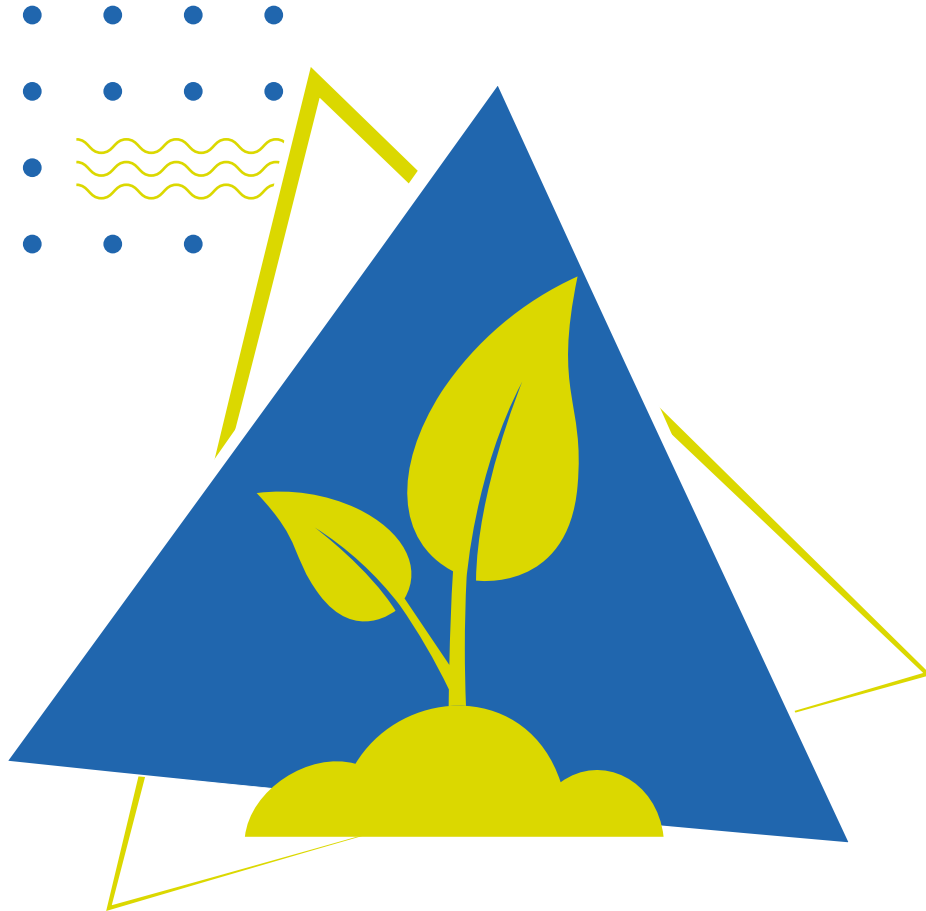


# **TATA CAPITAL**

---

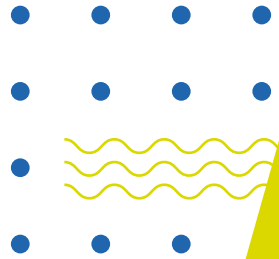
**Count on us**



## 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.





# Jamsetji Tata

Founder – Tata Group (1839 - 1904)

“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.”



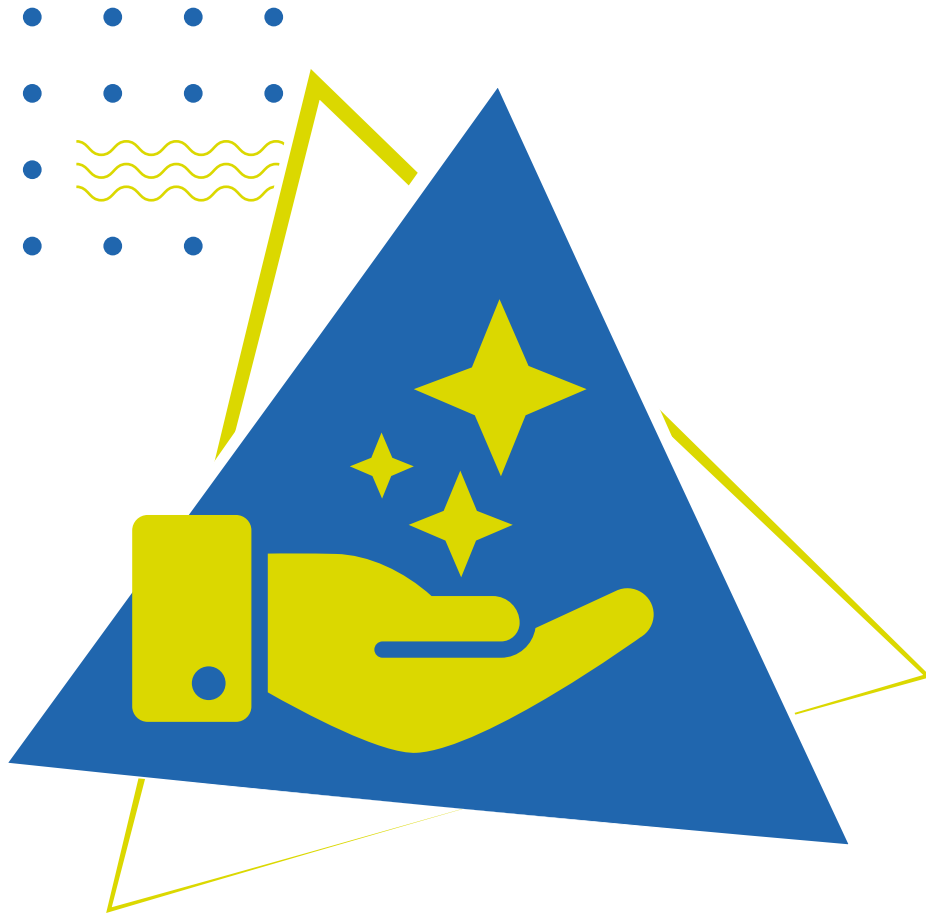


# Jehangir Ratanji Dadabhoy Tata

(1904 - 1993)

