

# Q4 & FY2016 Results Presentation

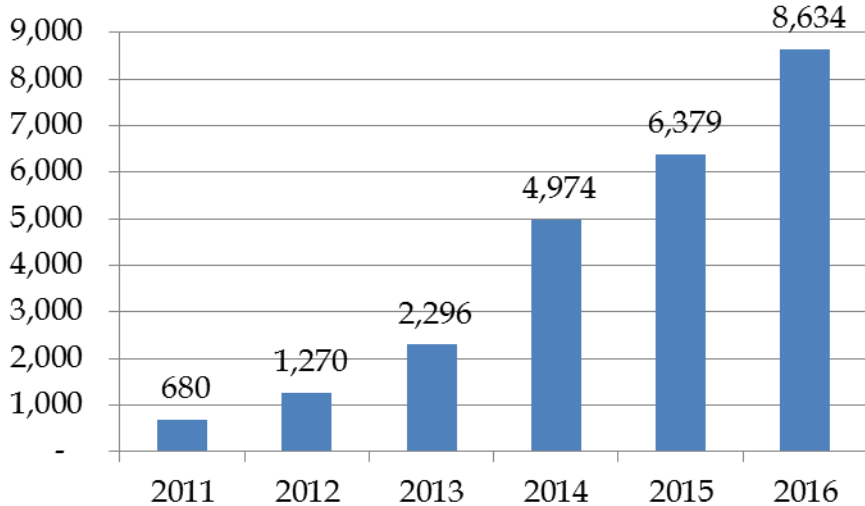


# Preferred financial partner across energy value chain

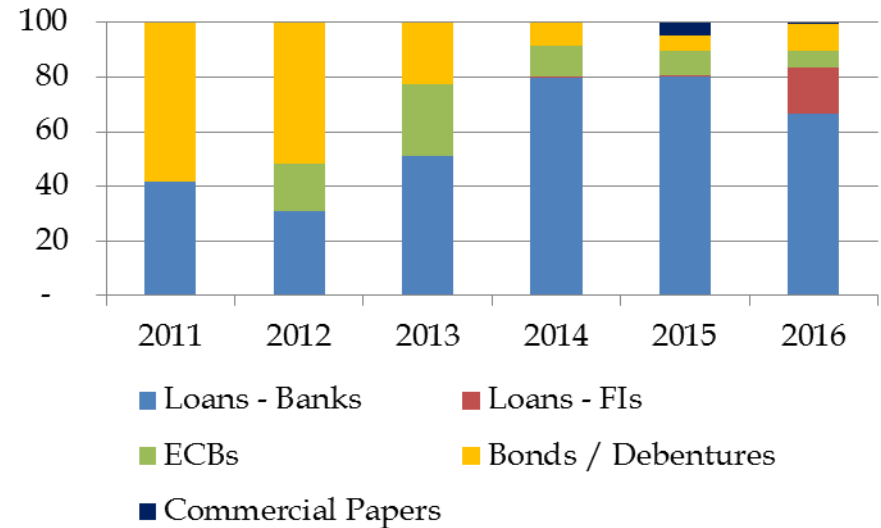


# Operational Performance Highlights

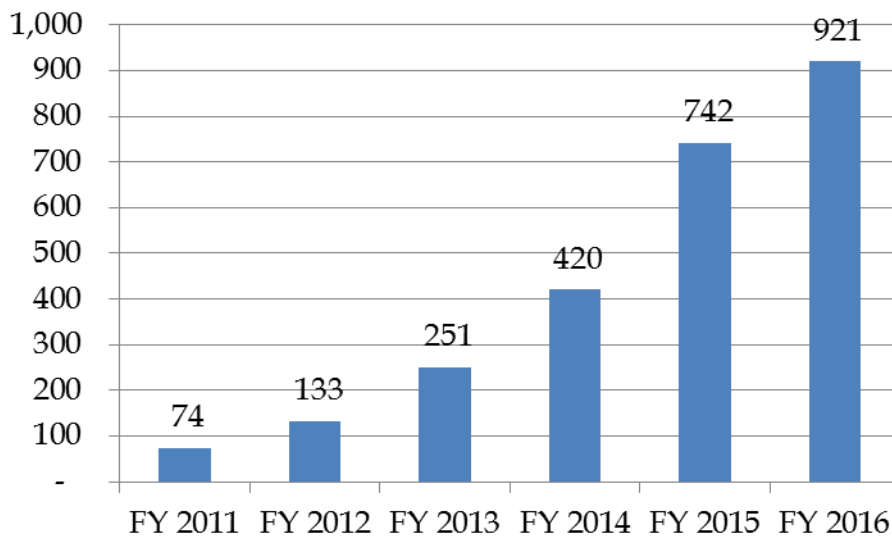
### Loan Assets



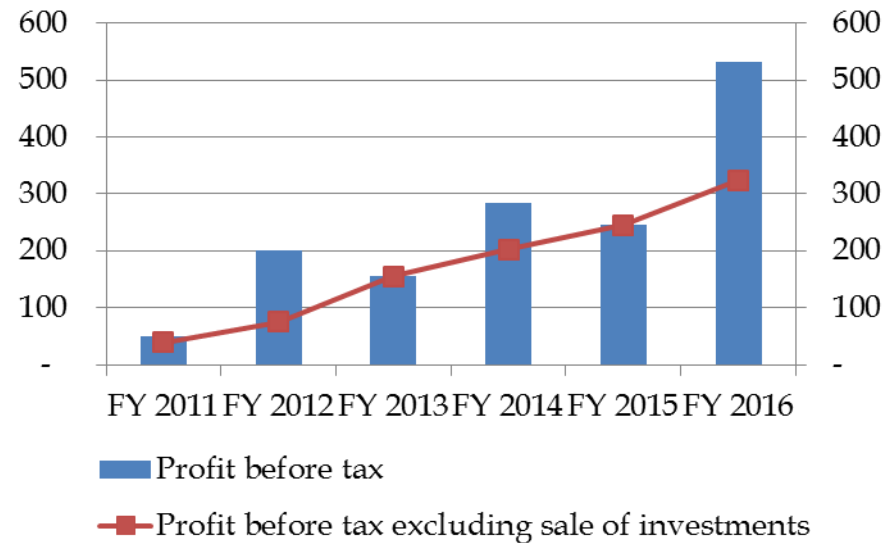
### Trend in borrowings mix



### Interest Income



### Profit before tax



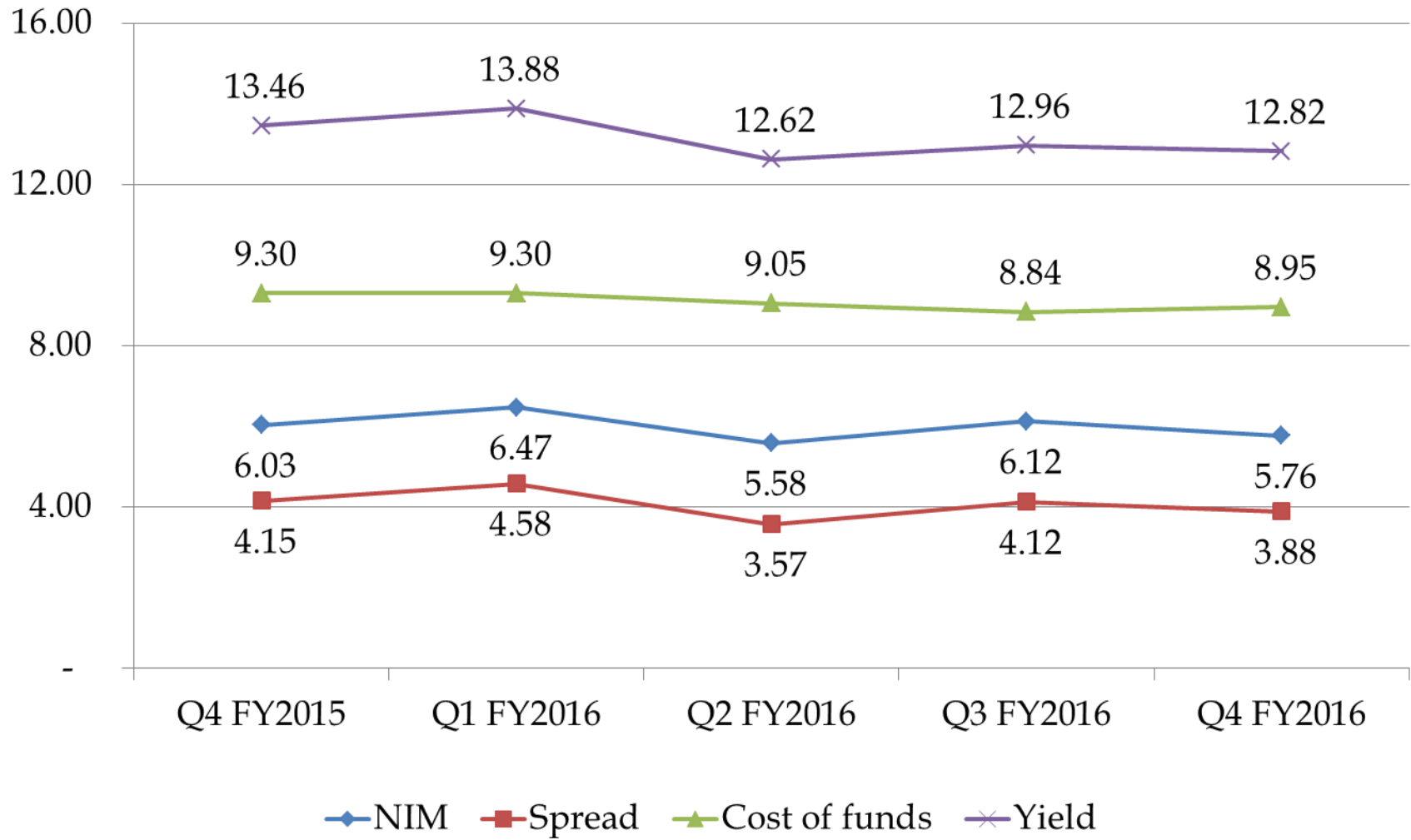
# Results Overview

Qtr ended 31 <sup>st</sup> Mar 2016	Qtr ended 31 <sup>st</sup> Mar 2015	Shift %	Particulars (Rs. Crores)	Year ended 31 <sup>st</sup> Mar 2016	Year ended 31 <sup>st</sup> Mar 2015	Shift %
256.01	200.81	27	Interest Income	921.41	741.61	24
-	-	-	Profit on sale of equity investments	206.93	-	-
13.97	16.44	(15)	Other Operating Income	58.58	60.27	(3)
<b>269.98</b>	<b>217.25</b>	<b>24</b>	<b>Total Income</b>	<b>1,186.91</b>	<b>801.89</b>	<b>48</b>
141.20	111.05	27	Interest and financial charges	507.24	400.93	27
5.57	3.49	59	Loss on foreign currency translation	22.87	16.26	41
43.54	65.20	(33)	Provisions	95.19	113.93	(16)
9.13	7.47	22	Other operating expenses	30.19	25.47	19
<b>199.44</b>	<b>187.21</b>	<b>7</b>	<b>Total expenses</b>	<b>655.49</b>	<b>556.59</b>	<b>18</b>
<b>70.54</b>	<b>30.03</b>	<b>135</b>	<b>Profit from operation (before other income)</b>	<b>531.43</b>	<b>245.29</b>	<b>117</b>
0.00	0.00	(10)	Other Income	0.01	0.02	(28)
<b>70.55</b>	<b>30.04</b>	<b>135</b>	<b>Profit before tax</b>	<b>531.44</b>	<b>245.31</b>	<b>117</b>
21.51	14.23	51	Tax expense (including deferred tax)	140.35	84.44	66
<b>49.03</b>	<b>15.81</b>	<b>210</b>	<b>Profit after tax</b>	<b>391.10</b>	<b>160.88</b>	<b>143</b>

