

We
only do
what's
right
for you

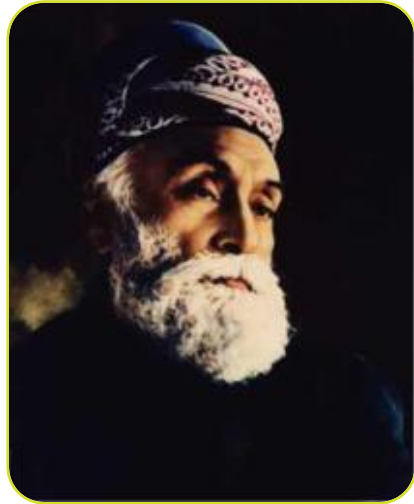
TATA CAPITAL

Group Purpose



“Attain leadership & global competitiveness through business excellence in the sectors we operate in, while upholding our values and integrity, to improve the quality of life, of the communities we serve.”

The Visionaries



“With honest and straightforward business principles, close and careful attention to details, and the ability to take advantage of favourable opportunities and circumstances, there is a scope for success.”

**Jamsetji Tata, Founder – Tata Group
(1839 – 1904)**



“The Cycle is complete: what came from the People has gone back to the People many times more.”

**Jehangir Ratanji Dadabhoy Tata
(1904-1993)**

Pioneering a Nation's Future

Industry Pioneers

- 1902 Taj Mahal Palace Hotel- Luxury hotels
- 1907 Tata Steel- Asia's first steel plant
- 1910 Tata Power - Hydro power
- 1932 Tata Airlines - Civil aviation
- 1968 Tata Consultancy Services - Software
- 1998 Tata Motors - India's first indigenous car

Industry Practices Firsts

- 1912 Eight hour working day
- 1915 Free medical aid
- 1917 Schooling facilities for children
- 1920 Leave with pay, Workers PF scheme

Leadership with Trust

Diverse business in	: 7 sectors
Operations in over	: 100 countries
Products and services exported to	: 150 countries
Largest employer in private sector	: Over 6,60,000 employees
Group revenue (FY2015-16)	: \$ 103bn
Listed Companies	: 29 publicly listed Tata Companies
Market Capitalization	: More than 116bn (Mar 2016)