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





# Tata Values

TATA has always been values-driven. The five core values that underpin the way we conduct our business activities are :

## **Integrity**

We will be fair, honest, transparent and ethical in our conduct; everything we do must stand the test of public scrutiny

## **Excellence**

We will be passionate about achieving the highest standards of quality, always promoting meritocracy

## **Unity**

We will invest in our people and partners, enable continuous learning, and build caring and collaborative relationships based on trust and mutual respect

## **Responsibility**

We will integrate environmental and social principles in our businesses, ensuring that what comes from the people goes back to the people many times over

## **Pioneering**

We will be bold and agile courageously taking on challenges, using deep customer insight to develop innovative solutions



## Pioneering a Nation's Future

### Industry Practices Firsts

Eight hour working day

1912

Free medical aid

1915

Schooling facilities for children

1917

Leave with pay, Workers PF scheme

1920

### Industry Pioneers

Taj Mahal Palace Hotel- Luxury hotels

1902

Tata Power - Hydro power

1910

Tata Consultancy Services - Software

1932

1968

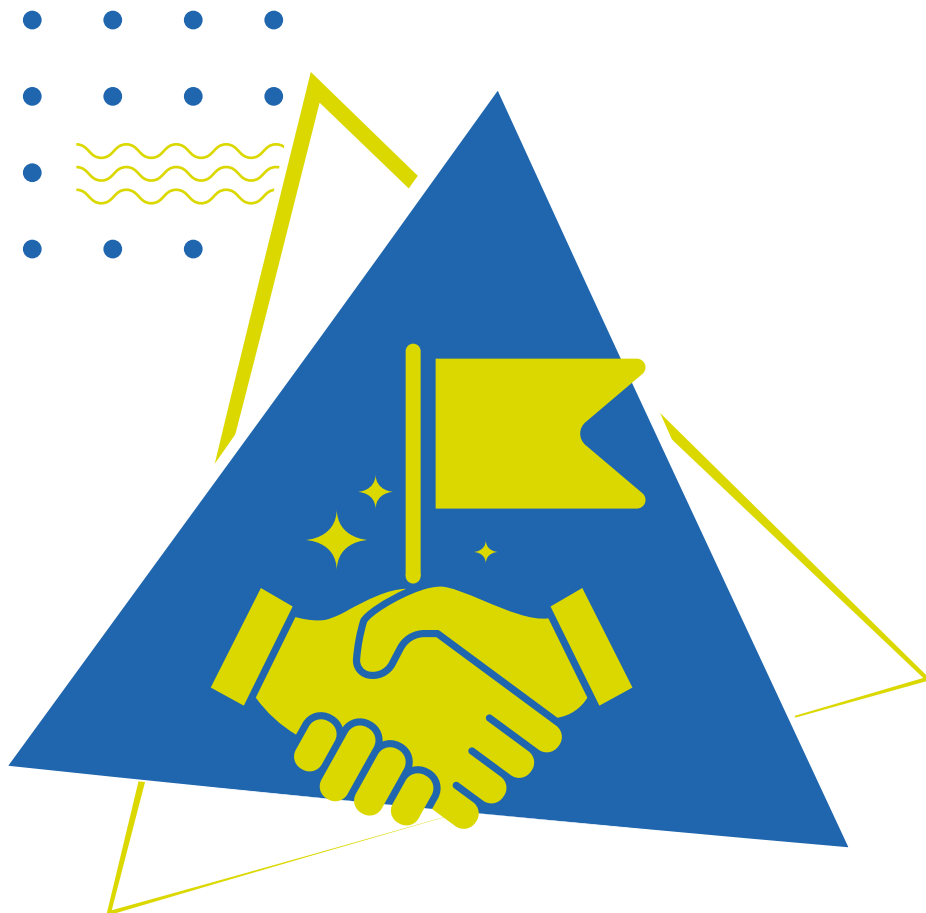
1968

Tata Steel- Asia's first steel plant

Tata Airlines - Civil aviation

Tata Motors - India's first indigenous car

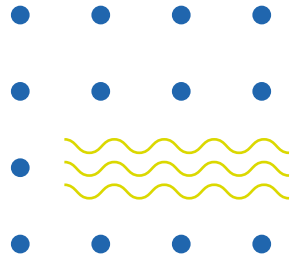
1907



## Leadership with Trust

<b>Diverse business in :</b>	10 verticals
<b>Operations in over :</b>	100 countries
<b>Products and services exported to :</b>	150 countries
<b>Largest employer in private sector :</b>	Over 9,35,000 employees
<b>Group revenue (FY 22) :</b>	\$ 128 billion
<b>Listed Companies :</b>	29 publicly-listed Tata Companies
<b>Market Capitalization :</b>	\$ 311 billion





# Welcome to a world of financial services with Tata Capital

---



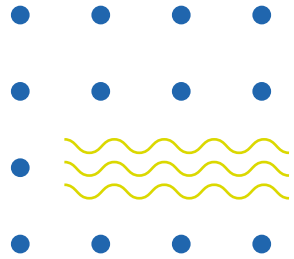




## Overview

- 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





# Our Purpose Statement

---

Responsible financial partner  
fulfilling India's aspirations



# Our Purpose Pillars



## Lead with Trust

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



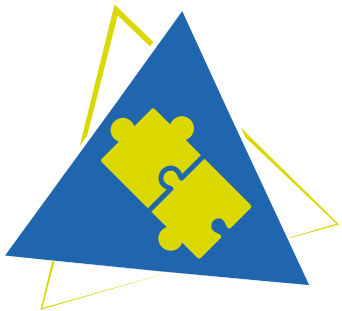
## Future Ready

We innovate and leverage technology to anticipate, serve and shape future needs; setting the path for others to follow. A trusted ally at every stage, no matter how small or big the dream, no matter how easy or difficult the goal.



