

Q2 & H1 FY2018 Results Presentation



Preferred financial partner across energy value chain



Results Overview

Qtr ended 30 th Sep 2017	Qtr ended 30 th Sep 2016	Shift %	Particulars (Rs. Crores)	Half year ended 30 th Sep 2017	Half year ended 30 th Sep 2016	Shift %	Year ended 31 st Mar 2017
273.60	304.06	(10.02)	Interest Income	556.56	556.46	0.02	1,113.69
-	11.59	(100.00)	Profit on sale of equity investments	-	11.59	(100.00)	142.61
23.52	19.41	21.14	Other Operating Income	40.64	38.28	6.15	94.49
0.01	0.37	(98.50)	Other Income	0.56	0.37	52.24	1.09
297.12	335.43	(11.42)	Total Income	597.76	606.70	(1.47)	1,351.88
162.92	162.54	0.23	Interest and financial charges	323.02	315.50	2.38	630.29
2.86	3.76	(24.16)	Loss on foreign currency translation	5.20	9.38	(44.58)	14.41
64.28	33.59	91.39	Provision and contingencies	71.96	35.78	101.11	142.57
9.17	9.45	(2.89)	Other operating expenses	18.54	16.78	10.52	35.94
239.23	209.34	14.28	Total expenses	418.72	377.44	10.94	823.20
57.89	126.08	(54.09)	Profit before tax	179.04	229.26	(21.91)	528.68
36.23	41.19	(12.02)	Tax expense (including deferred tax)	78.18	76.91	1.64	183.35
21.66	84.90	(74.49)	Profit after tax	100.86	152.35	(33.79)	345.33

