

# Q4 & FY2018 Results Presentation



# Preferred financial partner across energy value chain



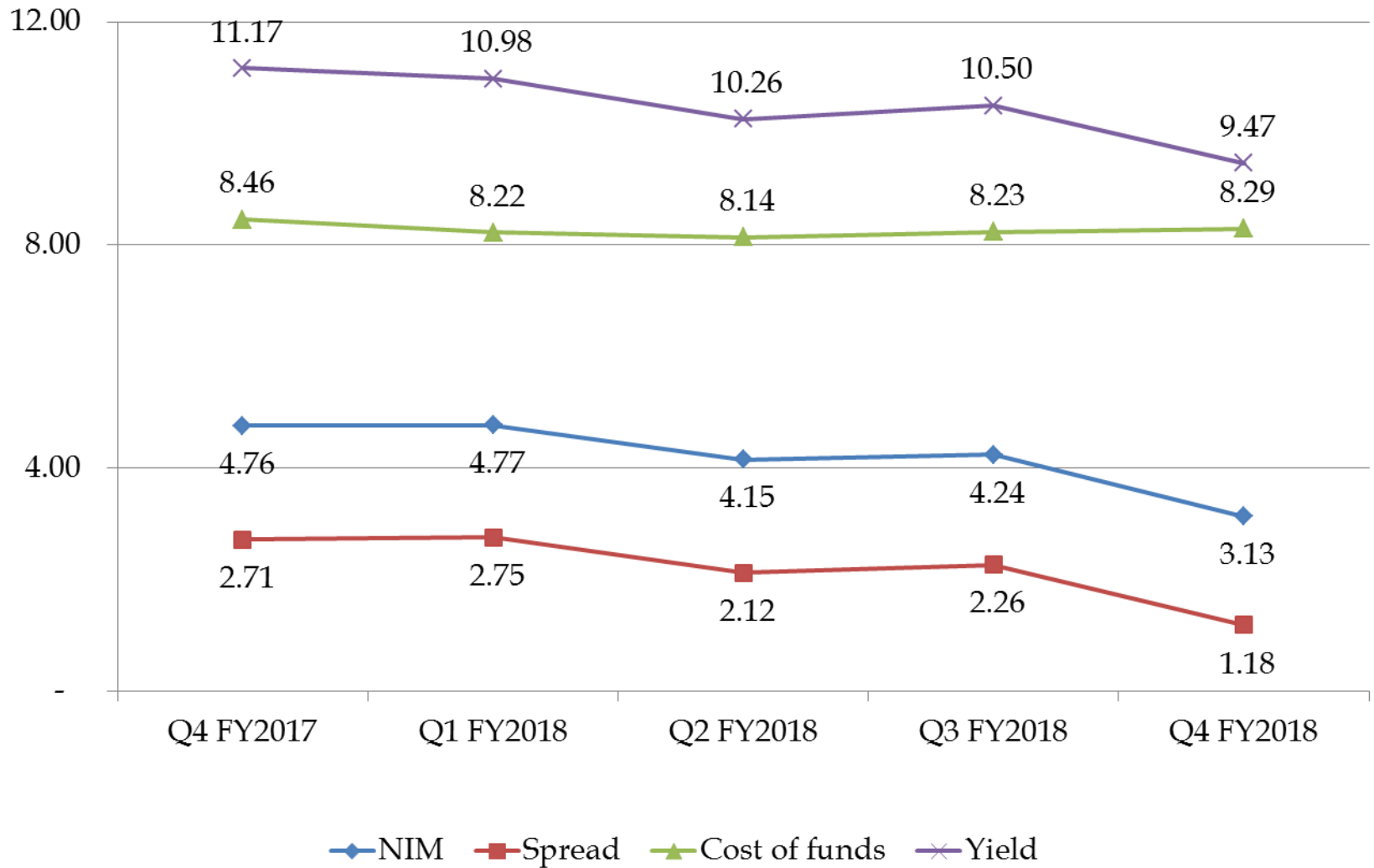
# Results Overview

Qtr ended 31 <sup>st</sup> Mar 2018	Qtr ended 31 <sup>st</sup> Mar 2017	Shift %	Particulars (Rs. Crores)	Year ended 31 <sup>st</sup> Mar 2018	Year ended 31 <sup>st</sup> Mar 2017	Shift %
272.98	263.85	3.46	Interest Income	1,112.75	1,113.69	(0.09)
-	131.02	(100.00)	Profit on sale of equity investments	-	142.61	(100.00)
17.50	36.18	(51.64)	Other Operating Income	76.88	94.49	(18.63)
0.06	0.60	(90.75)	Other Income	0.62	1.09	(42.86)
<b>290.53</b>	<b>431.65</b>	<b>(32.69)</b>	<b>Total Income</b>	<b>1,190.25</b>	<b>1,351.88</b>	<b>(11.96)</b>
182.94	151.33	20.89	Interest and financial charges	675.05	630.29	7.10
2.06	(0.87)	(336.25)	Loss on foreign currency translation	7.62	14.41	(47.08)
220.18	98.14	124.35	Provision and contingencies	362.12	142.57	154.00
12.00	10.10	18.80	Other operating expenses	40.52	35.94	12.75
<b>417.18</b>	<b>258.70</b>	<b>61.26</b>	<b>Total expenses</b>	<b>1,085.31</b>	<b>823.20</b>	<b>31.84</b>
<b>(126.65)</b>	<b>172.95</b>	<b>(173.23)</b>	<b>Profit before tax</b>	<b>104.94</b>	<b>528.68</b>	<b>(80.15)</b>