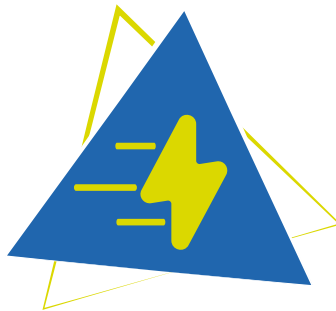
## Capital & More

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



## Better together

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



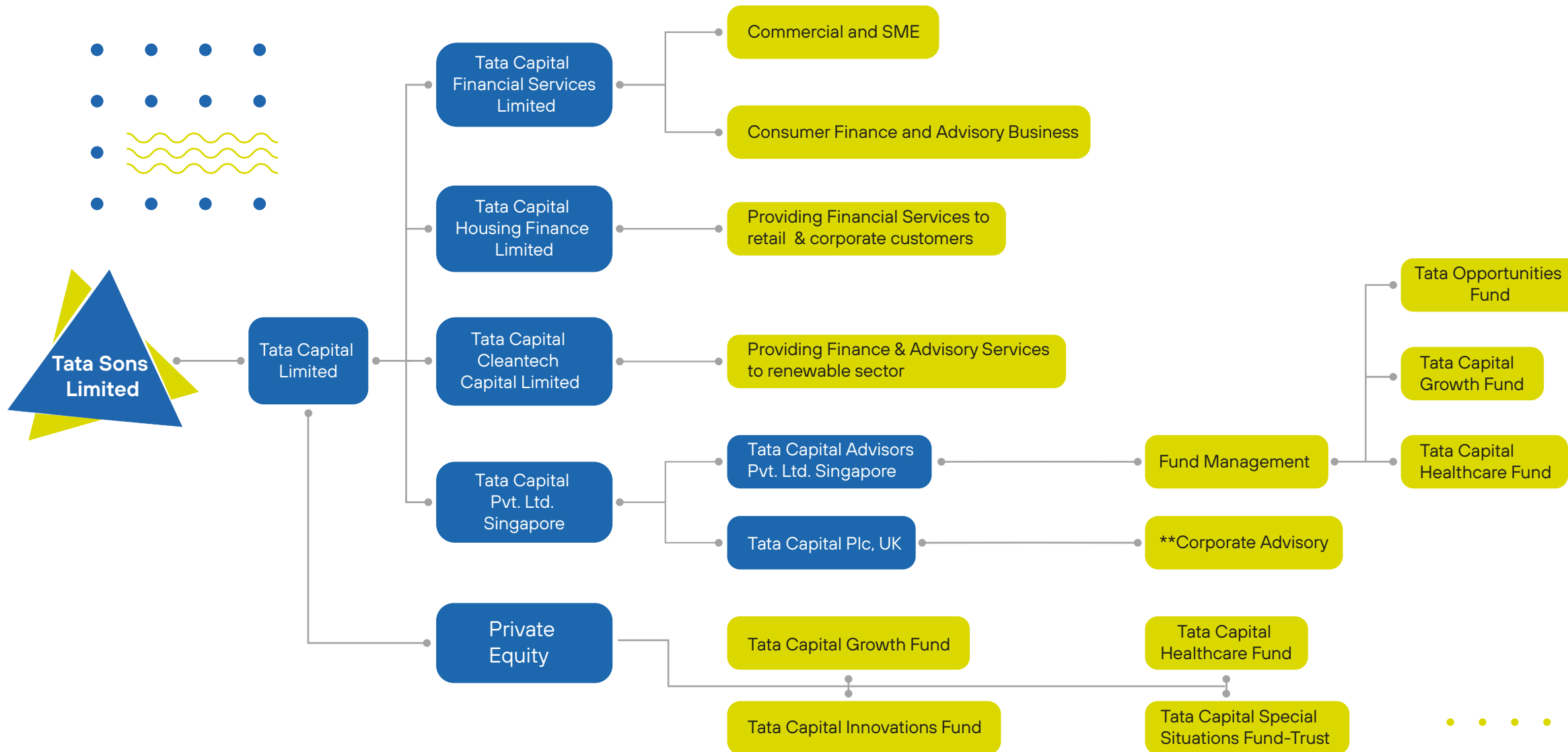
## Faster Forward

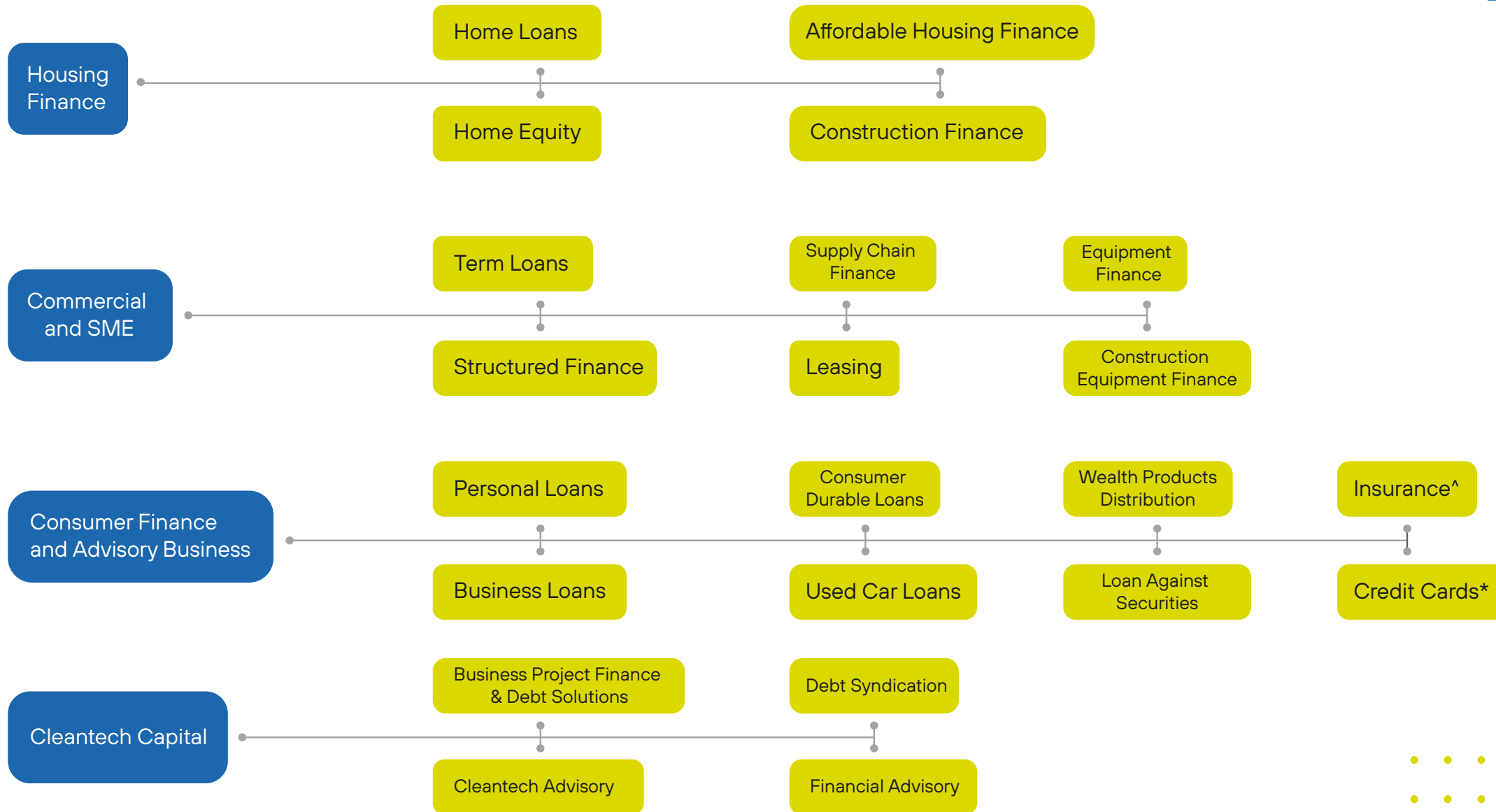
We bring speed and simplicity; accelerating the pace at which the future becomes the present.



