



TRANSWARRANTY
FINANCE LIMITED

October 29, 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 Intimation under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations")

We are enclosing herewith the Press Release of Transwarranty Finance Limited dated October 29, 2026 regarding the Unaudited Financial Results for the quarter and Half Year ended 30th September, 2026.

The intimation is given pursuant to the Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time.

Thanking You,

Yours faithfully,

For **Transwarranty Finance Limited**

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Date: 2026.10.29 17:41:36 +05'30'

Suhas Borgaonkar
Company Secretary and Compliance Officer
Membership No.: A3391
Encl.: A/a

CIN: L65920MH1994PLC080220

403, Regent Chambers, Nariman Point, Mumbai- 400021 • Tel: 6630 6090 / 2204 7965
Fax: 6630 0999 / 4001 0999 • e-mail : mail@transwarranty.com • website:www.transwarranty.com

Transwarranty Finance Limited accelerates growth journey with 2x AUM target for FY2027; turnaround gains continue with second consecutive profitable quarter driven by smartphone finance and MSME Loans.

Mumbai, October 29, 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 unaudited financial results for the half year ended September 30, 2026.

TFL reported a disbursement of Rs. 15.20 crore during Q2FY27, a growth of 184% Y-o-Y and has cumulatively disbursed Rs. 136.54 crore until September 30, 2026 to around 85,400 borrowers.

Financial highlights for the quarter ended September 30, 2026:

- Assets Under Management (AUM) of its digital loans stood at Rs. 2145.42 lacs, up 132.04% YOY.
- Number of loans disbursed during Q2FY27 – 7,403 amounting to Rs. 1519.56 lacs, up 184% YOY.
- Net Interest Income (inc. fees) at Rs. 104.78 Lacs, up 155.32% YoY.
- Net Interest Margin (NIM) (inc. fees) at 19.83% in Q2FY27 vs 16.71% in Q2FY26.
- PPOP of Rs. 7.03 Lacs vs loss of Rs. -58.14 lacs, up 112.09 % YoY in the quarter ended September 30, 2026.
- PAT of Rs. 8.05 lacs in Q2FY27 vs loss of Rs. -86.68 lacs in Q2FY26, indicating a turnaround towards profitability.
- Stable asset quality: GNPA stood at 0.77% in Q2FY27 vs 8.76% in Q2FY26,
- NNPA is (Zero) 0% in Q1FY27, with 100% provision against all NPAs.
- Credit cost as a percentage to average AUM is at -1.30% in Q2FY27 vs 7.13% in Q2FY26, showing an improvement in credit underwriting.
- SMA 0 Assets (digital loans) stood at 92.70% in Q2FY27 vs 85.91% in Q2FY26.

Particulars	Q2FY27	(%)	Q2FY26	(%)
SMA 0 (0 to 30 DPD)	1988.84	92.70%	880.92	85.91%
SMA 1 (31 to 60 DPD)	75.67	3.53%	32.03	3.12%
SMA 2 (61 to 90 DPD)	64.45	3.00%	22.66	2.21%
NPA (90 + DPD)	16.46	0.77%	89.83	8.76%
AUM	2145.42	100.00%	1025.44	100.00%

- Low leverage of 0.90x as on 30th September 2026, indicating sufficient capital adequacy, as per regulatory norms, with room for expanding leverage.

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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 India network of Strategic Partners gives access to large customer base, capable of exponential growth.

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 Rs. 21.45 crore as on September 30, 2026. The company is uniquely positioned as a fast-growing fintech housed inside a regulated NBFC.

For further information, please contact:

Contact Person : Haridas T. V. -Senior Vice President

haridastv@oroboro.in

M. +91 98923 08661

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