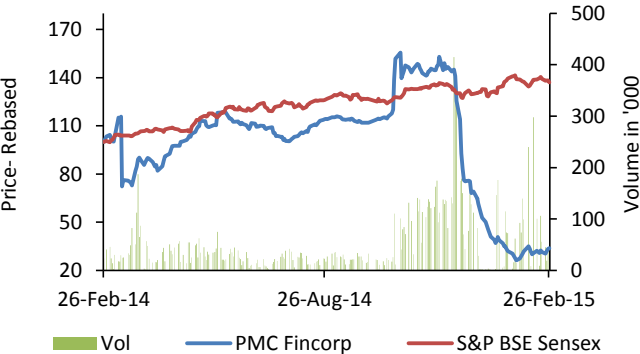


February 26, 2015

CMP	Rs. 47.3
BSE Code	534060
BSE ID	PRITI
High/Low 1Y (Rs)	880.0 / 34.9
Average Volume (3M)	91,147
Market Cap Full/Free	3709 / 3153
Float (Rs. Cr)	

Shareholding %	Dec-14	Sep-14
Promoters	16.60	16.60
FII	0.19	0.15
DII	-	-
Public & Others	83.21	83.25

Stock Chart (Relative to Sensex)


Stock Performance (%)	1M	6M	1Yr
PMC Fincorp	10.9	-94.1	-93.5
S&P BSE Sensex	-2.8	8.2	36.1

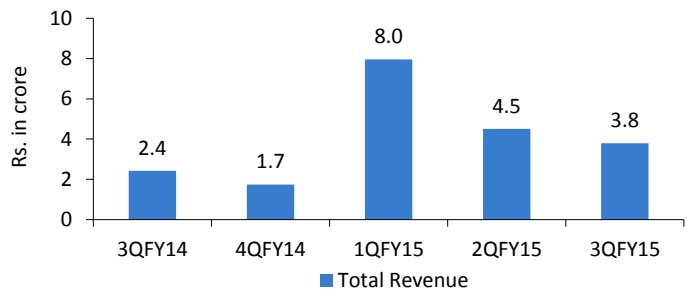
Financials	3QFY15	3QFY14	Y-o-Y
Revenue	3.8	2.4	56.7%
EBITDA	1.6	1.4	16.2%
Net Profit	0.5	0.4	45.5%
EPS (Diluted)	0.02	0.13	-
EBITDA Margin	41.9%	56.5%	-
Net Profit Margin	13.6%	14.7%	-

Common size Analysis	3QFY15	3QFY14	TTM
COGS / TR	50.8%	31.4%	38.7%
Emp. Cost / TR	4.9%	6.8%	4.0%
Other Exp. / TR	2.3%	5.3%	5.8%
Interest / TR	28.1%	35.0%	15.8%

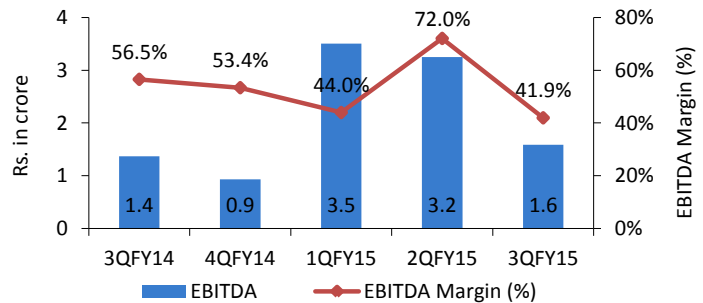
1. Financial Year ends on March 31.
2. Financials are on a Standalone basis.
3. All figures in Rs. crore except for per share data.
4. TR stands for Total Revenue

