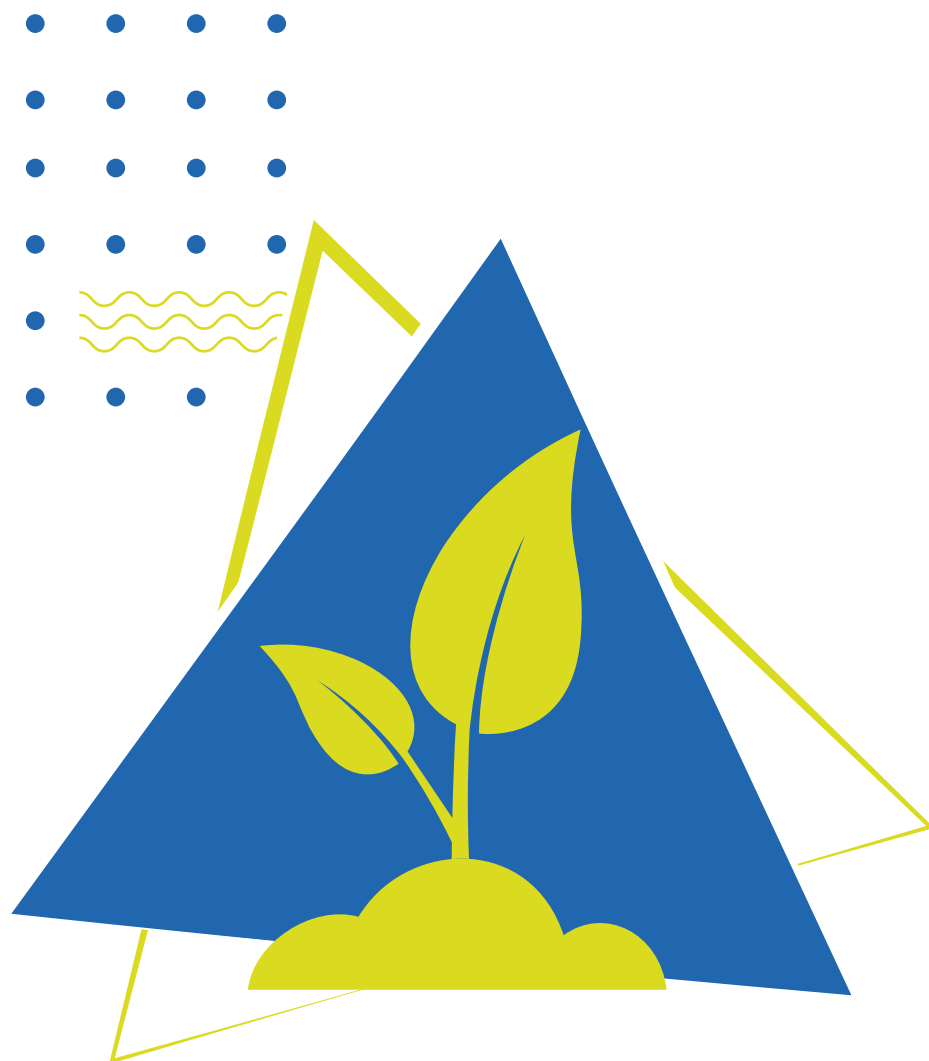


**TATA CAPITAL**



**Count on us**



## Group Purpose

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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)

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"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

