



Tata Capital

Consolidated

Results Update - FY 2020-21

Flagship financial services company of the Tata group

- Tata Capital Limited (TCL) has been profitable from its first year of operation in 2007
- TCL is registered with the RBI as a Systemically Important Non-Deposit Accepting Core Investment Company
- The Company is rated AAA by all leading Rating Companies

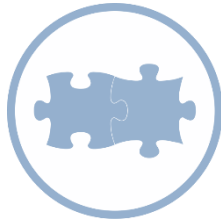
TCL Purpose: Responsible financial partner fulfilling India's aspirations

Our Purpose Pillars include



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

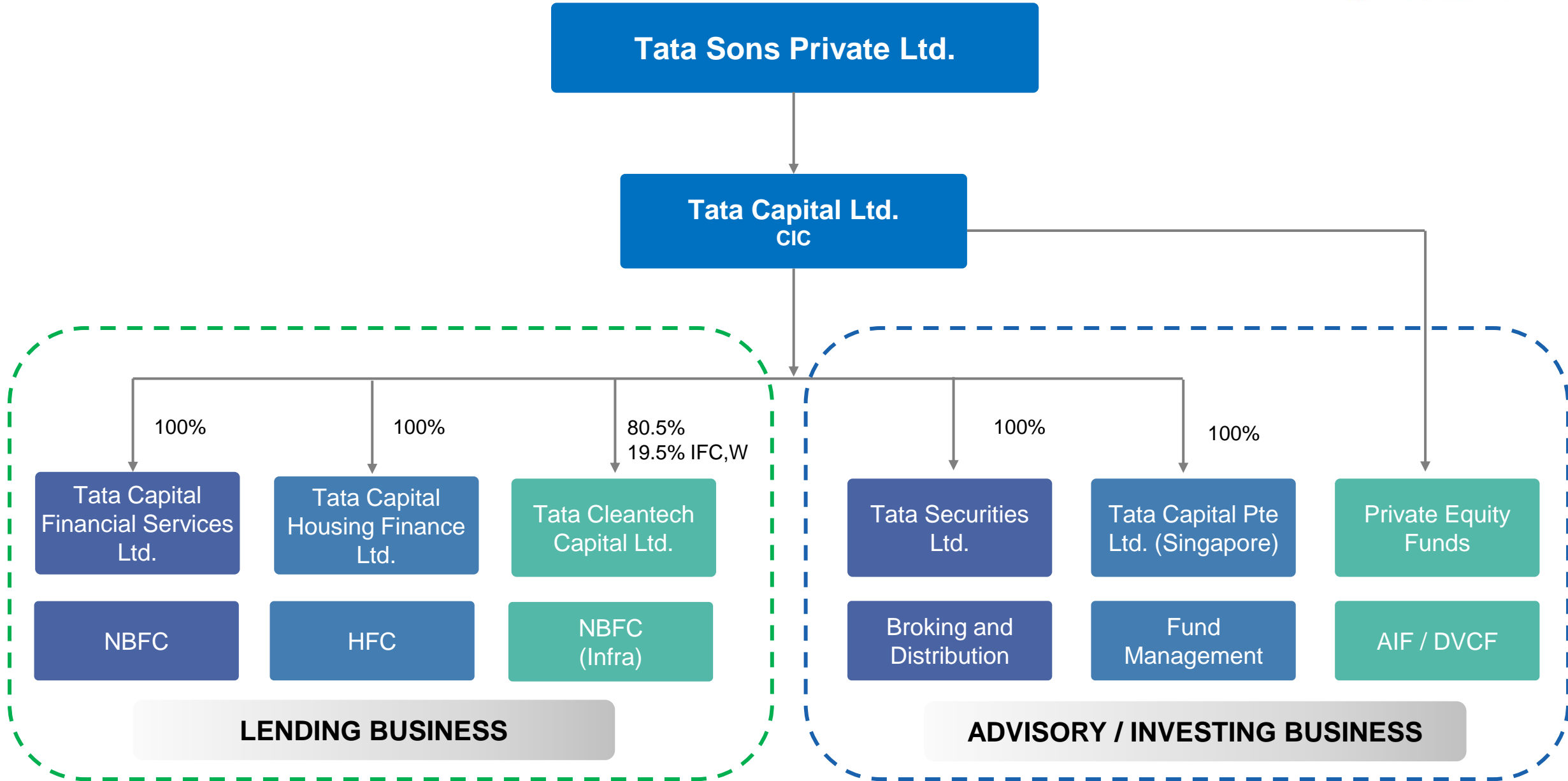
We serve the customer through the life-cycle of needs; We are facilitators and counsellors in helping customers achieve their dreams.