Quarter Review-Dec' FY15
Total revenue rose on a Y-o-Y basis

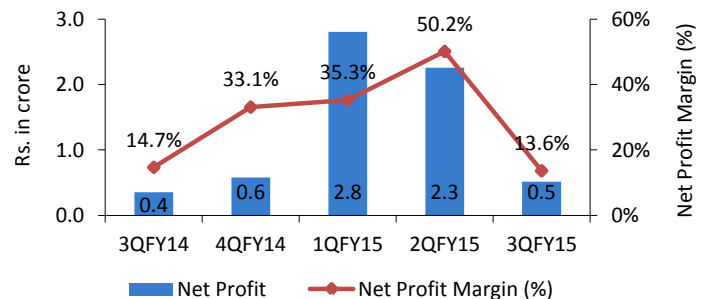
Total revenue rose from Rs. 2.4 crore in 3QFY14 to Rs. 3.8 crore in 3QFY15, reporting a growth of 56.7%. However, sequentially the revenue fell by 15.9%.


EBITDA margin contracted substantially on Y-o-Y basis

EBITDA margin plunged 56.5% in 3QFY14 to 41.9% in 3QFY15 due to one and half fold rise in cost of goods sold.


Net profit rose on a Y-o-Y basis

Net profit rose 45.5% (Y-o-Y) to Rs. 0.5 crore in the quarter under review from Rs. 0.4 crore in 3QFY14 as the benefit of absence of tax outflow outweighed the rise in finance cost.



Summary Financials*

Particulars (Rs. Crore)	3QFY15	3QFY14	2QFY15	Y-o-Y %	Q-o-Q %	TTM	FY14	FY13
Net Sales	3.8	2.4	4.5	56.7%	-15.9%	18.0	10.1	8.5
Other Op. Revenue	0.0	0.0	0.0	-	-	0.0	0.0	0.0
Total Revenue	3.8	2.4	4.5	56.7%	-15.9%	18.0	10.1	8.5
Cost of Goods Sold	(1.9)	(0.8)	(0.8)	153.7%	140.3%	(7.0)	(4.0)	(2.3)
Gross Profit	1.9	1.7	3.7	12.3%	-49.7%	11.0	6.1	6.2
Employee Costs	(0.2)	(0.2)	(0.2)	13.6%	-10.7%	(0.7)	(0.7)	(0.5)
Other Expenditure	(0.1)	(0.1)	(0.2)	-31.4%	-65.0%	(1.0)	(0.6)	(1.4)
EBITDA	1.6	1.4	3.2	16.2%	-51.1%	9.3	4.8	4.2
Depreciation	(0.0)	(0.0)	(0.0)	50.0%	0.0%	(0.0)	(0.0)	(0.0)
EBIT	1.6	1.4	3.2	16.1%	-51.2%	9.2	4.8	4.2
Finance Cost	(1.1)	(0.8)	(1.0)	25.7%	8.8%	(2.8)	(2.9)	(2.2)
Other Income	0.0	0.0	0.0	-	-	0.0	0.0	0.0
Exceptional Items	0.0	0.0	0.0	-	-	0.0	0.0	0.0
PBT	0.5	0.5	2.3	0.3%	-77.2%	6.4	1.9	2.0
Income Tax	0.0	(0.2)	0.0	-	-	(0.2)	(0.6)	(0.6)
Profit after Tax	0.5	0.4	2.3	45.5%	-77.2%	6.2	1.3	1.4
Extra Ordinary Items	0.0	0.0	0.0	-	-	0.0	0.0	0.0
Minority Interest	0.0	0.0	0.0	-	-	0.0	0.0	0.0
Net Profit	0.5	0.4	2.3	45.5%	-77.2%	6.2	1.3	1.4
Rep. Basic EPS	0.02	0.13	0.46	-	-	1.17	0.27	0.53
Rep. Dilluted EPS	0.02	0.13	0.46	-	-	1.17	0.27	0.53
Equity Capital	24.3	13.4	24.3	-	-	24.3	24.1	13.4
Face value	1.0	5.0	5.0	-	-	1.0	5.0	5.0

Source: Company Financials, ICRA Online Research TTM-Trailing twelve months * All figures are on Standalone basis
 PL: Profit to loss, LP: Loss to profit NA-De-growth due to loss in both the year; S: Percent Change is huge due to base effect.
 Stock split from Rs. 5 to Rs. 1 since October 22, 2014

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