1968

Tata Steel- Asia's first steel plant

1907

Tata Airlines - Civil aviation

1932

Tata Motors - India's first indigenous car

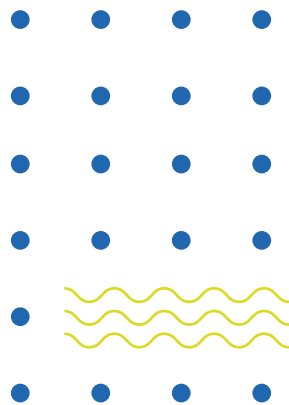
1968



# 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



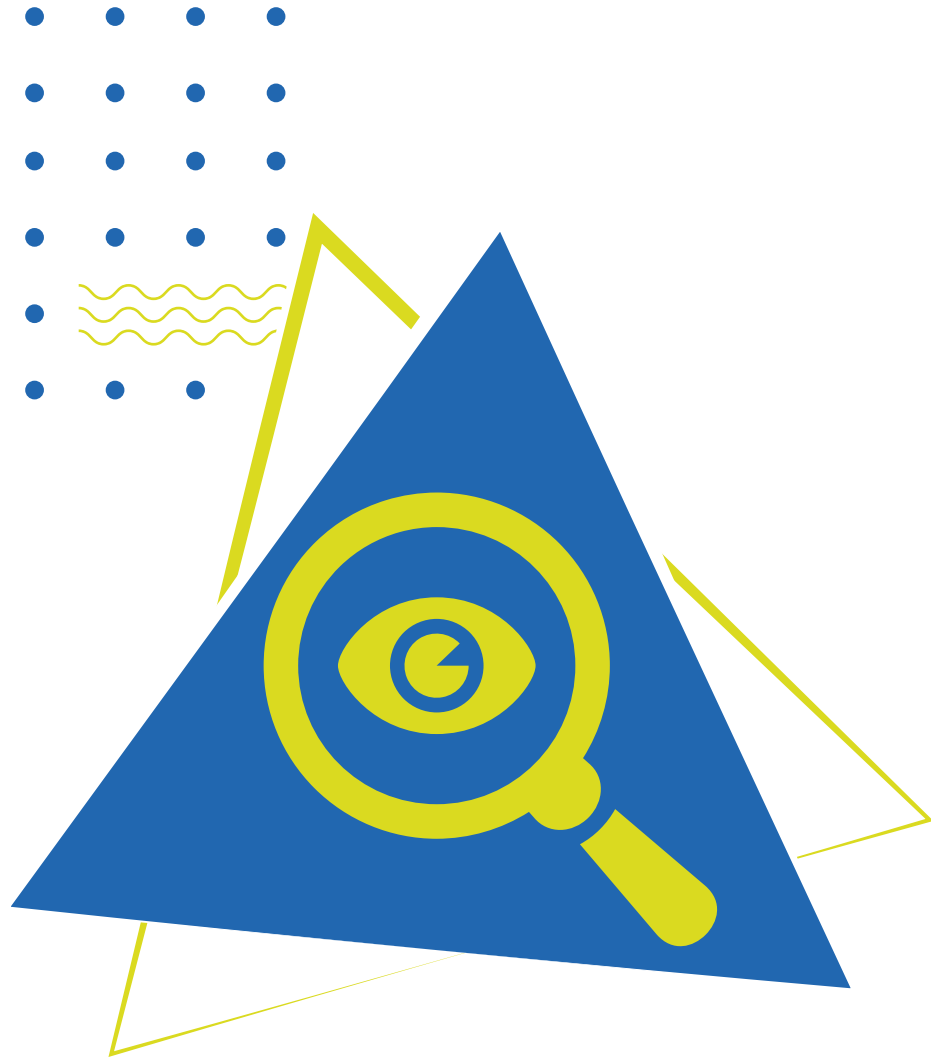


# Welcome to a world of financial services with Tata Capital

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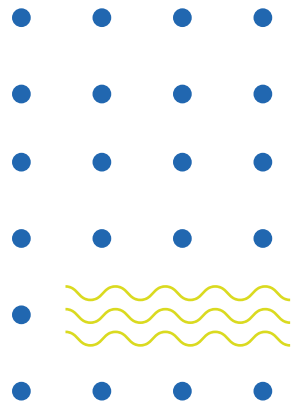


## Overview

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- 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

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Responsible financial partner  
fulfilling India's aspirations





# Our Purpose Pillars

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## Lead with Trust

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



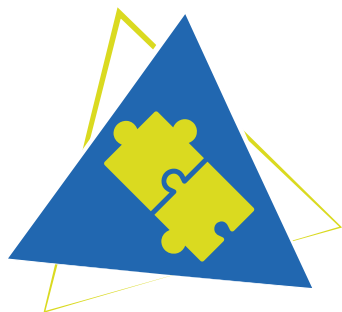
## Future Ready

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.



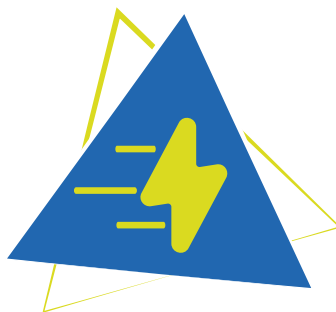
## Capital & More

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.



