



# Tata Capital Consolidated Results Update – Q2 FY2022

# Tata Group: Overview

**TATA CAPITAL**

Count on us

a **global** business group  
with products and services in over **150** countries

over **800,000** employees and operations  
in over **100** countries

group revenue of **\$103 bn**

**global leader** in several sectors



DRIVEN BY VALUES

A GLOBAL ENTERPRISE

IN PARTNERSHIP WITH SOCIETY

GOING FORWARD

# Tata Group: Industry Leaders

Count on us

### GLOBAL RANKING

#1

international wholesale voice provider  
----- Tata Communications

2<sup>nd</sup>

largest IT services company  
----- Tata Consultancy Services  
*Market Cap and Profit*

2<sup>nd</sup>

largest player of branded tea  
----- Tata Consumer Products

3<sup>rd</sup>

largest producer of soda ash  
----- Tata Chemicals

Top 10

commercial vehicle manufacturer  
----- Tata Motors

Top 15

Steelmaker  
----- Tata Steel  
*(by Worldsteel Association)*



### INDIA RANKING

largest integrated power company and  
largest renewable energy company  
----- Tata Power **#1**

largest manufacturer and retailer of  
branded watches, jewellery and eyewear  
----- Titan Company **#1**

market leader in room air conditioners  
----- Voltas **#1**

largest pure play engineering and  
design services provider  
----- Tata Technologies **#1**

leading auto-component manufacturer  
----- Tata AutoComp

one of Asia's largest and finest group of hotels  
----- Indian Hotels

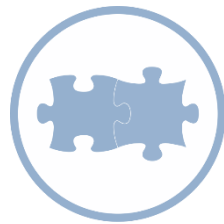
- Commenced operations in 2007 and has been profitable since inception
- Rated AAA by all leading Rating agencies

## Our Purpose: Responsible financial partner fulfilling India's aspirations



### Lead with Trust

*We respect and reinforce the trust that is placed in us; **We are the partner the country can rely on.***



### Better Together

*We actively collaborate with partners, employees, customers, group companies, communities; **their success is our success.***



### Future ready

*We innovate, and leverage technology to anticipate, serve and shape future needs; **setting the path for others to follow.***



### Capital & More

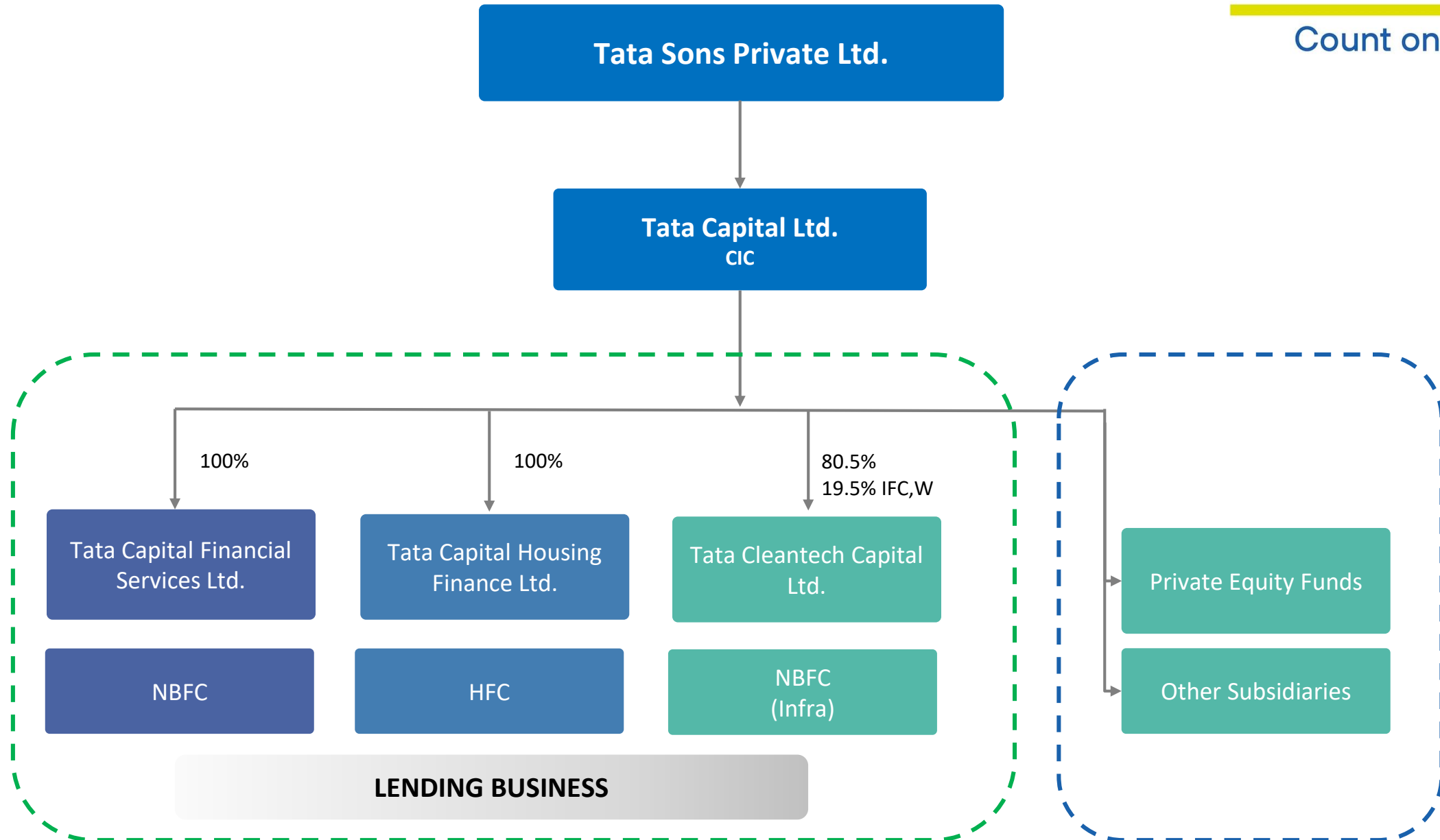
*We serve the customer through the life-cycle of needs; **We are facilitators and counsellors in helping customers achieve their dreams.***



