

# Q1 FY2018 Results Presentation



# Preferred financial partner across energy value chain



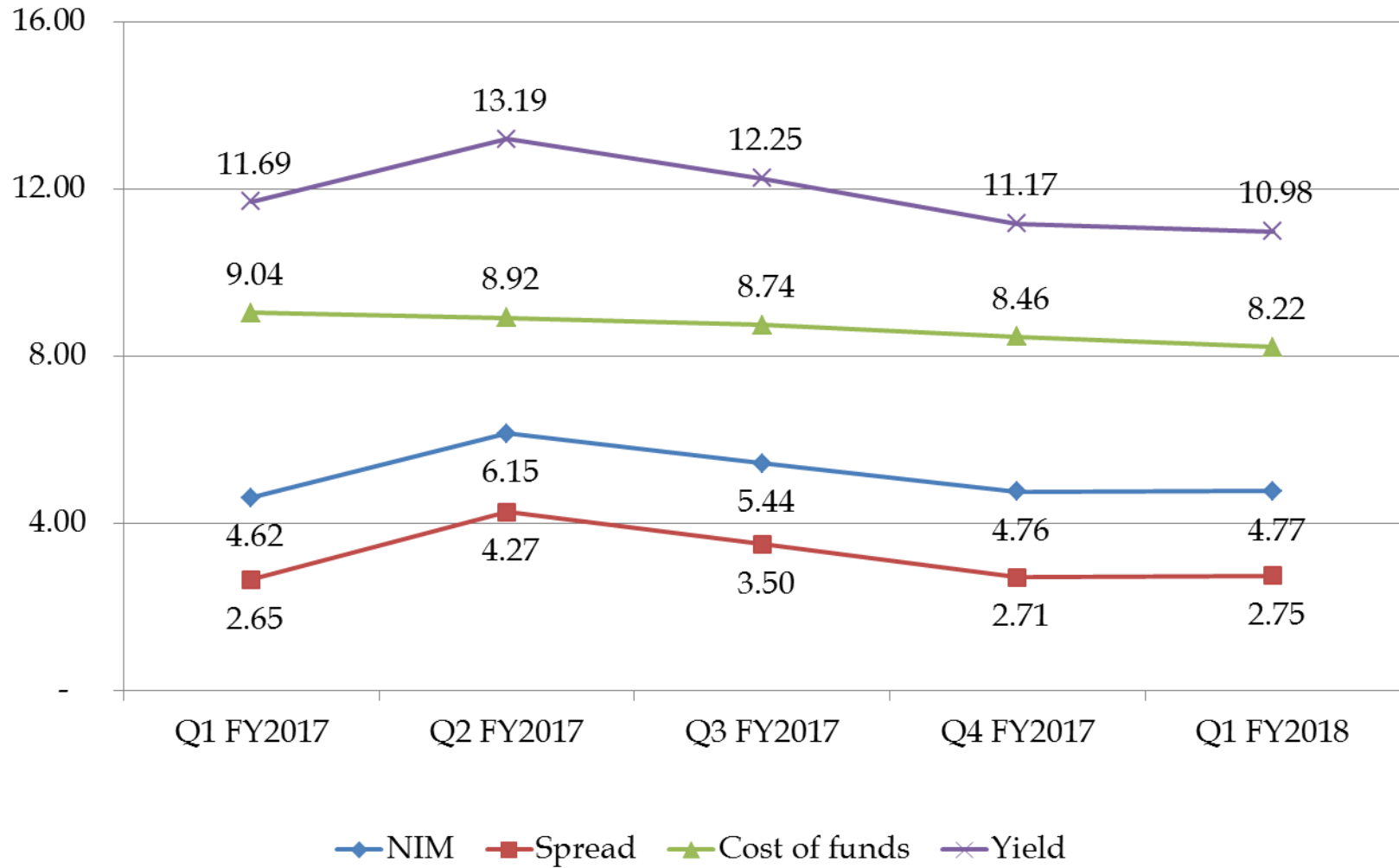
# Results Overview

Qtr ended 30 <sup>th</sup> June 2017	Qtr ended 30 <sup>th</sup> June 2016	Shift %	Particulars (Rs. Crores)	Year ended 31 <sup>st</sup> Mar 2017
282.96	252.40	12.11	Interest Income	1,113.69
-	-	-	Profit on sale of equity investments	142.61
17.12	18.87	(9.26)	Other Operating Income	94.49
0.56	0.00	18,426.67	Other Income	1.09
<b>300.64</b>	<b>271.27</b>	<b>10.83</b>	<b>Total Income</b>	<b>1,351.88</b>
160.09	152.96	4.66	Interest and financial charges	630.29
2.34	5.61	(58.27)	Loss on foreign currency translation	14.41
7.68	2.20	249.76	Provision and contingencies	142.57
9.37	7.33	27.81	Other operating expenses	35.94
<b>179.49</b>	<b>168.10</b>	<b>6.78</b>	<b>Total expenses</b>	<b>823.20</b>
<b>121.15</b>	<b>103.17</b>	<b>17.42</b>	<b>Profit before tax</b>	<b>528.68</b>