(16.21)	63.19	(125.66)	Tax expense (including deferred tax)	80.24	183.35	(56.24)
<b>(110.44)</b>	<b>109.76</b>	<b>(200.62)</b>	<b>Profit after tax</b>	<b>24.70</b>	<b>345.33</b>	<b>(92.85)</b>

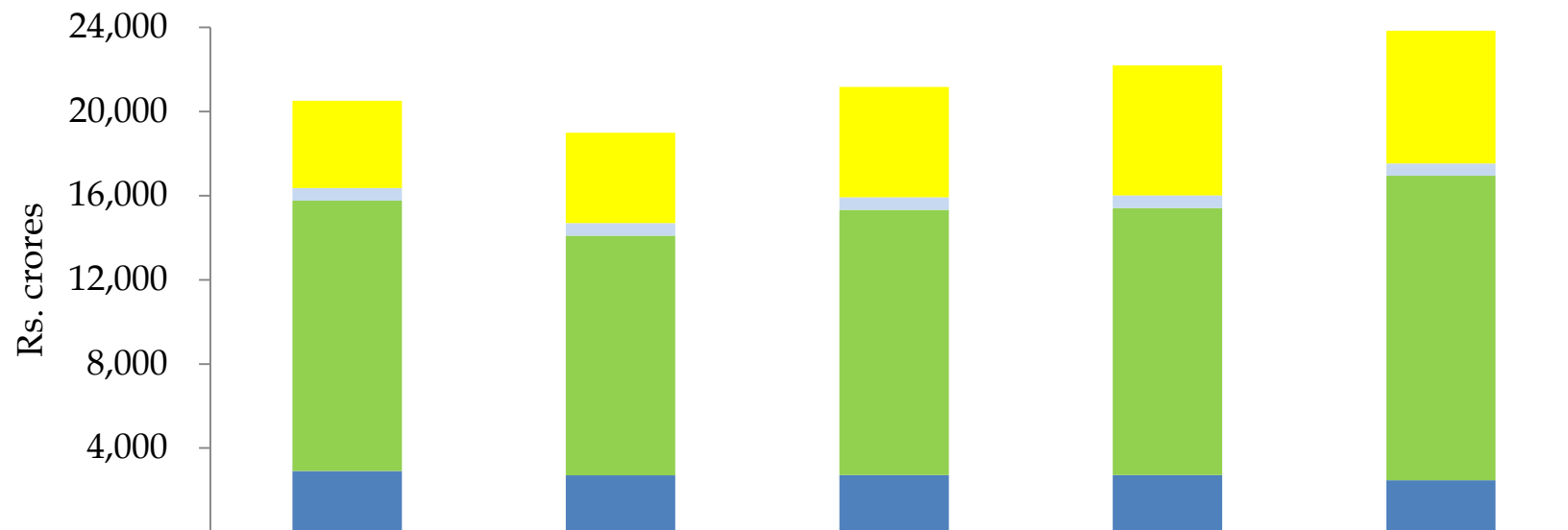
# Key Indicators

Qtr ended 31 <sup>st</sup> Mar 2018	Qtr ended 31 <sup>st</sup> Mar 2017	Particulars	Year ended 31 <sup>st</sup> Mar 2018	Year ended 31 <sup>st</sup> Mar 2017
2,563	2,343	Loan Sanctioned (Rs. Crs)	8,250	10,297
1,860	1,831	Loan Disbursed (Rs. Crs)	5,103	4,179
14,312	12,342	Outstanding Credit	14,312	12,342
12,816	10,610	Loan Assets (Rs. Crs)	12,816	10,610
1,496	1,732	Non fund based (Rs. Crs)	1,496	1,732
9.47	11.17	Yield on Loan Assets (%)	10.29	12.10
8.29	8.46	Cost of borrowed funds (%)	8.18	8.79
1.18	2.71	Interest Spread (%)	2.11	3.31
3.13	4.76	Net Interest Margin (%)	4.05	5.26
(1.72)	1.71	Earnings Per Share (Rs.)	0.38	5.86
11.37	6.73	Cost to Income Ratio (%)	7.98	6.37
21.19	24.09	Capital Adequacy Ratio (%)	21.19	24.09
4.38	3.36	Debt Equity Ratio (%)	4.38	3.36
(18.71)	18.92	Return on Networth (%)	1.04	18.69
(0.86)	1.02	Return on Assets (%)	0.19	3.21

