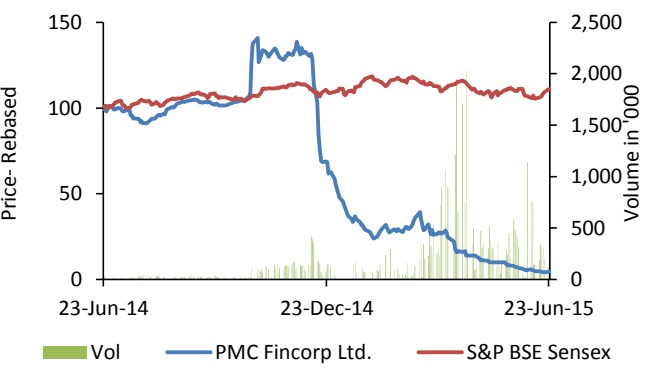


June 23, 2015

CMP	Rs. 7.0
BSE Code	534060
BSE ID	PMCFIN
High/Low 1Y (Rs)	844.4 / 6.1
Average Volume (3M)	439,700
Market Cap Full/Free	
Float (Rs. Cr)	3709 / 3153

Shareholding %	Mar-15	Dec-14
Promoters	16.60	16.60
FII	0.20	0.19
DII	-	-
Public & Others	83.20	83.21

Stock Chart (Relative to Sensex)


Stock Performance (%)	1M	6M	1Yr
PMC Fincorp Ltd	-43.3	-92.7	-99.1
S&P BSE Sensex	0.6	2.2	9.6

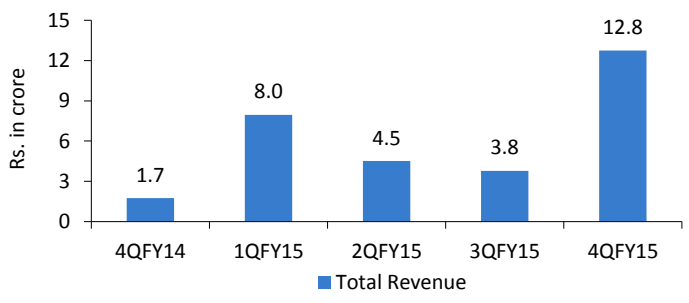
Financials	4QFY15	4QFY14	Y-o-Y
Revenue	12.8	1.7	630.9%
EBITDA	(0.7)	0.9	PL
Net Profit	(2.6)	0.6	PL
EPS (Diluted)	0.11	0.11	-
EBITDA Margin	-5.4%	53.4%	-
Net Profit Margin	-20.4%	33.1%	-

Common size Analysis	4QFY15	4QFY14	TTM
COGS / TR	101.7%	25.3%	67.2%
Emp. Cost / TR	1.5%	9.2%	2.6%
Other Exp. / TR	2.2%	12.0%	3.8%
Interest / TR	2.6%	6.1%	10.6%

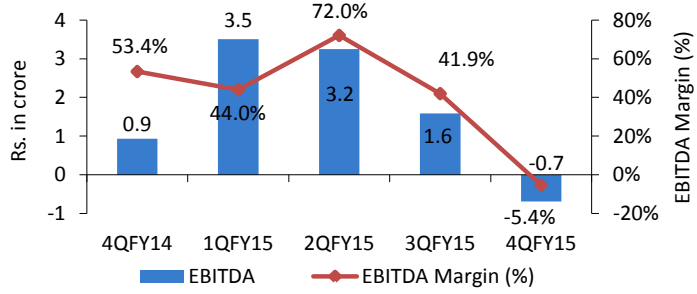
1. Financial Year ends on March 31.
 2. Financials are on a Standalone basis.
 3. All figures in Rs. crore except for per share data.
 4. TR stands for Total Revenue

Quarter Review-Mar' FY15
Total revenue rose on a yearly basis

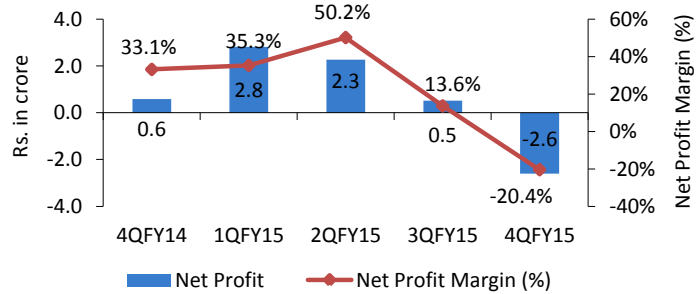
The company reported a substantial growth in the total revenue from Rs. 1.7 crore in 4QFY14 to Rs. 12.8 crore in the quarter under review.