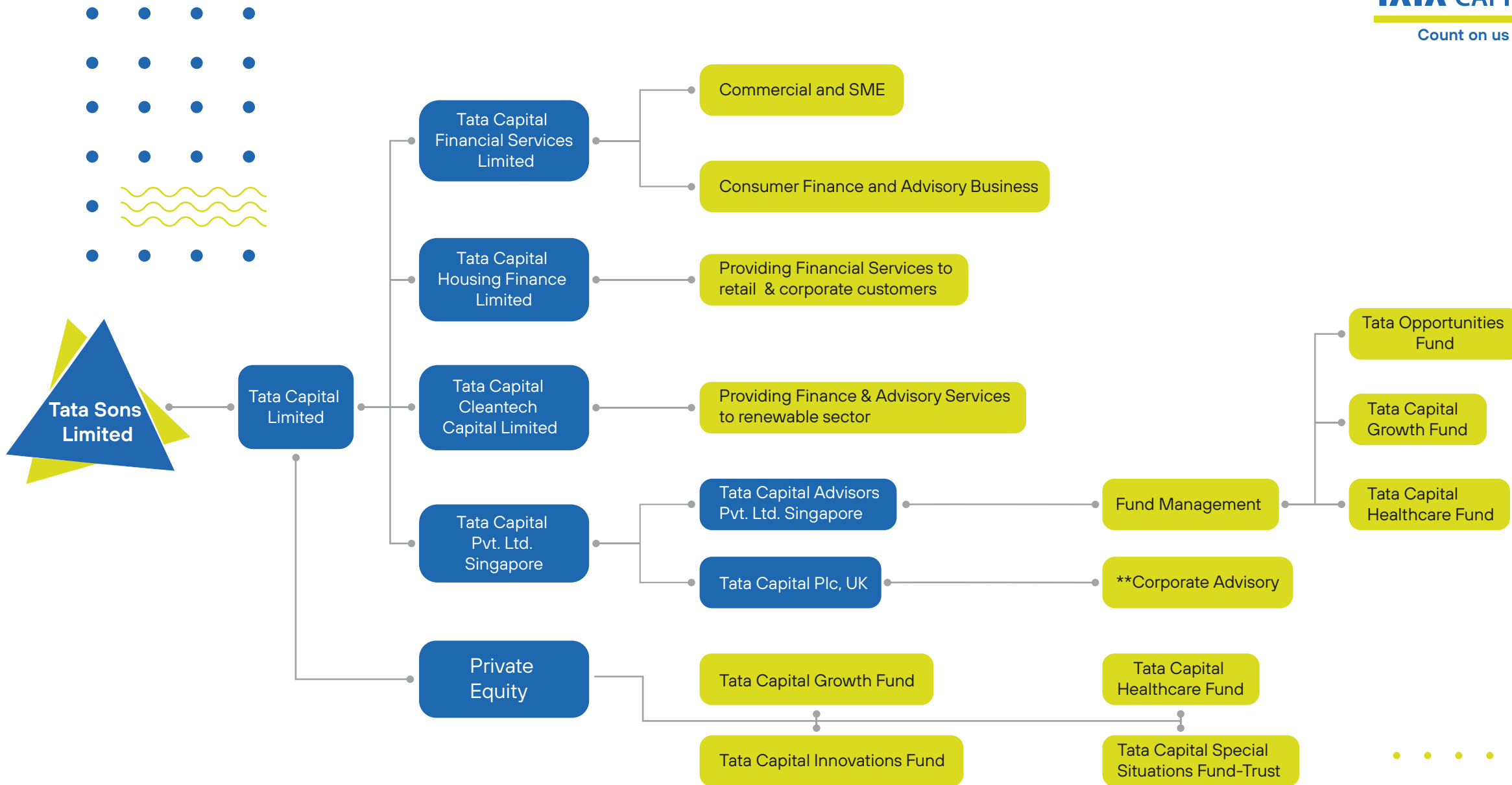
## Faster Forward

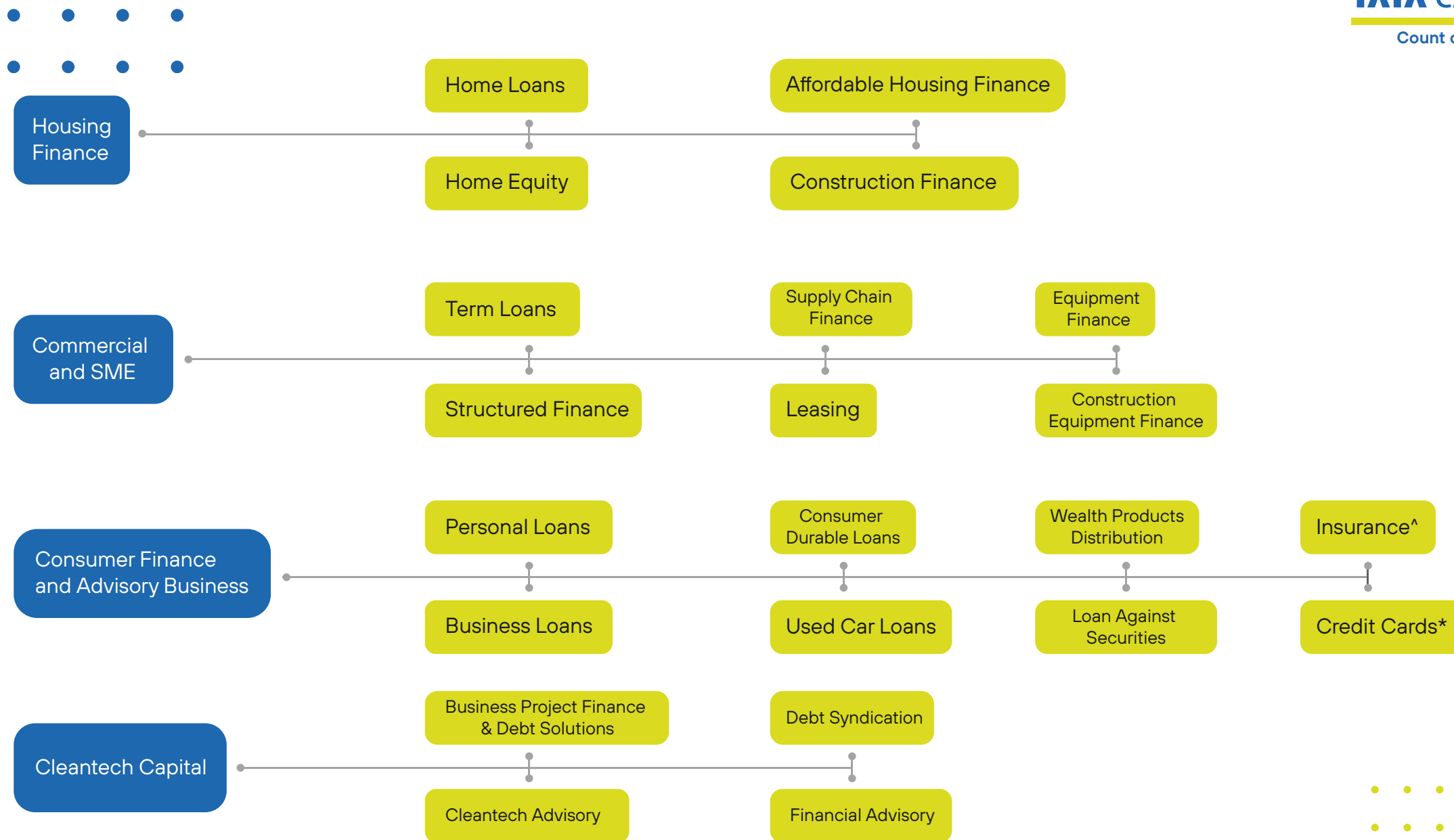
We bring speed and simplicity; accelerating the pace at which the future becomes the present.



