



TATA CAPITAL

Count on us



Tata Capital Limited



RESULTS
FOR FY21-22





Our Purpose

Responsible financial partner
fulfilling India's aspirations

Our Six Purpose Pillars



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 customers, partners, employees, 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**



Faster forward

We bring speed and simplicity; **accelerating the pace at which the future becomes the present**



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 to care and make people happy; **We deliver delight to all stakeholders**

Our Vision



**To be a leading organization on Growth, Shareholder Returns,
Customer Experience and be an Employer of Choice**

Tata Capital

Flagship Financial Services Company of the Tata Group



INR 94,349 Cr

Loan book

80%+

Secured book

2.5 Mn+

Customers

267

Branches



Profitable since inception



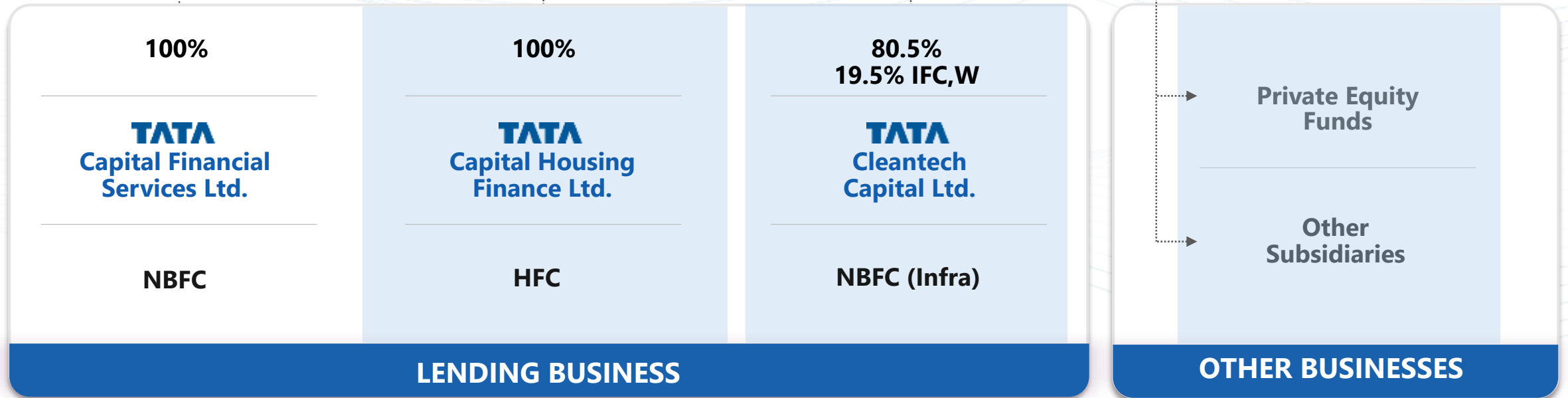
Rated AAA by all leading Rating agencies

Corporate Structure



TATA CAPITAL

Count on us



Business Segments

LENDING BUSINESS



Consumer

2W, Used Auto, Personal Loans, Business Loans, Consumer Durables, Commercial Vehicle, Construction Equipment



Housing

Home Loans, Loan against property, Affordable Housing Loans



SME

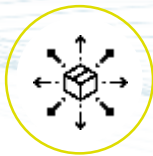
Channel Finance, Leasing, Invoice Discounting, Term Loans, Working Capital loans



