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-52.36

Tata Capital Consolidated Results Update – Q2 FY2022



Tata Group: Overview

TATA CAPITAL

Count on us

a **global** business group
with products and services in over **150** countries

over **800,000** employees and operations
in over **100** countries

group revenue of **\$103 bn**

global leader in several sectors



DRIVEN BY VALUES

A GLOBAL ENTERPRISE

IN PARTNERSHIP WITH SOCIETY

GOING FORWARD

Tata Group: Industry Leaders

Count on us

GLOBAL RANKING

#1

international wholesale voice provider
----- Tata Communications

2nd

largest IT services company
----- Tata Consultancy Services
Market Cap and Profit

2nd

largest player of branded tea
----- Tata Consumer Products

3rd

largest producer of soda ash
----- Tata Chemicals

Top 10

commercial vehicle manufacturer
----- Tata Motors

Top 15

Steelmaker
----- Tata Steel
(by Worldsteel Association)



INDIA RANKING

largest integrated power company and largest renewable energy company
----- Tata Power #1

largest manufacturer and retailer of branded watches, jewellery and eyewear
----- Titan Company #1

market leader in room air conditioners
----- Voltas #1

largest pure play engineering and design services provider
----- Tata Technologies #1

leading auto-component manufacturer
----- Tata AutoComp

one of Asia's largest and finest group of hotels
----- Indian Hotels

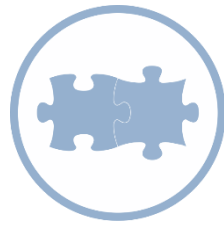
- Commenced operations in 2007 and has been profitable since inception
- Rated AAA by all leading Rating agencies

Our Purpose: Responsible financial partner fulfilling India's aspirations



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

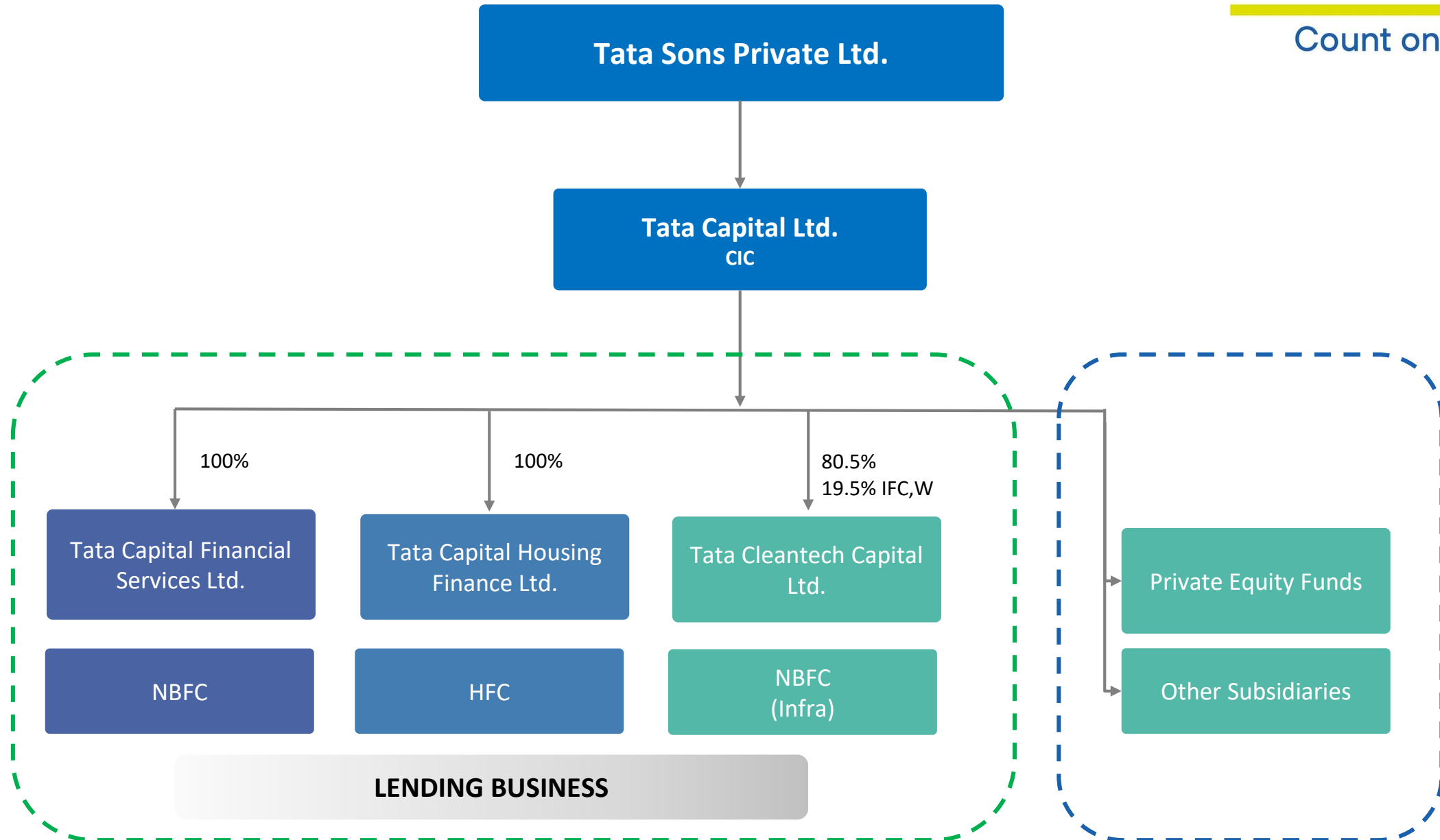
*We serve the customer through the life-cycle of needs; **We are facilitators and counsellors in helping customers achieve their dreams.***



