Ind-AS & IFRS ₹

TCS sets course to become the world's largest AI-led technology services company

Broad-based growth and disciplined execution delivers strong Q2 performance

- Announces strategic investments

    - New business entity to build **world class AI infrastructure** - 1 GW capacity AI datacenter in India

    - Board approves acquisition of **ListEngage** with deep capabilities in Salesforce

    - Sustained investments in nurturing AI-first culture and talent - World's largest 'Ideate and Build with AI' Hackathon with 275,000 TCSers

MUMBAI, October 9, 2025: Tata Consultancy Services (BSE: 532540, NSE: TCS) reported its consolidated financial results according to Ind AS and IFRS, for the quarter ending September 30, 2025.

Highlights of the Quarter Ended September 30, 2025

- Revenue at **₹65,799 crore,** up **3.7% QoQ,** Sequential growth: **0.8%** in Constant Currency

- International Revenue grows **0.6%** QoQ in Constant Currency

- Broad-based growth across verticals, led by continued momentum in BFSI **(+1.1% QoQ CC)**, TSS **(+1.8% QoQ CC)**

- **Life Sciences and Healthcare** (+3.4% QoQ CC), **Manufacturing** (+1.6% QoQ CC) and **CMI (+0.8% QoQ CC)** deliver growth amidst industry specific challenges

- Operating Margin at **25.2%;** an expansion of **70 bps** QoQ

- Net Income at **₹12,904 crore**, +8.4% YoY | Net Margin at **19.6%**

- Cash flow from Operations at **110.1%** of Net Income

- Q2 Total Contract Value (TCV): **US$10 billion**

- Dividend per share: ₹ **11**| Record date **October 15,2025**| Payment date **November 4,2025**

K Krithivasan, Chief Executive Officer and Managing Director, said "I am pleased with our strong Q2 performance. I would like to thank all our employees for their dedication and excellence. We are on a journey to become the world's largest AI-led technology services company. Our journey is anchored in bold transformation across talent, infrastructure, ecosystem partnerships and customer value. The investments including the building of a world-class AI infrastructure business demonstrate our commitment to this transformation."

Aarthi Subramanian, Executive Director - President and Chief Operating Officer, said "We delivered strong growth momentum led by Data, Cloud and AI powered enterprise transformation. Our customer engagements are focused on rapid value realization to deliver speed, efficiency and growth. TCS' AI Hackathon set a new benchmark – is the largest, most diverse and innovative AI-first culture building initiative. Our new AI and Services Transformation unit will further scale and integrate our efforts."

Samir Seksaria, Chief Financial Officer, said, "We achieved good growth momentum across all verticals this quarter. Our disciplined execution helped us expand our margins while making strategic investments. We have prioritized wage hikes, building future-ready capabilities and establishing new ecosystem partnerships. Looking ahead, our financial resilience and robust balance sheet will support both internal transformation initiatives and external investments aligned with our aspiration."

Sudeep Kunnumal, Chief HR Officer, said: "I am honoured to take over this responsibility as we chart our path to becoming the world's largest AI-led technology services company. I look forward to working with our employees and all stakeholders as we pursue this exciting vision".

Q2 FY26 Segment Highlights

Growth by Domain

Industry	Composition (%)			Q-o-Q CC Growth (%)	Y-o-Y CC Growth (%)
	Q2 FY25	Q1 FY26	Q2 FY26		
BFSI	30.8	32.0	32.2	1.1	1.0
Consumer Business	15.2	15.6	15.3	- 1.0	- 2.9
Life Sciences & Healthcare	10.3	10.2	10.5	3.4	- 2.2
Manufacturing	8.6	8.7	8.8	1.6	- 1.1
Technology & Services	8.0	8.4	8.5	1.8	2.8
Communication & Media	5.9	5.8	5.9	0.8	- 5.1
Energy, Resources and Utilities	5.7	5.9	5.9	0.6	0.2
Regional Markets & Others	15.5	13.4	12.9	- 1.1	- 18.1
Total	**100.0**	**100.0**	**100.0**	**0.8**	**- 3.3**