Corporate 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

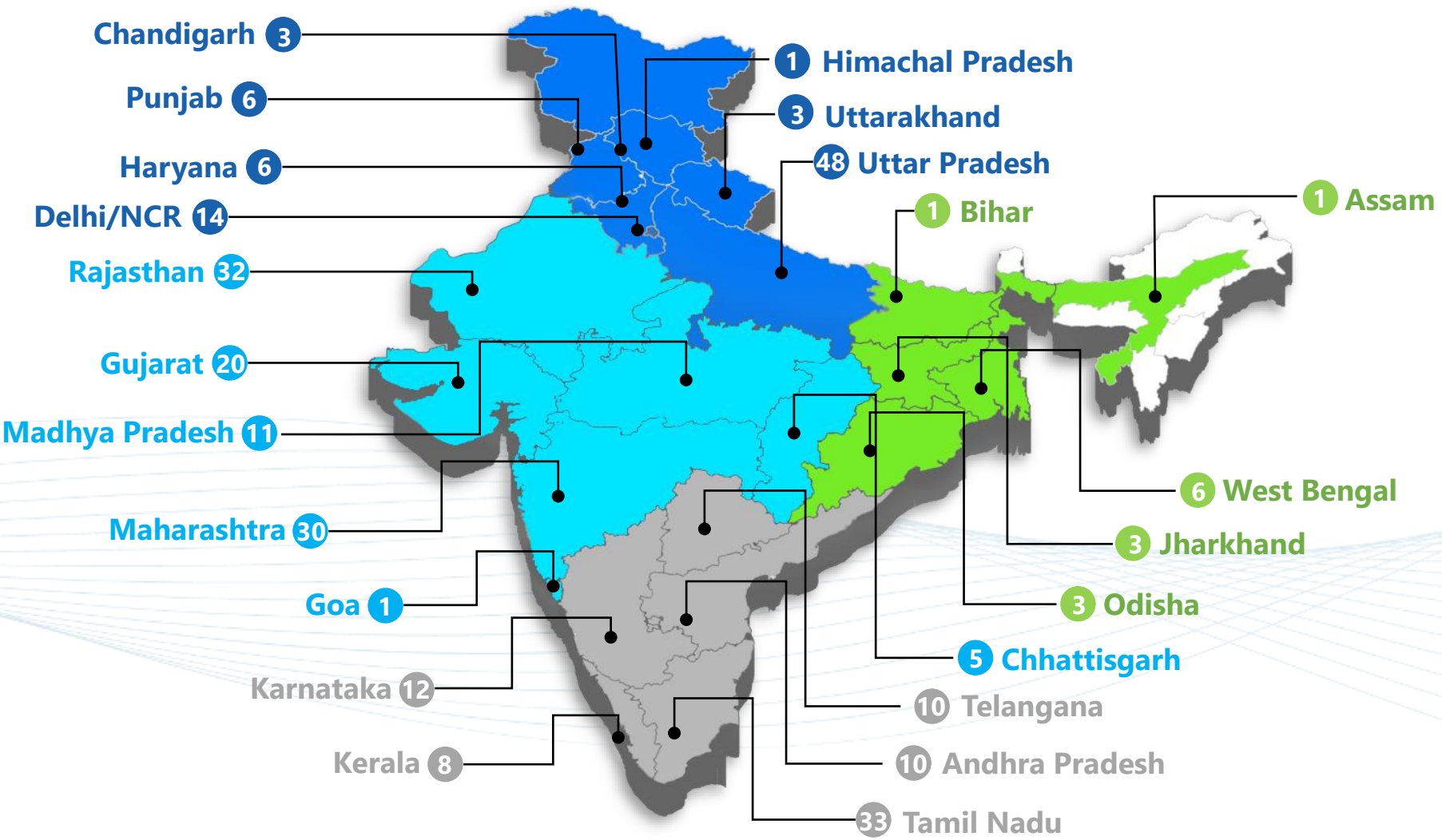
Digital financial planning platform



Private Equity

Growth Fund, Healthcare Fund, Opportunities Fund

Expanding Reach



Added 119 new branches during FY22 taking the total count to 267 as of Mar'22

Target to reach **450+** branches by Mar'23

Focus on **Tier-II and Tier III**

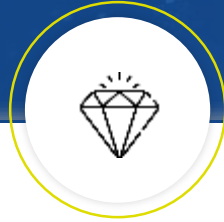
'Digital' @ heart of our transformation



Reimagining customer experience

Enhancing Digital Platforms for higher traffic and activation

Enabling unified customer experience and seamless e2e digital journeys



Bringing delight to service

Shifting customer engagement to seamless self-service options

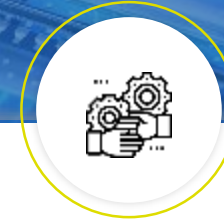
85%+ service requests are available digitally; 50% customer requests served digitally



Rethinking how we operate

Using intelligent automation across the lending value chain to continually improve cost efficiencies