Company reports operating loss in 4QFY15

The company incurred an operating loss of Rs. 0.7 crore in 4QFY15 compared to a profit of Rs. 0.9 crore in 4QFY14. Increase in Cost of Goods Sold, employee expenses and other operating expenditure, led to a operating loss in the quarter under review.


Net loss incurred on a yearly basis

The company incurred a net loss of Rs. 2.6 crore in 4QFY15 compared to a profit of Rs. 0.6 crore in 4QFY14. Increase in financial charges weighed on the bottom line of the company during the quarter under review.



Summary Financials*

Particulars (Rs. Crore)	4QFY15	4QFY14	3QFY15	Y-o-Y %	Q-o-Q %	TTM	FY15	FY14
Net Sales	12.8	1.7	3.8	630.9%	236.7%	29.0	29.0	10.1
Other Op. Revenue	0.0	0.0	0.0	-	-	0.0	0.0	0.0
Total Revenue	12.8	1.7	3.8	630.9%	236.7%	29.0	29.0	10.1
Cost of Goods Sold	(13.0)	(0.4)	(1.9)	\$	574.1%	(19.5)	(19.5)	(4.0)
Gross Profit	(0.2)	1.3	1.9	PL	PL	9.5	9.5	6.1
Employee Costs	(0.2)	(0.2)	(0.2)	16.9%	0.6%	(0.8)	(0.8)	(0.7)
Other Expenditure	(0.3)	(0.2)	(0.1)	34.5%	223.3%	(1.1)	(0.8)	(0.6)
EBITDA	(0.7)	0.9	1.6	PL	PL	7.6	7.9	4.8
Depreciation	0.0013	(0.009)	(0.008)	-	-	(0.0)	(0.0)	(0.0)
EBIT	(0.7)	0.9	1.6	PL	PL	7.6	7.9	4.8
Finance Cost	(0.3)	(0.1)	(1.1)	211.3%	-68.7%	(3.1)	(3.1)	(2.9)
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	(1.0)	0.8	0.5	PL	PL	4.6	4.9	1.9
Income Tax	(1.6)	(0.2)	0.0	567.3%	-	(1.6)	(1.6)	(0.6)
Profit after Tax	(2.6)	0.6	0.5	PL	PL	3.0	3.3	1.3
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	(2.6)	0.6	0.5	PL	PL	3.0	3.3	1.3
Rep. Basic EPS	0.11	0.11	0.02	-	-	1.17	0.13	0.27
Rep. Dilluted EPS	0.11	0.11	0.02	-	-	1.17	0.13	0.27
Equity Capital	24.3	24.1	24.3	-	-	24.3	24.3	24.1
Face value	1.0	1.0	1.0	-	-	1.0	1.0	1.0

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; \$: Percent Change is huge due to base effect.

Contact Details

ICRA ONLINE LIMITED
researchdesk@icraonline.com

Disclaimer

All information contained in this document has been obtained by ICRA Online Limited from sources believed by it to be accurate and reliable. Although reasonable care has been taken to ensure that the information herein is true, such information is provided 'as is' without any warranty of any kind, and ICRA Online Limited or its affiliates or group companies and its respective directors, officers, or employees in particular, makes no representation or warranty, express or implied, as to the accuracy, suitability, reliability, timelines or completeness of any such information. All information contained herein must be construed solely as statements of opinion, and ICRA Online Limited, or its affiliates or group companies and its respective directors, officers, or employees shall not be liable for any losses or injury, liability or damage of any kind incurred from and arising out of any use of this document or its contents in any manner, whatsoever. Opinions expressed in this document are not the opinions of our holding company, ICRA Limited (ICRA), and should not be construed as any indication of credit rating or grading of ICRA for any instruments that have been issued or are to be issued by any entity.

Published on behalf of BSE Investors' Protection Fund

BSE Investor's Protection Fund

First Floor, P J Towers, Dalal Street, Mumbai. Tel: 22721233/34 www.bseindia.com