**Welcome to a world of financial
services with Tata Capital**

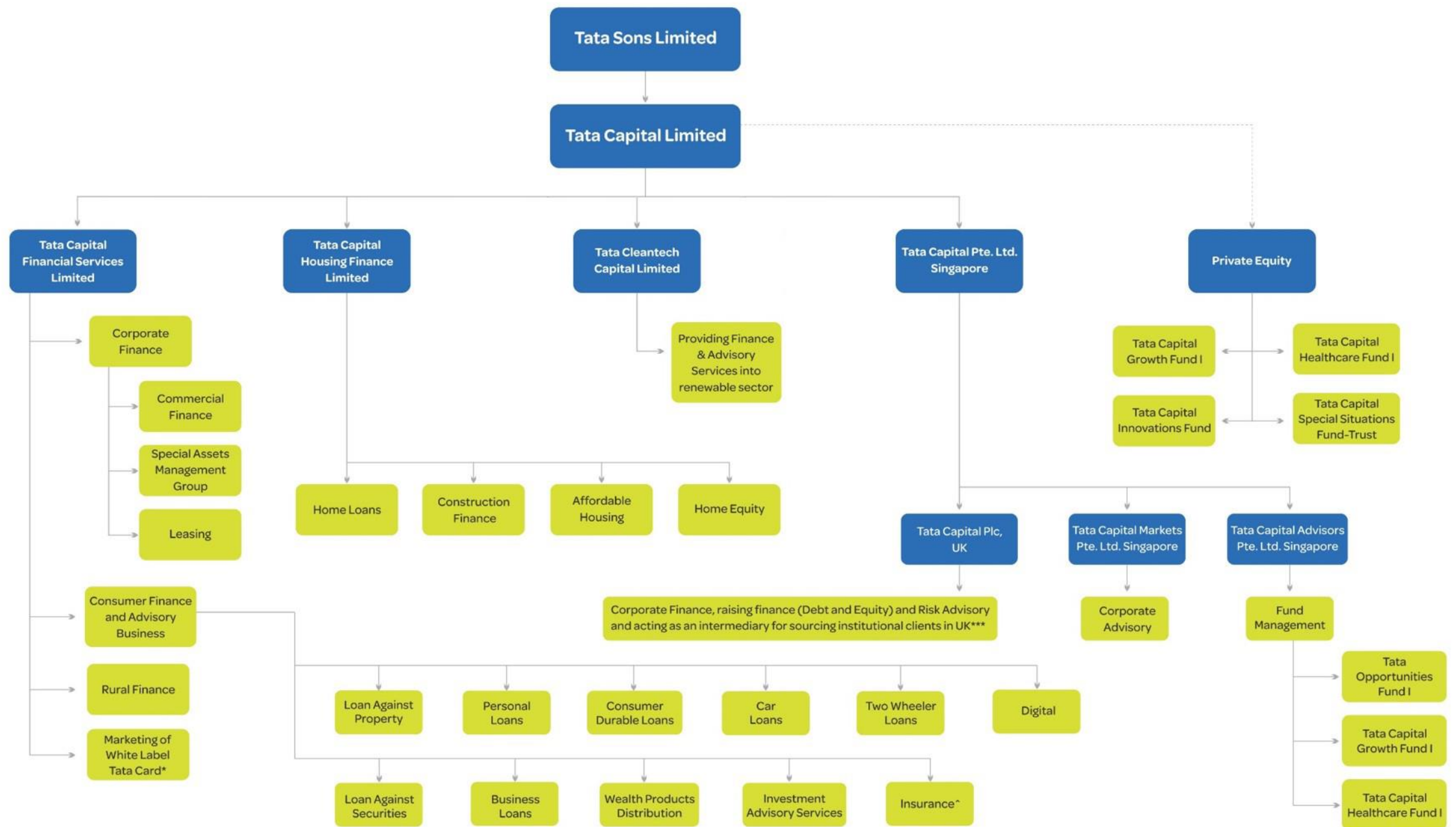
Overview

- Subsidiary of Tata Sons Limited
- Trusted and customer-centric, one-stop financial solutions partner. Caters to the diverse needs of retail, corporate and institutional customers directly or through its subsidiaries
- Headquartered in Mumbai, it has registered offices of its subsidiaries in Singapore and London



The company is having a valid Certificate of Registration dated 10/05/ 2012 issued by the Reserve Bank of India under Section 45-IA of the Reserve Bank of India Act, 1934. However the Reserve Bank of India does not accept any responsibility or guarantee about the present position as to the financial soundness of the company or for the correctness of any of the statements or representations made or opinions expressed by the company and for discharge of liability by the company. Neither is there any provision in law to keep, nor does the company keep any part of the public funds with the Reserve Bank and by issuing the Certificate of Registration to the Company, the Reserve Bank neither accepts any responsibility nor guarantee for the payment of the public funds to any person/body corporate.

TATA CAPITAL



*In association with SBI Cards

**Corporate Advisory, Debt and Equity Capital Markets, Offshore Desk for Securities & Wealth Management

^Corporate Agents to Tata AIA and Tata AIG

Our Vision

The most admired financial solutions partner.

Our Mission

We will only do what's right - for all our stakeholders, including our employees, customers and society at large.