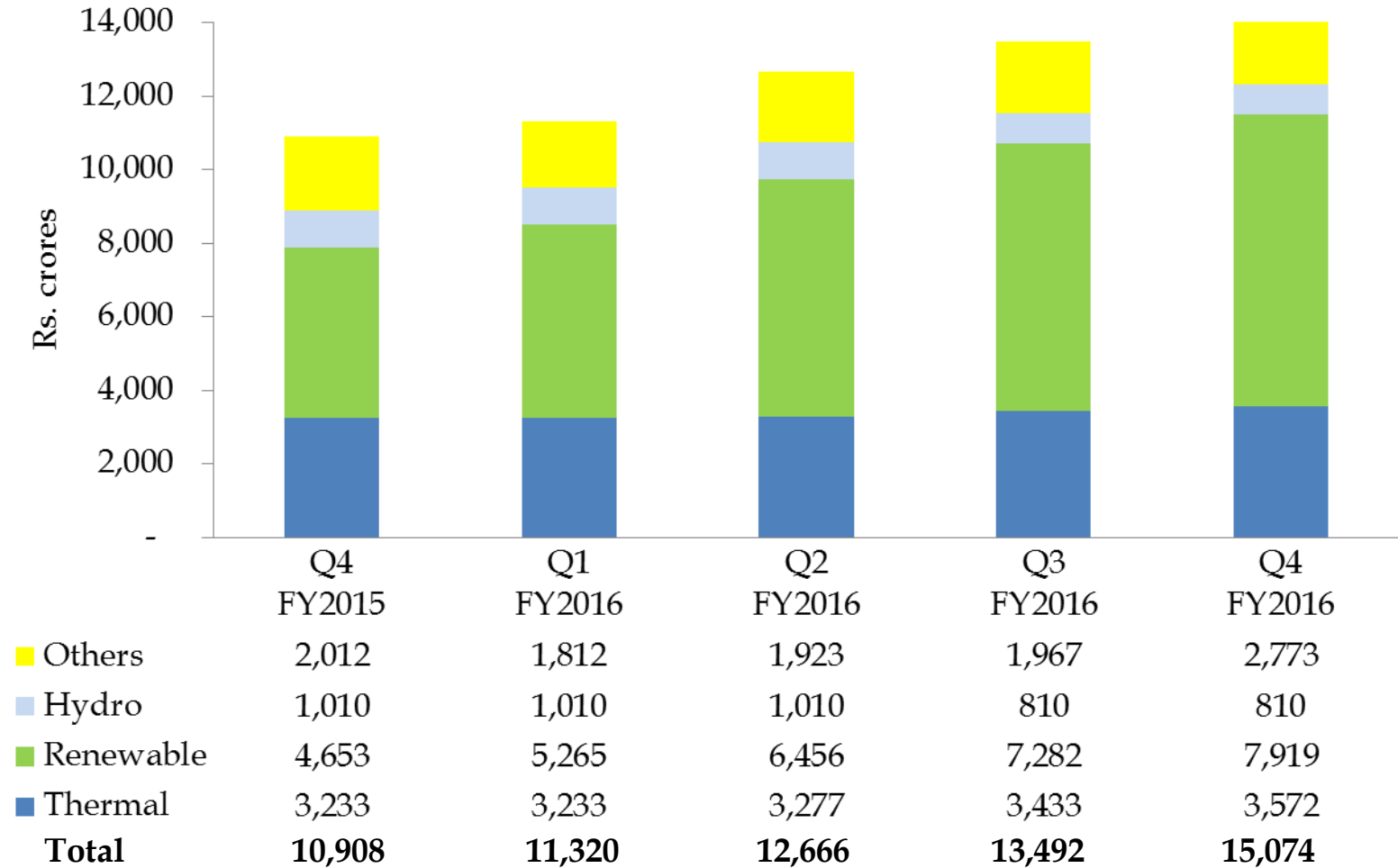
# Key Indicators

Qtr ended 31 <sup>st</sup> Mar 2016	Qtr ended 31 <sup>st</sup> Mar 2015	Particulars	Year ended 31 <sup>st</sup> Mar 2016	Year ended 31 <sup>st</sup> Mar 2015
2,131	550	Loan Sanctioned (Rs. Crs)	6,528	4,112
1,450	835	Loan Disbursed (Rs. Crs)	3,555	2,493
8,634	6,379	Loan Assets (Rs. Crs)	8,634	6,379
12.82	13.46	Yield on Loan Assets (%)	13.07	13.71
8.95	9.30	Cost of borrowed funds (%)	9.05	9.38
3.88	4.15	Interest Spread (%)	4.02	4.33
5.76	6.03	Net Interest Margin (%)	5.98	6.30
0.87	0.28	Earnings Per Share (Rs.)	6.96	2.86
7.41	7.27	Cost to Income Ratio (%)	6.71	6.62
21.82	23.71	Capital Adequacy Ratio (%)	21.82	23.71
3.93	3.56	Debt Equity Ratio (%)	3.93	3.56
11.22	4.39	Return on Networth (%)	24.60	11.55
0.56	0.23	Return on Assets (%)	4.43	2.38