### Delivering Delight

*We go above and beyond expectations, by bringing speed & simplicity in all our interactions; **We deliver delight to all stakeholders.***

# Corporate Structure



## LENDING BUSINESS



Housing

Home Loans, Loan against property, Affordable Housing Loans



SME

Channel Finance, Leasing, Invoice Discounting, Term Loans, Working Capital loans



Consumer

**Secured:** 2W, Used Auto, CV, Construction Equipment  
**Unsecured:** Personal Loans, Business Loans, Consumer Durables



Commercial Finance

Term Loans, Structured Finance & Syndication, Construction Finance, Cleantech Financing

## DISTRIBUTION, ADVISORY & INVESTING BUSINESS



Distribution

Insurance & Credit Cards



Wealth Management

Wealth management services & distribution



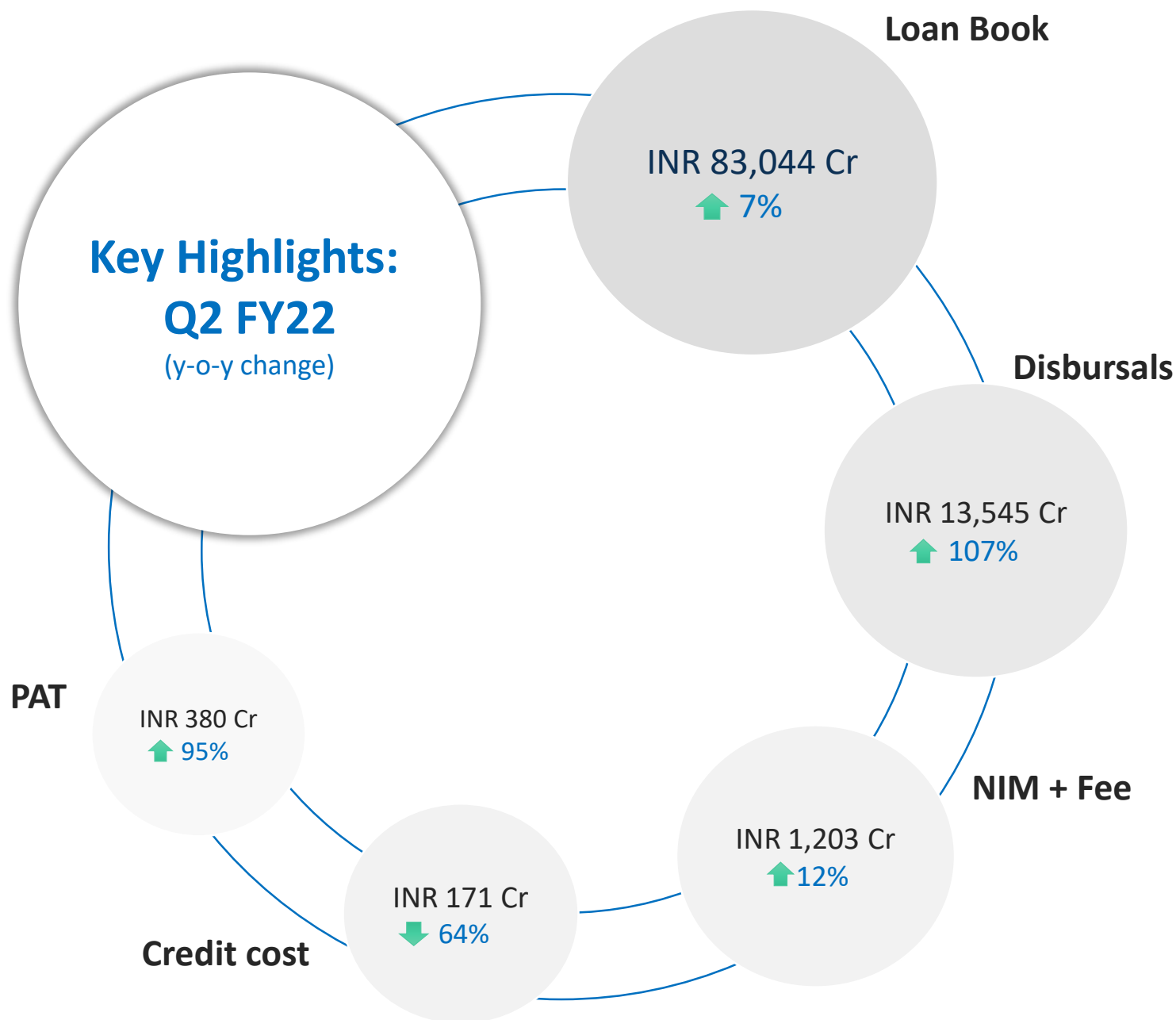
Moneyfy

Digital financial planning platform



Private Equity

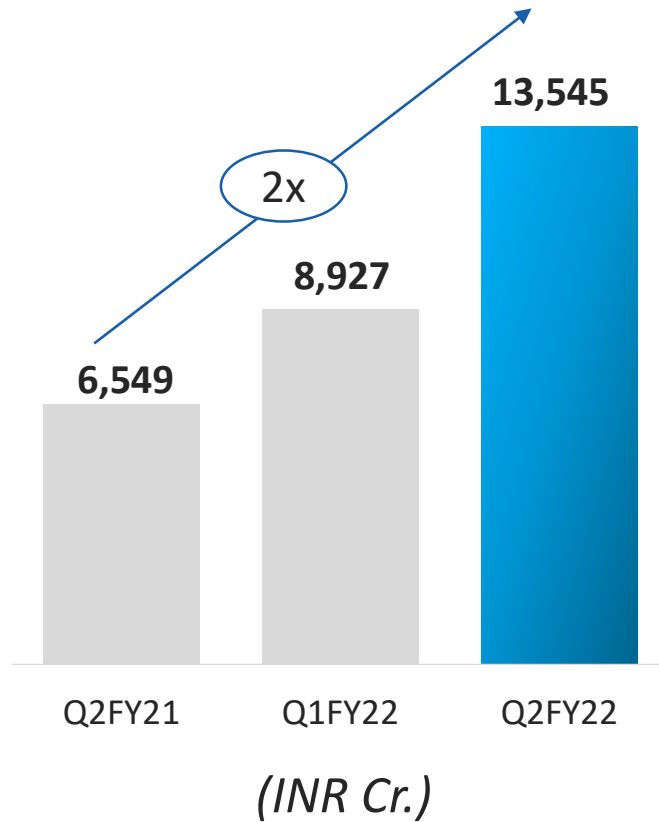
Growth Fund  
Healthcare Fund  
Opportunities Fund