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, Home Equity, Affordable Housing Loans



SME

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



Consumer

Secured: Loan Against Property, TW, Used Auto, CV/CE, Dealer Funding
Unsecured: Personal / Business Loans, Consumer Durables, Credit Cards



Commercial Finance

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

Advisory / Investing business Business



Wealth management and distribution

Mid tier wealth management and institutional distribution



Fund management

Private equity – Rs. 93 Bn

Key Highlights

INR 9,973 crs

Net Worth



INR 77,219 crs

Loan Book



INR 4,198 crs

NIM + Fee Income



1,618 crs

Profit Before Tax



INR 1,126 crs

Profit after Tax



~2.4 Mn

Customers



148 branches

Pan India Presence



Consistently profitable

Since inception



Rated AAA

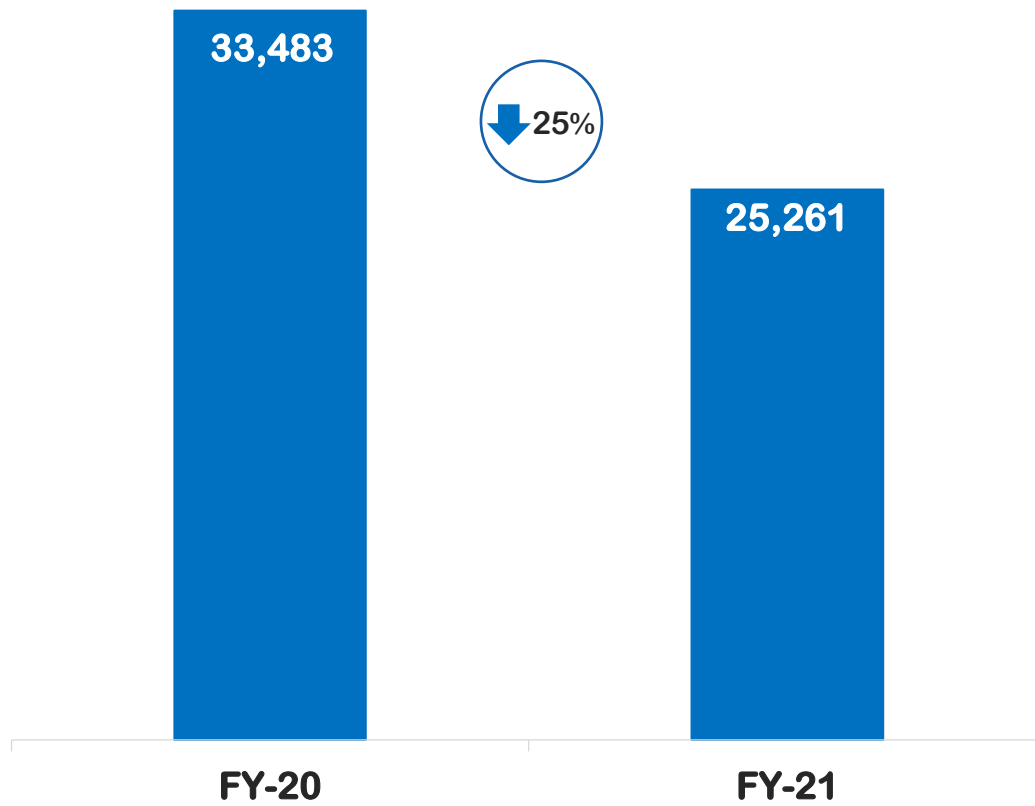