## Delivering Delight

We go above and beyond to care and make people happy. We deliver smiles and delight in everything we do



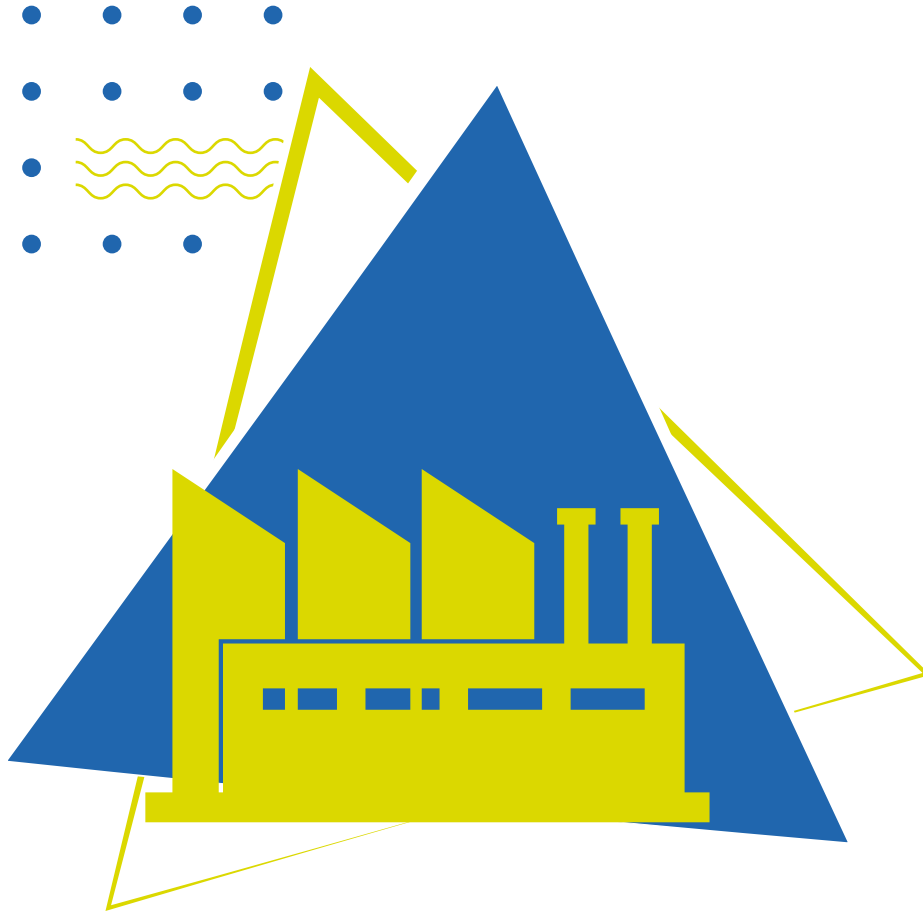


# Range of offerings

The Tata Capital portfolio caters to the diverse financial requirements of its retail, corporate and institutional customers. A one-stop financial solutions partner, Tata Capital's suite of products and services offers a wide range of options to the customer.

