

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.



Futuready

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.

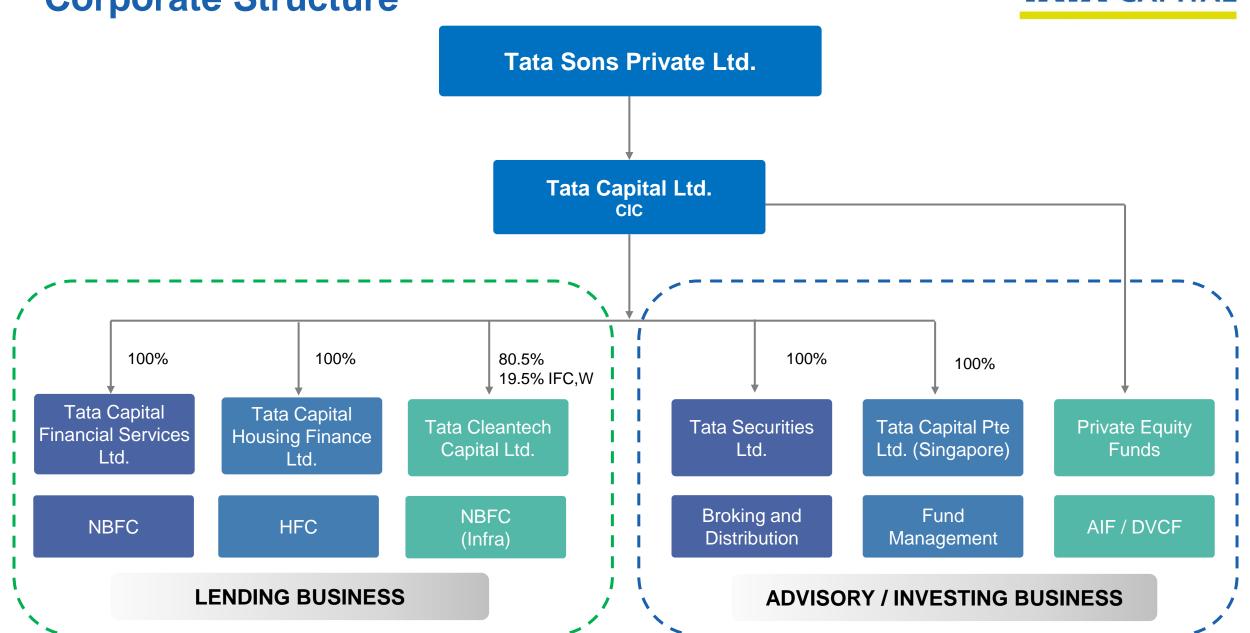


Delivering Delight

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

Corporate Structure





Business Segments



Lending Business



Home Loans, Home Equity, Affordable Housing Loans



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



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



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

Advisory / Investing business Business



Mid tier wealth management and institutional distribution



Private equity – Rs. 93 Bn

Key Highlights



INR 9,973 crs



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

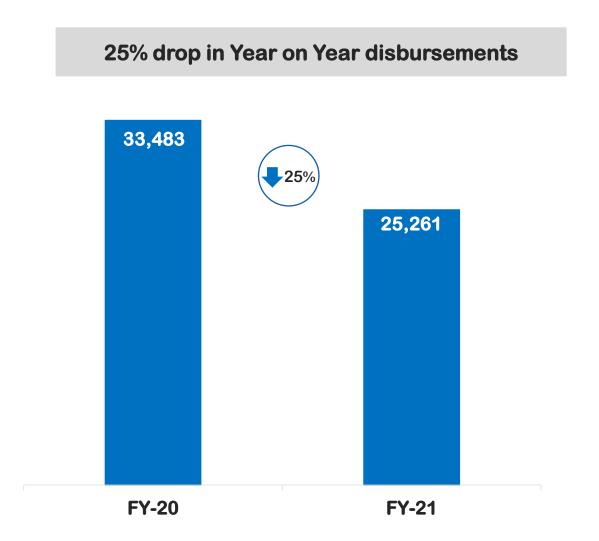


Well-diversified portfolio

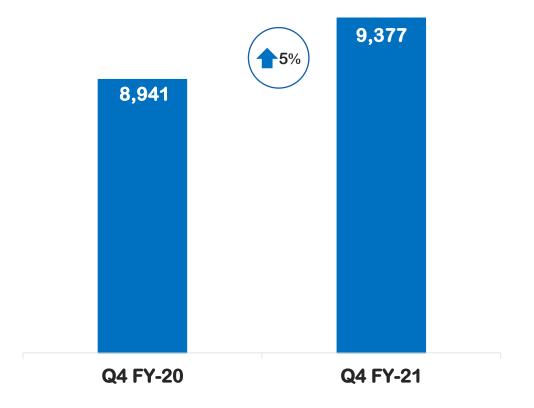
Growing Retail Franchise, SME and Corporate

Disbursals





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
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Debt Equity	7.6	6.7	0.9
NIM + Fee	5.3%	5.5%	0.2%
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Cost to Income ratio	40.3%	35.9%	4.4%
	0.007		• • • • • • • • • • • • • • • • • • • •
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