


# Tata Capital Limited


**Key Performance highlights for Q1 FY 20-21**


# Key Highlights


## Focus on safeguarding before restarting



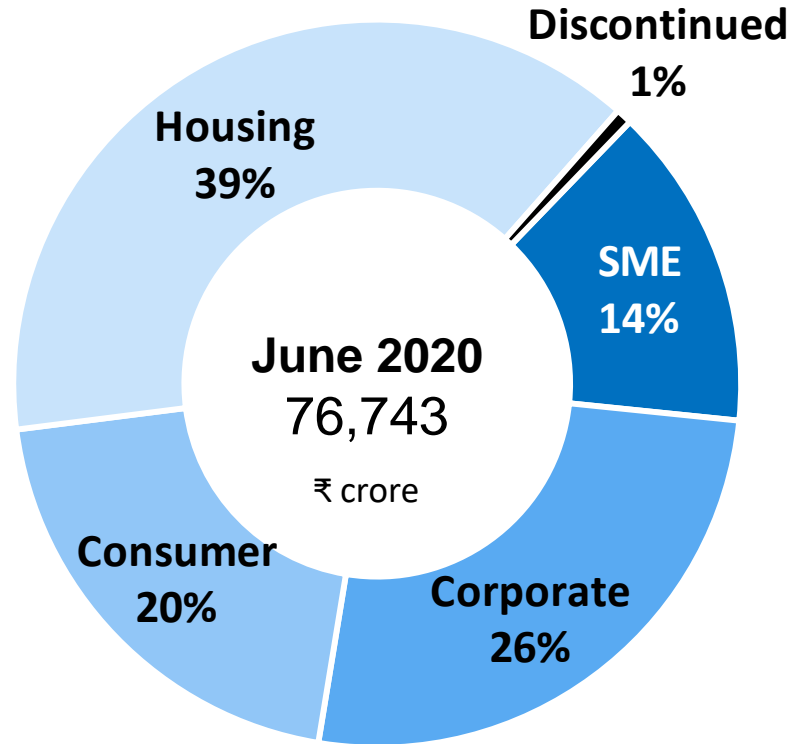
Started resumption of operations from May 06, 2020 and as of June 30, 2020, 90% of branches were operational across India 

 PBT growth of 123% from 118 cr in Q1 FY19-20 to 262 cr in Q1 FY20-21  
Net NPA as at June 30, 2020 of 0.4% (March 31, 2020 of 0.6%)

COVID provisions of ₹185 cr made in Q1 FY21, cumulative provisions of ₹500 cr (0.7% of advances) for future economic uncertainty 

 As of June 30, 2020, TCL had liquid funds of ~ ₹ 4,500 cr. Given the economic scenario, TCL will continue to maintain excess liquidity.

# Balanced portfolio mix



Retail mix at ~60% | Secured mix of ~80%

**Thank You**