Growth by Markets

Geography	Composition (%)			Q-o-Q CC Growth (%)	Y-o-Y CC Growth (%)
	Q2 FY25	Q1 FY26	Q2 FY26		
Americas					
North America	47.6	48.7	48.8	0.8	- 0.1
Latin America	1.8	1.9	1.9	0.3	1.8
Europe					
UK	17.0	18.0	17.5	- 1.4	- 1.9
Continental Europe	14.6	15.0	15.3	1.4	- 3.0
Asia Pacific	8.0	8.4	8.3	0.3	2.0
India	8.9	5.8	5.8	4.0	- 33.3
MEA	2.1	2.2	2.4	5.9	12.7
Total	**100.0**	**100.0**	**100.0**	**0.8**	**-3.3**

Key Highlights:

- Expanded strategic partnership with Tryg, a leading **Scandinavian non-life insurance company** that operates in Denmark, Sweden, and Norway. As part of the seven-year $647 million agreement, TCS will partner with Tryg to simplify and standardise operations across its three major markets and drive technological transformation, to accelerate the company's growth journey.

- A **leading global healthcare company** is significantly expanding its strategic partnership with TCS through a multi-year multi-hundred-million-dollar contract that aims to accelerate growth and transformation across value-based care, health benefits, pharmacy services, and customer experience. The partnership encompasses a broad scope of services, including AI, cloud solutions, data management, digital services, cybersecurity, enterprise solutions, and innovation. This achievement stands as a testament to TCS's deep domain expertise, AI-led delivery capabilities, and strategic investments in innovation, positioning the company as a trusted transformation and Innovation partner.

- **ALDI SOUTH** has extended its strategic partnership with TCS to modernize its IT infrastructure and application landscape across continents. As part of this engagement, TCS will deliver its Cloud Operations Solution to drive automation, strengthen cyber resilience, and enhance service delivery while reducing costs and complexity. This long-term collaboration reinforces TCS's role as ALDI SOUTH's trusted technology partner, enabling the retailer to build a scalable, adaptive, and future-ready enterprise.

- Expanded collaboration with **Weatherford International**, a multinational oilfield service company headquartered in North America, with a focus on enhancing operational efficiencies across critical domains such as finance, supply chains, and human resources using advanced AI solutions. TCS will leverage its expertise in automation, artificial intelligence, and digital optimization to drive enterprise-wide business transformation initiatives for Weatherford.

- Partnered with **NOW Corporation's telecom arm**, to bolster national digital sovereignty, enable financial inclusivity, and build a clean network for the Philippines. Through this Memorandum of Understanding (MoU), TCS commits itself to support the company with capabilities to expand trusted

networks, provide sovereign cloud technology and a cyber-defense suite, along with creating robust citizen-centric services.

- Launched a new **AI-driven operations center in Mexico City**, reiterating the company's commitment to continue accelerating innovation in Mexico and Latin America. The new office in Mexico City is TCS' eighth operations center in Mexico where the company has built a workforce of over 11,000 highly skilled associates over the last 22 years.

- Selected by **Kesko**, **a leading Finnish retail group**, as its strategic IT partner to spearhead the transformation of its core technology landscape across the Nordics and Baltics. This partnership is set to play a pivotal role in Kesko's journey to modernize operations, enhance business agility, and support its long-term growth and expansion ambitions in grocery, car, building and technical trades across multiple geographies and sectors.

- Enabled **ICICI Lombard** to achieve fully automated AWS multi-region Disaster Recovery (DR) switchover. This establishes ICICI Lombard as one of the first insurance companies in India to achieve fully automated multi-region resilience on the Amazon Web Services (AWS) Cloud.

- Announced a partnership with **Unilab, Inc., a leading pharmaceutical and healthcare company** in the Philippines, to modernize its core business systems through a strategic cloud migration. This transformation will strengthen Unilab's digital infrastructure, enhance operational agility, and drive long-term business growth.

- Announced a multi-year partnership with **ARN Media**, one of Australia's leading audio-led entertainment companies, to streamline operations, bringing together automation, global delivery optimization, and creating a cloud-first data platform.

- Announced the launch of **Chiplet-based System Engineering Services**, designed to help semiconductor companies push the boundaries of traditional chip design. By using chiplets (which are small integrated circuits that serve as building blocks of larger chips), TCS is enabling chipmakers to deliver faster, efficient, and more powerful processors at a time when global demand for advanced semiconductors is soaring.