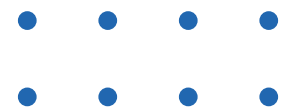
## Delivering Delight

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





<sup>\*</sup>In association with SBI Cards<sup>^</sup>Corporate Agents to Tata AIA Life Insurance Company Limited and Tata AIG General Insurance Company Limited



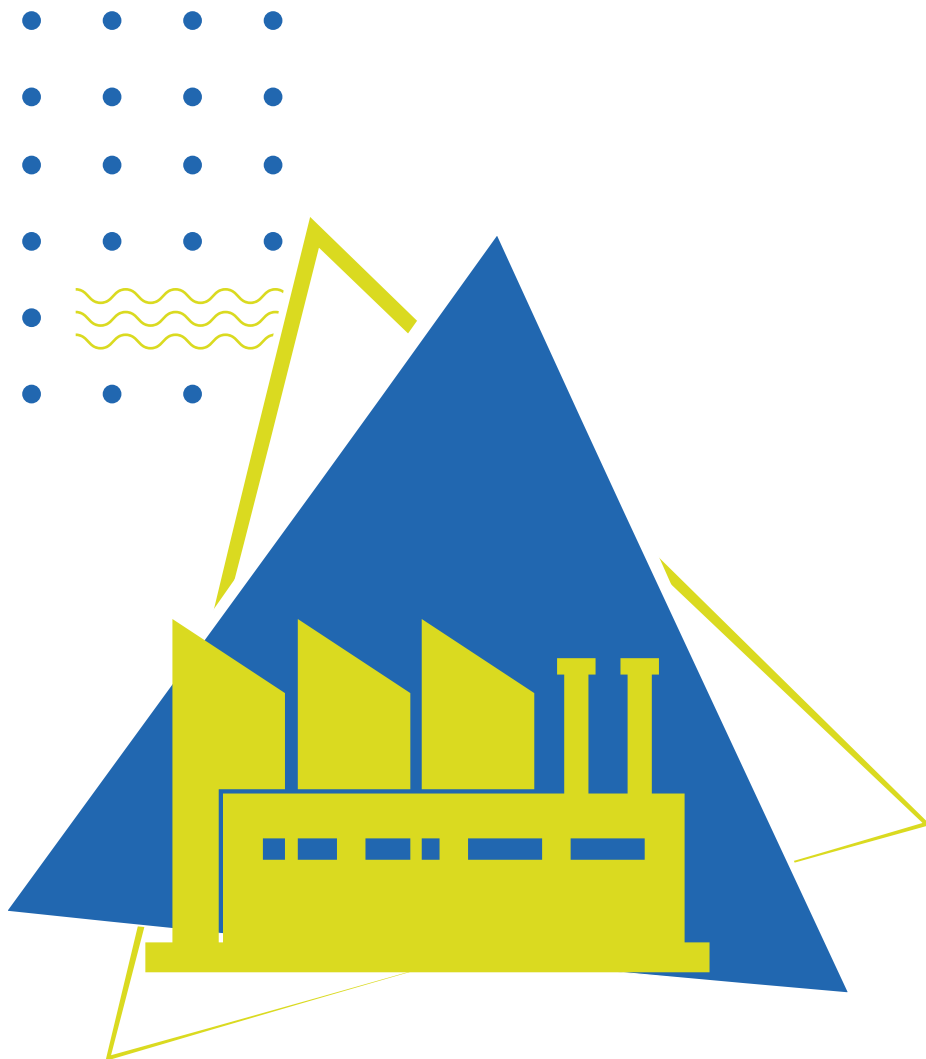
# Range of offerings

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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.