41.94	35.73	17.40	Tax expense (including deferred tax)	183.35
<b>79.21</b>	<b>67.45</b>	<b>17.43</b>	<b>Profit after tax</b>	<b>345.33</b>

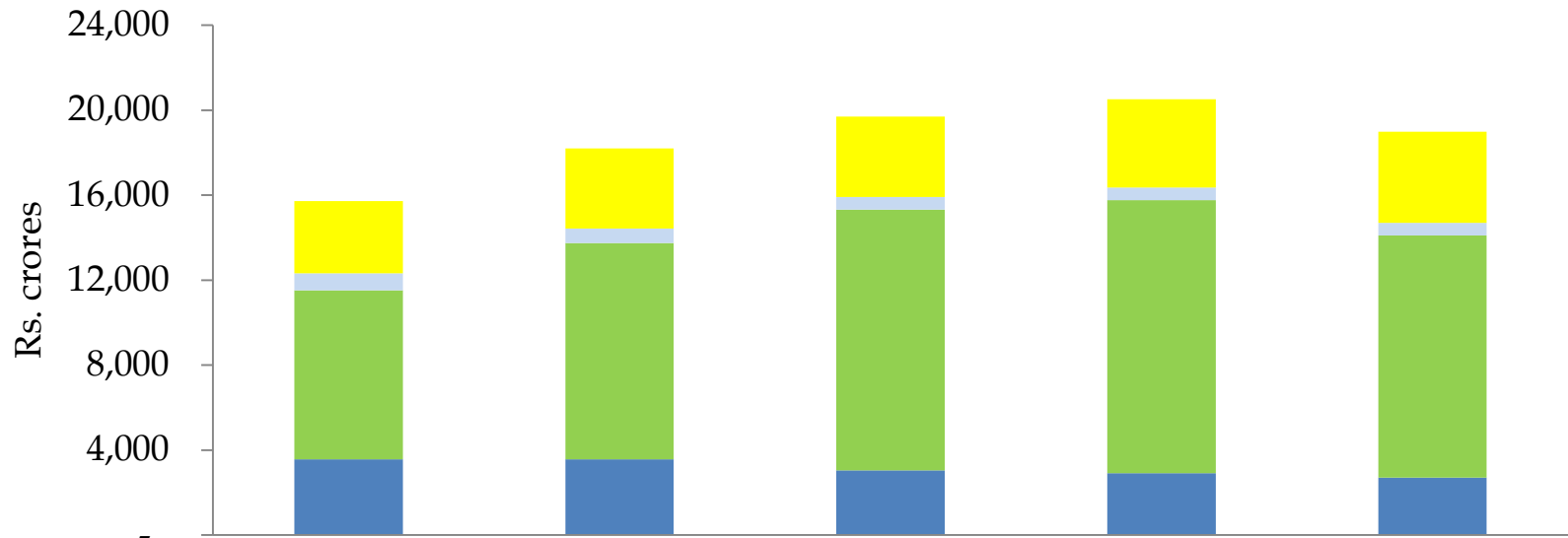
# Key Indicators

Qtr ended 30 <sup>th</sup> June 2017	Qtr ended 30 <sup>th</sup> June 2016	Particulars	Year ended 31 <sup>st</sup> Mar 2017
643	1,496	Loan Sanctioned (Rs. Crs)	10,297
947	870	Loan Disbursed (Rs. Crs)	4,179
12,553	9,536	Outstanding Credit	12,342
10,963	9,074	Loan Assets (Rs. Crs)	10,610
1,590	462	Letter of Comfort (Rs. Crs)	1,732
10.98	11.69	Yield on Loan Assets (%)	12.10
8.22	9.04	Cost of borrowed funds (%)	8.79
2.75	2.65	Interest Spread (%)	3.31
4.77	4.62	Net Interest Margin (%)	5.26
1.23	1.20	Earnings Per Share (Rs.)	6.96
6.78	6.50	Cost to Income Ratio (%)	6.37
24.75	21.00	Capital Adequacy Ratio (%)	24.09
3.36	4.01	Debt Equity Ratio (%)	3.36
12.91	15.24	Return on Networth (%)	18.69
0.71	0.72	Return on Assets (%)	3.21

