

Tata Capital Limited

Results: 9M FY 2023-24



Responsible financial partner fulfilling India's aspirations

Our Purpose Pillars

1

Lead with Trust

We respect and reinforce the trust that is placed in us. **We are the partner the country can rely on**

2

Better Together

We actively collaborate with customers, partners, employees, group companies, communities; **their success is our success**

3

Future ready

We innovate and leverage technology to anticipate, serve and shape future needs; **setting the path for others to follow**

4

Faster forward

We bring speed and simplicity; **accelerating the pace at which the future becomes the present**

5

Capital & More

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

6

Delivering Delight

We go above and beyond to care and make people happy; **We deliver delight to all stakeholders**

Our Vision



**To be a leading organization on Growth, Shareholder Returns,
Customer Experience and be an Employer of Choice**

Tata Capital:

Flagship Financial Services Company of the Tata Group



INR 1,49,165 Cr

Loan book

85%+

Retail+SME

681

Branches

4.2 Mn

Customers



Profitable since inception

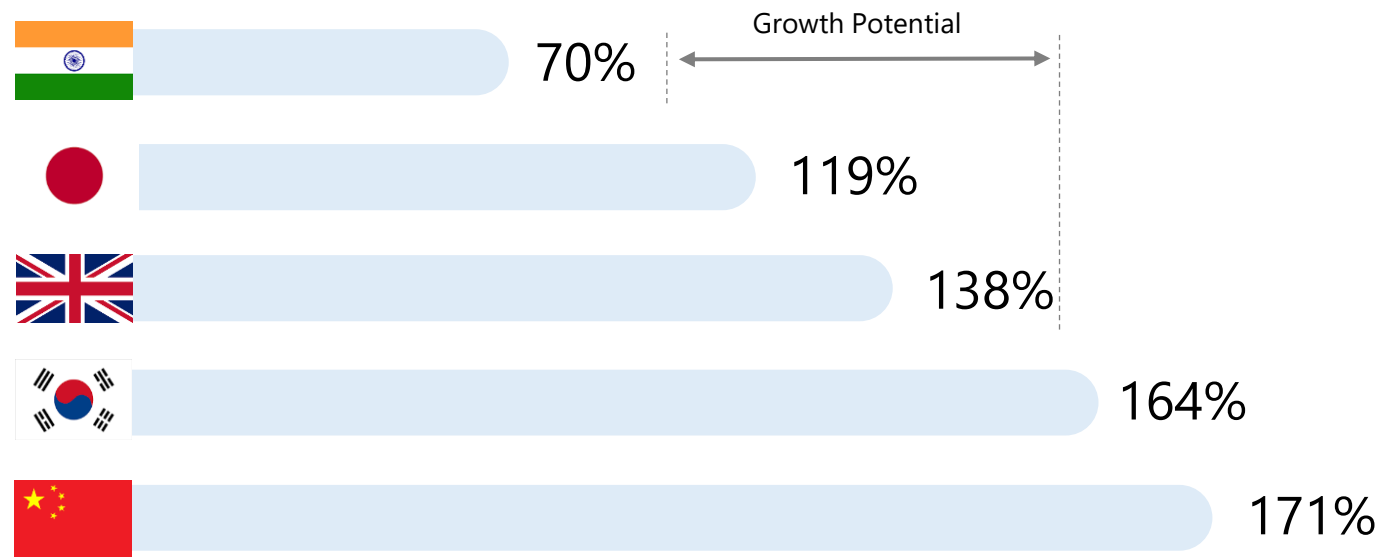


Rated AAA by Crisil, ICRA, CARE,
India Ratings

Tata Capital poised to capture the **India lending opportunity**

India's credit penetration is one of the lowest among peers

Debt to GDP (%)



**Huge market
opportunity of
>INR 500 Lakh Cr**

Our Brand Promise: **Count on Us**

Why Count On Us?

Customer centric

Research indicated that *"delivering on promises"* is a key factor for customers to choose a financial services provider.

Relevant to our evolved Purpose and values

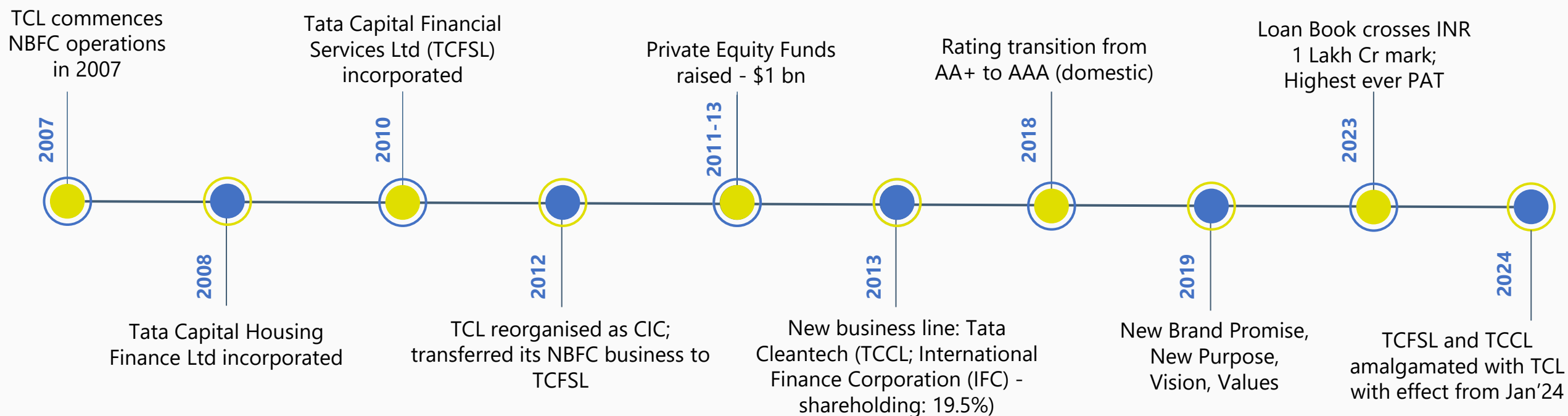
Consolidates internal efforts and drives customer expectations

Exudes the image of an assertive, modern brand with empathy

Key Brand Personality Attributes



Major milestones in the **Tata Capital** journey



Corporate Structure – Lending business w.e.f. Jan 1st, 2024



Tata Capital Ltd.¹
(TCL)

NBFC – ND - SI

100%

**Tata Capital Housing
Finance Ltd.**
(TCHFL)

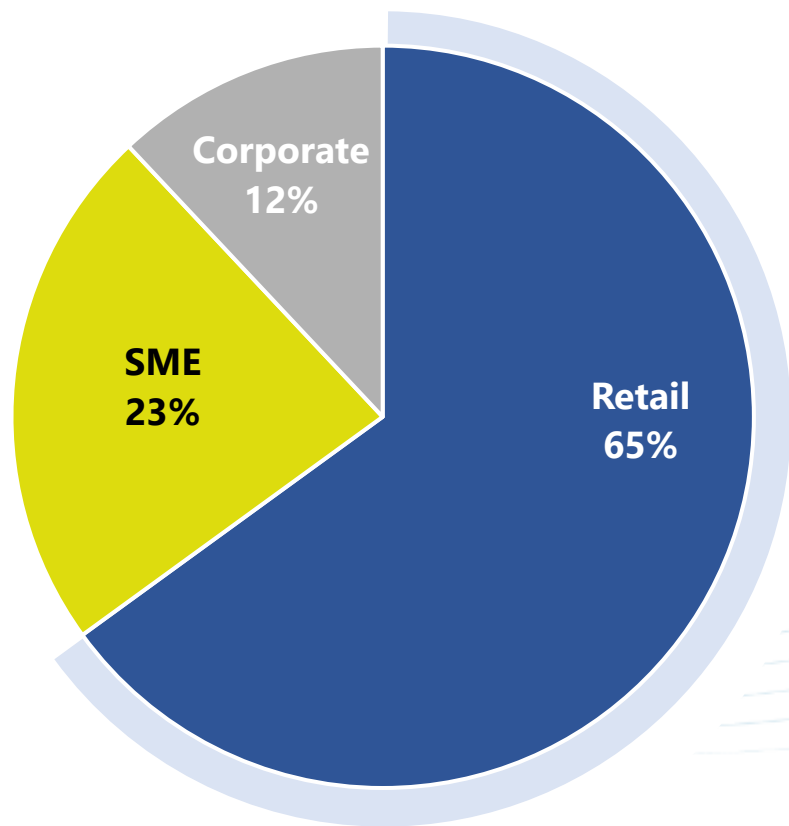
HFC

Note: Please note that Tata Capital Financial Services Limited, Tata Cleantech Capital Limited and Tata Capital Limited filed the Certified Copy of the NCLT Order vide Form INC-28 with the RoC on January 01, 2024. In view of the above, the Scheme became Effective on January 01, 2024. Accordingly, Tata Capital Financial Services Limited and Tata Cleantech Capital Limited have amalgamated with Tata Capital Limited with effect from January 01, 2024.