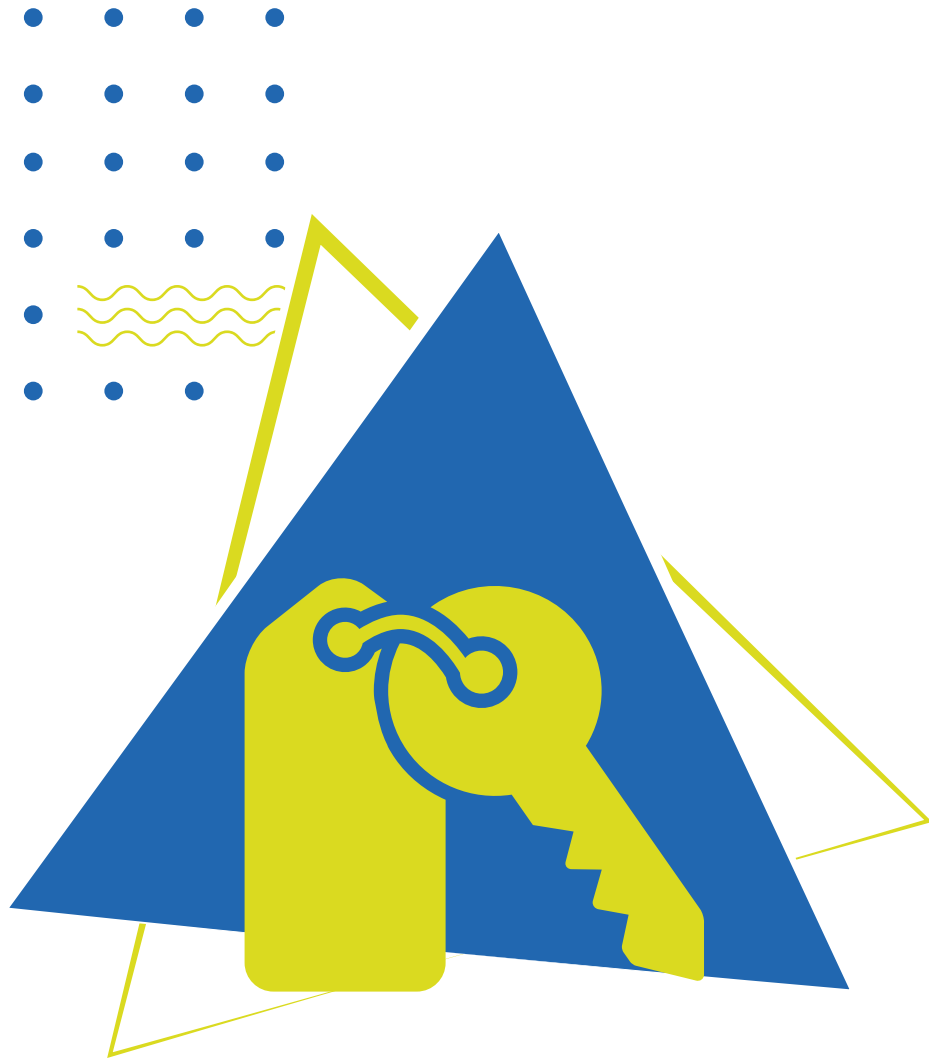
- Home Loans
- Personal Loans
- Business Loans
- Used Car Loans
- Two Wheeler Loans
- Consumer Durable Loans
- Construction Finance
- Loan Against Property/Home Equity
- Cleantech Finance
- Private Equity
- Investment Advisory Services
- Tata Cards
- Wealth Products Distribution
- Commercial & SME Finance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