# NIMs driven by optimal mix of funds

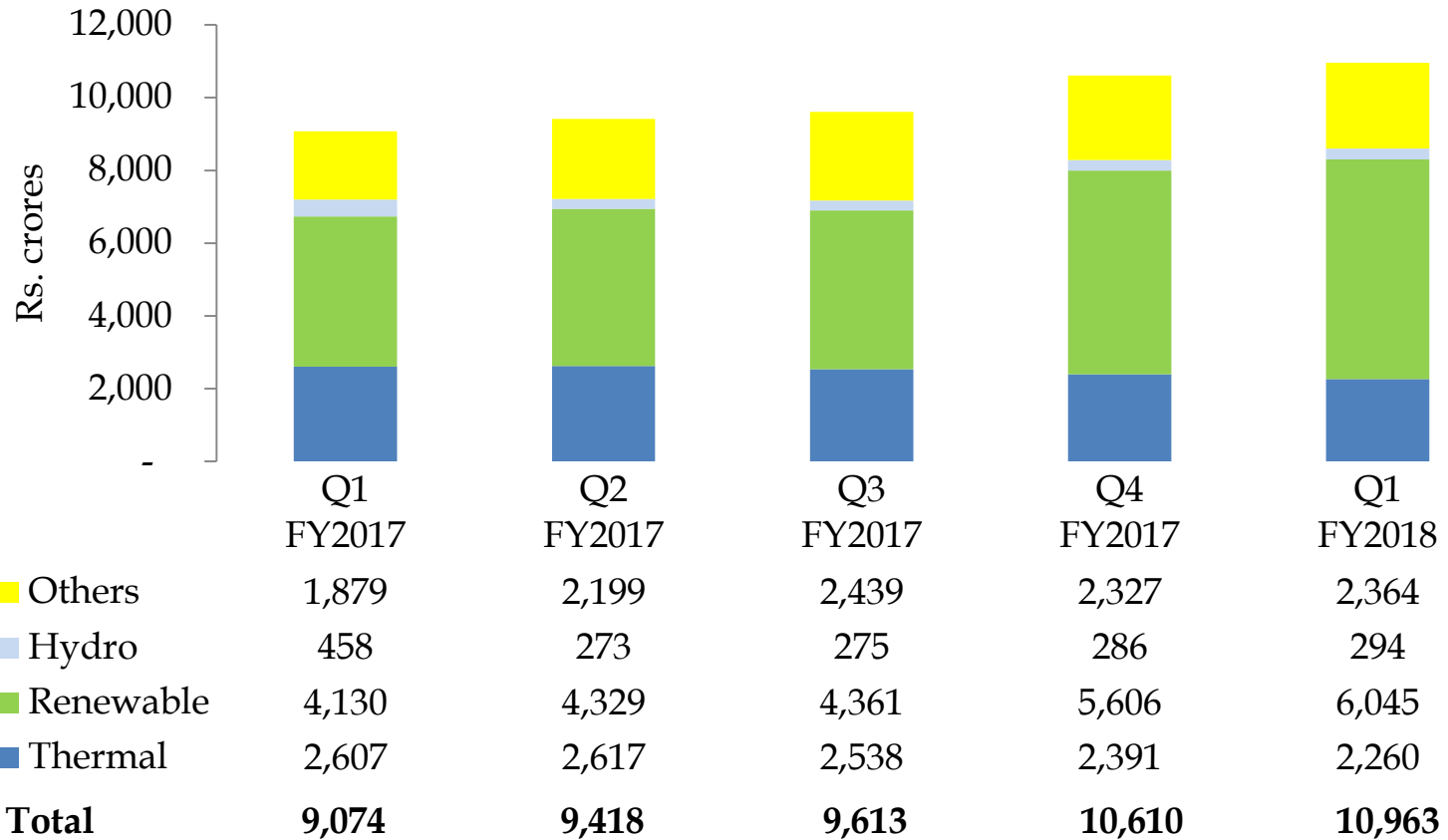


# Cumulative Debt Sanctioned



	Q1 FY2017	Q2 FY2017	Q3 FY2017	Q4 FY2017	Q1 FY2017
Others	3,398	3,773	3,773	4,148	4,295
Hydro	810	682	596	596	596
Renewable	7,945	10,173	12,276	12,860	11,393
Thermal	3,572	3,572	3,051	2,906	2,707
<b>Total</b>	<b>15,725</b>	<b>18,200</b>	<b>19,696</b>	<b>20,510</b>	<b>18,991</b>

# Debt Outstanding

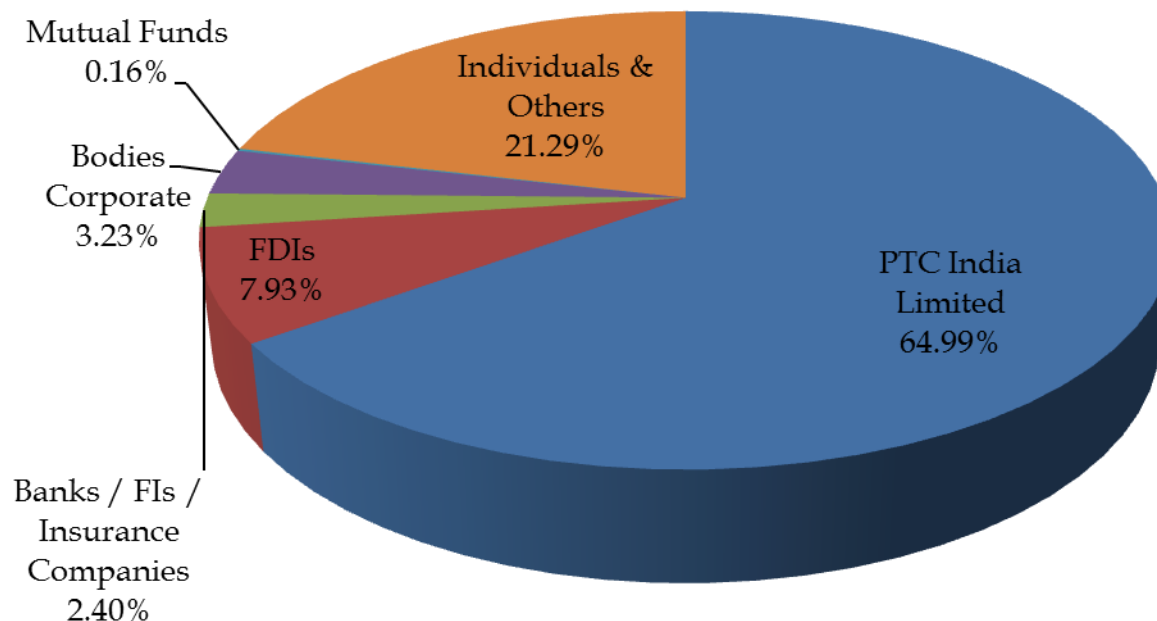


# Status of significant equity investments

Project	Capacity (MW)	Outstanding as at 30 <sup>th</sup> June 2017 (Rs. crore)	Investment Status
East Coast Energy Private Limited	1,320	133.38	<ul style="list-style-type: none"> <li>• Construction activities are in progress. Cost overrun for the project has been approved by the lead FI.</li> <li>• PFS has received FIPB approval to swap its shareholding into shares of holding company.</li> </ul>
R S India Wind Energy Private Limited	99	61.12	<ul style="list-style-type: none"> <li>• Phase I (41.25 MW) is commissioned.</li> <li>• WTG manufacturing facility housed in a group company is commissioned.</li> <li>• PFS has made a provision of entire amount.</li> </ul>
<b>Total</b>		<b>194.50</b>	