Well poised to **GROW** further as the economy recovers driven by:

- footprint expansion and foray into new segments
- improving cross sell & leveraging Tata ecosystem
- continuing to digitize & being more data driven
- strong focus on further improving asset quality

# Disbursals Regaining Growth Momentum



*Disbursals surpassed pre-Covid levels led by a strong economic recovery*



*Recorded highest ever disbursals in Retail segment in the month of Sep'21*



*Expanded pan-India footprint through addition of 30 new branches taking the total count to 180*



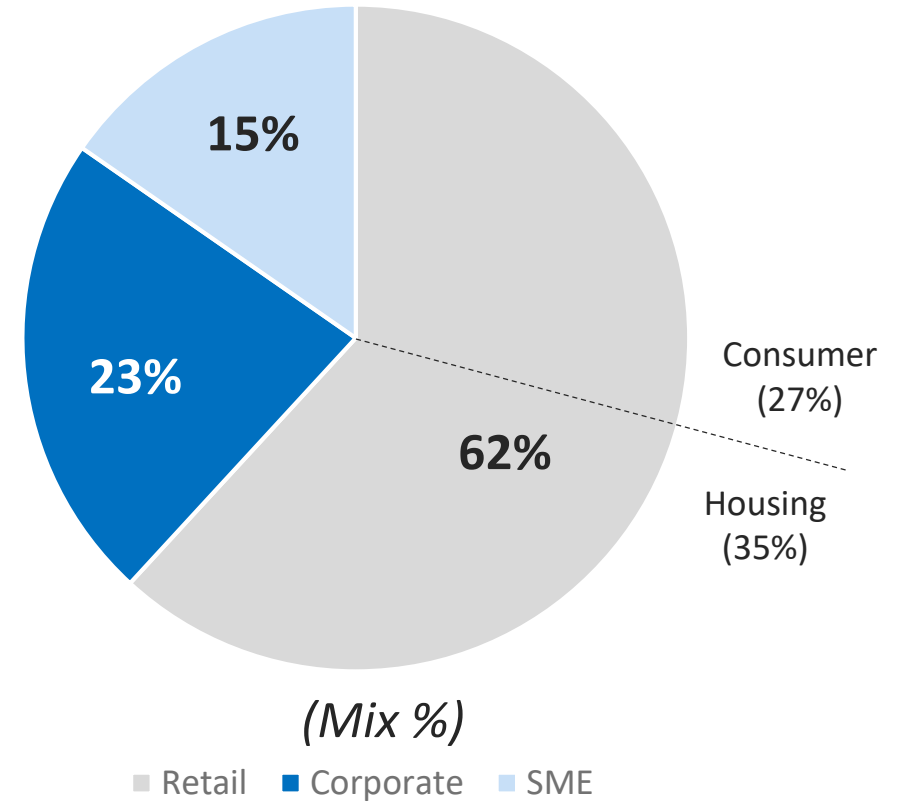
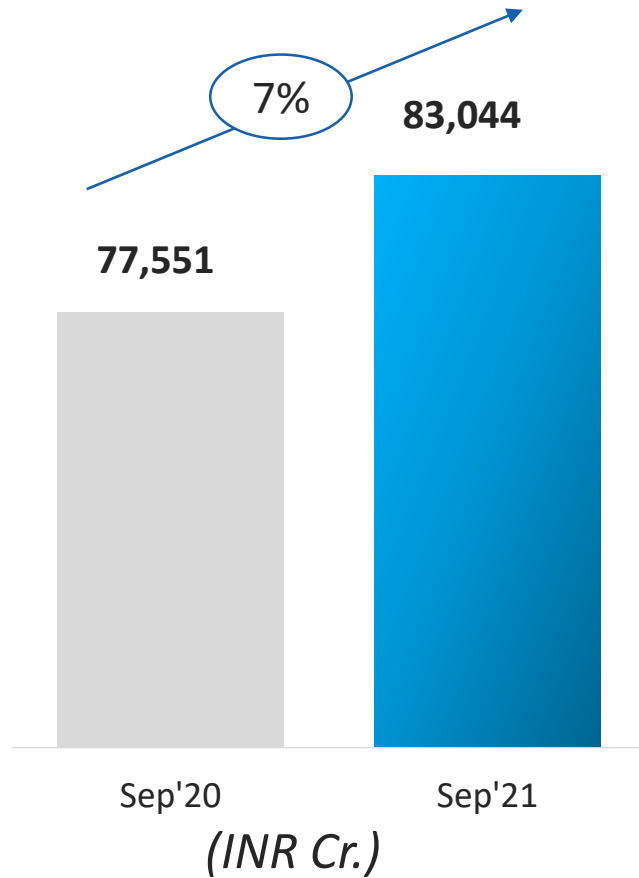
*Increased the proportion of higher NIM products with better pricing*