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, Loan against property, Affordable Housing Loans



SME

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



Consumer

Secured: 2W, Used Auto, CV, Construction Equipment
Unsecured: Personal Loans, Business Loans, Consumer Durables



Commercial Finance

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

DISTRIBUTION, ADVISORY & INVESTING BUSINESS



Distribution

Insurance & Credit Cards



Wealth Management

Wealth management services & distribution



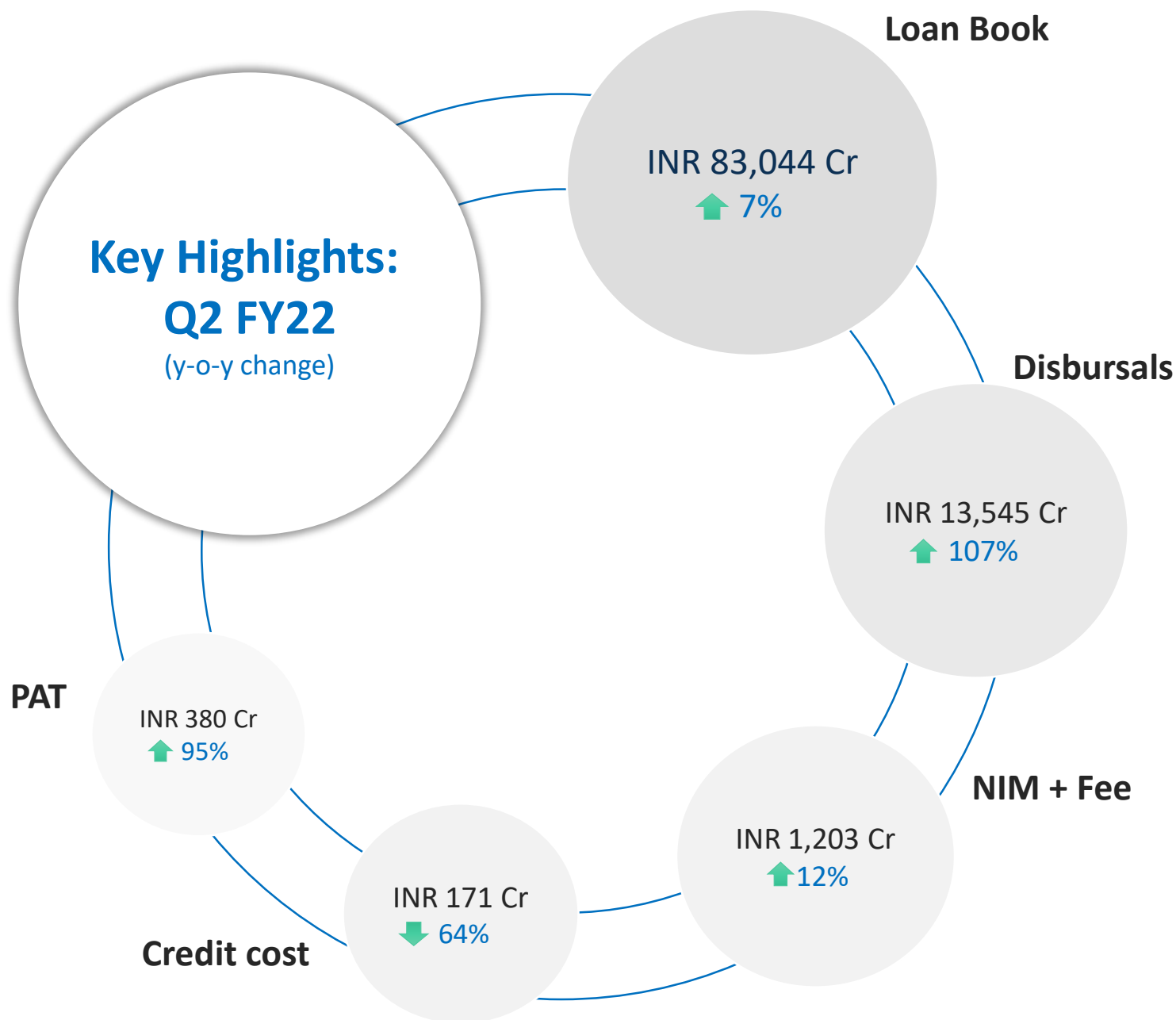
Moneyfy

Digital financial planning platform



Private Equity

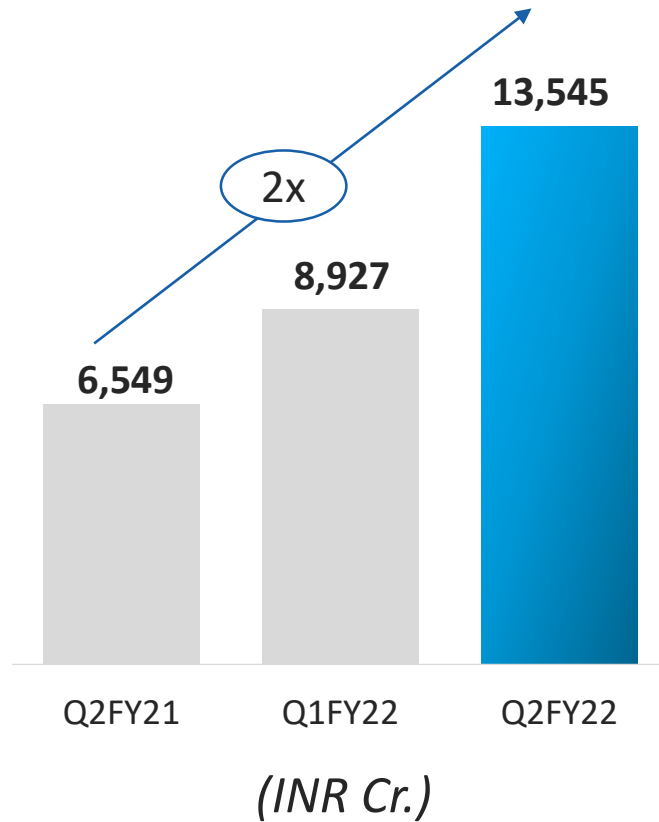
Growth Fund
Healthcare Fund
Opportunities Fund