Our Culture

Know

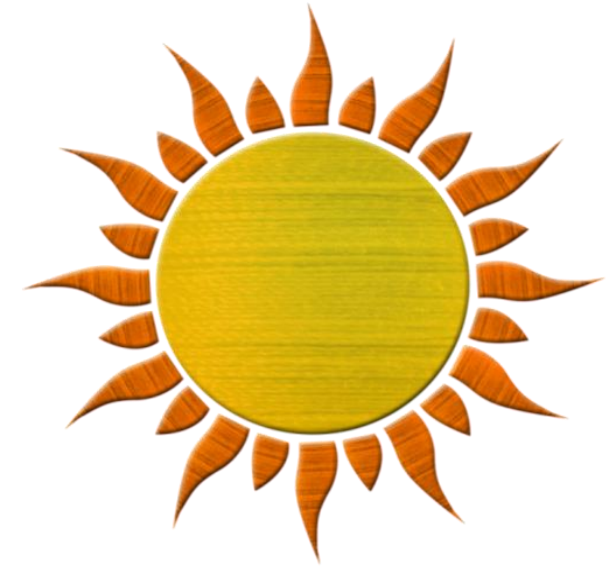
Knowledge. It is what empowers us to make a difference in the lives of our customers. It is the fuel that will power the engine of innovation. It is what will enhance our ability to predict change and adapt quickly and effectively. So, let us begin each day with a strong desire to know more, for only when we seek to know more, will we strengthen our pursuit towards excellence.

Care

Care. It is at the core of all our relationships. It is what forges bonds that endure the test of time. It is about demonstrating humility and understanding towards all. Care is an appreciation of the truth, that in unity and in keeping 'we' before 'me', we will truly progress.

Do

Do. It is what separates aspirations from reality. It calls for a heightened sense of responsibility and passion to give our best at all times. And to 'Do Right' is a higher calling. It calls for integrity – a constant practice of honesty, transparency and fairness. It calls for courage. So, let's do right, for it is what gives us our unique identity, our unique strength.



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- Tata Capital brings the trust and expertise of the Tatas to an economically and socially relevant sector like financial services
- The essence of brand Tata Capital is encapsulated in the brand proposition 'We only do what's right for you' or 'Karein wahi jo aapke liye sahi'
- Seek to build strong relationships with our customers and deliver superior and consistent customer experience across all products and touch-points

Do Right

The 'Do Right' initiative, born out of our brand promise – 'We only do what's right for you', is a testament of the Company's resolve towards nurturing and spreading the spirit of doing right in today's times. By providing several platforms under the 'Do Right' umbrella, the brand aims to inspire and engage the common man towards making a difference.

The 'Do Right' initiative was launched in June 2013:
(www.DoRight.in)



— An Initiative By —

TATA CAPITAL

TATA CAPITAL

Offerings

Tata Capital's range of offerings caters to the diverse financial requirements of its retail, corporate and institutional customers.

B2B Offerings	B2C Offerings
Commercial Finance	Consumer finance
Leasing Solutions	Home Loans
CleanTech Finance	Loan Against Property
Private Equity	Wealth Management
Investment Banking	Investment Advisory
Rural Finance	Tata Cards

Consumer Finance & Advisory Business

- Mix of retail offerings in the areas of Consumer Finance and Investment Advisory services.
- These include: Home Loans, Auto Loans, Personal Loans, Business Loans, Education Loans, Loans against Property, Loan against Securities[#], Consumer Durable Loans, Two Wheeler Loans, Commercial Vehicle Loans.
- Strong front end and back end integration to offer a single window interface to the customer where the customer has a single Relationship Manager cutting across product lines.



[#]Currently available in select cities only.

Originated and serviced by Tata Capital Financial Services Limited.

Home Loans are originated and serviced by Tata Capital Housing Finance Limited.

TATA CAPITAL

Wealth Management

- Whether it is selecting the right investment opportunity, growing a financial portfolio or building a retirement nest, our Wealth Management team guides our customers at every step
- Backed with strong research capabilities and a deep understanding of our customers, our team helps recommend and execute a customized financial strategy that is just right for our customers
- Spectrum of offerings includes Investment Advisory services and the marketing of third party investment products like Mutual Funds, Fixed Deposits and Bonds



Originated and serviced by Tata Capital Financial Services Limited.