Leveraging data and analytical models to improve metrics across businesses & functions



Simplifying partner journeys

Revamped Partner Platforms to enable e2e seamless journeys

Enabling multiple utilities and features to enhance experience; Adoption over 95% across all products



Embracing ecosystems for growth

Leverage partnerships – Tata Digital, Fintech ecosystem and broader Group – to launch digital first products across, retail, mortgage & channel finance

Analytics across customer lifecycle



Better conversion and pricing



Improve cross-sell & Products per Customer



Increase Straight through decision making



Improve collection efficiency



Drive productivity and efficiency

Acquisition & Cross-sell

Leads from existing base & group ecosystem

Prospect Marketing

Pre-approved offers

Segmentation and profitability models

Underwriting & Disbursement

Decision scorecards

Decision tree for policy refinement

Risk based pricing

Channel scorecards

Lifecycle Management & Retention

Bureau Watch

Proactive retention models

Pricing Model/CLTV/ Customer risk profiling

Early warning signals

Collection & Recovery

~30 scorecards built using LR/DT/ML algorithms

Models used for allocation, self cure, representation strategy, X bucket and flow bucket collections, Settlement and Repo



FY21-22

Financial Performance (Consolidated)



Performance Highlights

FY22

INR 52,784 Cr
↑ 109%

INR 94,349 Cr
↑ 22%

INR 5,261 Cr
↑ 16%

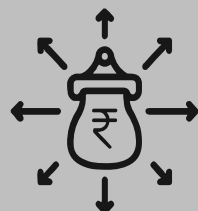
0.6%
↓ 32 bps

INR 1,648 Cr
↑ 46%

15.6%
↑ 348 bps



Disbursals



Loan Book



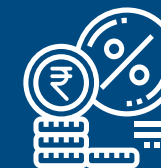
Income



Net NPA



PAT



RoE

INR 25,261 Cr

INR 77,219 Cr

INR 4,537 Cr

0.9%

INR 1,126 Cr

12.2%

FY21

Key takeaways [1/3]



Strong recovery in disbursements during FY22⁽¹⁾ - higher by 109% as compared to FY21



Recorded highest ever quarterly disbursements in the retail segment during Q4FY22. Q4FY22 disbursements were at INR 16,591 Cr registering yoy growth of 77%



Loan book stood at INR 94,349 Cr; up 22% y-o-y. Growth was evenly spread across all segments



Retail constitutes 63% of the total loan book



80%+ of the total loan book continues to be secured

Key takeaways [2/3]



Continued expansion of pan-India footprint: 28 new branches added during Q4 FY22



NIM + Fee income improved by ~60bps y-o-y in FY22; aided by better product mix, increase in book size and lower cost of funds



Ongoing efforts to automate processes to augment productivity and increase operating leverage



Bounce rates and collection efficiencies across products improved steadily during the year



Loan losses in FY22 were lower by 21% compared to FY21 supported by superior asset quality and strong collection efficiencies

Key takeaways [3/3]



GNPA declined to 1.9% as on Mar'22 from 2.5% as on Mar'21; over the same period, NNPA reduced to 0.6% from 0.9%. PCR remains healthy at 71.0%.



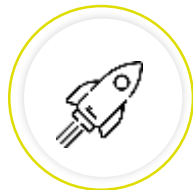
The Company has implemented the Nov'21 RBI circular on asset classification. Excluding the impact of RBI circular, GNPA would have been 1.7%.



Maintained adequate provisions including management overlay to cover risks in the loan book. Our total loan loss provisions as on 31st Mar'22 stood at 3.2% of the loan book