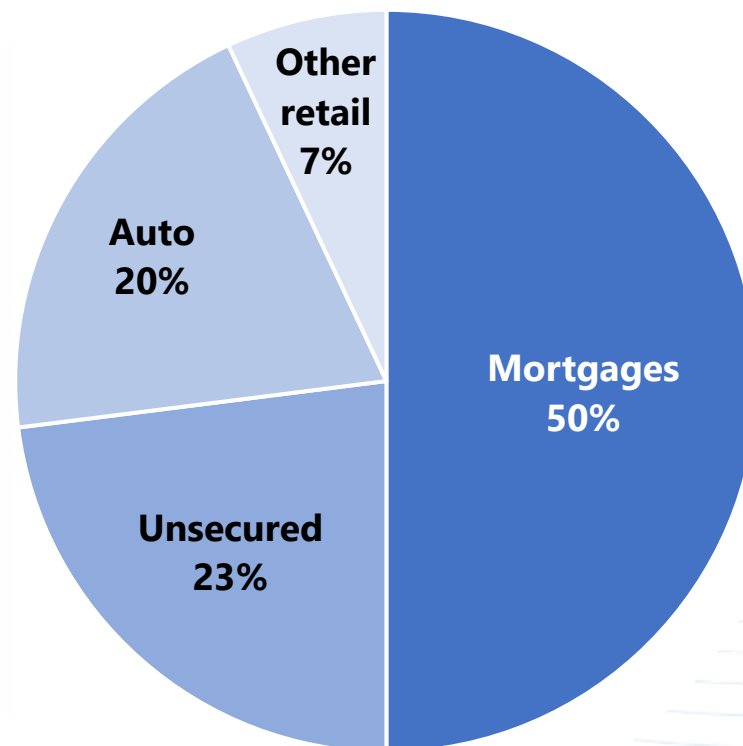
¹Apart from TCHFL, TCL has Tata Securities Ltd. and Private Equity business entities as subsidiaries

Diversified NBFC serving customers across spectrum

Portfolio: INR 1,49,165 Cr



Retail portfolio break-up



... with a deep focus on Retail & SME customers

65%

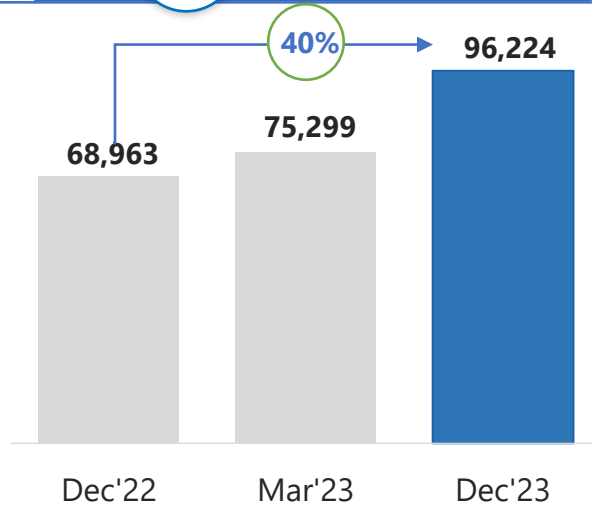
Retail

23%

SME

12%

Corporate



Mortgage Loans

- Home Loan
- Affordable Home Loan
- Loan Against Property

Auto Loans

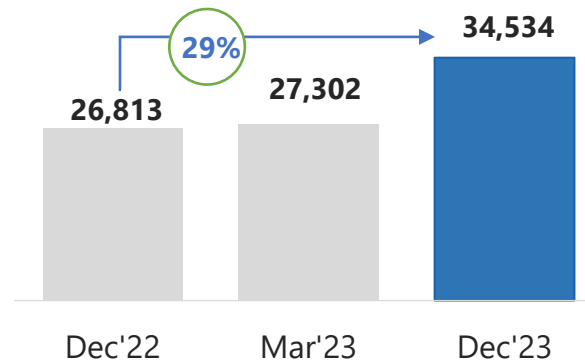
- Used Car Loan
- Two-wheeler loan
- Construction Equipment Loan
- Commercial Vehicle Loan
- Loans to Auto Dealers

Unsecured Loans

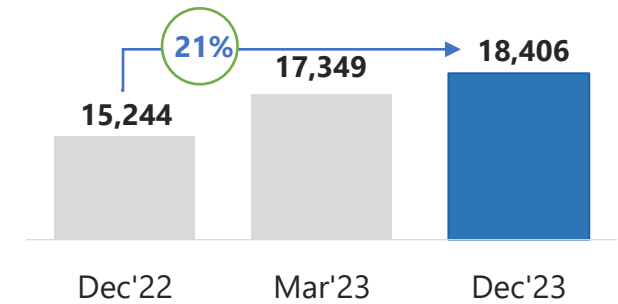
- Personal Loan
- Business Loan
- Microfinance

Other Retail Loans

- Loan Against Securities
- Equipment Finance
- Leasing
- Consumer Durables



- Channel Finance
- Invoice Discounting
- Factoring
- Term Loans
- Working Capital Loans



- Corporate Loans
- Cleantech Finance
- Construction Finance
- Working Capital Loans

Distribution, Advisory & Investing Business

Distribution

Insurance
& Credit Cards

Wealth Services

Personalized investment solutions
for individuals and businesses

Moneyfy

One Stop digital solution
for all financial needs

Private Equity

Growth Fund,
Healthcare Fund

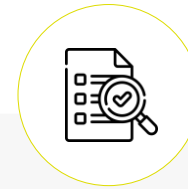
Mortgage Loans



Mortgage loans include Home Loans, Affordable Housing Finance & Loan against property



Serving the underserved with increased focus on Affordable Home Loans and Home Loans to priority sector through widespread reach with focus on Tier-2 and beyond locations



Growing steadily through phygital model with a mix of increasing digital sales, number of partnerships as well as expanding branch network



Deep impetus on digital sourcing reducing TAT, increasing reach and lowering cost of acquisition; Efficient use of analytics aiding in cross-sell and synergy

50%

Mortgage loans contribution to retail book

30 Lakhs

Avg. Ticket Size of Home Loans

62%

Avg. LTV for Home Loan

39%

Avg. LTV for Loan against property

Unsecured Loans



Unsecured retail loans include Personal Loans, Business Loans & Microfinance targeted at individuals and small businesses



Focused growth through organic business by building DIY journeys and leveraging partnerships



Leveraging unified loan origination system & business rule engines to ensure swift decisioning and loan processing



Utilizing Data Analytics to deep mine existing customer base – increasing share of Direct business with effective cross sell and up sell

15%

Unsecured retail loans contribution to total book

2x

Y-o-Y growth in digital unsecured loans disbursements

3.1 Lakhs

Avg Ticket Size of Personal Loans

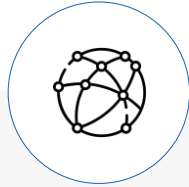
65%

Personal Loans disbursed digitally

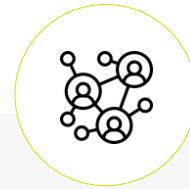
Auto Loans



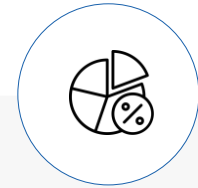
Auto loans include Two-Wheeler, Used Car, Construction Equipment ('CEQ'), Commercial Vehicle (CV) loans and Loans to Auto Dealers



Growing business through expansion of dealer network, increasing digital presence and expanding geographical footprint



Large network of channel partners & multi-location presence aiding growth of auto loans with focus on expanding their business



Amongst the lowest delinquency levels in industry for Two-wheeler and Used car loans

20%

Auto loans contribution to retail book

75%+

CV financing through instant sanction

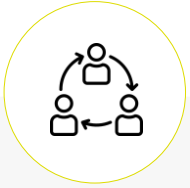
6.8 Lakhs

Avg Ticket Size of Used Car Loan

100%

Two-Wheeler loan cases decisioned via scorecards

SME Loans



SME Offerings consists of loans given to SME customers sourced through direct channels and ecosystem of Corporates



Loans are extended for capital expenditure and working capital requirements across industry segments.