By CRISIL, ICRA, India Ratings agencies



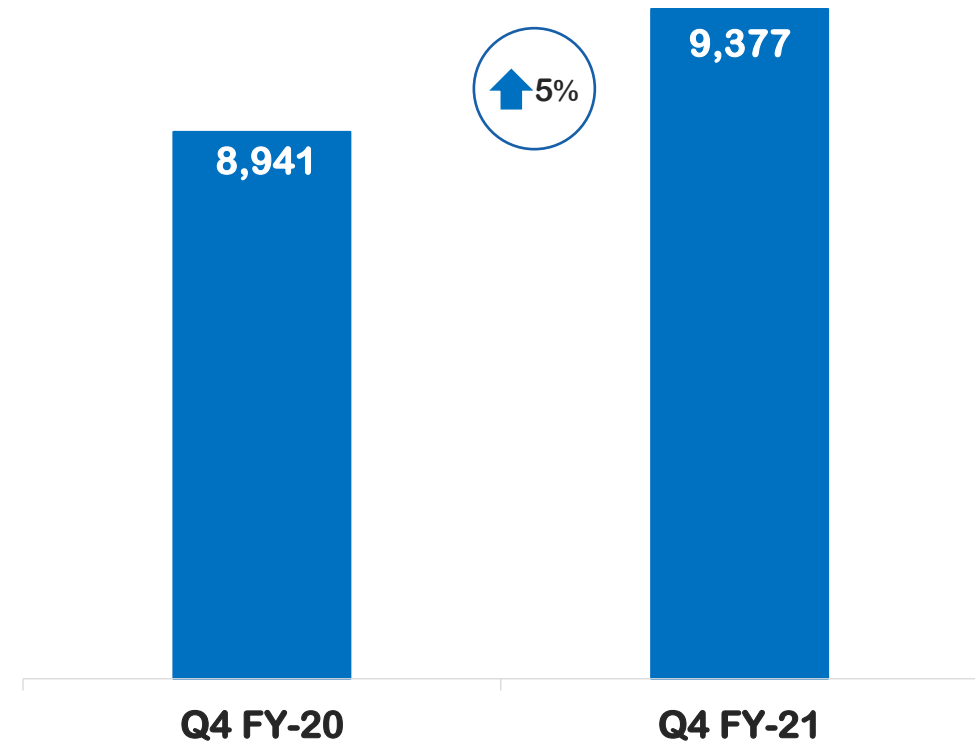
Well-diversified portfolio

Growing Retail Franchise, SME and Corporate

25% drop in Year on Year disbursements



Q4 FY 21 disbursements 5% higher than Q4 FY 20



Rs.in crs

Financial Statement Summary

Rs. Crs	FY - 20	FY -21	Y-o-Y Growth
Loan Book	77,610	77,219	↔ Flat book
NIM + Fee Income	4,021	4,198	↑ 4%
Total Cost	1,804	1,704	↓ 6%
Operating Profits	2,217	2,493	↑ 12%
Credit Costs & Provisions*	1,581	875	↓ 45%
Profit Before Tax	636	1,618	↑ 154%
Profit After Tax	296	1,126	↑ 280%

* Including Fair Value Changes on Investments

Key Metrics

	FY - 20	FY -21	Y-o-Y
Debt Equity	7.6	6.7	↓ 0.9
NIM + Fee	5.3%	5.5%	↑ 0.2%
Cost to Income ratio	40.3%	35.9%	↓ 4.4%
Net NPA	0.6%	0.9%	↑ 0.3%
Provision Coverage Ratio	72%	65%	↓ 6.0%
Return on Equity	3.4%	12.2%	↑ 8.8%



Thank You