# NIMs driven by optimal mix of funds

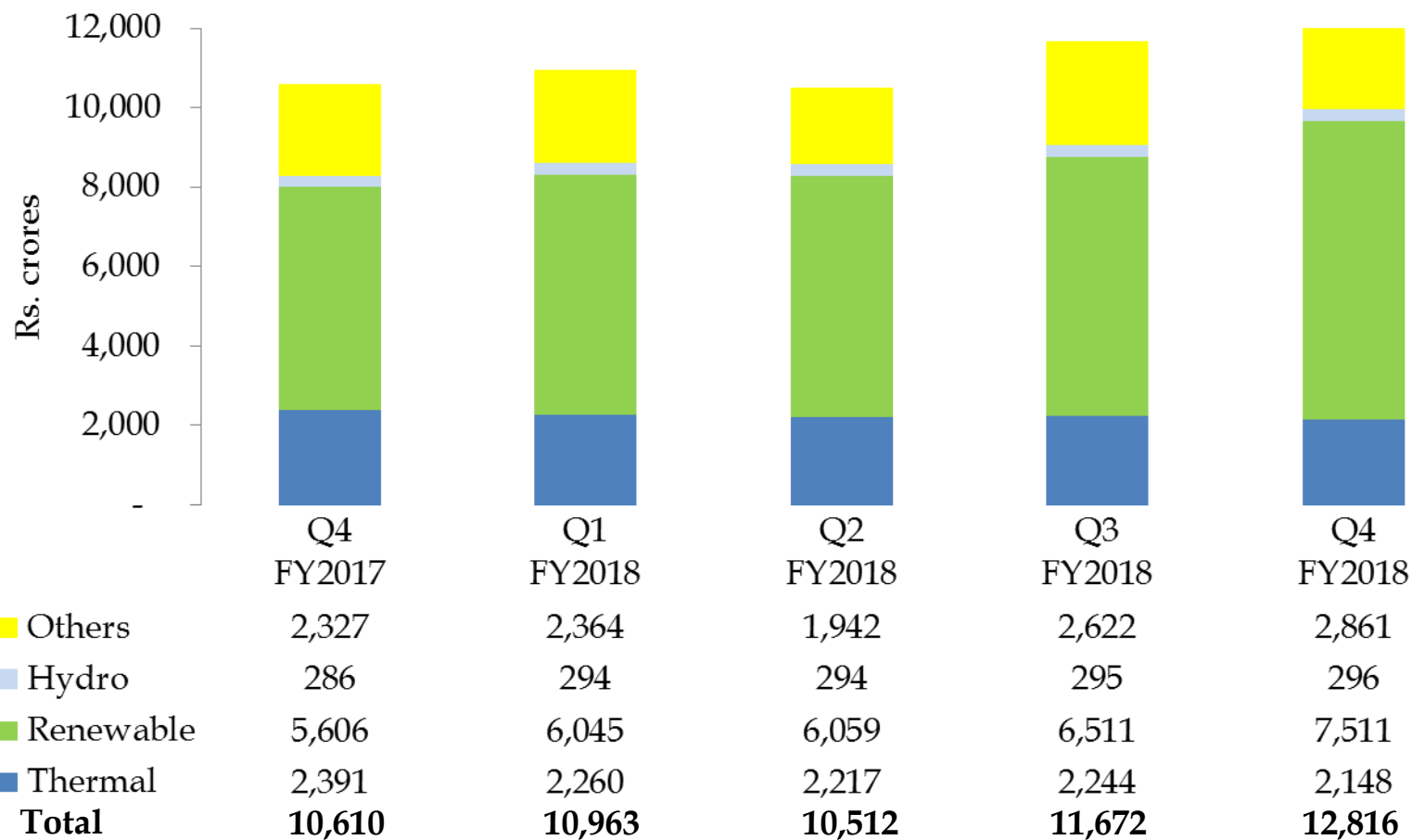


# Cumulative Debt Sanctioned

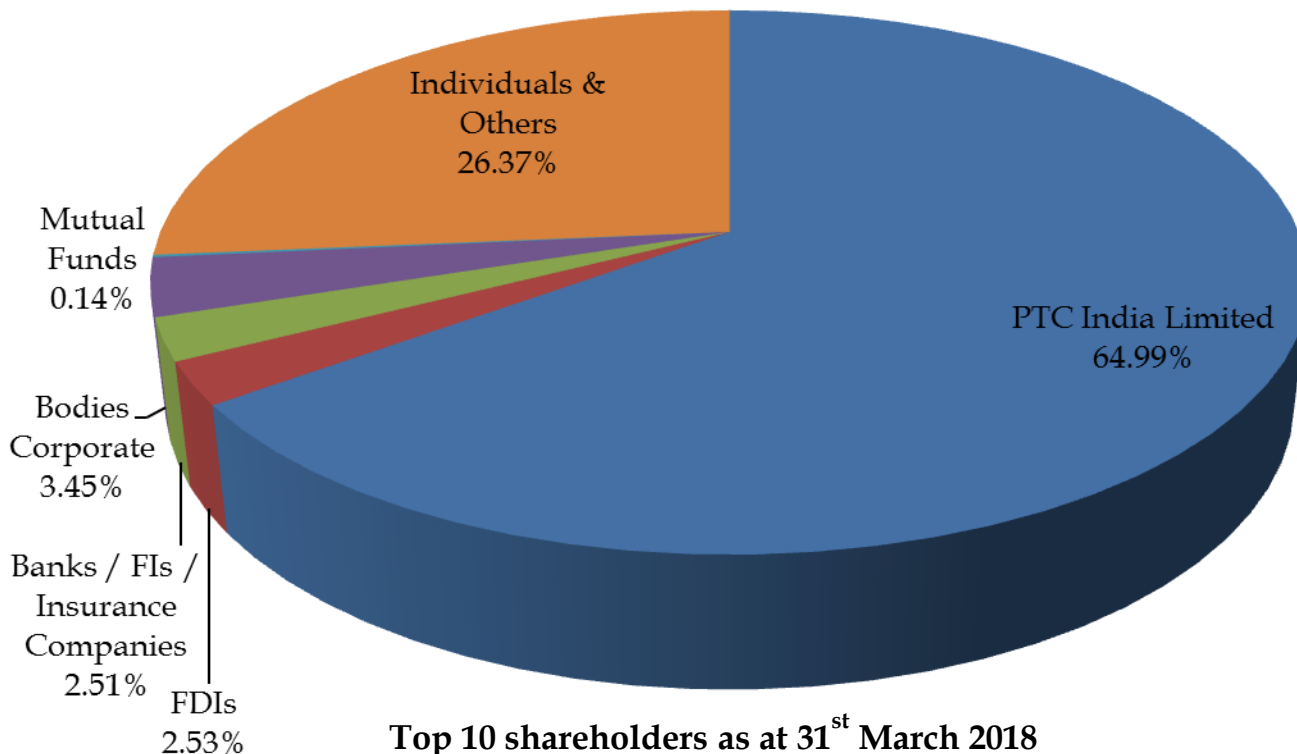


	Q4 FY2017	Q1 FY2018	Q2 FY2018	Q3 FY2018	Q4 FY2018
Others	4,148	4,295	5,235	6,174	6,293
Hydro	596	596	596	596	596
Renewable	12,860	11,393	12,603	12,693	14,463
Thermal	2,906	2,707	2,724	2,724	2,475
<b>Total</b>	<b>20,510</b>	<b>18,991</b>	<b>21,158</b>	<b>22,187</b>	<b>23,827</b>

# Debt Outstanding



# Shareholding as at 31<sup>st</sup> March 2018



**Top 10 shareholders as at 31<sup>st</sup> March 2018**

Name	% Equity	Name	% Equity
PTC India Limited	64.99	MV SCIF Mauritius	0.26
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	0.41	IL&FS Securities Services Limited	0.18
Emerging Markets Core Equity Portfolio (The Portfolio) Of Dfa Investment Dimensions Group Inc. (Dfaidg)	0.38	General Insurance Corporation Of India	0.16
State Street Emerging Markets Small Cap Active Non-Lending QIB Common Trust Fund	0.28	Globe Capital Market Limited	8 0.15



# Way Forward

Continue to develop strategic partnerships with international finance institutions to maintain optimal cost of borrowing

Focus on Renewable Power & other emerging segments of Power sector

Consolidate position as preferred financing solutions provider, especially for smaller & medium power projects

Offer comprehensive structured financing solutions to private power sector developers

Judiciously grow the debt profile

Expand fee based services

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