Working Capital Offerings in the form of Channel Finance, Vendor Finance, Factoring



Seamless customer experience through ease of documentation and extensive use of our own SME Digital Platforms enabling customer servicing across India



1st amongst peers to start offering Factoring as an alternative Working Capital solution

#1

in Channel Finance among non-banks

~2.4 Cr

Avg Ticket Size of Supply Chain Fin

100%

SME customers onboarded digitally

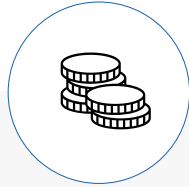
90%

Digital drawdowns for Channel Finance

Corporate Loans



Consists of loans given to corporates via Term Loans, Cleantech Finance and Construction Finance



Tailor made solutions for corporates (Structured Finance, Working Capital Finance, Finance Lease, Syndication)



Strong track record in cleantech finance with financing of over 300 cleantech projects



Construction Finance focus on top 8 cities through strong risk-based approach

Market leader

in financing of Open Access Renewable Projects

**Best in class
TAT**

2,000+

Relationship with corporates

98%

Service requests handled digitally

Financial Performance

(Consolidated)

Performance Highlights

9M FY24

INR 74,498 Cr
↑ 39%

INR 1,49,165 Cr
↑ 34%

INR 6,297 Cr
↑ 37%

0.4%
↓ 20 bps

INR 2,367 Cr
↑ 34%

2.4%
↔

18.5%
↑ 40 bps



Disbursals



Loan Book



Income



Net NPA



PAT



RoA



RoE

INR 53,484 Cr

INR 1,11,019 Cr

INR 4,580Cr

0.6%

INR 1,768 Cr¹

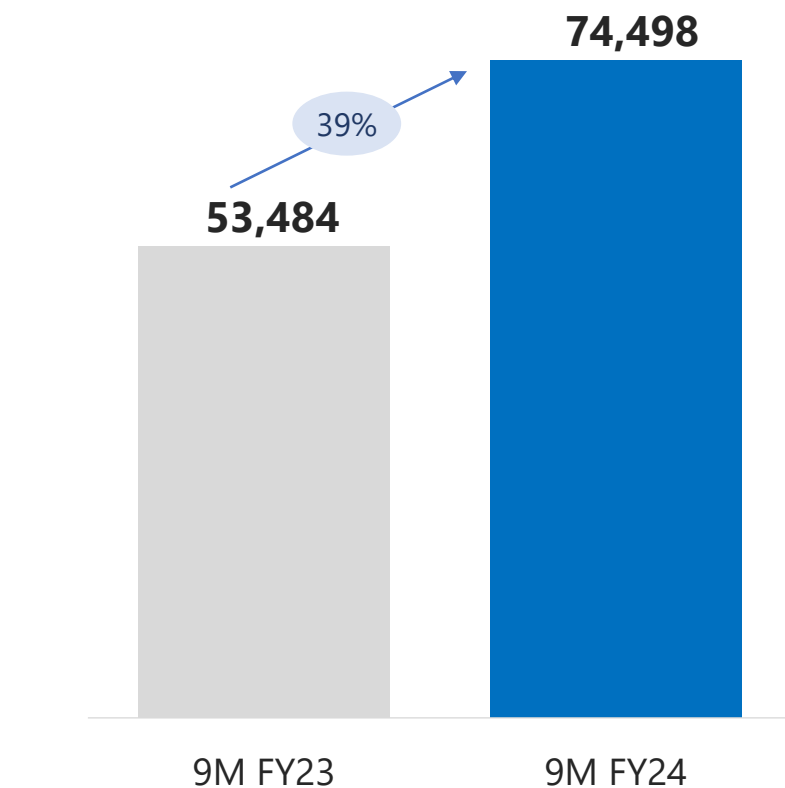
2.4%¹

18.1%¹

9M FY23

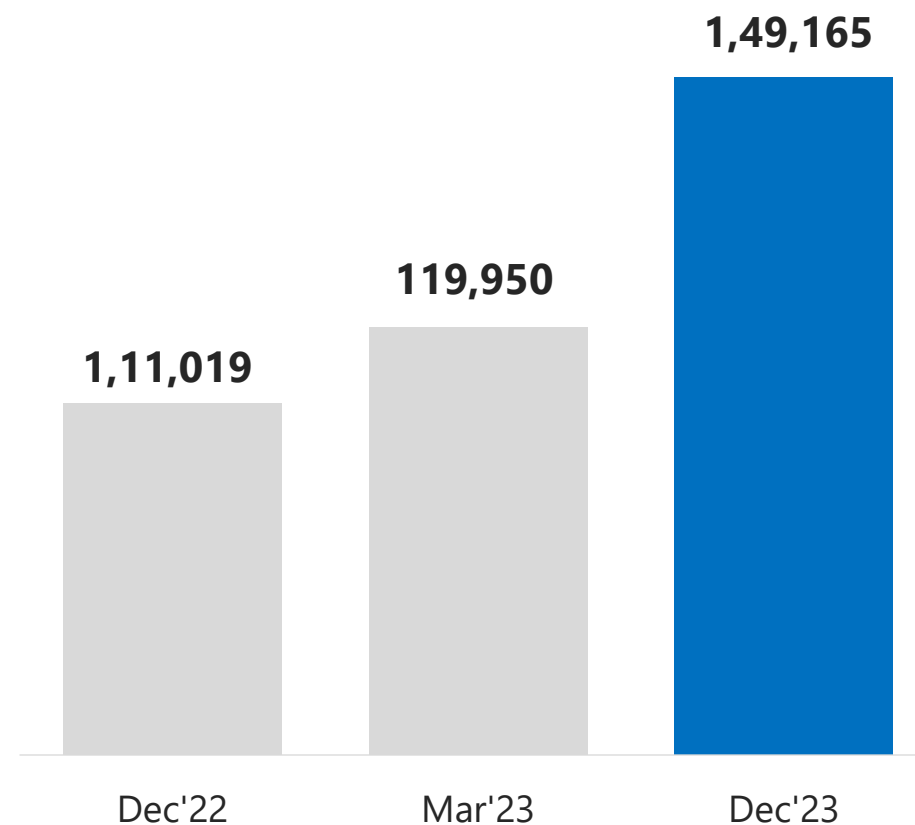
Disbursals & Loan Book

Disbursals: 39% Y-o-Y Growth¹



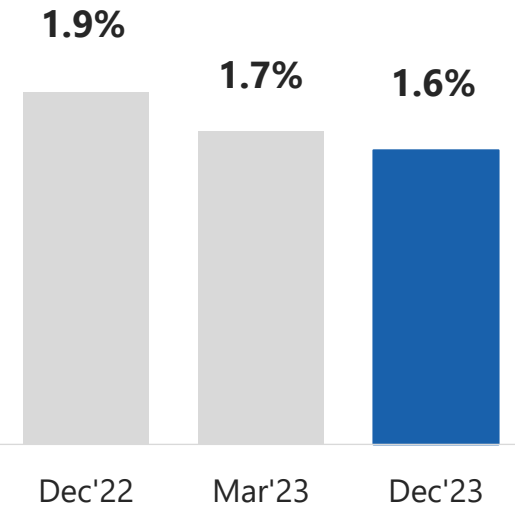
Numbers in INR Cr

Loan Book: 34% Y-o-Y Growth

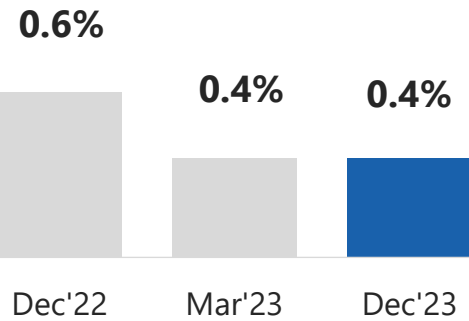


Asset Quality

Gross Stage III (%)



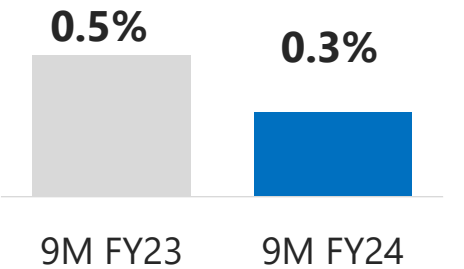
Net Stage III (%)



PCR (%)

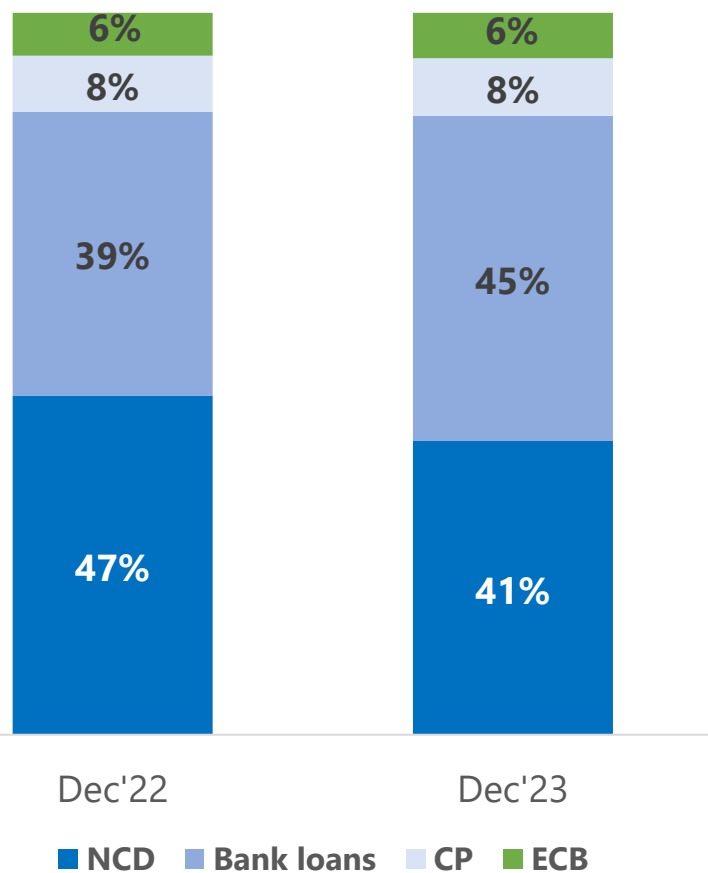


Credit Cost (%)