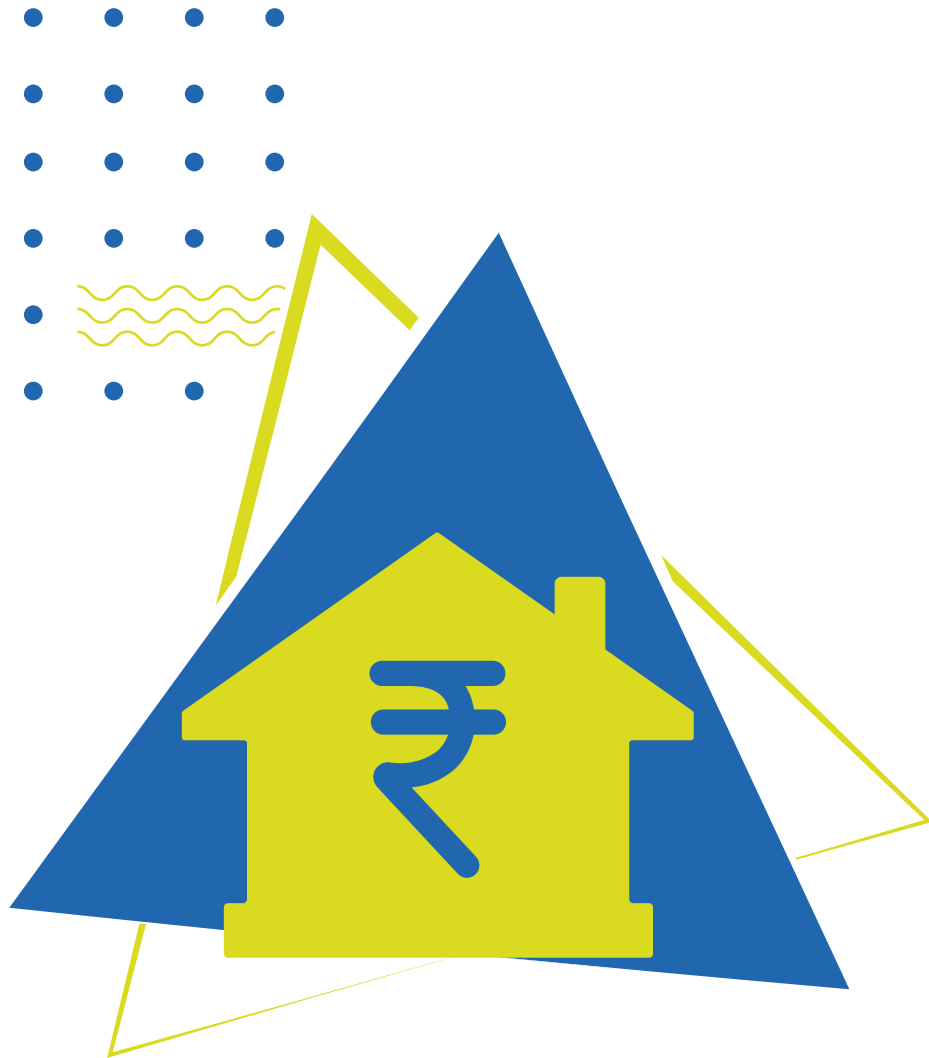




## Consumer Finance

- 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

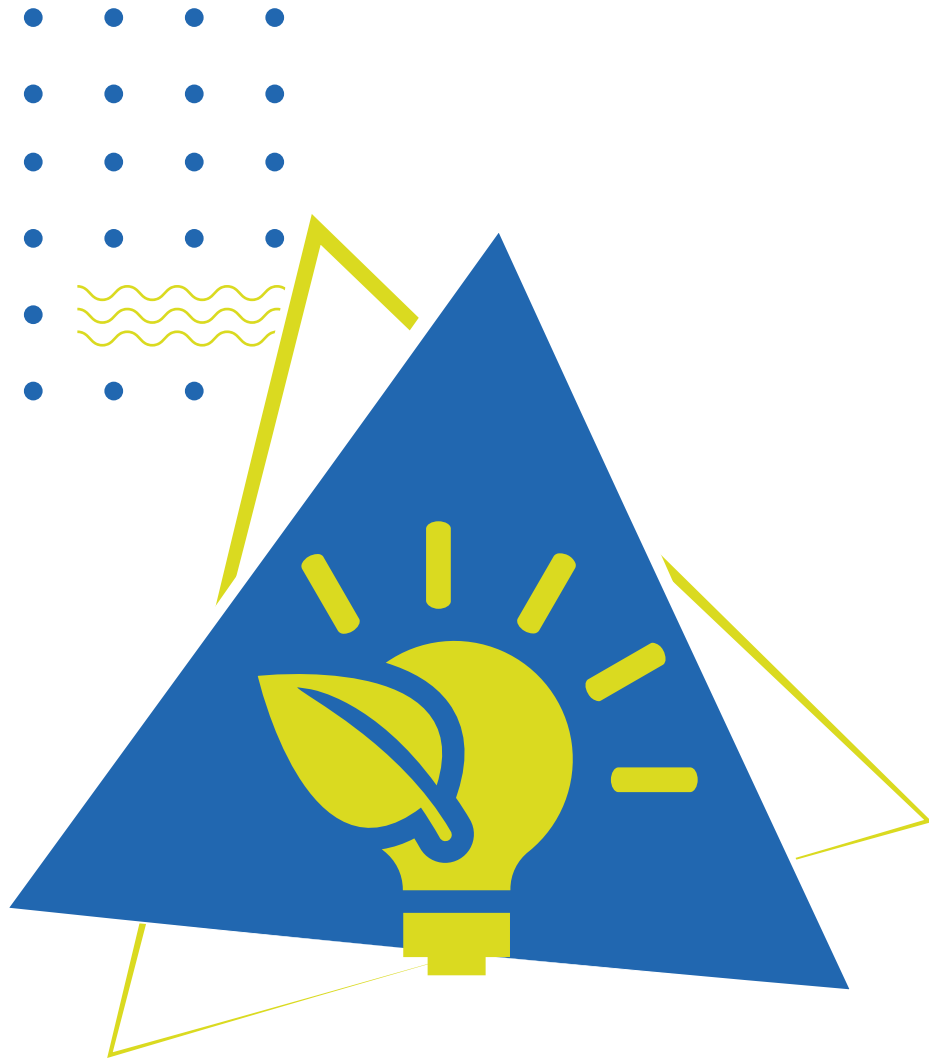




## Housing Finance

- 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.