TATA CAPITAL

Rural Finance

- Dedicated team to provide easy financial access to farmers and agricultural businesses across the country.
- Agri & Allied Business Loans provide farmers and rural entrepreneurs with finance for various agriculture and allied activities including dairy development, food processing, horticulture, poultry, land development and more.
- Exclusive loans for both new and used tractors, as well as other farming equipment are also available.



Originated and serviced by Tata Capital Financial Services Limited.

TATA CAPITAL

Commercial Finance

- Wide array of products and customized service helps small, medium and large corporates grow their business
- In-depth expertise to help customers keep pace with the changing marketplace and offer them appropriate solutions to meet their ever-growing financial needs
- Range of offerings includes Term Loans, Working Capital Loans, Channel Finance, Bill Discounting, Promoter Funding and Structured Products



Originated and serviced by Tata Capital Financial Services Limited.

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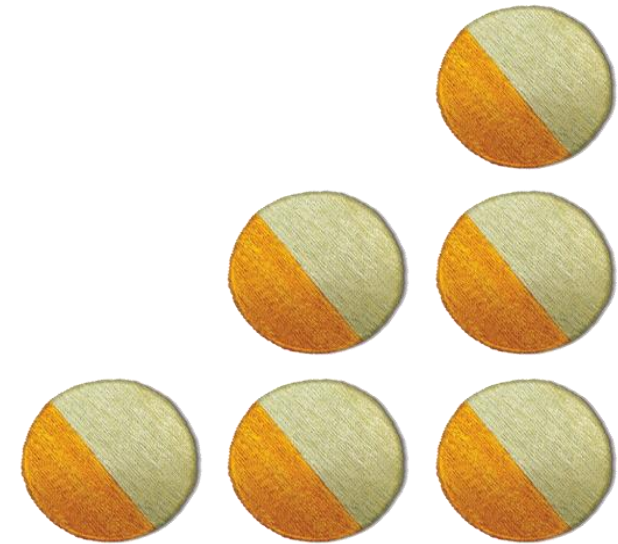
Cleantech Finance

- Tata Cleantech Capital Limited (TCCL) is a focused initiative to assist, via financing and advisory services, companies that promote clean technology.
- TCCL focuses on the following key areas:
 - Energy Efficiency
 - Renewable energy generation projects, such as wind power, small hydro power, solar power, bio-mass and waste treatment
 - Water management projects
 - Projects that aid carbon footprint reduction
- In 2015, TCCL received the Infrastructure Finance Company license from the RBI and would extend its services in the Infrastructure segment too.



Leasing Solutions

- Asset Lifecycle Management solutions help companies remain asset-light, reduce stress on capital budget and assist in using the equipment at a lower cost by mitigating the risk of ownership.
- Tata Capital Leasing solutions help provide the best solutions that suit the tax bracket of the company, the cash-flow and the business needs.
- Leasing Solutions include: Operating lease, Finance lease, Sale & lease back, Vendor Programs, Structured deals for Capital goods, Office Technology, Banking Infra Solutions, Construction Equipment, Logistics equipment, Healthcare equipments and more.



Investment Banking

- Tata Capital Investment Banking services help Institutions and Corporates manage and grow their business via high quality investment banking services and capital market solutions
- Team of dedicated and experienced professionals understands the needs of its customers and offers them cost-effective solutions from a bouquet of services comprising M&A Advisory, PE Syndication and Debt and Equity Capital Market services*



* Brought to you by Tata Securities Limited (TSL), a wholly-owned subsidiary of Tata Capital Limited.

Private Equity

- Tata Capital Limited and its subsidiaries advise and manage multiple Private Equity Funds, backed by marquee domestic and global investors.
- Highly talented, dedicated fund teams with relevant experience and track record – professionals based in India, Singapore and London.
- Strong focus on value addition at portfolio companies.
- Bouquet of Private Equity Funds include:
 - Tata Opportunities Fund
 - Tata Capital Growth Fund
 - Tata Capital Innovations Fund
 - Tata Capital Healthcare Fund
 - Tata Capital Special Situations Fund-Trust



Tata Cards

- The Tata Credit Cards constitutes the benefits of a globally accepted Credit Card with a rewarding membership program.
- Ever-growing alliance of leading brands, superior reward programs & exclusive privileges make the Tata Card an ideal choice for a discerning customer.