Total loan loss provisions stood at 2.1% of the loan book as on Dec'23. The same is 1.9x of provisions required as per IRAC norms

Liability Mix



Diversified funding mix including ECBs as well as public NCDs



Well-articulated capital **raising plan with a focus on raising more granular, sticky liabilities**



Maintained **adequate liquidity** along with a **well-managed ALM**

Credit ratings
Rated AAA by

CRISIL
An S&P Global Company



ICRA
A MOODY'S INVESTORS
SERVICE COMPANY

CareEdge
RATINGS

**India Ratings
& Research**
A Fitch Group Company

Financial Performance

FY23	INR Cr	9M FY23	9M FY24	Y-o-Y Growth
74,995	Disbursals	53,484	74,498	39%
1,19,950	Loan book	1,11,019	1,49,165	34%
7,036	NIM + Other Revenue	4,580	6,297	37%
2,664	Operating expenses	1,859	2,600	40%
582	Credit cost	360	304	(15%)
3,790	Profits before tax	2,361	3,393	44%
3,029	Profits after tax	1,891	2,367	25%
730	- attributable to one-time items	123	-	-
2,299	- attributable to core business operations	1,768	2,367	34%
FY23	Ratios	9M FY23	9M FY24	
6.9%	NIM + Other Revenue (%)	6.2%	6.5%	
37.9%	Cost to Income (%)	40.6%	41.3%	

***Well
positioned
for long-term
Success***

Expanding footprint in Tier II cities & beyond

Expanding reach across mediums

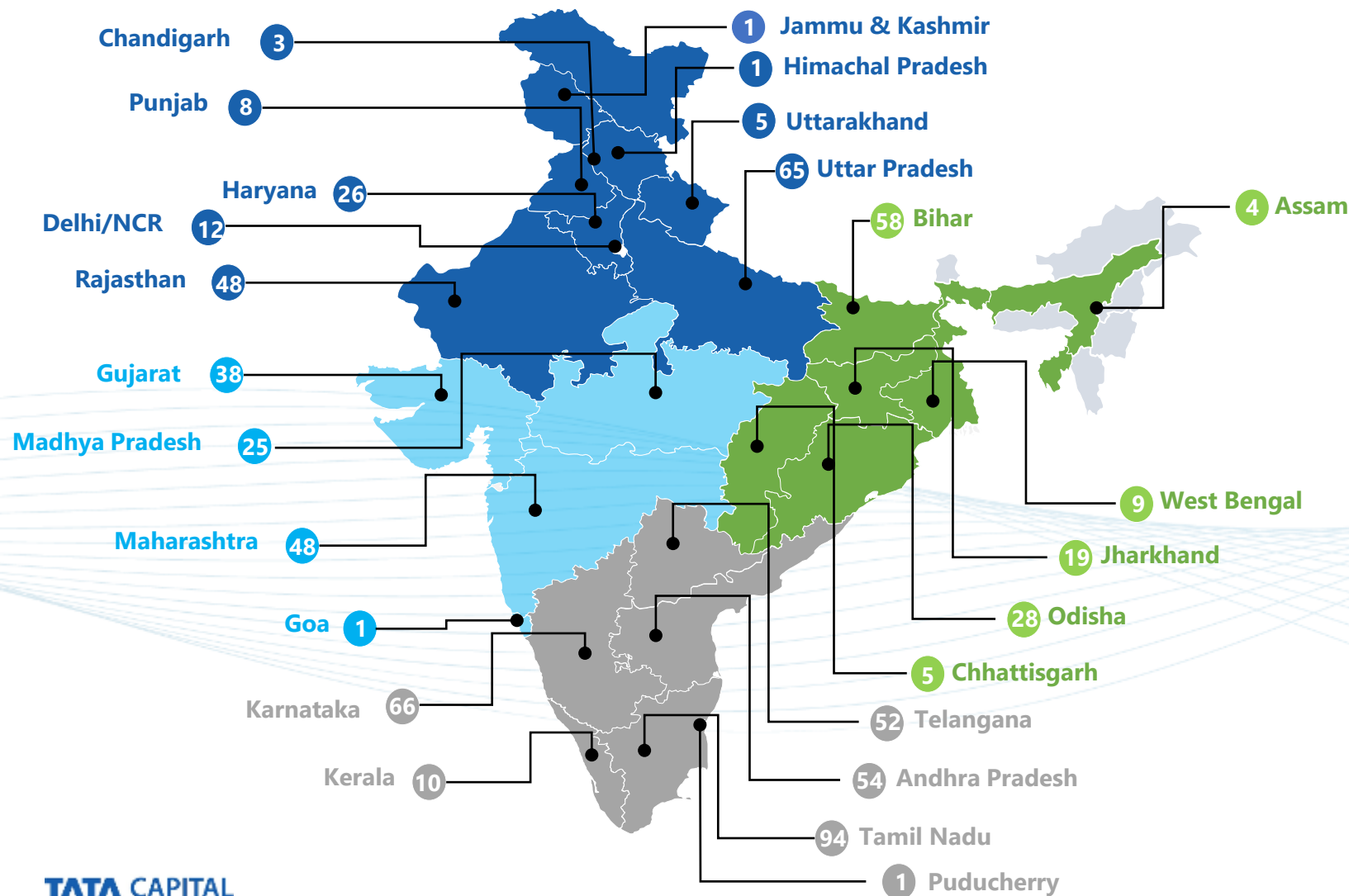
Digital @ heart of our transformation

Analytics across Customer life cycle

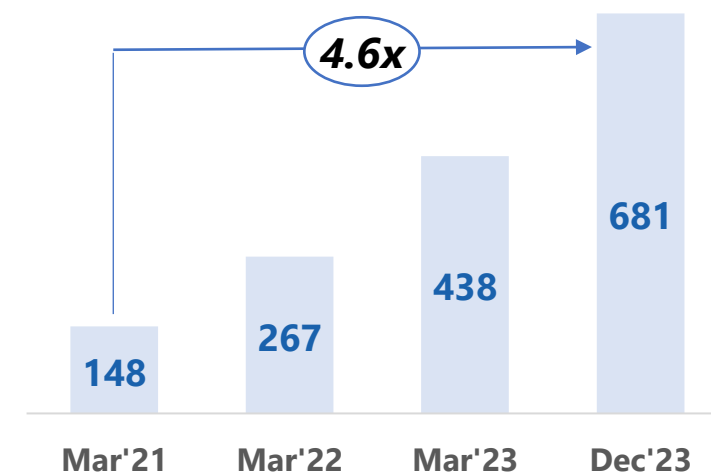
Strong risk culture embedded across organization

Synergies from diversified Tata ecosystem

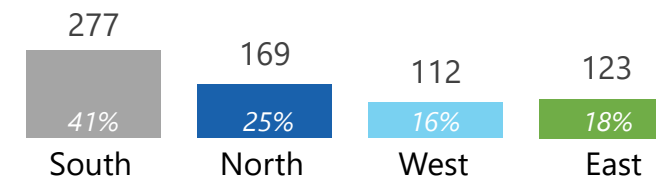
Expanding footprint in **Tier II cities & beyond**



Rapidly expanding branch presence over the last 3 years

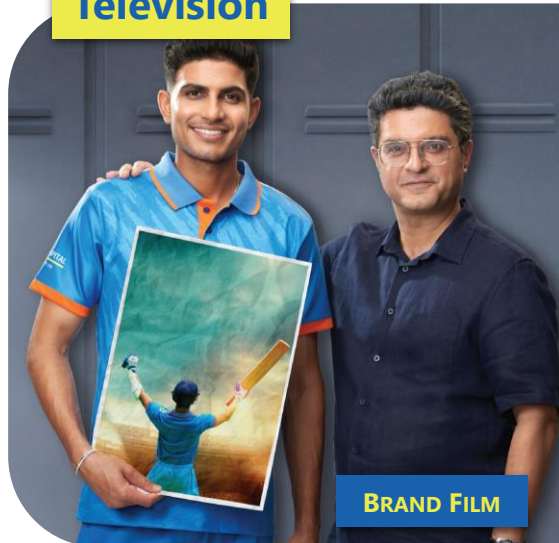


Pan-India geographic footprint



Expanding reach across mediums

Television



Social and Digital



Liked by hectagramme and 12,73,804 others
shubmangili YES, I'm committed!