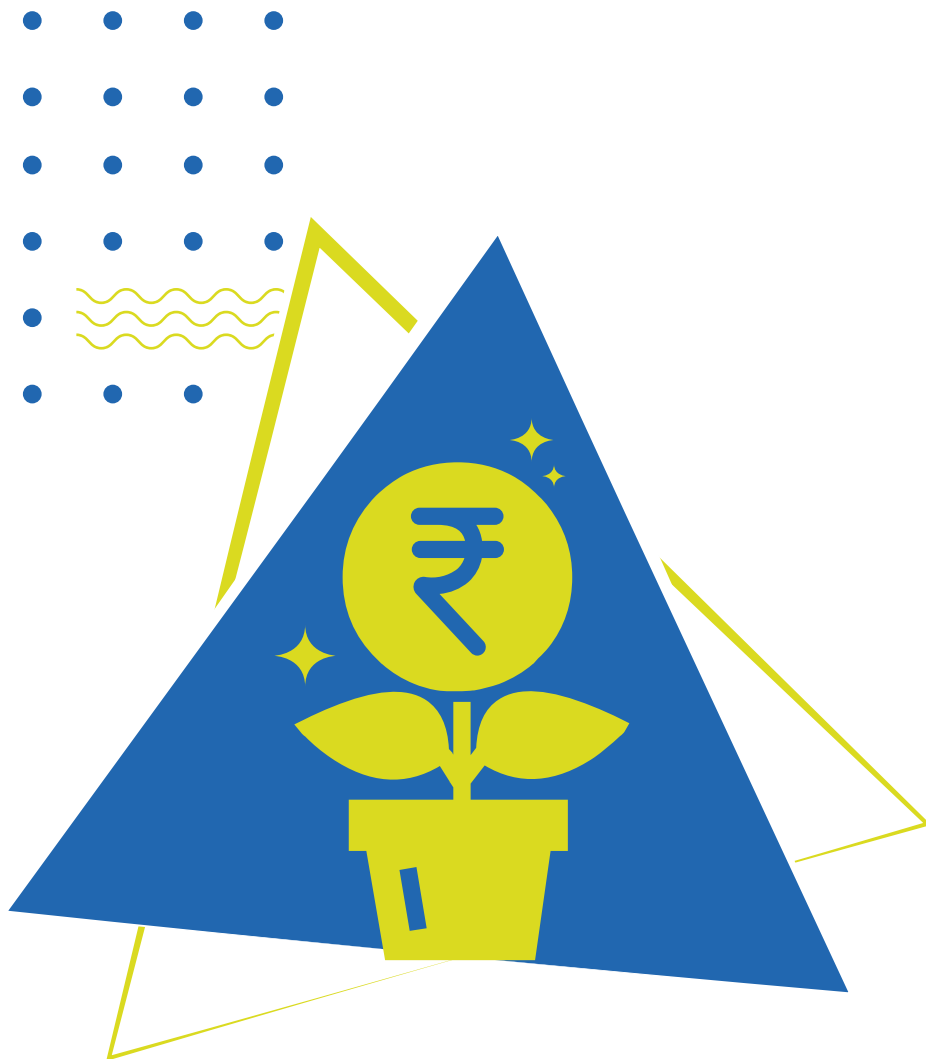


**TATA CAPITAL  
WEALTH**  
Count on us

# 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



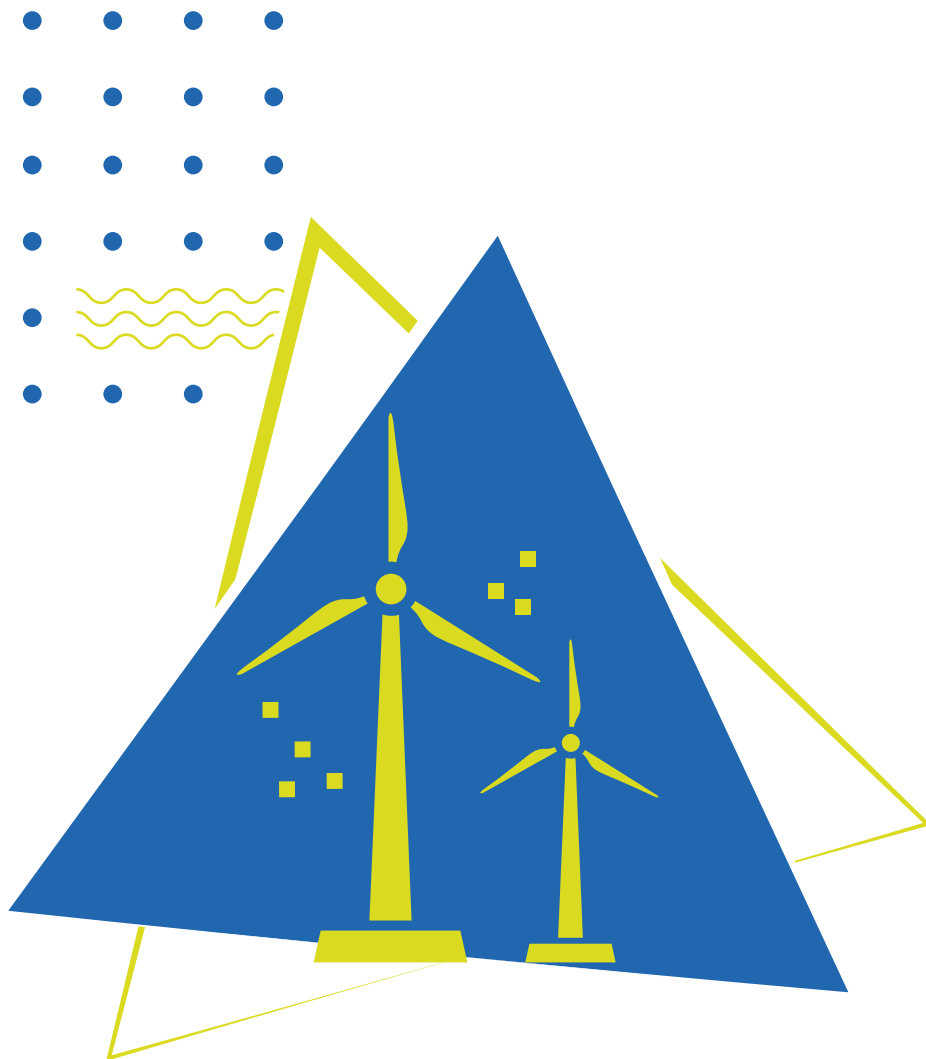


## International Business

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





# Corporate Sustainability

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- 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

In FY2019-20, we implemented 29 projects with 49 partners and reached 1,47,532 beneficiaries from economically underprivileged communities, In addition volunteering activities were conducted, which saw participated from multiple volunteers and accounted for 1792 hours of Volunteering

## Some of the unique initiatives undertaken include:

- The Cluster Development program: Provide supplementary education to underprivileged students in Maharashtra and West Bengal
- Tata Capital Pankh Scholarship program: Supports meritorious underprivileged youth with scholarships and mentoring for higher education
- ProAspire: Skilling initiative for the underprivileged youth to skill in domain and life-skills and access placement opportunities in the BFSI sector
- Dhan Gyan : The e-learning course on financial literacy It is available in English and Hindi ([www.dhangyan.com](http://www.dhangyan.com))
- Aarogyatara and Cancer CELL: Provides access to quality preventive healthcare to fight against curable blindness and cancer
- JalAadhar: Watershed management program to build water security through water and soil conservation







- Aarogyatara and Cancer CELL: Access to quality preventive healthcare to fight against curable blindness and cancer
- JalAadhar Project: Watershed management program to improve water security through water and soil conservation and improved agricultural methods
- The Green Switch project: Provide clean, renewable, and reliable electricity to unlit homes in rural India through a community partnership model