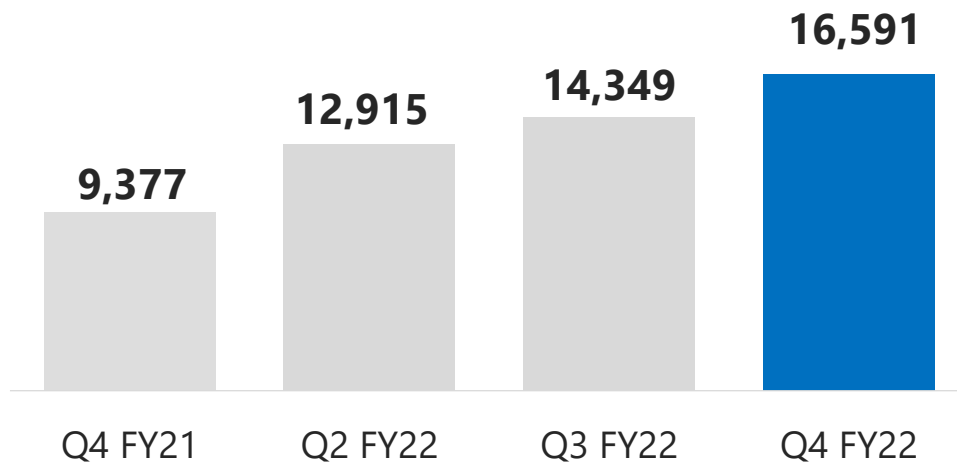
Continue to make significant investments in our core systems and technologies to further enhance experience for customers and partners



Launch of new digital assets and upgradation of existing assets to expand the distribution reach, target new customer segments and improve cross-sell