- Home Loans
- Personal Loans
- Business Loans
- Used Car Loans
- Two Wheeler Loans
- Consumer Durable Loans
- Construction Finance
- Loan Against Property/Home Equity
- Cleantech Finance
- Private Equity
- Investment Advisory Services
- Tata Cards
- Wealth Products Distribution
- Commercial & SME Finance
- Leasing Solutions
- Institutional Distribution

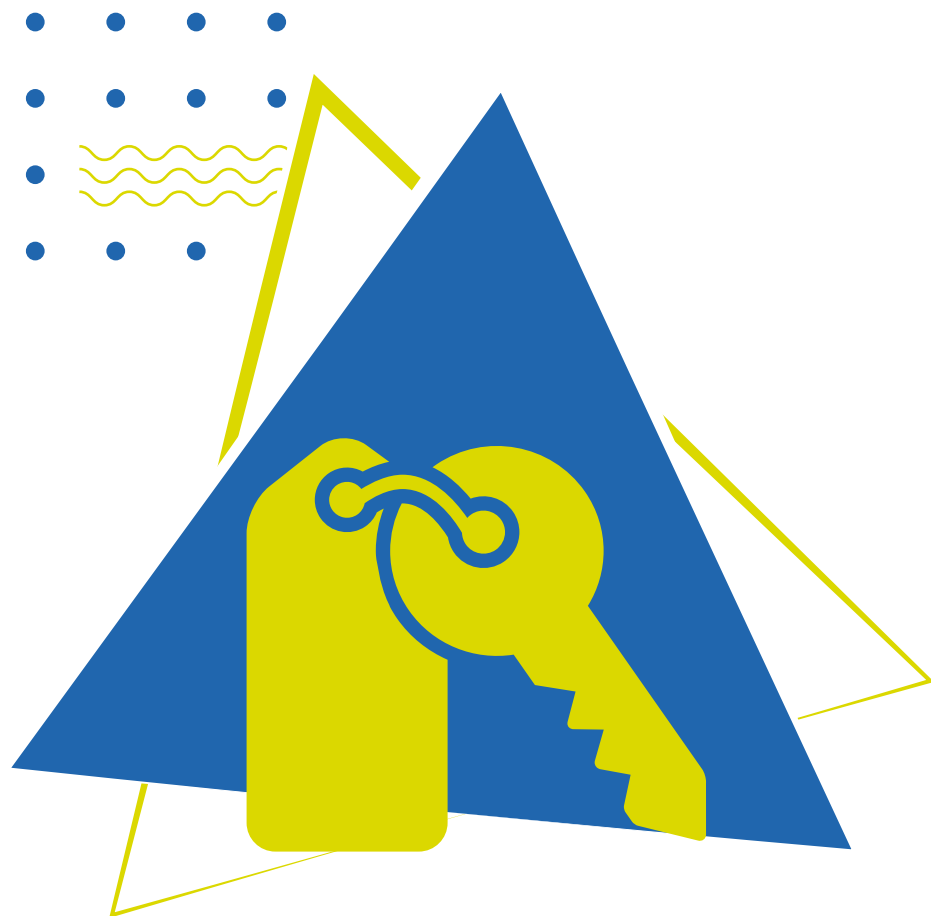




## Commercial Finance

---

- 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

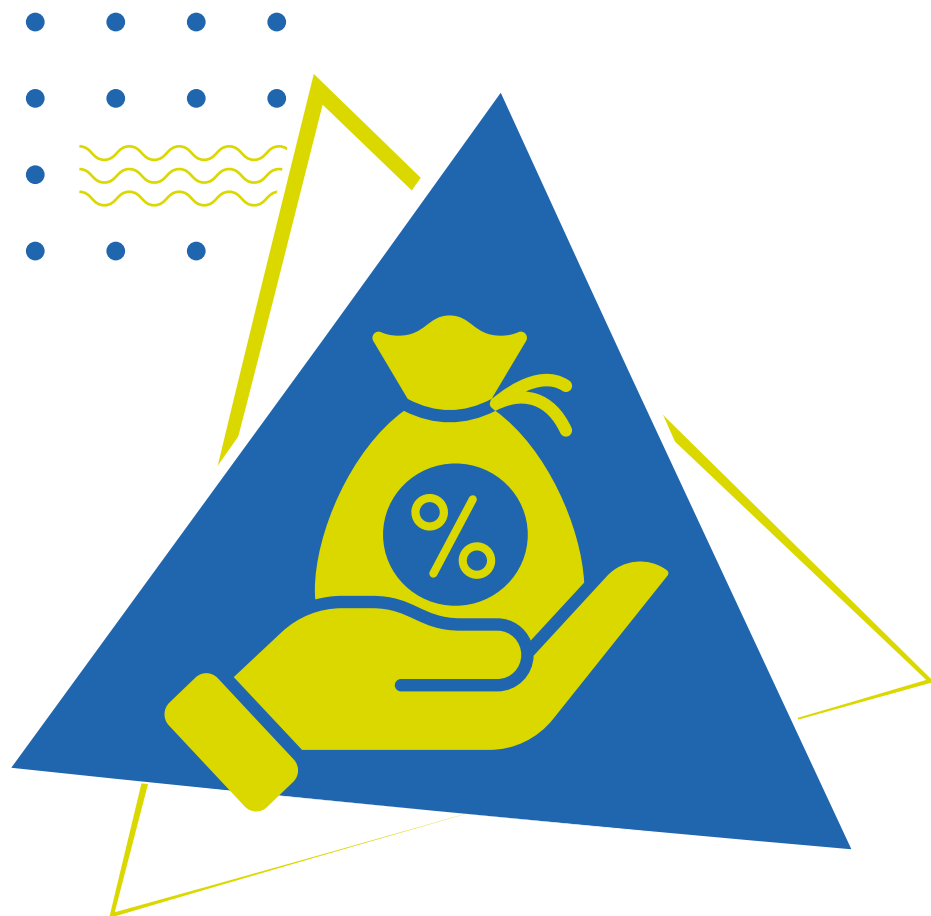


## Leasing Solutions

- 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



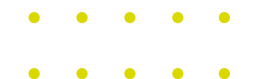




## Consumer Finance

---

- 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, Home Equity, 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

