26 vs loss of ₹1.63 Crore, indicating a turnaround towards profitability.
- Stable asset quality: GNPA stood at 2.88% in Q4FY26 vs 3.72% in Q4FY25,
- NNPA is (Zero) 0% in Q4FY26, with 100% provision against all NPAs.
- Credit cost as a percentage to average AUM is at 3.47% in Q4FY26 vs 7.64% in Q4FY25, showing an improvement in credit underwriting.
- Stage 1 Assets (digital loans) stood at 94.84% in Q4FY26 vs 90.13% in Q4FY25
- Low leverage of 0.9x as on 31st March 2026, indicating sufficient capital adequacy, as per regulatory norms, with room for expanding leverage.

Mr. Kumar Nair, Managing Director, Transwarranty Finance Limited, said, “We stand today at a defining inflection point in our journey. After the recent pivot to the digital lending business — through inhouse technology platform “Oroboro”, one that tested our resolve and sharpened our fundamentals — we are entering what we firmly believe will be a period of sustained, profitable growth. The groundwork has been laid with discipline. Over the past several quarters, we have increased focus providing Smart Phone Finance in Tier 2 & 3 markets, using technology-led underwriting. The business model followed of embedded finance through a PAN Indian network of Strategic Partners gives access to large customer base, capable of exponential growth.

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Looking ahead, we are actively expanding our lending portfolio toward higher-yield, lower-risk segments. We are cautiously optimistic about sustaining and improving our profitability in the times to come. Our commitment to you, our investors, remains unchanged: transparent governance, responsible growth, and a relentless focus on long-term value creation.”

About Transwarranty Finance Limited

Transwarranty Finance Limited (“the Company”) is a non-deposit taking non-banking finance company, registered with the Reserve Bank of India (RBI). The Company started operations nearly three decades back and is listed on the BSE Limited (BSE) and the National Stock Exchange of India Limited (NSE). The Company has now successfully pivoted into digital lending, providing small ticket, small tenure digital loans and has an AUM of ₹ 19.17 crore as on March 31, 2026. The company is uniquely positioned as a fast growing fintech housed inside a regulated NBFC.

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Empowering through
Embedded Finance

oroboro
Digital Loans

By
**Transwarranty
Finance Limited**



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Impact created



Partnerships
6+ and growing



Disbursements
70,898 loans/
Rs 106.65 cr *



Women Borrowers
5,310 / 8%



Delinquency
< 3%

Impact created



44,850
smartphones
financed in tier 2 &
tier 3 cities



26,048 small ticket
loans to MSME segment
to meet capex/ working
capital finance across
the country

*as on March 31, 2026

What we are solving

**One of the leading
mobile finance
online platforms**

**Enables Financial
Inclusion & last mile
delivery of credit**

**Embedded
finance - credit
to enhance
partner/ user
attachment and
engagement**

Ecosystem

Technology Rails



Admin Panel & BRE



Merchant Assisted App/Web



CRM



APIs



Customer self-service App



Automated Loan Management System



Regulatory Rails



RBI regulated NBFC
Transwarranty Finance Limited



Corporate Partners



Payment Providers



POS Providers



Billing / Invoicing solution



Mobile Distribution Channel

Micro Entrepreneurs – Serving the underserved, <10% of the segment has access to formal credit