Print



Times of India



Dainik Bhaskar

OOH



Delhi - R K Puram



Pune - Hinjewadi



Mumbai - Worli Sea Link

Education loans: Empowering dreams, Nurturing future

We have launched 'Education Loans' to enable students to pursue higher education, both in India & abroad incl. USA, Canada, UK, Ireland, Australia, New Zealand, Germany, Singapore and Dubai (UAE)

Tata Capital aims to align with India's commitment to education. We believe quality education should be accessible to all socio-economic backgrounds

Targeted at students who wish to pursue Undergraduate, Postgraduate, Masters programs in Science, Technology, Engineering & Mathematics and Management and Upskilling courses



**Up to
100% Financing**



**Sanction
before admission**



**Flexible
Repayment**



**Tenor
13-15 years**



**No Collateral
up to ₹ 75 Lakhs**

'Digital' @ heart of our transformation

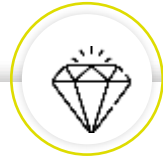


Reimagining customer experience

Enabling unified customer experience and seamless e2e digital journeys

Accelerated No-touch, paperless disbursements

Increased Business from Direct to Customer Channel



Bringing delight to service

Gen AI powered bot servicing

Continued instant self-service focus; higher servicing from Digital platforms

Enhanced Multi-lingual & conversational capabilities

Enhanced marketing & communication engine



Rethinking how we operate

Using intelligent automation across value chain to continually improve cost efficiencies

Leveraging data and analytical models to improve metrics across businesses & functions

Deep focus on automation & data-led collection capabilities



Simplifying partner journeys

'Smart Assist' platform enabling e2e seamless journeys

97% adoption across all products

Enabling better partner productivity, convenient supervision and ability to serve anytime, anywhere



Embracing ecosystems for growth

Leverage partnerships – Tata Digital, Fintech ecosystem and broader Group – to launch digital first products across retail, mortgage & channel finance

Comprehensive API stack to enable e2e digital / STP partner journeys

Key Digital initiatives during Q3 FY24

Single onboarding and underwriting system (CMS) for all corporate products.

Upgraded to advanced Business Rule Engine (BRE), powered by AI & ML (Two-wheeler & Home Loans)

Instant Digital Commercial Vehicle journey launched for sanction process

Digital as a Business catalyst

2.5x Y-o-Y growth in web traffic through optimized webpages

Significant growth in **mobile app downloads**

Segment based customer & channel partner journeys enabling **instant, paperless disbursement**

Over INR **2,300 Cr** business done through **cross sell in 9M FY24**



Enhanced **Pre-approved offers**; 20 Lakhs+ offers monthly

Digital tools & enablers for faster & efficient customer onboarding – **Digital KYC, electronic repayment**

Partnerships across lending value chain: Business sourcing, embedded lending, processes, systems & business enablers

225+

APIs used across ecosystem

100%

Applications on cloud

86%

of retail logins use scorecards

150+

Partnerships

42%

Y-o-Y Growth in Pre-approved disbursements during 9M FY24

Digital as an Efficiency enabler

Underwriting

Data from source via APIs enabling **rule-based underwriting**

Banking Analysis: Account Aggregator, Net Banking , ePDF

Financial Analysis: GST, ITR and Credit Appraisal Memorandum Automation

Productivity enhancement: Reduction in underwriting turn-around time

Collections

Data & AI/ML led allocation strategy: pre-delinquency management, delinquency recovery – **40 models used across collections management**

Comprehensive **automated payout system** for collection agencies

Settlement module and **Asset Management** module to boost operational **efficiency** and **strengthen control measures**

Heuristics based communications for customer follow-up – right time, right channel & sequence

100%

Two-Wheeler cases decisioned via scorecards

25%+

Business Loan transactions are processed through Account Aggregator

92%

Collections through digital

49%

Digital payments through BBPS

100%

Digital app enabled collections workforce

Digital as an Experience driver

Customer

New age Digital Experience: Upgraded to Modern UI including dark mode

Omni-Channel Presence: Website, App, WhatsApp, IVR, SMS (link-based loan service)

Self-Service Capabilities: Statement of Account, KYC details update, Interest Certificate, etc.

Voice and Chatbot Assistance with conversational service capabilities: TIA (powered by GenAI) with 99% Accuracy

Voice Assistance (Alexa, Google Assistant)

Multilingual Availability of services



Channel

Agent Productivity: Paperless workflow management for agents

Convenient Supervision: Agent wise dashboards including real-time sales view against business plan

Digital journeys for agents incl. Eligibility Calculator, bureau & income fetch and analysis, digital KYC, etc.

97% customers onboarded through digital platforms

165+ services on digital channels

85% Digital Adoption of services

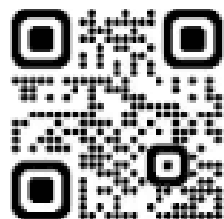
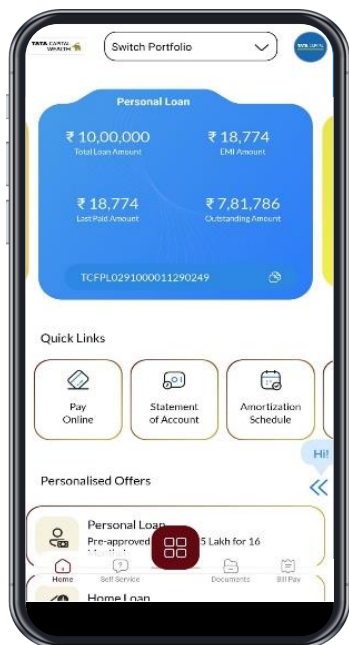
~12L service requests handled digitally for the quarter

90% Channel Finance drawdown via online channels

Retail: Seamless digital experience

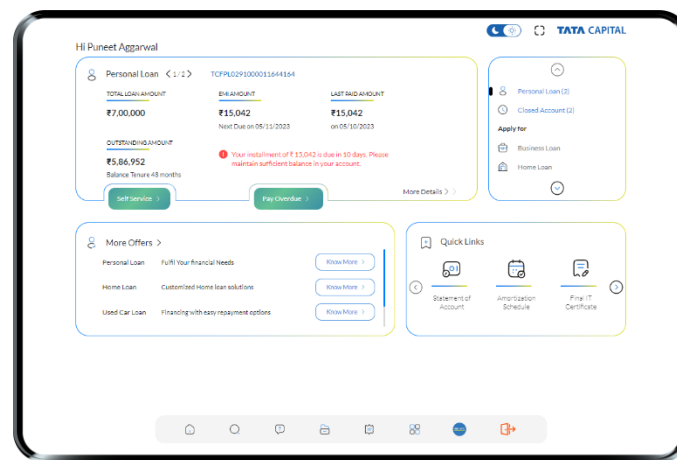
Efficiency at its core: "Building Reliable and scalable Online Platforms"

Loan & wealth App



Scan to
download

Customer Portal



Encompassing...

165+
Services

25+
Customer journeys

15+
Product offerings

Digital Onboarding

Customer friendly Journey

Personalized Offering

Digital Self-Servicing

Retail: Instant Unsecured Loan journey

The image displays three sequential steps of the Tata Capital instant unsecured loan journey on a smartphone interface.

Step 1: Registration Form

Time: 1:16, Signal: 4G

Teams | Hello, MITA | Logout

PAN: CISPD6577M

First Name (as per PAN)*: MITA

Last Name (as per PAN)*: DAS

Gender: Female

DOB: 23-03-2000

Pincode: 400097

City: MUMBAI

Continue >

Step 2: Pre-Approved Offer

Time: 5:16, Signal: 4G

Teams

Congratulations Rahul!
You have a Pre-Approved Offer

Loan Amount: ₹ 5,00,000

Loan Tenure: 36 Months

Employment Type: ☒ Salaried ☐ Self-Employed

PAN: _____

Step 3: Loan Disbursement Confirmation

1860 267 6060 | Welcome, Rahul

TATA CAPITAL

Congratulations Rama!

Loan Disbursement Amount: ₹972,640.00

Your account no. xxxxxxxxxxxx578 will be Credited with ₹ 972640 shortly post internal approvals.

Go To Home >

Retail: Scaling up Account Aggregator based use case

~ 0.5Mn Account aggregator registrations through different products in last 2 years



Home
Loan



Business
Loan



Personal
Loan



Channel
Finance

Provide your Bank statement through Account Aggregator. By clicking below, you consent to be redirected to our third - party partner platform.