- Announced strategic partnership with **The Warehouse Group,** largest retailing group in New Zealand, to support the next phase of the retailer's digital transformation journey. Under the scope of the partnership, TCS will focus on technology modernization and transformation by streamlining and consolidating platforms and maximizing value from existing investments across the end-to-end retail value chain. TCS will support the Group in building the capabilities and services needed to improve performance.

- Selected by a **leading Australian bank** to transform its Mortgage and Institutional Banking back-office operations. As part of the engagement, TCS will help the bank improve operational efficiency and elevate experience by embedding advanced AI and GenAI solutions into its core processes. This, combined with intelligent automation and data-driven insights, will enable the bank to speed up decision-making, improve accuracy, and ensure seamless service delivery across the critical banking functions.

- Expanded our strategic partnership with a large **U.S. Insurer** to help them drive operational stability, optimize cost, and enhance productivity in the infrastructure engineering space. As a part of this multi-year deal, TCS will consolidate multiple infrastructure technology towers across Site Reliability, Database Reliability & Cloud Operations. By adopting a scalable operating model and leveraging advanced software engineering and AI, TCS will also assist in migrating critical application workloads to a new infrastructure. The transformation will not only build reliability in operations but also set Insurer on the path of long-term sustained growth.

- A **leading North American enterprise networking company** has selected TCS as a partner for AI-infused Application Maintenance and Support across Enterprise functions. As part of the deal, TCS will also expand the Full Stack Observability Lab services to further strengthen end-to-end monitoring. By integrating cognitive automation at the core of IT operations, TCS aims to deliver substantial cost efficiencies and increased business value over the three-year duration of the agreement.

- Expanded strategic **partnership with an Australia-based** integrated infrastructure services provider for its AI-driven business operations. TCS has been a strategic partner spanning across transformation and managed services programs across Cloud, Infrastructure, Enterprise Solutions. In the quarter gone by, the client further advanced its partnership with TCS for advanced AI platform such as ignio™ and AI WisdomNext, and consultation of ERPs for achieving operational efficiency, resilience and TCO reduction.

- TCS has extended its partnership with a leading US insurer to drive technology and business transformation initiatives, and enable the client's shift toward an AI-driven future. TCS will provide enhanced support across key areas including Insurance and Retirement, Investment Solutions, Technology, Cybersecurity, Marketing, Actuarial, and Data Management. This extension reaffirms TCS' role as a trusted transformation partner, committed to delivering innovation, and long-term value.

- TCS has secured a multi-year strategic partnership with a leading UK-based Insurance services provider to transform and manage its digital platforms. TCS will deploy AI based innovative solutions to build an integrated engineering platform to optimize IT Change and Operations. Additionally, Agentic AI-enabled solutions will be delivered across front and back-office functions to enhance operational efficiency and elevate customer experience.

Customer Speak:

"We are simplifying our IT landscape enabling us to further invest in new technology and develop our business across Scandinavia. This means we can deliver the best customer experiences, continue to differentiate Tryg in the market, and strengthen our competitiveness. The extended partnership with TCS, which is one of the leading technology companies in the world, is a key initiative supporting our 2027 target to simplify and scale Tryg's business. TCS is the right partner to assure an important contribution towards achieving our ambition."

Johan Kirstein Brammer, Group CEO, Tryg

"With the energy sector facing rapid technological advancements and heightened demands for efficiency, this renewed partnership with TCS underscores the strategic importance of integrating AI-driven solutions and process optimization. These innovations are crucial not only to drive operational excellence but to position Weatherford as a leader in adapting to the evolving industry landscape. By leveraging TCS' expertise, we aim to enhance scalability, foster innovation, and ensure sustainable growth while reinforcing our commitment to delivering unmatched value to our customers."

Girish Saligram, President and CEO at Weatherford International

"The NOW Group warmly welcomes the partnership with TCS in building the Sovereign Data Cloud Infrastructure for both the public and private sectors in the Indo-Pacific region. This partnership with TCS, a global market giant, marks a significant step towards enhancing our national digital sovereignty and reducing reliance on foreign technologies. NOW's and TCS' expertise and innovative services will contribute to our nation's data sovereignty by defending against risks and threats while creating a scalable, secure, and robust data infrastructure. The partnership between NOW and TCS exemplifies the technological aspirations of both India and the Philippines, heralding a new dawn of critical digital transformation for the Philippines."