Embedded Finance - Mobile Finance



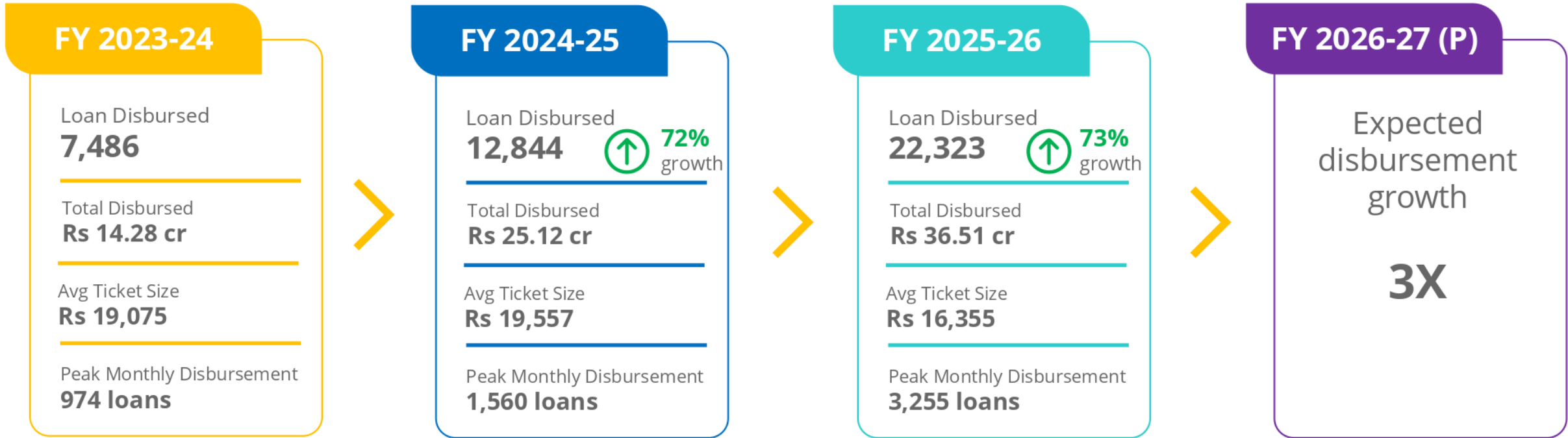
- B2B2C – Embedded Finance
- Provides our partners the Oroboro plug & play fintech platform with RBI compliant financial solutions
- Finance makes it easy for partners to grow and retain their customer base.
- Additional revenue stream for our partners

Embedded Finance – MSME / Wholesale and Retail



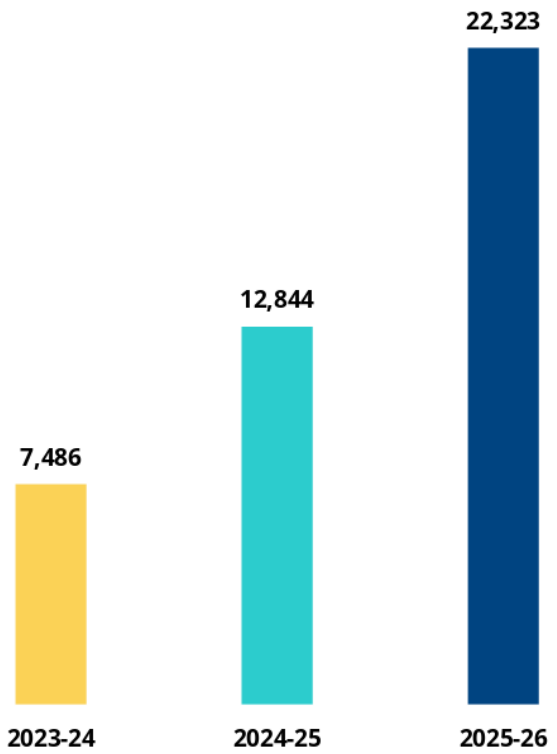
- Working Capital for small businesses engaged in Restaurant, Kirana, Retail / Wholesale Traders, Small Manufacturers etc
- Revenue / Cashflow based lending to prime customers reinforcing the importance of financial discipline
- Choice of Equated Daily Installments (EDI) , Equated Weekly Installments (EWI) and Equated Monthly Installments (EMI) repayment

Digital Lending trend

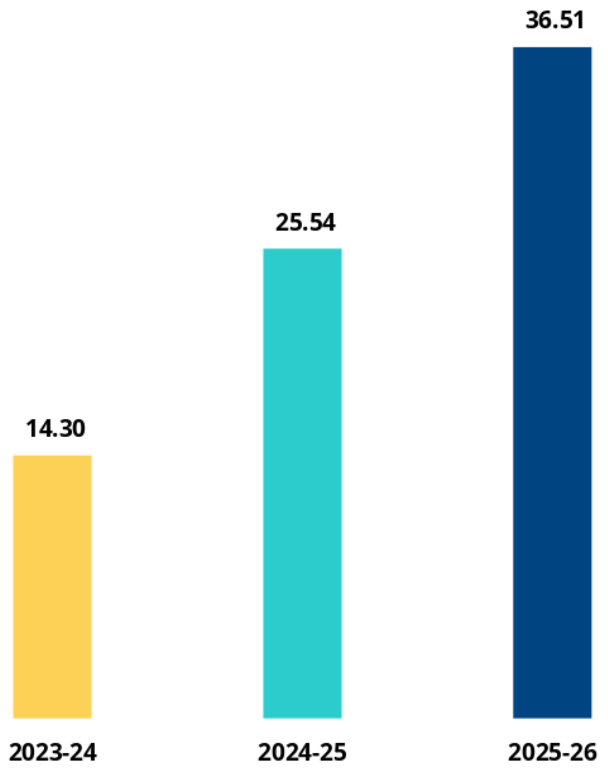


Digital Lending trend

Loans Disbursed (nos)



