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Tata Capital announces the Scale-up of the Consumer Finance and Advisory Business

- ***A strategic step towards delivering its commitment of customer centricity and service excellence***
- ***Embarks on an aggressive plan to expand footprint across 71 cities through a chain of over 100 branch offices***

New Delhi, September 15, 2009: Tata Capital, a subsidiary of Tata Sons Limited and registered with the Reserve Bank of India (RBI) as a Systemically Important Non Deposit taking Non Banking Financial Company, today announced the scale-up of its Consumer Finance & Advisory Business (CFAB). The launch of the business marks a strategic step towards reinforcing the company's commitment towards customer centricity and service excellence.

As part of this philosophy, the Company has created a unique, common sales and service structure which dovetails all consumer finance & advisory products and services into a common branch network. This translates into a 'one stop shop' for the customer servicing his entire financial requirements through a 'single window'.

Commenting on the launch of this initiative, **Mr. Praveen P Kadle, Managing Director, Tata Capital Limited** said, "With the launch of the unified CFAB, we are optimistic of delivering unmatched and consistent customer experience across all products and customer touch-points. This new structure will play a pivotal role in helping us garner and build superior customer relationships and bring about a paradigm shift in the way the financial services industry relates with its customers. Externally, the brand manifests itself as '*We only do what's right for you or Karein wahi jo aapke liye sahi*'. This brand proposition reflects the Company's firm resolve to service the needs of the customer using genuine care and financial expertise."

Tata Capital plans to aggressively expand its footprint across all critical geographies of the subcontinent. In the first phase of expansion which is targeted to be completed by December 2009, the Company plans to cover 71 cities through a chain of over 100 branch offices. These touch-points will offer a diverse mix of Retail offerings in the areas of Consumer loan products and investment advisory services. These include Home loans, Auto loans, Personal loans, Education Loans, Loans against Property, Advisory Services and Equity Trading*. The company believes that its Advisory Services group will be another differentiator in the market where both 'right' advise and 'customised' advice come at a high premium. The Advisory services group will offer a vast range of financial planning services for customers.

According to **Mr. Jamshed S Daboo, Head – CFAB, Tata Capital Limited**, "The 'single window concept' is an empowered business model streamlining all our retail operations into a common branch network and common sales force. At the heart of the CFAB lies the concept of presenting a one-point interface to the customers through which all their financial needs get serviced. Amongst other advantages, key will be a deeper understanding of the customer and a unified customer connect at each touch-point."

With a view to support the 'single window concept', Tata Capital has embarked on a series of initiatives right from an innovative state-of-the-art technology backbone to commissioning a centralized operations network to enrich the customers' experiences both during pre and post sales stages.

About Tata Capital Limited

Tata Capital Limited is a subsidiary of Tata Sons Limited. Tata Capital is registered with the Reserve Bank of India (RBI) as a Systemically Important Non Deposit Accepting Non Banking Financial Company. The company aims to fulfill the diverse needs of its retail and institutional customers, directly or through its subsidiaries, through the following areas of business:

1. **Consumer Finance and Advisory Services** – A diverse mix of Retail offerings in the areas of Consumer loan products and investment advisory services. These include Home loans, Auto loans, Personal loans, Education Loans, Loans against Property, Investment products and Advisory Services.
2. **Corporate Finance** – This includes **Commercial Finance and Infrastructure Finance offering** customised lending products, Asset-backed lending, Channel finance, Factoring and bill discounting for the SME and Corporate Sector plus Infrastructure, Equipment and Project Finance
3. **Securities Business*** - Equity Research, Advisory and Broking for both institutional and retail customers.
4. **Investment Banking** – This includes M&A Advisory, Debt and Equity Capital Market services for institutional and corporate enterprises.
5. **Private Equity** – This includes Private equity investments in India and overseas.

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