Popular Banks

State Bank of India HDFC Bank ICICI Bank Axis Bank Kotak Mahindra Bank IndusInd Bank

or

HDFC Bank, India

Select a way to link your bank account

☐ Bank Statement via OTP
By RBI licensed Account Aggregator
RECOMMENDED

☐ Netbanking
Using username and password

☐ Bank Statement
Computer generated PDF required

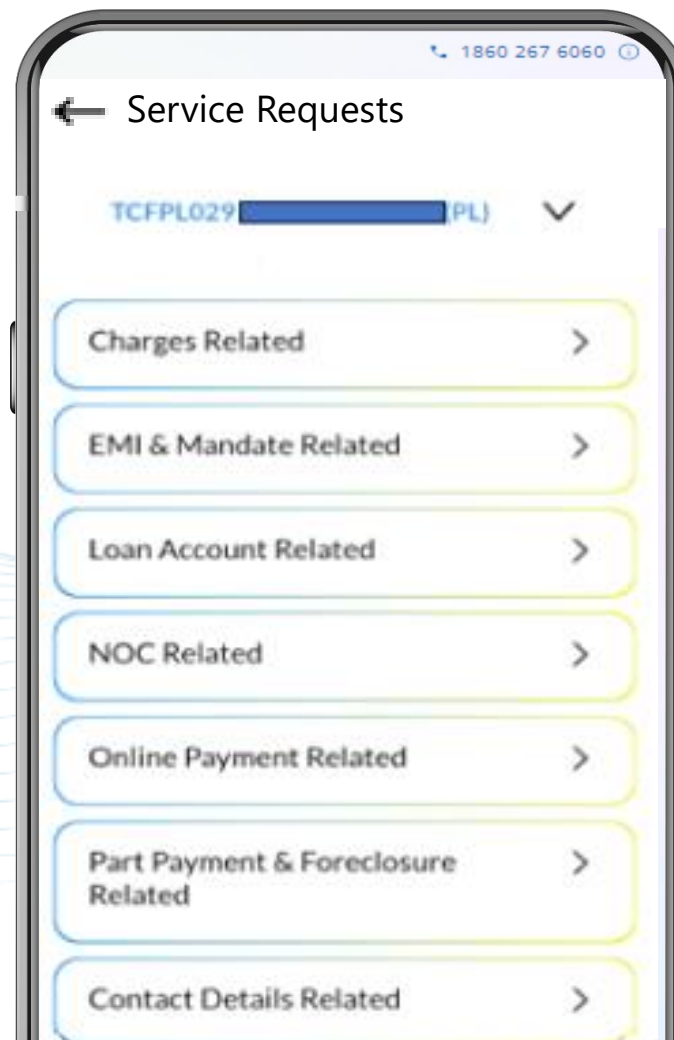
PROCEED >

Retail: Customer experience redefined

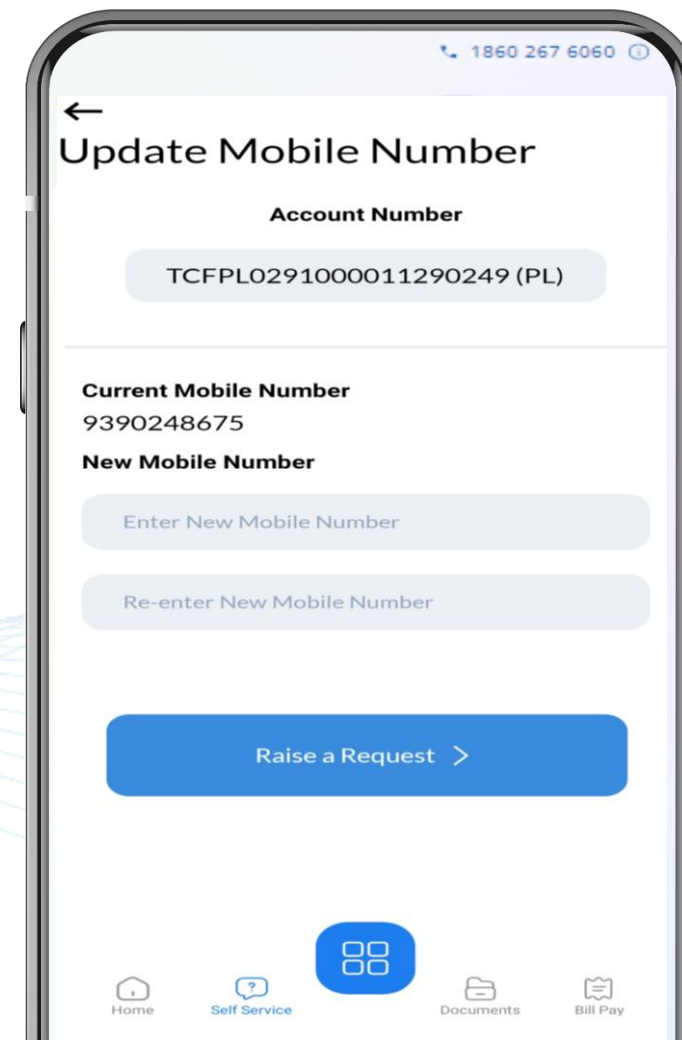
Dashboard



Categorized Service Requests



Profile update



One Stop Digital Solution for all financial needs

Quick KYC & Onboarding



Track transactions



360 portfolio view



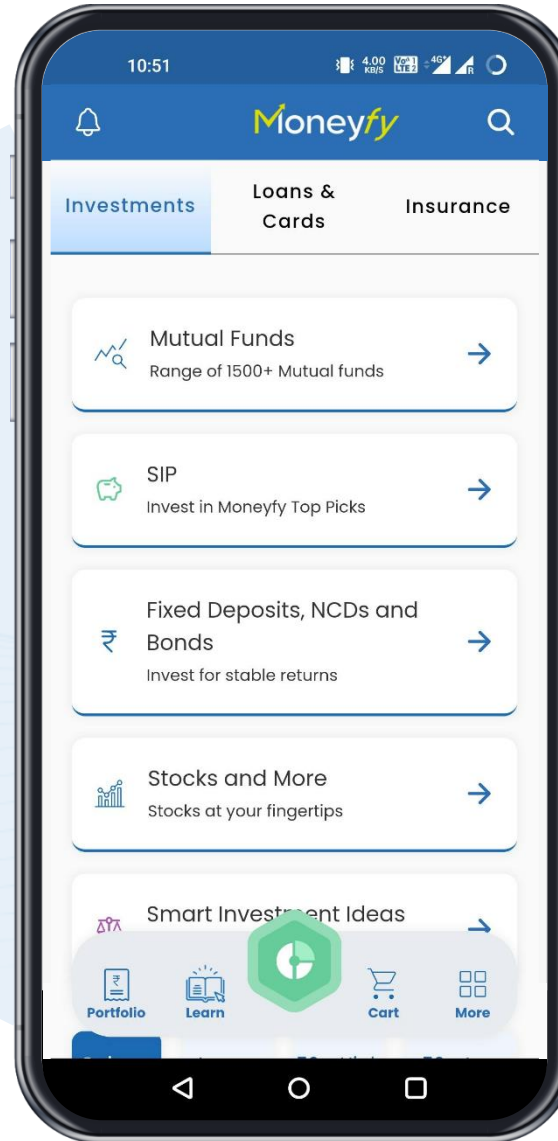
On Call Assistance



Goal based investment



50 lakh+ Downloads



Invest

- Mutual Funds
- Corporate FDs
- Stocks
- Small Case
- Bonds

Bill Pay

- Utilities
- Recharges
- EMI Payments
- Subscriptions
- Taxes

Borrow

- Personal Loan
- Business Loan
- Home Loan
- Used Car Loan
- Credit Card

Insurance

- Life Insurance
- Health Insurance
- Travel Insurance
- Hospital Cash
- Motor, Personal Accident Insurance

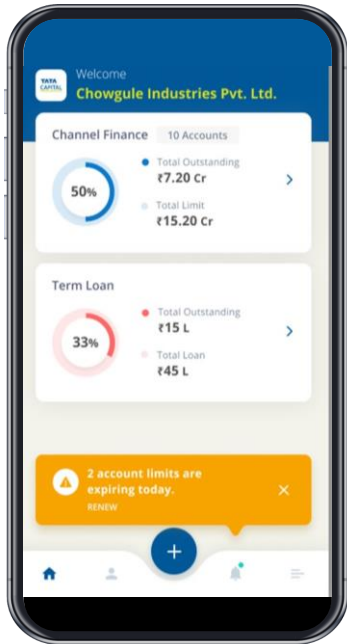
Scan to
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SME & Corporate: Seamless digital experience

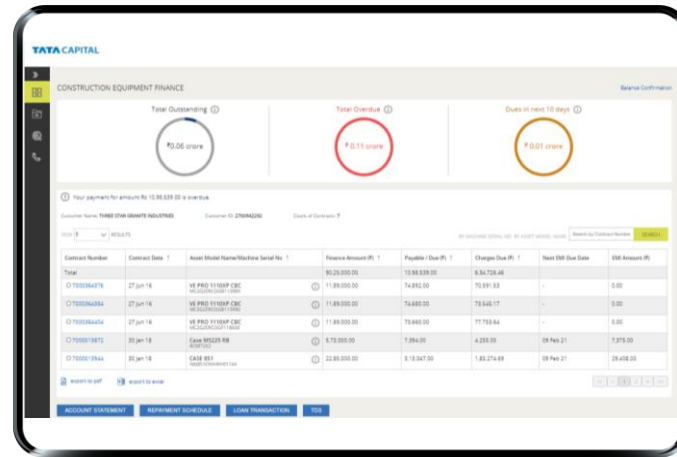
Efficiency at its core: "Building Reliable and scalable Online Platforms"

SME & Corporate App



Scan to
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Customer Portal



Encompassing...