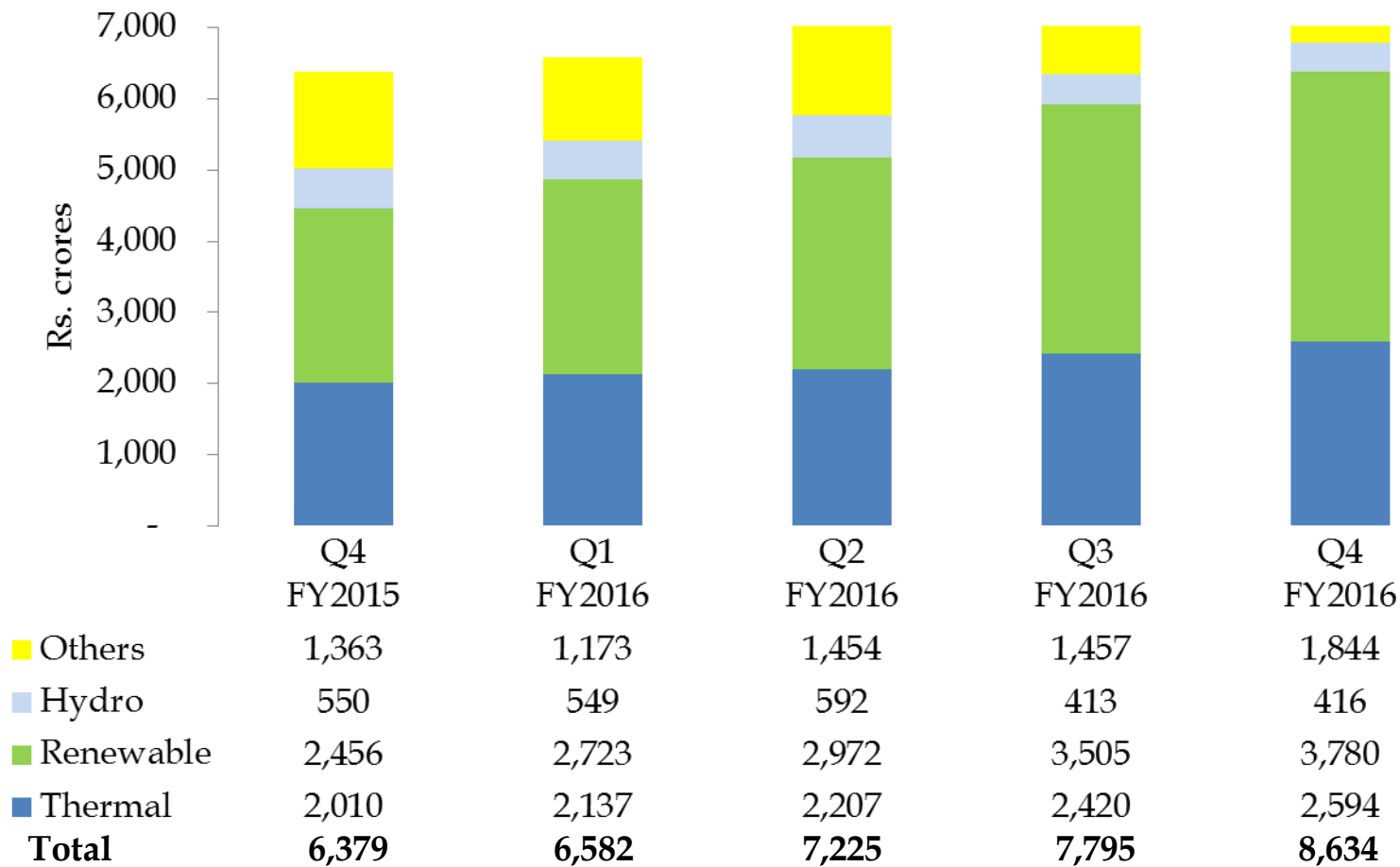
# NIMs driven by optimal mix of funds



# Cumulative Debt Sanctioned



# Debt Outstanding

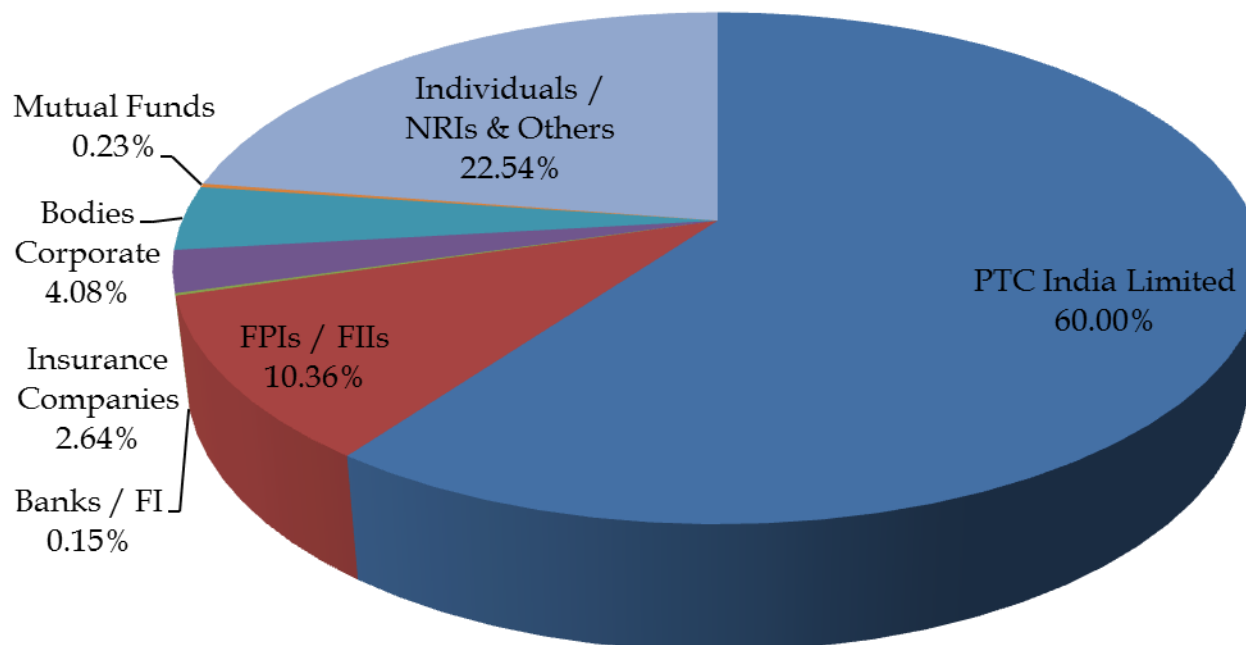




# Status of significant equity investments

Project	Capacity (MW)	Outstanding as at 31 <sup>st</sup> Mar 2016 (Rs. crore)	Investment Status
Indian Energy Exchange Limited	N.A.	1.52	<ul style="list-style-type: none"> <li>Operational since June 2008.</li> <li>PFS holds 5% on fully diluted basis in the Company.</li> </ul>
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>196.02</b>	