*Continued focus on expanding digital led businesses*



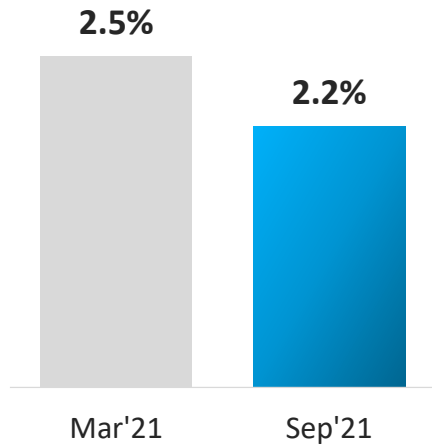
# Steady Growth in Loan Book



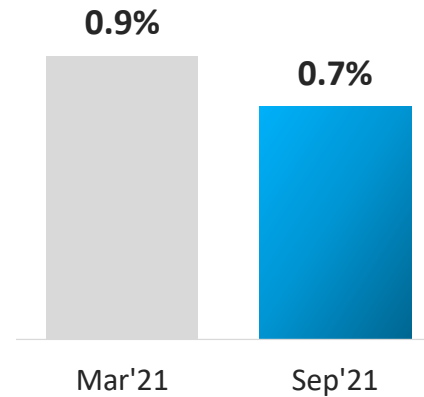
- 81% of our portfolio continues to be secured
- Customer franchise of 2.5 Mn+

# Improvement in Asset Quality

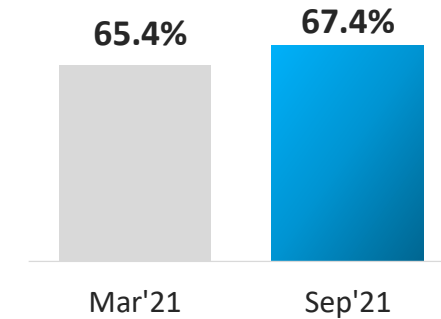
*Gross Stage III (%)*



*Net Stage III (%)*



*PCR (%)*



- *Strong credit underwriting & monitoring post disbursals*
- *Strengthened collections team & accelerated adoption of digital channels*
- *Macro overlay and restructuring provisions ~1.3% (INR 1,108 Cr)*
- *Total Provisions (Stage I, II and III) at ~3.8% (INR 3,171 Cr); 3x of IRAC provisions (INR 1,092 Cr)*

# Financial Performance

Q1 FY22	INR Cr	Q2 FY22	Q2 FY21	Y-o-Y Growth
<b>78,514</b>	<b>Loan book</b>	<b>83,044</b>	<b>77,551</b>	<b>7%</b>
<b>1,094</b>	<b>Net interest income (Incl. fees)</b>	<b>1,203</b>	<b>1,069</b>	<b>12%</b>
109	Investment Income	-13	102	
372	Operating expenses	486	345	
<b>831</b>	<b>Operating profits</b>	<b>704</b>	<b>826</b>	<b>-15%</b>
695	Credit cost	171	469	-64%
<b>136</b>	<b>Profits before tax</b>	<b>534</b>	<b>357</b>	<b>49%</b>
<b>108</b>	<b>Profits after tax</b>	<b>380</b>	<b>195</b>	<b>95%</b>
31.7%	Cost to income*	37.1%	27.8%	
3.7%	Credit cost	0.8%	2.5%	
0.6%	Return on assets	1.9%	1.0%	
<b>4.3%</b>	<b>Return on equity</b>	<b>14.8%</b>	<b>8.5%</b>	

\*lending business

**Thank You**