Mel Velarde, Chairman of the NOW Group

"As the biggest trading sector operator in Finland and one of the biggest in Northern Europe, we are always working to stay competitive and bring our large and diverse customer bases more value. That is why we are partnering with TCS to continuously improve our quality, efficiency and the multichannel customer experience, while staying innovative and resilient amidst uncertainties in the operating environment."

Arto Hiltunen, Chief Information Officer, Kesko

"With resilience at the core of our digital operating model, and TCS as our strategic technology partner, we've been able to transform our disaster recovery capabilities into a truly agile, automated and cloud-native setup. This not only enhances our readiness for unexpected infrastructure disruptions but also reinforces our commitment to uninterrupted service to our customers. I would like to thank and congratulate TCS for enabling this automated disaster recovery solution by leveraging their cloud expertise in the insurance domain."

Girish Nayak, Chief – Technology and Health (Underwriting & Claims), ICICI Lombard

"We've spent the past year lowering costs, but this partnership allows us to go deeper. TCS will build on our current cost initiatives and unlock the capability and capacity to obtain more value from the technology investments we've made to date. The partnership is estimated to reduce costs in licenses and managed services by up to $40 million over five years and will help free up our technology teams to focus on what matters most, delivering more value for our customers, communities, and shareholders."

Mark Stirton, Group Chief Executive Officer, The Warehouse Group

"ARN's ambition is to be Australia's leading All Audio company, focused on growing our audiences across every platform and device, driving innovation and delivering outstanding commercial performance. Our focus is on ensuring we can deliver on our ambitions by streamlining how we work and introducing smarter tools and systems. Our strategic partnership with TCS is a significant step towards building a leaner, more agile organisation that is investing in core activities of content creation, audience growth and digital capability."

Ciaran Davis, Chief Executive Officer, ARN

"We've partnered with TCS for our digital transformation, enhancing our infrastructure in line with our EveryWhen rebranding. The adoption of Generative AI marks not just a technology upgrade, but signifies a cultural shift, enabling AI-driven operations powered by the Azure OpenAI platform. Collaborating with TCS, we aim to elevate intelligent automation and establish a unified ecosystem. Our vision is to create an AI-driven enterprise where HR, Finance, and other functions cohesively collaborate, enhancing operational resiliency while driving efficiency and delivering a superior experience for both employees and customers."

Tom Clark – CTO, Ardonagh Advisory

Research and Innovation:

As on **September 30, 2025**, the company applied for **9,226** patents, including **239** applied during the quarter, and has been granted **5,086** patents including **147** granted during the quarter.

Key highlights during the quarter:

- Partnered with **CEA,** among the world's most innovative research institutions to accelerate innovation and industrialization of Physical AI solutions. Physical AI is focused on bringing together robotics, artificial intelligence, and intelligent systems to help machines perceive, interpret, and interact with the physical world, thus advancing digital transformation and modernization of industrial processes. TCS and CEA's leading French research institute for intelligent digital systems, will drive the design, development, and deployment of cutting-edge Physical AI-powered systems for real-world applications.

- Partnered with **Qualcomm** to set up the 'TCS Innovation Lab', a space for co-innovation with Qualcomm in Bengaluru. TCS and Qualcomm will co-create smart, scalable, and sustainable Edge AI capabilities utilising Qualcomm® platforms for industries moving towards a software-driven approach to make their systems more efficient and resilient in the lab. The co-innovation lab will enable the creation of customised low-cost solutions that can be deployed on intelligent devices, on location and in real time to streamline processes at large enterprises.

- Signed a Memorandum of Understanding (MoU) with the **Centre for Development of Advanced Computing (C-DAC)** to accelerate the development of India's sovereign cloud ecosystem. As India doubles down on self-reliant and secure digital infrastructure, this collaboration aims to deliver scalable, and AI-enabled cloud platforms that align with India's data localization mandates and support the digital transformation of critical public sector services.

