



## Tata Capital Ltd. IPO

Issue Date: 06 Oct 25 – 08 Oct 25 Price Range: Rs 310 to Rs 326 Market Lot: 46 Face Value: 10	Sector: NBFC Location: Mumbai Issue Size: 15581 Cr
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Tata Capital Limited (TCL) is a diversified financial services company and a subsidiary of Tata Sons Private Limited. TCL operates as a non-banking financial company (NBFC) in India, offering a wide range of financial products and services to retail, corporate, and institutional customers.

### Key Offerings:

- **Consumer Loans:** Personal loans, home loans, auto loans, education loans, and loans against property.
- **Commercial Finance:** Term loans, working capital loans, equipment financing, and lease rental discounting for businesses.
- **Wealth Management:** Services including portfolio management, investment advisory, and distribution of financial products.
- **Investment Banking:** Equity capital markets, mergers and acquisitions advisory, and structured finance solutions.
- **Private Equity:** Managing funds that invest in companies with significant growth potential.
- **Cleantech Finance:** Financing and advisory services for projects in renewable energy, energy efficiency, waste management, and water management.

As of March 31, 2025, it has a comprehensive suite of 25+ lending products, catering to a diverse customer base including salaried and self-employed individuals, entrepreneurs, small businesses, small and medium enterprises and corporates. As of June 30, 2025, it has an extensive PAN-India distribution network comprising 1,516 branches spanning 1,109 locations across 27 States and Union Territories. In addition to the lending business, it also operates in non-lending segments like distribution of third-party products like insurance, credit cards, wealth management services to HNIs and retail clients, and the Private equity business.

### Competitive strengths

- Flagship financial services company of the Tata group
- Third largest diversified NBFC in India, with the most comprehensive lending product suite
- Omni-channel distribution model, comprising our pan-India branch network, partnerships and digital platforms
- Prudent risk culture and robust credit underwriting and collections capabilities

- Digital and analytics at the core of our business
- Highest credit rating with a diverse liability profile
- Consistent track record of strong financial performance
- Experienced management backed by a team of dedicated professionals

### Objects of the Issue

Augmentation of our Company's Tier –I capital base to meet our Company's future capital requirements including onward lending

### Tata Capital Ltd. Financial Information

Tata Capital Ltd.'s revenue increased by 56% and profit after tax (PAT) rose by 10% between the financial year ending with March 31, 2025 and March 31, 2024.

Period Ended	30-Jun-25	31-Mar-25	31-Mar-24	31-Mar-23
Assets	252254.28	248465.01	176693.98	135626.1
Total Income	7691.65	28369.87	18198.38	13637.49
Profit After Tax	1040.93	3655.02	3326.96	2945.77
EBITDA	5565.86	20338.22	14247.76	10763.22
NET Worth	32761.73	32587.82	23540.19	17959.06
Reserves and Surplus	29260.88	24299.36	18121.83	11899.32
Total Borrowing	211851.6	208414.93	148185.29	113335.91

### Our Rating: 18 (Good)

#### Rating Procedure

	Criteria for giving points	Points	Out Off
Business Risk	Lesser risk higher points	3	5
Financial Risk	Lesser risk higher points	3	5
Market Risk	Lesser risk higher points	3	5
Objective of IPO	Growth & expansion gets more points	3	5
Price	Fair price will get more points	6	10
Total		18	30

A	21 & Above 21	Best to apply
B	18 to 20	Good
C	15 to 17	Average

D	11 to 14	Poor
E	10 & Below 10	Very Poor

Note: The issue is fully priced. Considering “TATA” legacy, investors with risk appetite and long term view can subscribe Tata Capital Ltd. IPO.

You can apply through Capstocks website EIPO link: <https://kyc.capstocks.com/ipo>

You can also apply by ASBA internet banking of your bank account.

Contact: Anil Kumar 0471-4093333, 9847060019, email: [helpdesk@capstocks.com](mailto:helpdesk@capstocks.com)

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