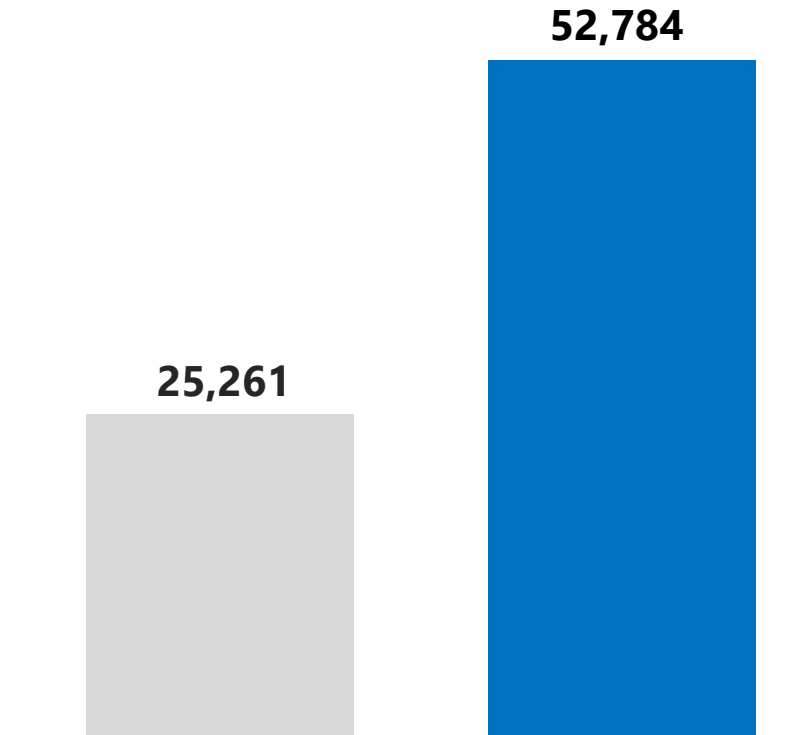
Disbursals: Witnessing steady growth

Q4FY22 : 77% YoY Growth



Numbers in INR Cr

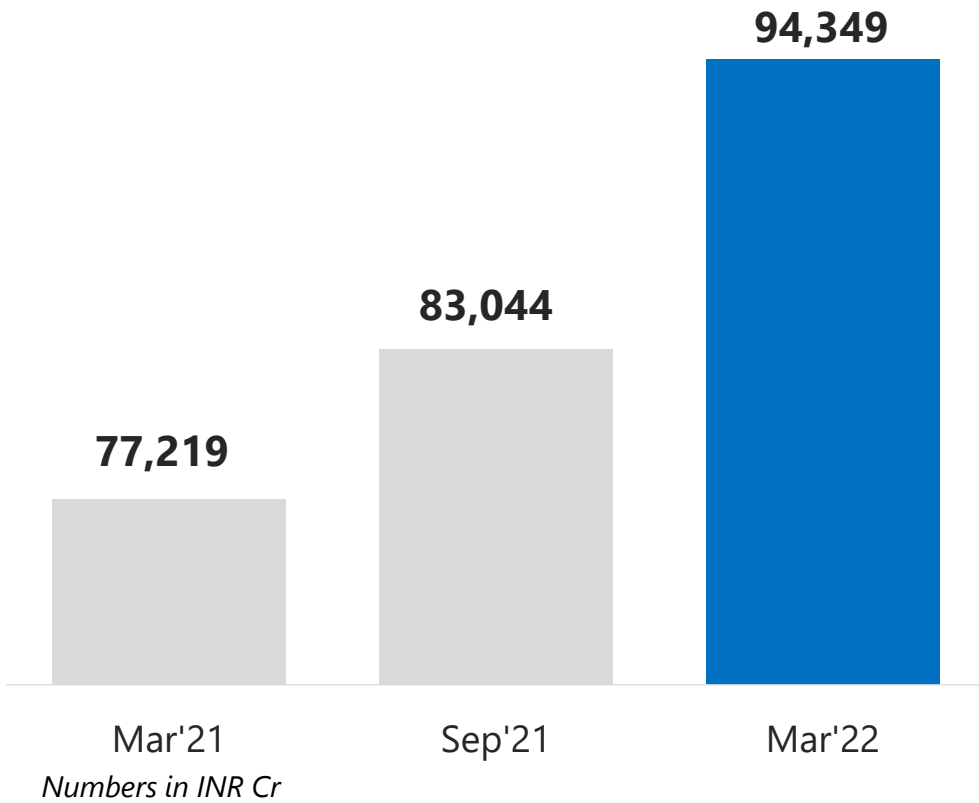
FY22 : 109% YoY Growth



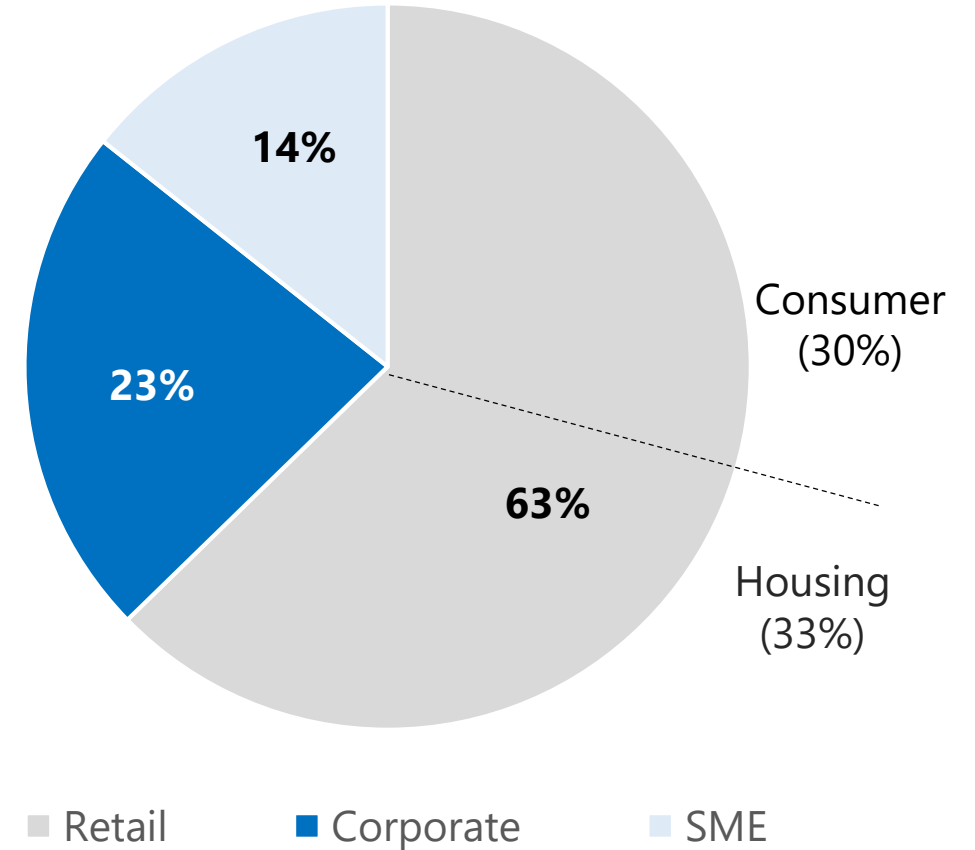
Numbers in INR Cr