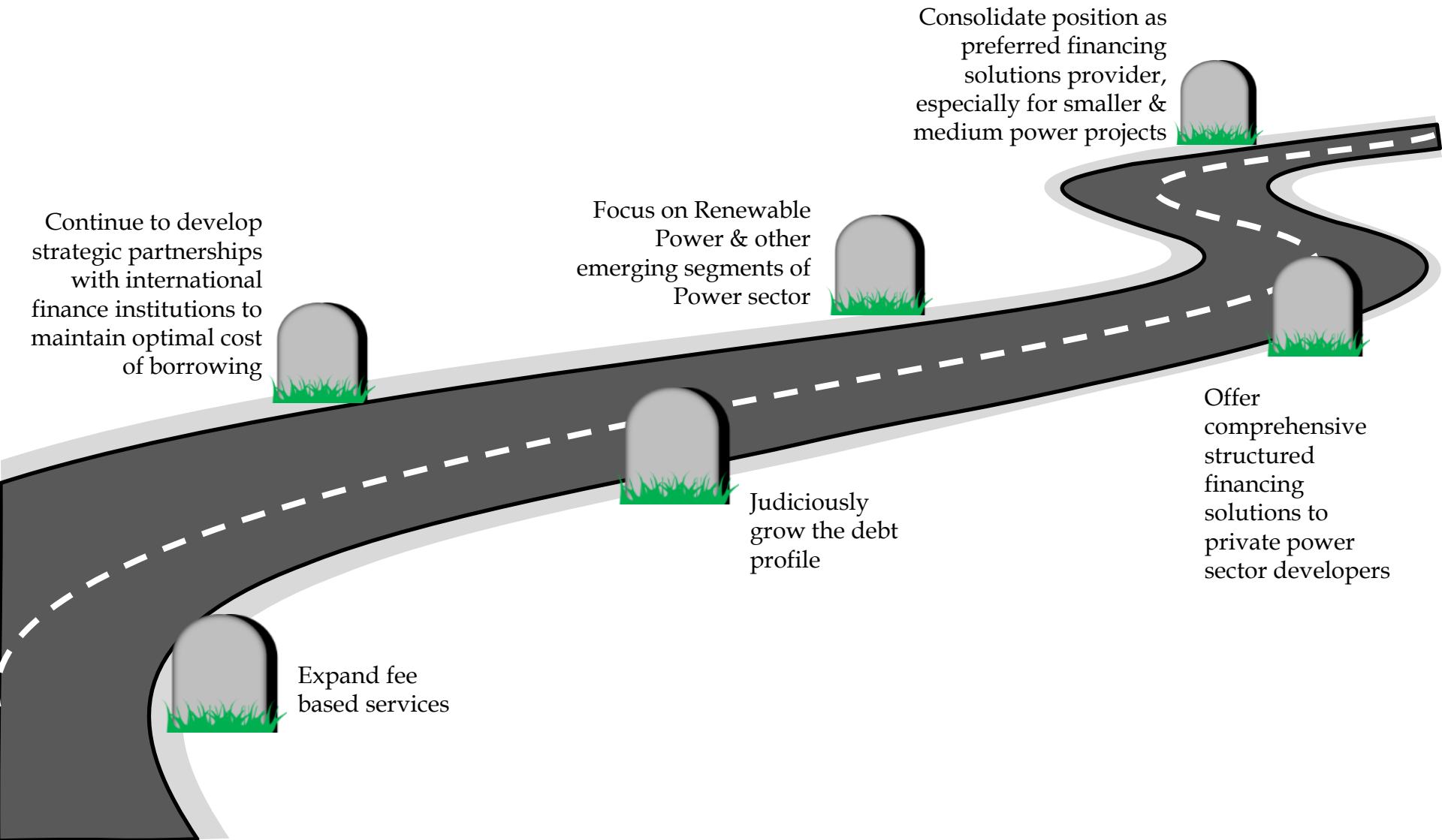
# Shareholding as at 30<sup>th</sup> June 2017



## Top 10 shareholders as at 30<sup>th</sup> June 2017

Name	% Equity	Name	% Equity
PTC India Limited	64.99	Emerging Markets Core Equity Portfolio (The Portfolio) Of DFA Investment Dimensions Group Inc. (Dfaidg)	0.38
New Horizon Opportunities Master Fund	5.44	MV SCIF Mauritius	0.31
Life Insurance Corporation Of India	2.13	The Emerging Markets Small Cap Series Of The DFA Investment Trust Company	0.26
Dimensional Emerging Markets Value Fund	0.52	State Street Active Emerging Markets Small Active Non Lending QIB Common Trust Fund	0.18
Bajaj Allianz Life Insurance Company Ltd.	0.41	General Insurance Coprration of India Limited	0.16

# Way Forward



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