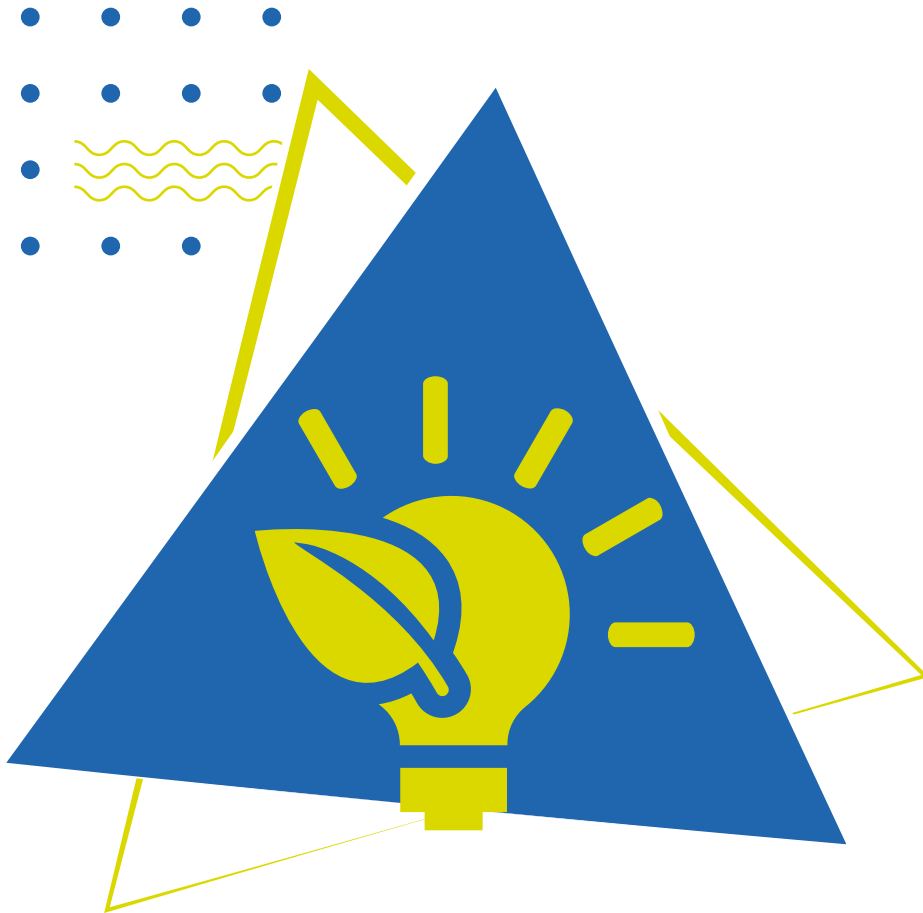




## Housing Finance

- Primary offerings include Home Loans and Affordable Housing Finance Loans. Also given are Loans Against Property and Loans to Developers for constructing Residential and Commercial premises
- TCHFL is one of the first players in the industry to offer an end to end digital journey to its Home loan customers, providing an e-sanction on the go.
- The idea behind Home Loan Online Journey is to provide our customers with values of trust, transparency, simplicity and service with a robust framework of innovation and security





## Cleantech Finance

- A focused initiative to assist, via financing and advisory services, companies that promote clean technology
- 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
- About 185 projects funded till date by Tata Cleantech Capital Ltd. (TCCL)
- Participated in funding of more than ~6 GW Renewable Energy Projects saving over 9.6 million tons of CO2 emission annually
- TCCL was the first company in private sector in India to partner Green Climate Fund (GCF) to develop solar rooftop market for the industrial, commercial and residential segments in India through USD 100 million line of credit.

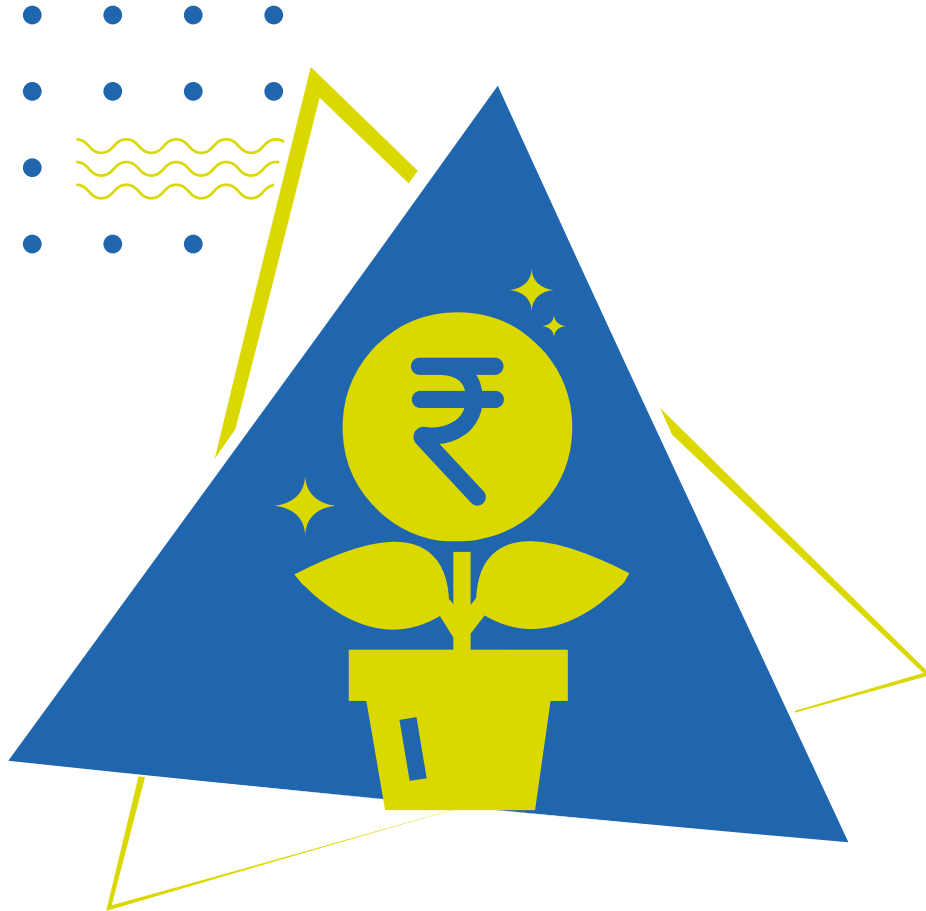




**TATA CAPITAL  
WEALTH**  
Count on us

# 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
- The Do-it-yourself (DIY) Investment Application 'Moneyfy' launched in 2020 enables one to make Mutual Fund Investments as well as avail Insurance and Loans.