Well poised to **GROW** further as the economy recovers driven by:

- footprint expansion and foray into new segments
- improving cross sell & leveraging Tata ecosystem
- continuing to digitize & being more data driven
- strong focus on further improving asset quality

Disbursals Regaining Growth Momentum



Disbursals surpassed pre-Covid levels led by a strong economic recovery



Recorded highest ever disbursals in Retail segment in the month of Sep'21



Expanded pan-India footprint through addition of 30 new branches taking the total count to 180

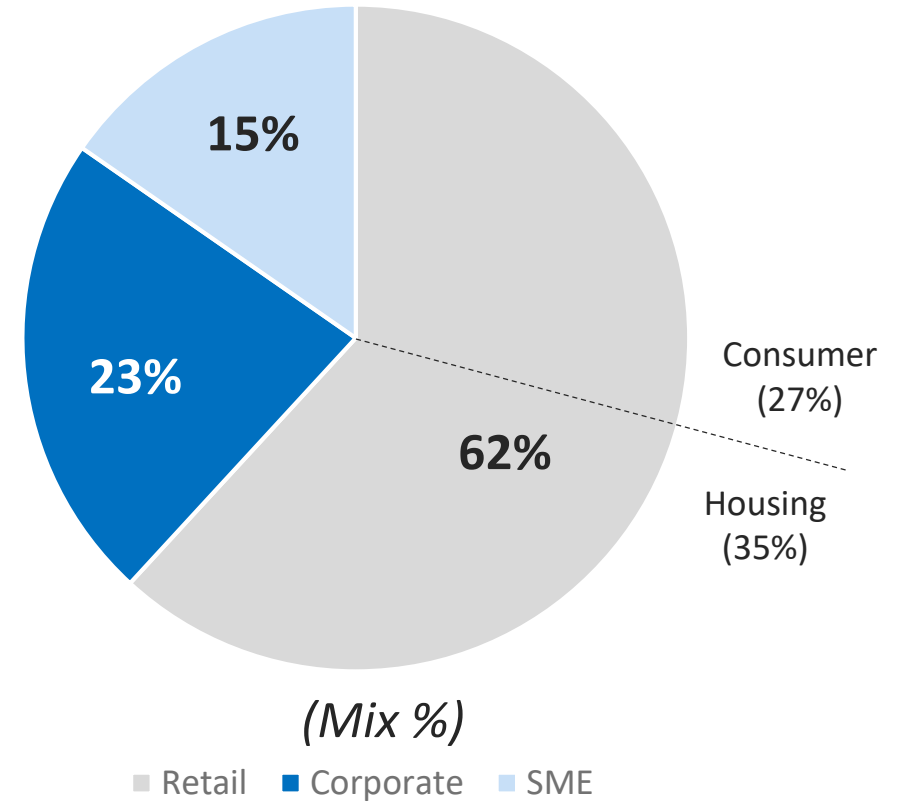
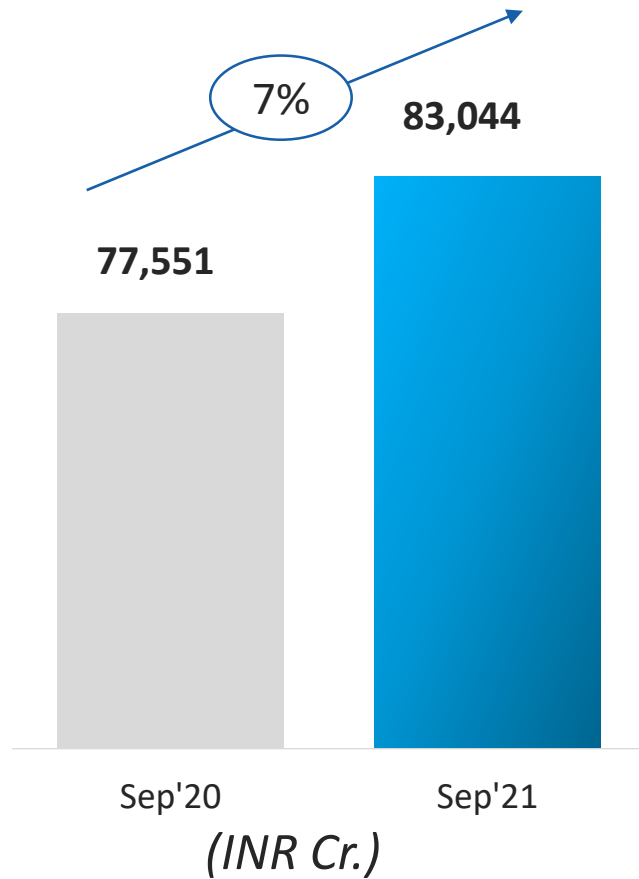