- Collaborated with **MIT Sloan Management Review** to launch a new research series to explore the next phase of human and AI collaboration in large enterprises. As enterprises the world over are proactively investing in deploying AI-led solutions to transform their business operations, this multi-sectoral study deeply examines the new paradigms that will redefine the use of AI in global enterprise environments.

- Partnered with the **Indian Institute of Technology Kanpur**, to address one of India's most pressing challenges: sustainable urbanization. AIRAWAT Research Foundation was set up by IIT Kanpur with support from the Ministry of Education and the Ministry of Housing and Urban Affairs to rethink the way we build our cities. As part of this partnership, TCS and the Foundation will leverage AI and advanced technologies to tackle the challenge of urban planning at scale, in India.

Awards and Recognition:

- Ranked among top **20 global technology brands** in **Brand Finance's Technology 100 2025 list**

- Captured the *Newsweek* **America's Greatest Workplaces by State (New York) award**, underscoring its credentials as an excellent employer.

- Won the **UK Service Provider for the Year 2025** along with three other recognitions including **Strategic Sourcing team of the year**, **Utilities programme of the year** and **Business Service Programme of the year** by Global Sourcing Association—UK

- Won the **Excellence in Innovation Award** at **Red Hat Ecosystem Awards 2025**

- Ranked #1 for its **Agentic AI healthcare demo** at the **Amazon Nova Partner Demo competition**

- **In partnership with Lloyds Banking Group** won the **Cloud Management Solution of the Year Award** at **Cloud Excellence Awards 2025,** for Adaptive Cloud Management Suite

- Awarded at the **AXA Supplier Event 2025** for **Establishing Quality of Services (QoS) Foundations**

- Won multiple **Stevie International Business Awards** for excellence in brand experience, sustainability, products & services, and technology

- Received multiple recognitions at the **Brandon Hall Group excellence awards 2025** for implementing learning strategies, talent management, mentoring, talent development initiatives, diversity, compliance and several HR programs

- Won 4 **Gold awards** at the **Inquirer ESG Edge Impact Awards 2025**

- Customer Intelligence & Insights™ for retail won **the 2025 MarTech Breakthrough Award for Marketing Leadership - Best Retail Technology Solution**

Industry Analyst Assessments:

TCS was positioned the **foremost Leader** or **ranked #**1 in 7 competitive assessments published by leading research firms in Q2 FY26.

TCS was ranked a Leader in other **54** competitive assessments published by leading research firms in **Q2 FY26**.

Analyst Firm	Firm Wise Report Type	Report Title
Gartner	Market Quadrant	Emerging Market Quadrant for Generative AI Consulting and Implementation Services*
Everest	PEAK Matrix	Financial Crime and Compliance (FCC) Operations Services PEAK Matrix® Assessment 2025*
NelsonHall	NEAT	Mortgage & Loan Services 2025*

Analyst Firm	Firm Wise Report Type	Report Title
Everest	PEAK Matrix	Digital Workplace Services PEAK Matrix® Assessment 2025 – Global*
TechMarketView	Ranking Report	UK Applications Operations Market: Suppliers, Trends & Forecasts 2025*
IDC	MarketScape	IDC MarketScape: India IT/Digital Transformation Services for Public Sector 2025 Vendor Assessment*
Everest	PEAK Matrix	Talent Readiness for Next-generation Cloud Services PEAK Matrix® Assessment 2025*

IFRS Financial Statements

Consolidated Statements of Comprehensive Income
For the three-month periods ended Sep 30, 2024, June 30, 2025, and Sep 30, 2025
(In millions of ₹, except per share data)

	Three-month period ended Sep 30, 2024	Three-month period ended June 30, 2025	Three-month period ended Sep 30, 2025*
Revenue	**642,590**	**634,370**	**657,990**
Cost of revenue	397,200	386,120	397,580
Gross margin	**245,390**	**248,250**	**260,410**
SG & A expenses	90,740	93,110	94,760
Operating income	**154,650**	**155,140**	**165,650**
Other income (expense), net	5,670	14,650	6,380
Income before income taxes	**160,320**	**169,790**	**172,030**
Income taxes	40,770	41,600	42,430
Income after income taxes	**119,550**	**128,190**	**129,600**
Non-controlling interests	460	590	560
Net income	**119,090**	**127,600**	**129,040**
Earnings per share in ₹	32.92	35.27	35.67

*Excludes one off Re-structuring expenses of Rs 11,350 Mn.