- Project Ecosphere: Ensure availability of safe drinking and irrigation water in water-stressed areas of Mokhada, Maharashtra, by implementing a solar pumping system
- COVID Relief project: Setting up Oxygen plants in Maharashtra and Uttar Pradesh, providing COVID relief materials in Karnataka, and vaccination in Maharashtra
- Women's welfare activities:
  - A project with the Mumbai Police for the refurbishment of women's restrooms and washrooms at Nagpada and Byculla Police Stations in Mumbai, to improve working conditions of women in uniform
  - Online social, educational, and entrepreneurial empowerment initiatives for our Army Veer Naris (War Widows), spouses of our martyred and disabled soldiers, and their dependents



# Financial Snapshot



Book Size  
**1,03,518 cr**  
Loan Book

**Amongst Top 3**  
diversified NBCs in India



Total Comprehensive  
Income  
**1,648 cr**

**5<sup>th</sup> most**  
profitable company  
in the TATA group



Branches  
**340**

**86%**  
locations in  
non - metros



Customers  
**2.8 million+**

**79%**  
from non - metros

\*as on 30<sup>th</sup> September 2022

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# Leadership Team

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**Rajiv Sabharwal**  
Managing Director &  
Chief Executive Officer,  
Tata Capital Limited



**Anil Kaul**  
Managing Director,  
Tata Capital Housing  
Finance Limited



**Abonty Banerjee**  
Chief Digital &  
Marketing Officer,  
Tata Capital Limited



**Rakesh Bhatia**  
Chief Financial Officer,  
Tata Capital Limited



**Sarosh Amaria**  
Managing Director,  
Tata Capital  
Financial Services Limited



**Manish Chourasia**  
Managing Director,  
Tata Cleantech Capital Limited



**Avijit Bhattacharya**  
Chief Human Resources  
Officer, Tata Capital Limited



**Sarita Kamath**  
Head - Legal & Compliance  
and Company Secretary,  
Tata Capital Limited

# 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.



**TATA CAPITAL**

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**Count on us**