Total Disbursements (Rs in Cr)



Average Ticket size
Rs 16,355

Average Loan tenure
6-8 months

Average NIM (incl fees)
~18%

Financial Year - Income Statement

Particulars	FY26 (Rs. in lacs)	FY25 (Rs. in lacs)	Y-o-Y
Revenue From Operations			
Income from Digital Lending	525.58	355.37	47.90%
Income from Wholesale Book*	143.74	204.66	-29.76%
Other Income	207.73	152.67	36.06%
Total Income	877.05	712.70	23.06%
Finance Cost	337.73	353.35	-4.42%
Operational Expenses	141.12	91.27	54.63%
Employee Cost	237.09	222.31	6.65%
Other Expenses	199.41	160.08	24.57%
Total Expenses	915.35	827.01	10.68%
PPOP	-38.30	-114.30	66.49%
Credit Cost (ECL)	95.88	57.24	67.51%
Depreciation	23.41	23.49	-0.34%
PBT (before Tax & Exceptional Items)	-157.59	-195.03	19.20%
Exceptional Items	46.97	210.20	77.65%
Tax	-	-	-
PAT	-204.56	-405.23	49.52%

***Note:**

- Company is now exclusively focusing on digital loans and have exited the Wholesale Business Loans Vertical.

Quarterly Income Statement

Particulars	Q4 FY26	Q4 FY25	Y-o-Y	Q3 FY26	Q on Q
	(Rs. in lacs)	(Rs. in lacs)		(Rs. in lacs)	
Revenue From Operations					
Income from Digital Lending	200.31	126.72	58.07%	123.65	82.60%
Income from Wholesale Book	8.57	61.34	-86.02%	24.98	-26.75%
Other Income	122.76	50.46	143.30%	28.66	186.51%
Total Income	331.64	238.51	39.05%	177.29	75.45%
Finance Cost	67.66	57.39	17.89%	69.64	-3.53%
Operational Expenses	60.32	26.79	125.13%	42.61	66.09%
Employee Cost	58.54	52.87	10.72%	57.88	1.24%
Other Expenses	70.91	26.46	168.00%	41.73	130.63%
Total Expenses	257.43	163.51	57.44%	211.87	28.78%
PPOP	74.21	75.00	-1.04%	-34.59	235.06%
Credit Cost (ECL)	14.18	22.13	35.91%	11.67	11.35%
Depreciation	5.97	5.75	3.87%	6.04	-1.17%
PBT (before Tax & Exceptional Items)	54.06	47.12	14.73%	-52.30	577.82%
Exceptional Items	46.97	210.20	77.65%	-	-
Tax	-	-	-	-	-
PAT	7.09	-163.08	104.34%	-52.30	30.96%

Balance Sheet

Rs in lacs

Particulars	FY 2025-26	FY 2024-25
Assets		
Cash and Bank Balance	168.37	107.01
Loans	2,222.89	3,331.61
Investments	1,869.07	1,568.45
Other financial assets	1,118.78	1,211.60
Financial Assets	5,379.11	6,218.67
PPE, Intangible assets, ROU etc	759.90	780.79
Intangible Assets	3.70	-
Current and Deferred tax assets (net)	353.06	335.84
Other non-financial assets	436.17	415.17
Non Financial Assets	1,552.83	1,531.79
Total Assets	6,931.94	7,750.46

Rs in lacs

Particulars	FY 2025-26	FY 2024-25
Liabilities		
Trade payables	45.25	53.97
Debt securities	859.97	747.48
Borrowings (other than debt securities)	2,207.22	3,168.75
Other financial liabilities	383.65	261.60
Financial Liabilities	3,496.09	4,231.80
Non Financial Liabilities	34.65	29.78
Equity Share Capital	5,513.02	5,398.85
Other Equity	-2,111.82	-1,909.98
Total Liabilities	6,931.94	7,750.46

Thank you!

Oroboro digital loans— Fintech Inside NBFC.

GET IN TOUCH:

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