100+
Services

20+
Customer journeys

15+
Product offerings



Digital Onboarding



Scorecard assessments



E-Agreements



Digital Self-Servicing

SME & Corporate: Loan Origination System 2.0

Sales



Multiple API
integration -
PAN, GST, CIN

Digital
KYC

Multiple
product/facility
offering ability

Customer DIY
Journey
enablement

Credit underwriting



Third party integration –
Data enrichment

Automated
eligibility calculation

CAM auto
generation

STP
journeys

Fastrack
flow

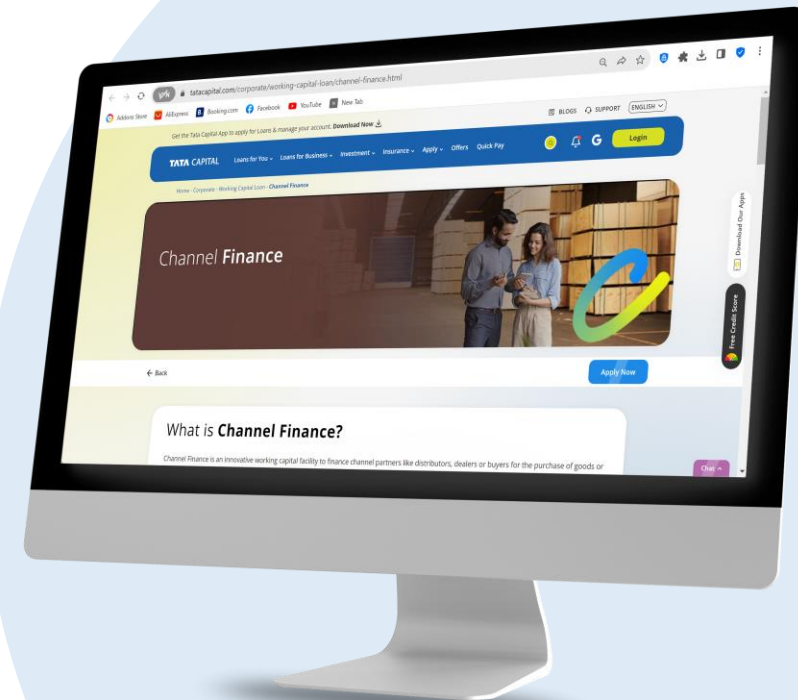
Collateral
Management
module

Post Sanction



Disbursement Memo
generation module

Paperless disbursement
- E-sign and E-stamp



SME & Corporate: Superior customer experience

 Instant Drawdown & Disbursal	 Additional Limits Activation
 View Loan Transaction & Repayment Schedule	 Update Stock & Debtor Statements
 Upload/Download TDS Certificates	 Loan Application Tracker
 Vehicle Leasing For Corporates	 Customized Dashboard/Reports
 Automated Ageing based Invoice authorization	 Digitized Trade Advance module



Digitized service journeys
available for all SME &
Corporate products



End to end architecture including
internal processes to maximize
efficiency and reduce TAT

90%

Digital drawdowns
for Channel Finance

69%

Digitally Active
Supply Chain
Finance Customers

98%

Service requests
handled digitally

Analytics across customer lifecycle



Better conversion and pricing



Improve cross-sell & Products per Customer



Increase Straight through decision making



Improve collection efficiency



Drive productivity and efficiency

Acquisition & Cross-sell

Leads from existing base & group ecosystem

Prospect Marketing

Pre-approved offers

Segmentation and profitability models

Underwriting & Disbursement

Decision scorecards

Decision tree for policy refinement

Risk based pricing

Channel scorecards

Lifecycle Management & Retention

Bureau Watch

Proactive retention models

Pricing Model/CLTV/Customer risk profiling

Early warning signals

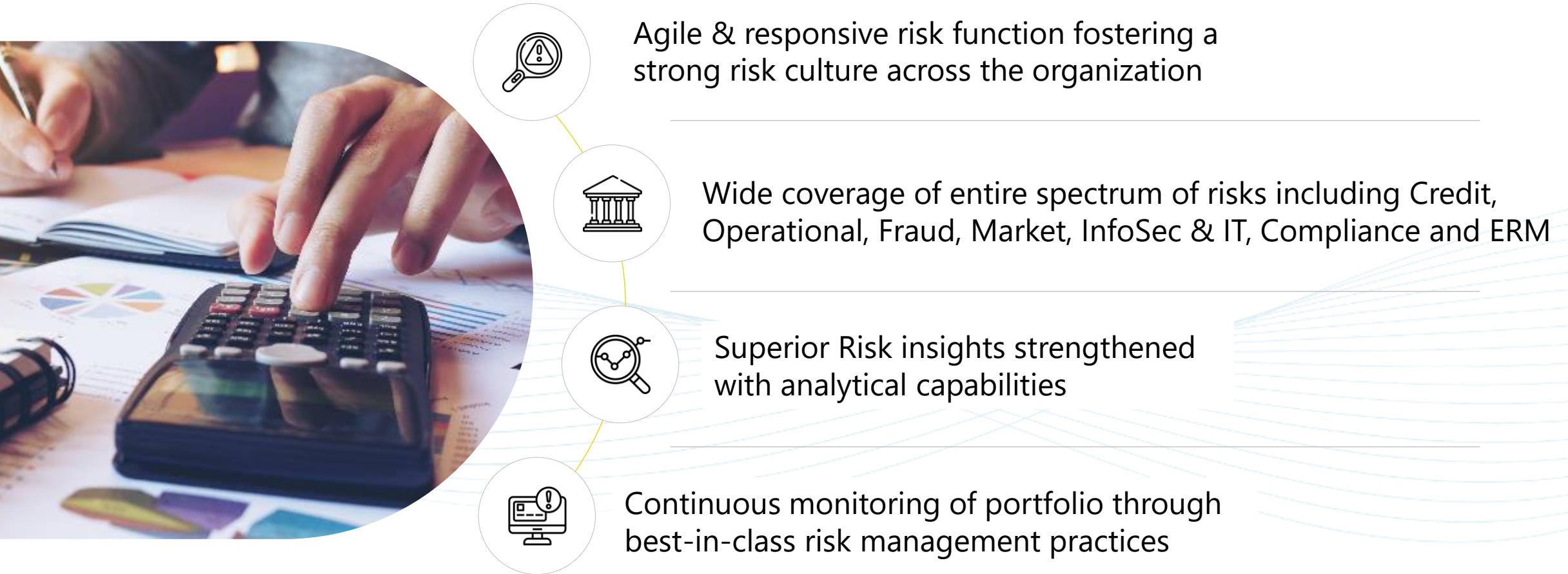
Collection & Recovery

Scorecards built using LR/DT/ML algorithms

Models used for allocation, self cure, representation strategy, X bucket and flow bucket collections, Settlement and Repo

Strong **Risk culture** embedded across organization

Strong risk management framework, with rigorous oversight, multiple layers of defense, robust through-the-cycle credit risk framework supplemented by data analytics capabilities



Synergies from diversified Tata Ecosystem

Tata Capital, as the flagship financial services of the Group, plays a pivotal role in Tata group's focus on domestic consumption as a key theme in their growth philosophy



Metals	TATA METALIKS TATA STEEL
IT	tcs TATA ELXSI class edge
Financial	TATA CAPITAL TATA AIA LIFE TATA AIG TATA MUTUAL FUND
Auto	TATA MOTORS TATA AUTOCOMP JAGUAR LAND ROVER
Retail	TITAN cromā TATA CLIQ Starbucks TATA Salt WESTSIDE VOLTAS
Infrastructure	TATA POWER TATA HOUSING TATA PROJECTS
Telecom	TATA PLAY TATA COMMUNICATIONS TATA TELESERVICES LIMITED
Tourism & travel	TAJ GINGER HOTELS AIR INDIA AirAsia vistaRa
Aerospace & defence	TATA ADVANCED SYSTEMS

Shared brand and synergies with various Tata Group companies and **potential opportunities to cross-sell** set to increase further as Tata Capital taps into the Tata Group ecosystem as part of its growth strategy

290k+

Offers generated on
Tata Neu



68k+

Customers from Tata
Neu

~80

Relationships with
Group companies

1,000+

Dealers / Vendors

Lending Subsidiary

(Tata Capital Housing Finance Ltd.)