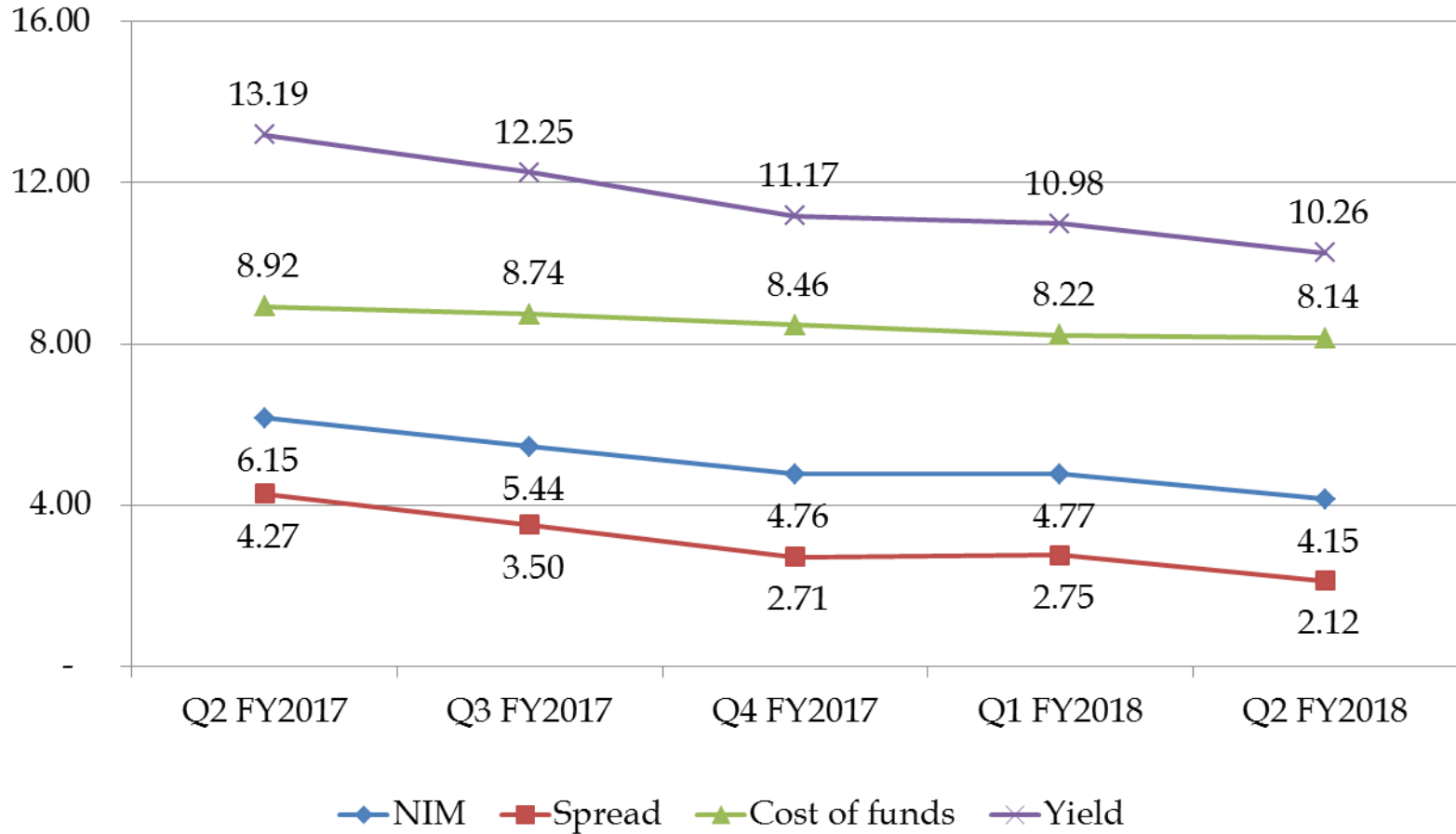
Key Indicators

Qtr ended 30 th Sept 2017	Qtr ended 30 th Sept 2016	Particulars	Half year ended 30 th Sep 2017	Half year ended 30 th Sep 2016	Year ended 31 st Mar 2017
3,359	3,081	Loan Sanctioned (Rs. Crs)	4,002	4,577	10,297
794	881	Loan Disbursed (Rs. Crs)	1,742	1,751	4,179
12,122	9,990	Outstanding Credit	12,122	9,990	12,342
10,550	9,418	Loan Assets (Rs. Crs)	10,550	9,418	10,610
1,572	572	Non fund based (Rs. Crs)	1,572	572	1,732
10.26	13.19	Yield on Loan Assets (%)	10.64	12.53	12.10
8.14	8.92	Cost of borrowed funds (%)	8.19	8.99	8.79
2.12	4.27	Interest Spread (%)	2.45	3.53	3.31
4.15	6.15	Net Interest Margin (%)	4.47	5.44	5.26
0.35	1.51	Earnings Per Share (Rs.)	1.57	2.71	6.96
6.99	6.00	Cost to Income Ratio (%)	6.88	6.21	6.37
25.10	23.11	Capital Adequacy Ratio (%)	25.10	23.11	24.09
3.32	3.96	Debt Equity Ratio (%)	3.32	3.96	3.36
3.50	18.18	Return on Networth (%)	8.34	16.86	18.69
0.20	0.88	Return on Assets (%)	0.95	1.58	3.21