Loan Book: On a high growth trajectory

22% YoY Growth

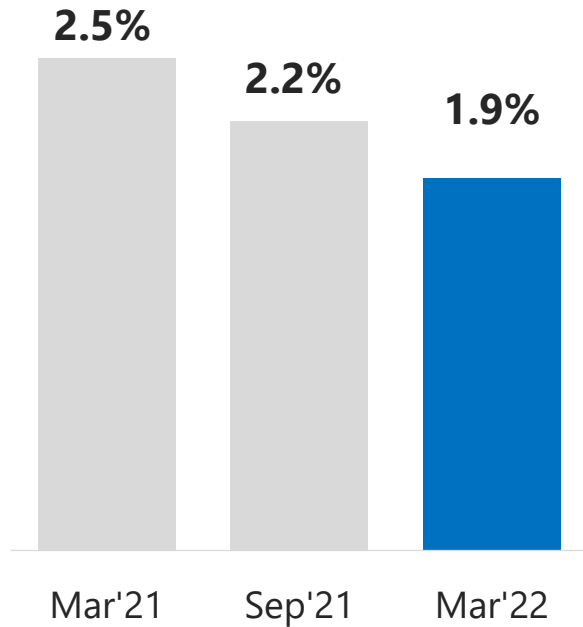


63% Retail Book

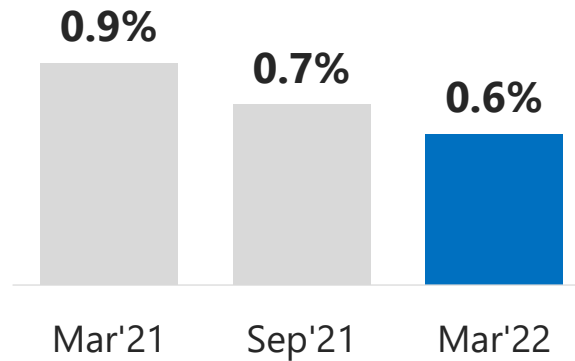


Asset quality: Continues to remain strong

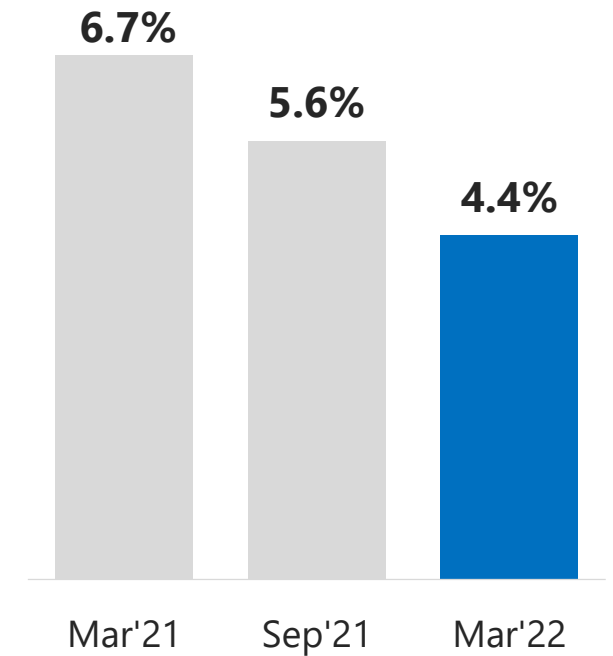
Gross Stage III (%)