Consolidated Statements of Financial Position
As of March 31, 2025, and Sep 30, 2025
(In millions of ₹)

	As of March 31, 2025	As of Sep 30, 2025
Assets		
Property and equipment	129,320	135,850
Right-of-use Assets	92,750	106,920
Intangible assets and Goodwill	49,640	47,470
Accounts Receivable	502,330	543,010
Unbilled Revenues	154,700	166,340
Invested Funds	472,220	559,500
Other current assets	124,860	116,330
Other non-current assets	91,730	98,030
Total Assets	**1,617,550**	**1,773,450**
Liabilities and Shareholders' Equity		
Shareholders' Funds	968,820	1,085,410
Current liabilities	530,010	552,840
Non-current liabilities	108,570	124,740
Non-controlling interests	10,150	10,460
Total Liabilities	**1,617,550**	**1,773,450**

Ind AS Financial Statements

Consolidated Statement of Profit and Loss
For the Quarter ended Sep 30, 2024, June 30, 2025, and Sep 30, 2025
(In ₹ crore, except per share data)

	Quarter ended Sep 30, 2024	Quarter ended June 30, 2025	Quarter ended Sep 30, 2025*
Revenue	**64,259**	**63,437**	**65,799**
Expenditure			
a) Employee Costs	36,654	37,715	38,606
b) Cost of equipment and software licences	3,230	726	967
c) Other Operating expenses	7,644	8,121	8,248
d) Depreciation	1,266	1,361	1,413
Total Expenditure	**48,794**	**47,923**	**49,234**
Profit Before Taxes & Other Income	**15,465**	**15,514**	**16,565**
Other income (expense), net	567	1,465	638
Profit Before Taxes	**16,032**	**16,979**	**17,203**
Provision For Taxes	4,077	4,160	4,243
Profit After Taxes & Before Non-controlling interests	**11,955**	**12,819**	**12,960**
Non-controlling interests	46	59	56
Net Profit	**11,909**	**12,760**	**12,904**
Earnings per share in ₹	**32.92**	**35.27**	**35.67**

*Excludes one off Re-structuring expenses of Rs 1,135 Crore.

Consolidated Balance Sheet
As at March 31, 2025 and Sep 30, 2025
(In crores of ₹)

	As at March 31, 2025	As at Sep 30, 2025
ASSETS		
Property and equipment	12,524	13,107
Right-of-use assets	9,275	10,692
Intangible assets and Goodwill	2,800	2,571
Accounts Receivable	50,233	54,301
Unbilled Revenues	15,470	16,634
Invested Funds	47,222	55,950
Other current assets	12,486	11,633
Other non-current assets	9,619	10,331
Total Assets	**159,629**	**175,219**
EQUITY AND LIABILITIES		
Shareholders' Funds	94,756	106,415
Current liabilities	53,001	55,284
Non-current liabilities	10,857	12,474
Non-controlling interests	1,015	1,046
Total Liabilities	**159,629**	**175,219**

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About Tata Consultancy Services Ltd (TCS)

Tata Consultancy Services (TCS) (BSE: 532540, NSE: TCS) is a digital transformation and technology partner of choice for industry-leading organizations worldwide. Since its inception in 1968, TCS has upheld the highest standards of innovation, engineering excellence and customer service.

Rooted in the heritage of the Tata Group, TCS is focused on creating long term value for its clients, its investors, its employees, and the community at large. With a highly skilled workforce spread across 55 countries and 202 service delivery centers across the world, the company has been recognized as a top employer in six continents. With the ability to rapidly apply and scale new technologies, the company has built long term partnerships with its clients – helping them emerge as perpetually adaptive enterprises. Many of these relationships have endured into decades and navigated every technology cycle, from mainframes in the 1970s to Artificial Intelligence today.

TCS sponsors 14 of the world's most prestigious marathons and endurance events, including the TCS New York City Marathon, TCS London Marathon and TCS Sydney Marathon with a focus on promoting health, sustainability, and community empowerment.

TCS generated consolidated revenues of over US $30 billion in the fiscal year ended March 31, 2025. For more information, visit www.tcs.com

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