## Private Equity

- 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

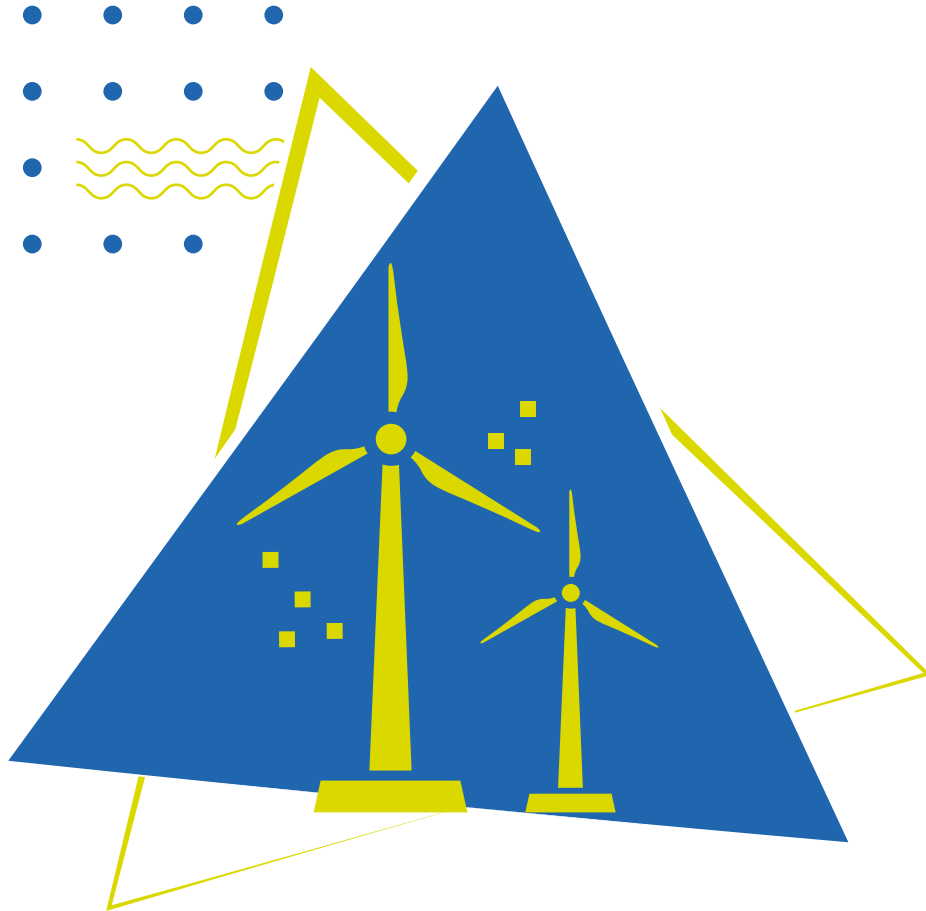




## International Business

- International Head Quarters in Singapore and offices in London
- Fund management services in Singapore and Corporate Advisory Services in London

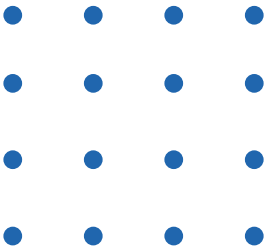




# Corporate Sustainability

- Corporate Sustainability is a cornerstone for our business operations
- We are 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

True to the spirit of the Tata companies, Tata Capital believes that Corporate Sustainability is the cornerstone of business operations. Tata Capital's CSR approach is oriented towards a stakeholder-participation methodology where the well-being of the target groups, like the community and the environment, are integral to the long-term success of the company. To guide this journey, Tata Capital has defined its CSR vision and purpose which helps drive CSR implementation and achieve the desired results and impact.

**Vision**

To create shared value for the community at large in line with the Tata Group's core purpose.

**Purpose**

We endeavor to improve the lives of the community, especially the socially and economically underprivileged, by making a long term, measurable and positive impact through projects in the areas of Education, Skill Development & Entrepreneurship, Climate Action and Health.

Education	Climate Action	Health	Skill Development & Entrepreneurship
-----------	----------------	--------	--------------------------------------





### Initiatives and programs undertaken:

- The Cluster Development program aims to provide supplementary education to underprivileged students in Vikramgad and Sudhagad in Maharashtra.
- The Tata Capital Pankh Scholarship program supports meritorious underprivileged youth with scholarships and mentoring for higher education.
- ProAspire is a skilling initiative for underprivileged youth to be skilled in domain knowledge and life-skills and access placement opportunities in the BFSI sector.
- Dhan Gyan is a free e-learning course on financial literacy based on the National Financial Literacy Awareness Test (NFLAT) syllabus. It is available in English and Hindi. ([www.dhangyan.com](http://www.dhangyan.com))
- Our health care initiatives, Aarogyatara and Cancer CELL, aim to provide access to quality preventive healthcare to fight against curable blindness and cancer.
- The JalAadhar project is an integrated watershed management program which aims to build water security through water and soil conservation and improved agricultural methods.
- The Green Switch Project aims to provide clean, renewable and reliable electricity to unlit homes in rural parts of India through a community partnership model.
- Project Ecosphere focuses to ensure availability of clean drinking water and water for irrigation with use of solar pumping system in the water stress areas of Mokhada and Sindhudurg, Maharashtra.
- Welfare activities for women:
  - a) To better the working conditions of women in uniform, a project with Mumbai Police was carried out in the form of refurbishment of restrooms and washrooms for women at VIP Protection Cell – Fort, Azad Maidan and N M Joshi Marg Police Stations.
  - b) Mobile Toilet Units provided at Kanpur and Thane.
  - c) Online social, educational and entrepreneurial empowerment programs for our Army Veer Naris (War Widows), the spouses of our martyred and disabled serving soldiers and their dependents.