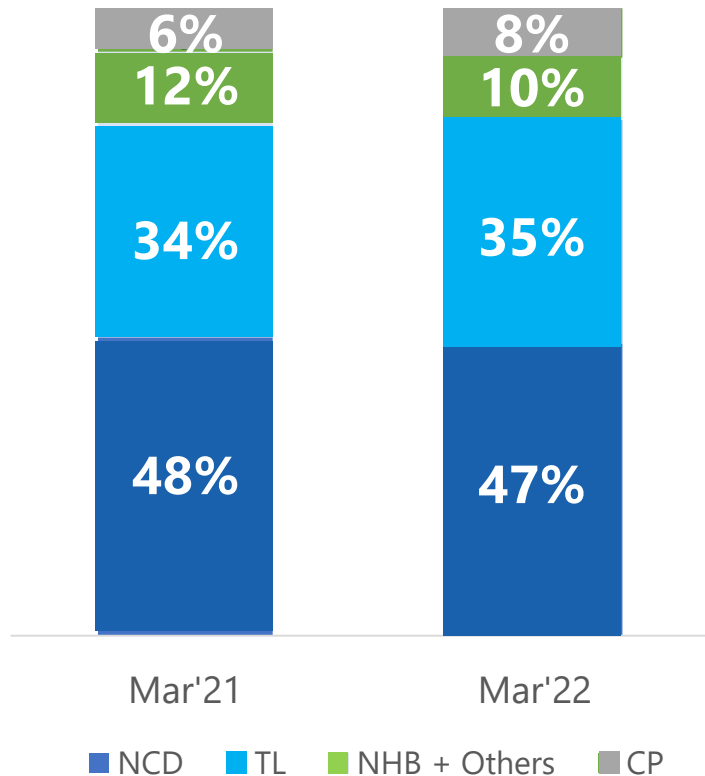
Net Stage III (%)



NNPA / Net worth (%)



Liability Mix: Remains well diversified



Well articulated capital **raising plan with a focus on raising more granular, sticky capital; diversified funding mix** including ECBs as well as public NCDs



Maintained **adequate liquidity** along with a **well managed ALM**

Credit ratings
Rated AAA by

CRISIL
An S&P Global Company



ICRA
A MOODY'S INVESTORS
SERVICE COMPANY

**IndiaRatings
& Research**
A Fitch Group Company

Financial Performance

INR Cr	FY21	FY22	Y-o-Y Growth
Disbursals	25,261	52,784	109%
Loan book	77,219	94,349	22%
NIM + Other Revenue	4,537	5,261	16%
Operating expenses incl. impairment of financial instruments	2,920	3,023	4%
Profits before tax	1,617	2,238	38%
Profits after tax	1,126	1,648	46%
Ratios (%)	FY21	FY22	
RoA	1.5%	2.0%	
RoE	12.2%	15.6%	
D/E	6.6	6.9	

Awards & Recognition



Winner - Masters of Risk BFSI Large Cap 2022



Best Digital Strategy (BFSI) – Search Engine Marketing 2022



Green Urja award – Top Private financing institution for RE and EE 2022



Marketing Campaign of the Year 2021



'Karz nahi Farz bhi' wins Marketing Campaign of the year 2021



Winner – Service Sector Large Category at 16th CII (WR) SHE Excellence & Innovation Award 2021



Finnoviti Award 2020 for its Digital Lending Platform to SMEs



Won 'Overall excellence in Procurement' - 4th Leadership Summit & Awards 2021



'Bronze' award at the ACEF Awards



TCL Healthcare Fund wins "Healthcare Fund of the Year" 2019 & 2020 both



'Innovation and Emerging Technologies Award 2020' – Procurement



Won 'Best employee engagement program' & 'Best L&D initiative' - Human Excellence Awards 2021



Multiple awards at Drivers of Digital (DOD) Awards 2020



Voicebot TIA won Best Use of AI at 'India DigiPlus Awards 2020'



Best People Insight Employee Engagement Company Award : Best L&D Leader of the Year Award 2019



DMA Asia ECHO Award for 'Best Use of Website'



ABP News BFSI Award in the Quick Loan Approval Category 2019



Golden Peacock Award 2019

Impacting Lives



Health

Cancer Care
Treatment

Eradication of
curable blindness

~ 260,000

lives impacted



Education

Scholarships

Quality Primary
Education

Financial Literacy

~ 245,000

lives impacted



Climate Action

Water security

Renewable energy

~65,000

lives impacted



Skilling

BFSI

~20,000

lives impacted

600,000+

beneficiaries through
our programs

- Aligned to our group focus areas and SDGs
- Benefits the Socially and Economically underprivileged and Affirmative Action Communities
- Trusted partners to deploy

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