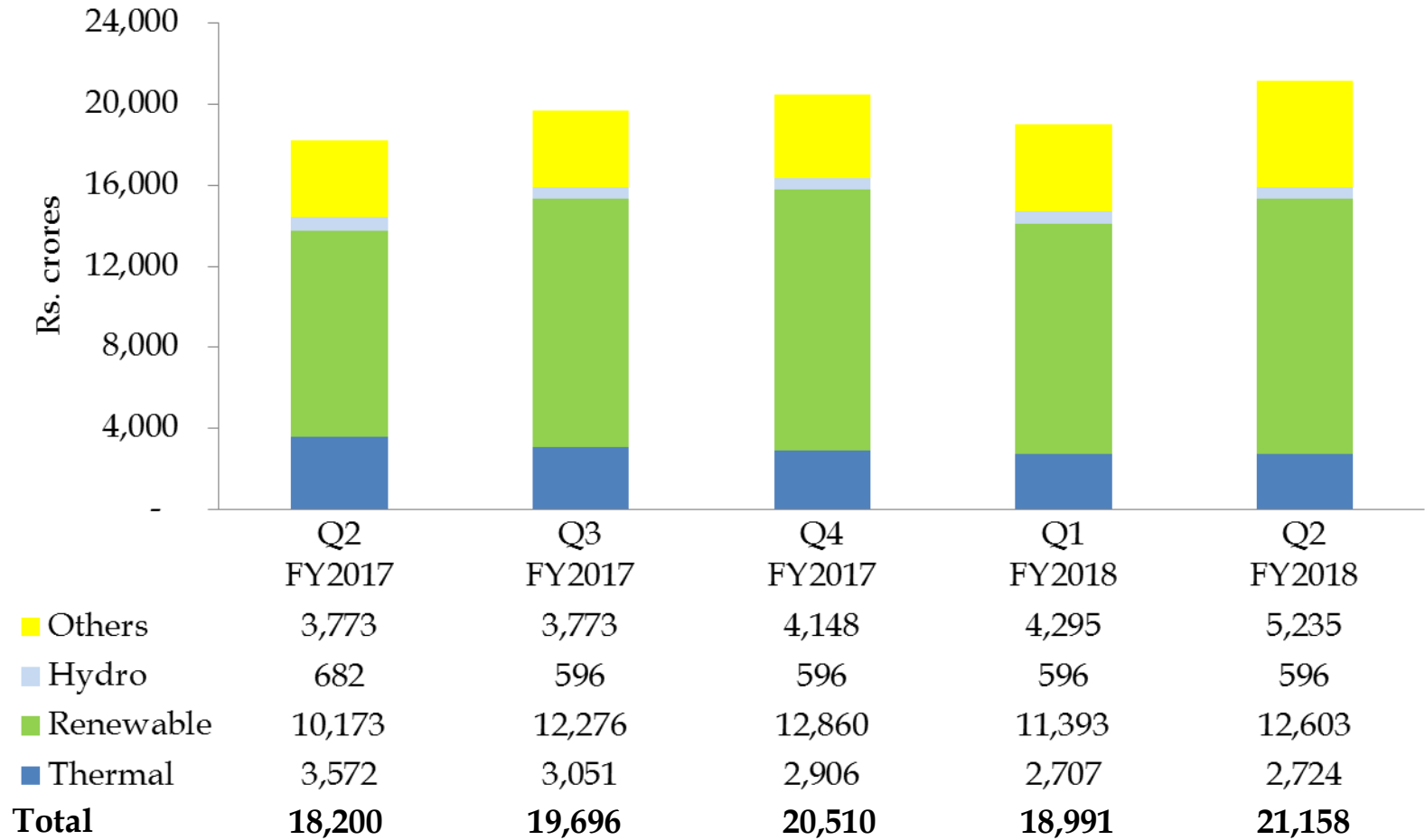
Balance Sheet

Equity and Liabilities (Rs. in Crores)	As at 30 th Sept 2017	As at 31 st March 2017	Assets (Rs. in Crores)	As at 30 th Sept 2017	As at 31 st March 2017
Shareholders' funds			Non-current assets		
Share capital	642.28	642.28	Fixed assets	14.81	15.05
Reserves and surplus	1,765.22	1,777.00	Non-current investments	107.70	114.28
Non-current liabilities			Deferred Tax Assets	10.08	19.78
Long-term borrowings	4,838.55	4,715.88	Long-term loans & advances	9,977.76	9,825.94
Long-term provisions	118.41	98.34	Other non-current assets	24.56	27.11
Current liabilities			Current assets		
Short-term borrowings	2,563.45	2,855.18	Trade receivables	6.07	5.67
Trade payables	3.08	4.20	Cash and cash equivalents	36.07	35.38
Other current liabilities	725.65	659.26	Short-term loans & advances	2.04	207.48
Short-term provisions	0.39	0.06	Other current assets	477.95	501.52
Total liabilities	10,657.03	10,752.21	Total assets	10,657.03	10,752.21