TCHFL – Business overview

About TCHFL

- **Fully owned subsidiary** - Incorporated as 100% subsidiary of Tata Capital, dedicated towards Housing finance business
- **Growing steadily** - Phygital model with a mix of leveraging digital sales, number of partnerships as well as expanding branch network
- **Serving the underserved** - Increased focus on Affordable Home Loans and Home Loans to priority sector through widespread reach with focus on Tier-2 and beyond locations
- **Deep impetus on digital sourcing** - Shorter TAT, increased reach and lower cost of acquisition; efficient use of analytics aiding in cross-sell and synergy



Home loans

Avg. Ticket Size

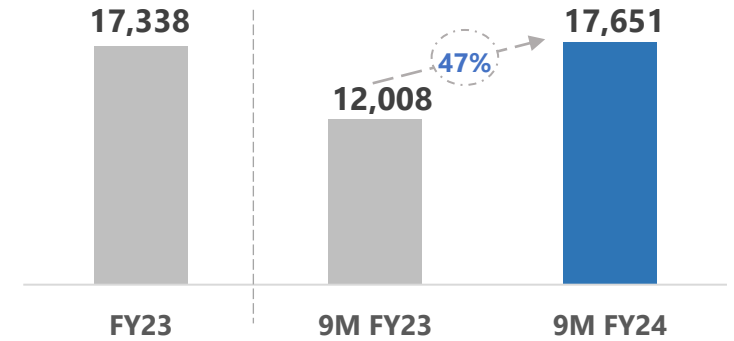
INR 30 Lakhs



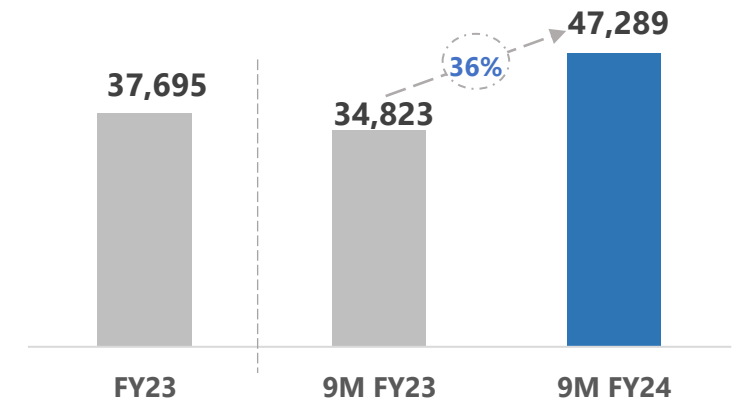
Loan against property

INR 31 Lakhs

Disbursements (INR Cr)



Loan book (INR Cr)



TCHFL – Financial performance

FY23	INR Cr	9M FY23	9M FY24	Y-o-Y Growth
17,338	Disbursals	12,008	17,651	47%
37,695	Loan book	34,823	47,289	36%
1,767	NIM + Other Revenue	1,247	1,602	28%
634	Operating expenses	434	630	45%
32	Credit cost	2	-150	~
1,101	Profits before tax	811	1,122	38%
821	Profits after tax	604	837	39%
FY23	Ratios	9M FY23	9M FY24	
5.4%	NIM + Other Revenue (%)	5.3%	5.1%	
35.9%	Cost to Income (%)	34.8%	39.3%	
20.7%	Return on Equity (%)	20.8%	21.2%	
1.6%	Gross NPA (%)	1.8%	1.2%	
0.6%	Net NPA (%)	0.9%	0.5%	

Serving India 'Responsibly'

Impacting Lives

Financing green projects

Serving the Underserved

Impacting Lives



Climate Action

Water security
Renewable energy

358,000+
lives impacted



Health

Cancer Care
Treatment
Eradication of
curable blindness

598,000+
lives impacted



Education | Skilling

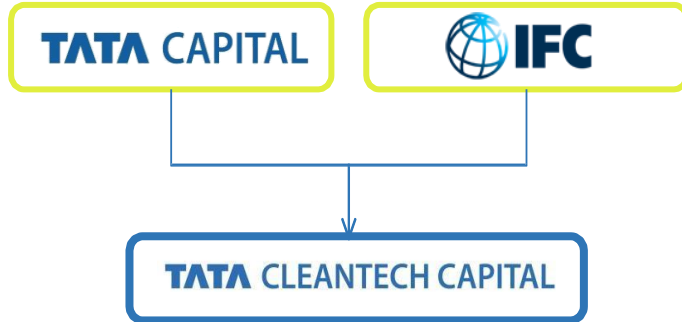
Scholarships
Quality Primary
Education
Financial Literacy

331,000+
lives impacted

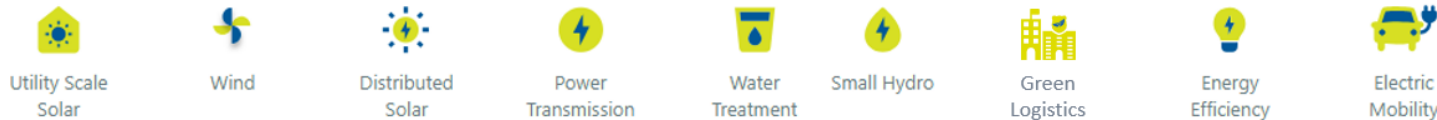
1,287,000+
beneficiaries through
our programs

- Aligned to our group focus areas and Sustainable Development Goals (SDGs)
- Benefits the Socially and Economically underprivileged and Affirmative Action Communities
- Trusted partners to deploy

Financing green projects through **Cleantech Finance**



- Tata Capital along with IFC had established a separate financing arm called Tata Cleantech in 2012 with a clear focus on Green or Sustainable financing
- First Indian entity to join the Global **Green Bank Network** comprising National Green Banks from across the world
- First private entity globally to partner **UN Sponsored Green Climate Fund ('GCF')** to develop solar rooftop market



Presence in financing of multiple climate focused businesses

300+

No. of cleantech projects financed

25,000 Cr+

Disbursed till date

16GW+

Renewable capacity financed

25mn ton+

Total carbon emission averted

Project & Structured Finance

Debt Syndication

Financial & Cleantech Advisory

Business activities

Serving the Underserved

Tata Capital makes essential financing available for underbanked individuals or businesses through multiple products

Microfinance



- Microfinance customers are typically unbanked individuals or groups who do not have access to traditional banking products
- They are self-employed and typically home-based entrepreneurs. In rural areas, the customers are those engaged in small-scale income generating activities – Agri and Agri allied activities

Competitive interest rates

Microfinance interest rates and tailored borrowing experience cater to the underprivileged needs

Minimal documentation requirements

Avoids document hassles and long process times, minimal documentation and paperwork to process microfinance application

MSME loans



- Business loans provided to small businesses in India which are a vital cog in the economic growth and one of the largest job creators in the informal sector
- Such loans come with features such as easy eligibility, minimum documentation and doorstep services allowing efficient credit penetration
- Flexibility to choose business loan as per repayment capability and enhanced ability to borrow especially for small businesses – allows increased penetration in the smaller pockets of the economy that do not have access to credit

Flexible loan tenor

Customizable products

No collateral required

Multiple repayment options

Aims to promote entrepreneurship culture allowing nurturing of homegrown talent and development in the economy

Awards & Recognition



'Asset Finance Company of the Year' & 'Best Mobile Initiative – The Mutual Fund Company' at Annual NBFC & Fintech Excellence Awards 2023



ET BFSI Excellence award – Microfinance Team 2023



Golden Peacock award for Risk Management, 2023



Multiple awards at Digital Customer Experience Confex and Awards, 2023



Multiple awards at Banking Frontiers Awards, 2023



Green Urja award – Top Private financing institution for RE and EE 2023



Best Digital Customer Experience Transformation Initiative at Annual CX Excellence Awards - 2023



Multiple awards at Assocham Annual Summit & Awards, 2023



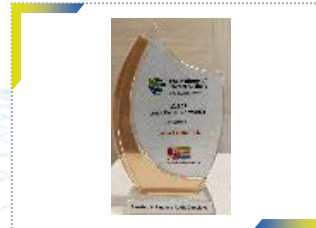
The CSR Journal Excellence Awards (Environment) – 5th Edition, 2023



Multiple awards at CII – Digital Transformation Awards, 2023



Best Digital Transformation at CX Innovation & Technology Summit & Awards, 2023



Audit Excellence Award at Annual Banking & Finance Audit Conclave, 2023



Excellence in Real estate finance (Metro) at Naredco Times Real Estate Conclave & Icons, 2023



Recognized as 'Most Ethical Procurement Company', Procurement Leadership Awards, 2023

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