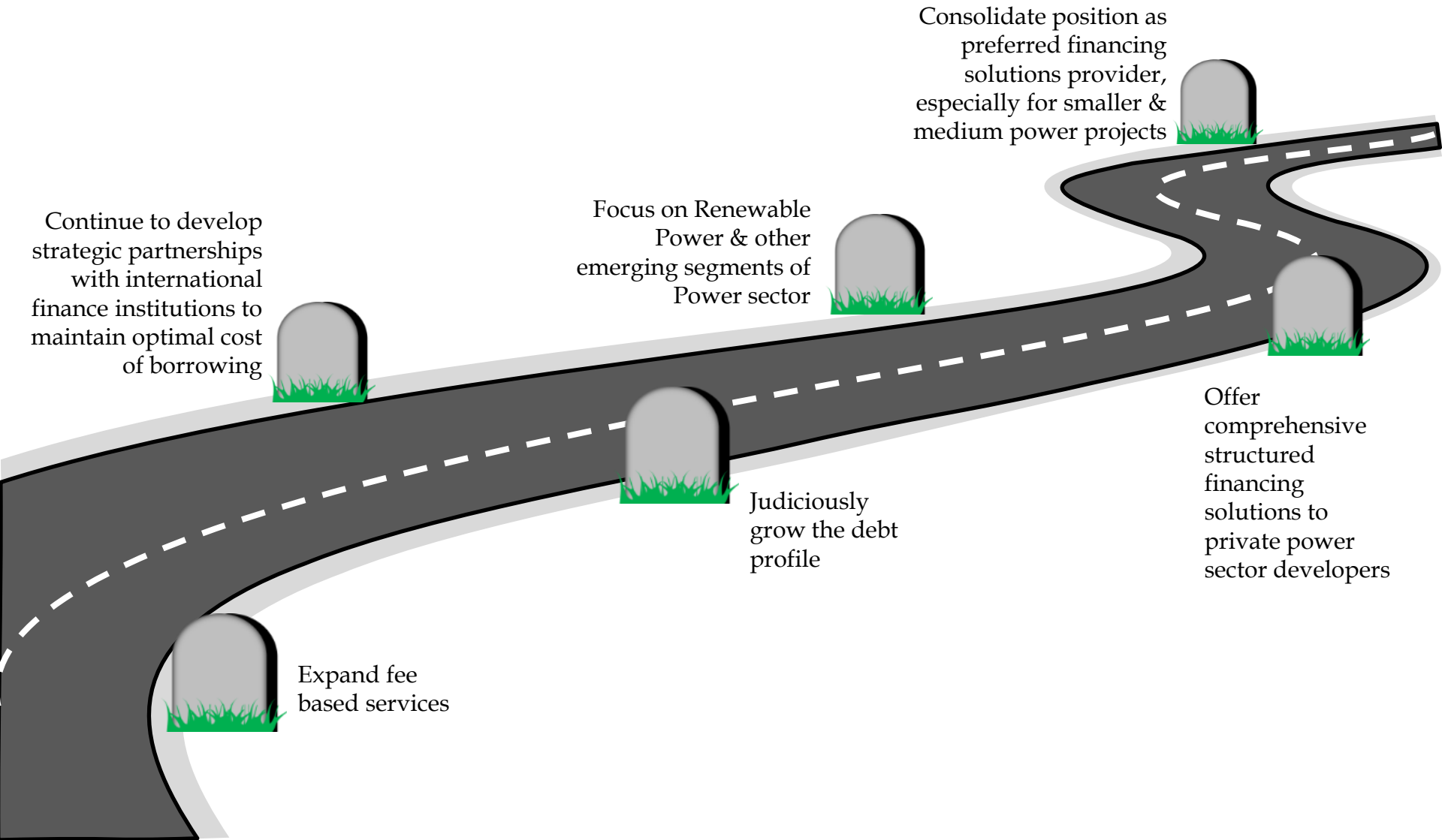
# Shareholding as at 31<sup>st</sup> March 2016



**Top 10 shareholders as at 31<sup>st</sup> March 2016**

Name	% Equity	Name	% Equity
PTC India Limited	60.00	Dimensional Emerging Markets Value Fund	0.74
Macquarie Bank Limited	5.60	Emerging Markets Core Equity Portfolio	0.39
Life Insurance Corporation Of India	2.43	Emerging Markets Small Cap Series of DFA	0.36
Copthall Mauritius Investment Limited	1.41	Progressive India Fund	0.31
Bajaj Allianz Life Insurance Company Limited	0.92	GAM Star India Equity	0.30

# Way Forward



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