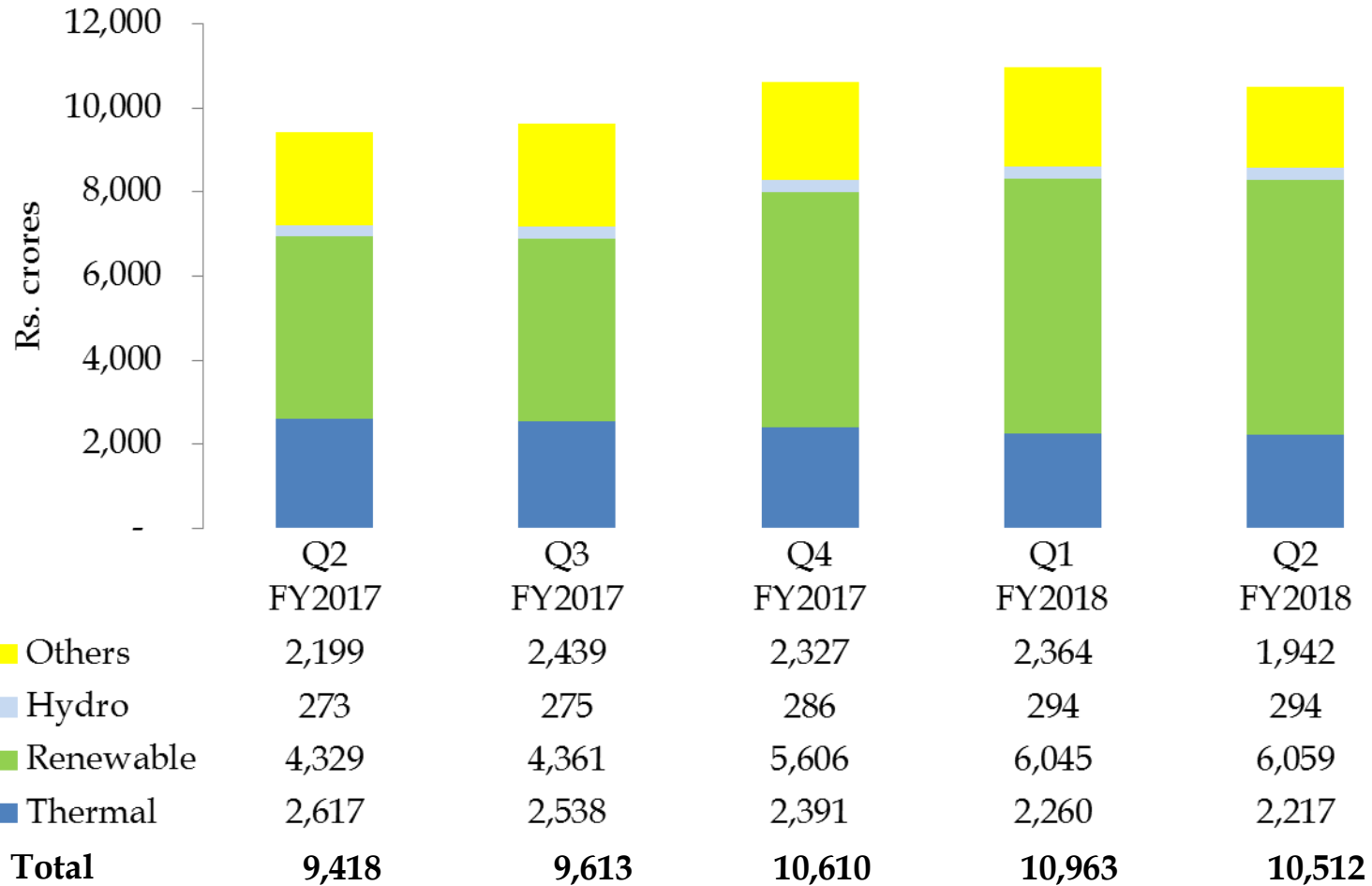
NIMs driven by optimal mix of funds



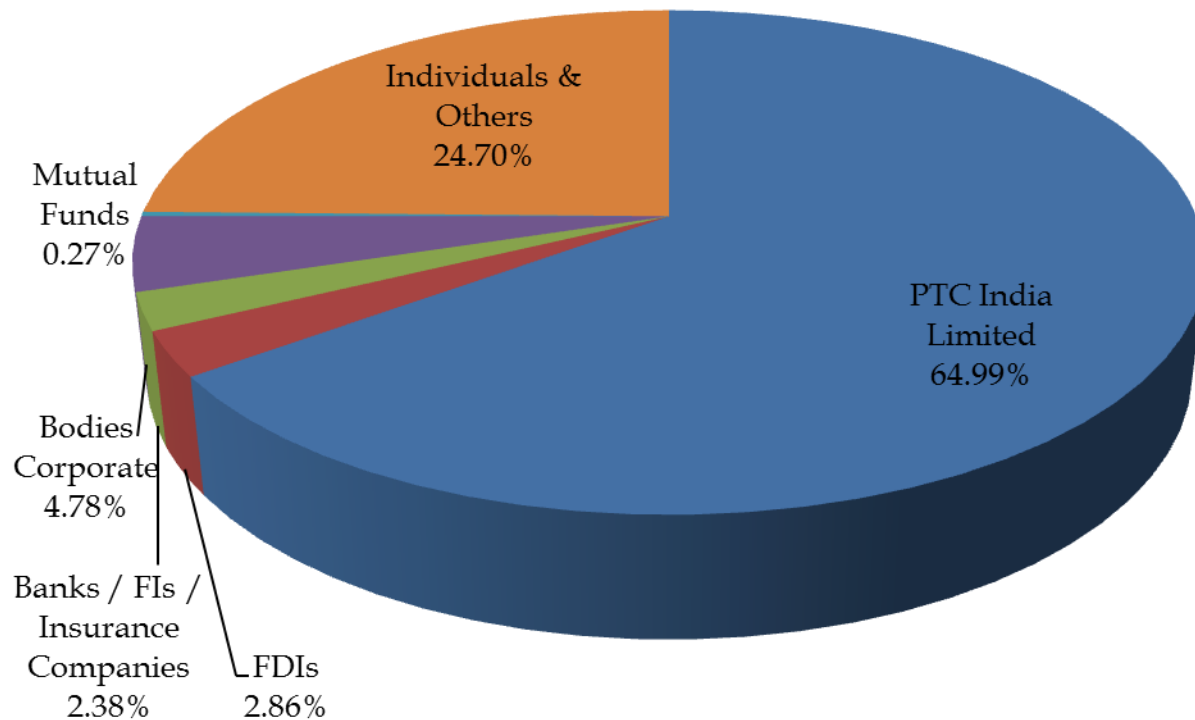
Cumulative Debt Sanctioned



Debt Outstanding



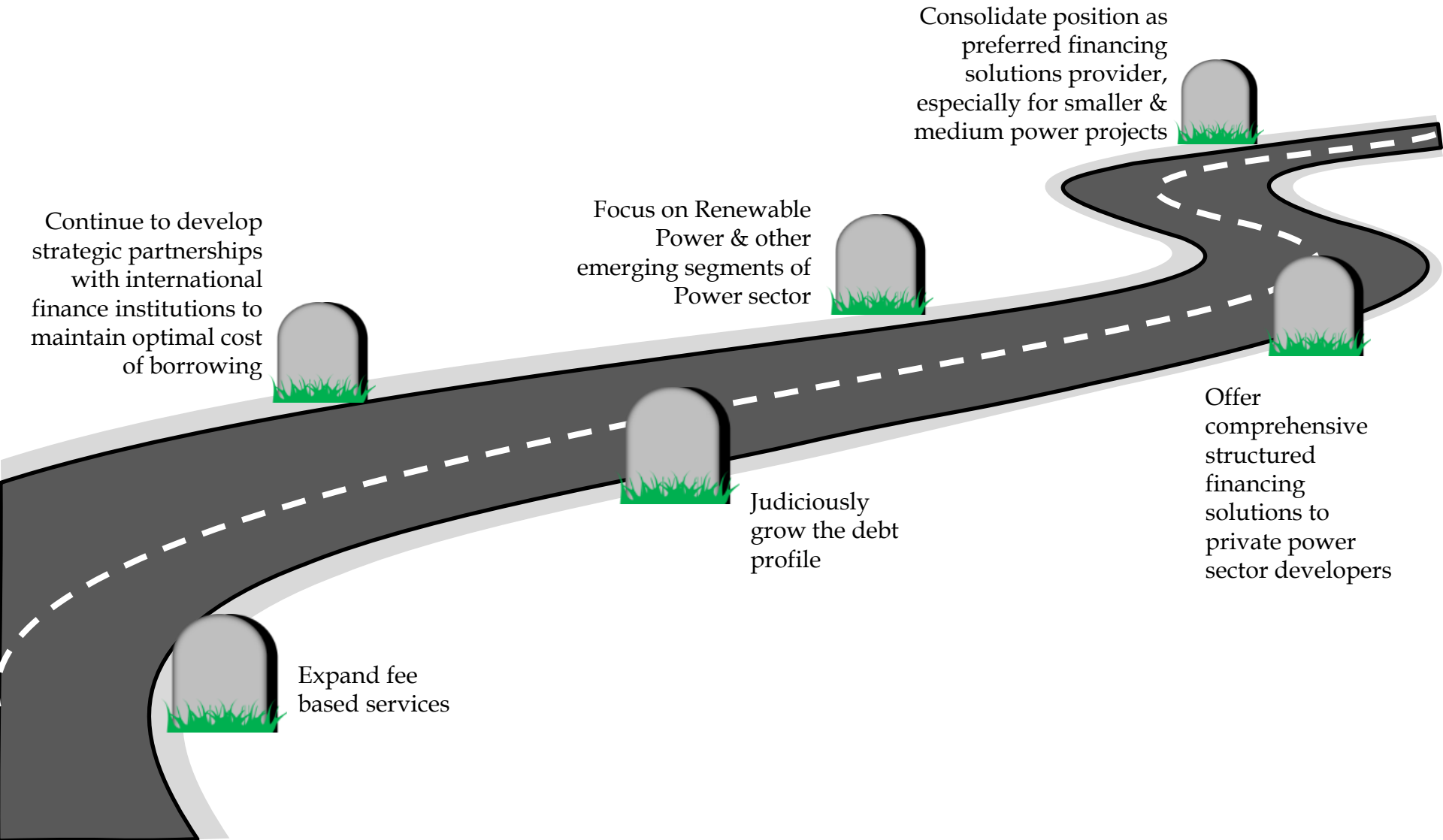
Shareholding as at 30th September 2017



Top 10 shareholders as at 30th September 2017

Name	% Equity	Name	% Equity
PTC India Limited	64.99	New Horizon Opportunities Master Fund	0.34
Life Insurance Corporation Of India	2.13	MV SCIF Mauritius	0.27
Dimensional Emerging Markets Value Fund	0.42	The Emerging Markets Small Cap Series Of The Dfa Investment Trust Company	0.26
Bajaj Allianz Life Insurance Company Ltd.	0.38	State Street Emerging Markets Small Cap Active Non-Lending QIB Common Trust Fund	0.19
Emerging Markets Core Equity Portfolio (The Portfolio) Of Dfa Investment Dimensions Group Inc. (Dfaidg)	0.38	Madhavan Kunniyur	0.19

Way Forward



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