Tata Credit Card is a white label card issued, established and operated by SBI Cards and Payment Services Pvt. Ltd. It is marketed and distributed by Tata Capital Financial Services Limited.

TATA CAPITAL

International Business

- International Head Quarters in Singapore and offices in London.
- Representative offices in Tokyo and Johannesburg.
- Tata Capital Pte. Limited (TCPL), Singapore offers Corporate Advisory, Debt and Equity Capital Markets, Offshore Desk for Securities & Wealth Management
- Tata Capital Markets Pte. Limited and Tata Capital Advisors Pte. Limited are in the areas of capital markets and private equity respectively



Corporate Sustainability

- Corporate Sustainability is a cornerstone for business operations.
- Tata Capital is a socially responsible and committed organization. We have always made sincere efforts to protect the interests of all our stakeholders and contribute to society.
- With a view to make a meaningful and positive contribution, we have defined four key areas of work. These are: Livelihood & Employment, Health, Education and Environment.



Our Corporate Sustainability initiatives

- Vatsalya Prathamik Ashramshala in Manor
 - Towards educating the Adivasi children in the region.
 - Provided the students with educational aids and coaching to ensure they excel in their exams.
 - Conducted sessions on careers and vocational training alternatives for the students post their exams.
- St. Judes India Child Care
 - Towards achieving their goal of creating a "home away from home" for more than 5000 children fighting cancer.
 - Tata Capital sponsored the kitchen area which enabled the parents to provide a homely environment for their children.



TATA CAPITAL

Financial Snapshot

FY 2016-2017	(Rs. Crore)
Book Size	51,847
Total Income	6,324
Total PAT	460



Tata Capital Management Committee

Rajiv Sabharwal	:Managing Director & Chief Executive Officer, Tata Capital
Avijit Bhattacharya	:Chief Human Resources Officer, Tata Capital
Kusal Roy	:Managing Director, Tata Capital Financial Services Limited
R. Vaithianathan	:Managing Director, Tata Capital Housing Finance Limited
Puneet Sharma	:Chief Financial Officer, Tata Capital Ltd. & Tata Capital Financial Services Limited
Pradeep C Bandivadekar	:Chief Risk Officer, Tata Capital
Abonty Banerjee	:Chief Digital Officer, Tata Capital

Our Strategic Alliances



- With International Finance Corporation (IFC), a member of World Bank Group to form Tata Cleantech Capital Limited (TCCL) to assist, via lending and advisory services, small, mid-sized and even large companies to promote clean technology.
- With Mizuho Securities Co. Ltd. to foster business cooperation in private equity, investment banking including cross border mergers and acquisitions, securities business including broking and distribution, structured finance and other business areas such as wealth management.
- With Mizuho Corporate Bank Limited (MHCB) to foster business cooperation, enhancing cross-market value creation capabilities, strengthening competitive advantages in addition to aiding each other in gaining a deeper understanding of the Indian and Japanese markets. As part of the understanding, Tata Capital and MHCB will cooperate in a wide-range of business areas. Some of these include Ninja Loans, Project and Infrastructure Finance and Treasury Products.
- With Mitsubishi UFJ Securities Co. Limited to establish a basis of cooperation in a wide range of strategic business areas that include cross-border investment banking, global offering of Indian equities and working towards development of the local bond market.
- With Century Tokyo Leasing Corporation to provide leasing solutions for the growing equipment leasing services market in India

Talk to Us

For any queries regarding our products and services, or for any other assistance, do reach us at:

contactus@tatacapital.com or call us at **1800-209-6060**. You may also write to us at:

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