## Financial Snapshot



Book Size  
**1,20,940 cr**  
Loan Book

Retail + SME  
**Book 80%**



Total Comprehensive  
Income  
**2,975 cr**

**Amongst Top 3**  
diversified NBCs in India



Branches  
**439**

**90%**  
locations in  
non - metros



Customers  
**3.1 million+**

**80%**  
from non - metros

\*as on 31<sup>th</sup> March 2023

# 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.

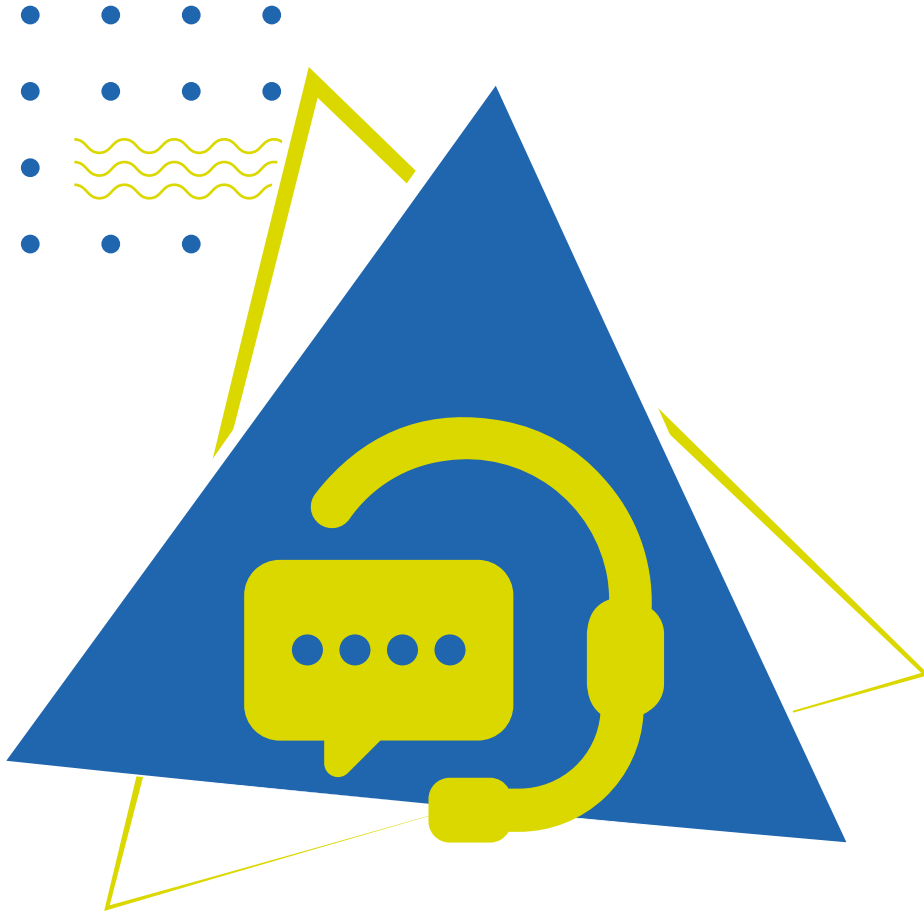


With Mizuho Securities Co. Ltd. to foster business cooperation in private equity, investment banking including cross border mergers and acquisitions, securities business including broking and distribution, structured finance and other business areas such as wealth management..



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.





## Talk to Us

For any queries regarding our products and services, or for any other assistance, do reach us at: [contactus@tatacapital.com](mailto:contactus@tatacapital.com) or call us at 1860-267-6060.

You may also write to us at:

### **Tata Capital Limited**

Tower A, 11th Floor, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai – 400013 Board Line: +91 22 6606 9000 | Fax: +91 22 6656 2699

### **Tata Capital Pte.Ltd.**

72 Anson Road #12-02, Anson House, Singapore 079911 Land phone: +65 6592 0981 | Fax: +65 6324 0955

### **Tata Capital Plc.**

30 Millbank | London | SW1P 4WY | UK Board Line: +44 20 7975 8382 | Fax: +44 20 7975 8381



# TATA CAPITAL

---

## Count on us

**Registered Office:**

Tower A, 11th Floor, Peninsula Business Park,  
Ganpatrao Kadam Marg, Lower Parel,  
Mumbai – 400013

+91 22 6606 9000 | [www.tatacapital.com](http://www.tatacapital.com)

- This presentation cannot be copied and/or disseminated in any manner
- This communication is for general information purpose only, without regard to specific objectives, financial situations and needs of any particular person
- This presentation does not constitute an offer or invitation to purchase or subscribe for any shares in Tata Capital and neither any part of it shall form the basis of or be relied upon in connection with any contract or commitment whatsoever.
- No representation or warranty, expressed or implied is made as to, and no reliance should be placed on, the fairness, accuracy, completeness or correctness of such information or opinions contained herein
- The information contained in this presentation is only current as of its date
- Certain statements made in this presentation may not be based on historical information or facts and may be "forward looking statements", including those relating to TataCapital's general business plans and strategy, its future financial condition and growth prospects, and future developments in its industry and its competitive and regulatory environment
- The Forward Looking Statements contained in this presentation speak only as of the date of this presentation, and hence and it may not reflect the current views of Tata Capital.
- Actual results may differ materially from these forward-looking statements due to a number of factors, including future changes or developments in Tata Capital's business, its competitive environment and political, economic, legal and social conditions in India
- Given these uncertainties, readers/viewers are cautioned not to place undue reliance on such Forward Looking Statements, and should rely entirely on their own independent inquiries, investigations and advice regarding any information contained in this presentation. Any reliance placed by a reader/viewers on the information contained in this presentation is wholly at their risk.
- Tata Capital may alter, modify or otherwise change in any manner the content of this presentation, without obligation to notify any person of such revision or changes
- No part of this material shall be copied or duplicated in any form by any means, or redistributed.
- Copyright of presentation solely and exclusively belongs to Tata Capital and regardless of the purpose, any reproduction and/or use of this presentation in any shape or form without the prior written consent of Tata Capital is strictly prohibited.