Increased the proportion of higher NIM products with better pricing



Continued focus on expanding digital led businesses

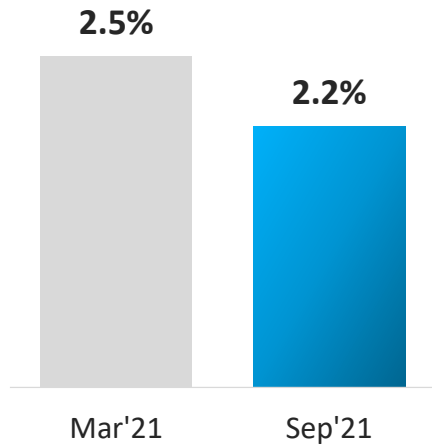
Steady Growth in Loan Book



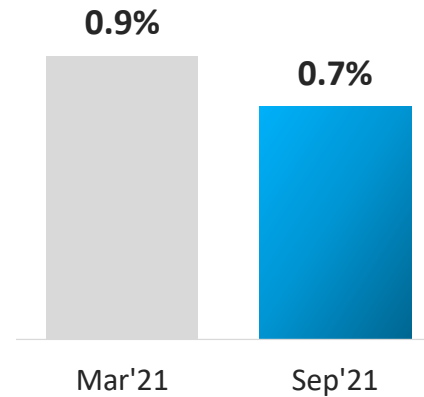
- 81% of our portfolio continues to be secured
- Customer franchise of 2.5 Mn+

Improvement in Asset Quality

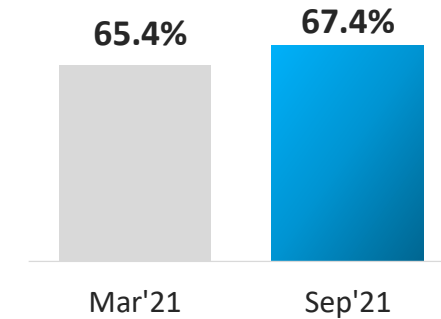
Gross Stage III (%)



Net Stage III (%)



PCR (%)



- Strong credit underwriting & monitoring post disbursals
- Strengthened collections team & accelerated adoption of digital channels
- Macro overlay and restructuring provisions ~1.3% (INR 1,108 Cr)
- Total Provisions (Stage I, II and III) at ~3.8% (INR 3,171 Cr); 3x of IRAC provisions (INR 1,092 Cr)

Financial Performance

Q1 FY22	INR Cr	Q2 FY22	Q2 FY21	Y-o-Y Growth
78,514	Loan book	83,044	77,551	7%
1,094	Net interest income (Incl. fees)	1,203	1,069	12%
109	Investment Income	-13	102	
372	Operating expenses	486	345	
831	Operating profits	704	826	-15%
695	Credit cost	171	469	-64%
136	Profits before tax	534	357	49%
108	Profits after tax	380	195	95%
31.7%	Cost to income*	37.1%	27.8%	
3.7%	Credit cost	0.8%	2.5%	
0.6%	Return on assets	1.9%	1.0%	
4.3%	Return on equity	14.8%	8.5%	

*lending business

Thank You