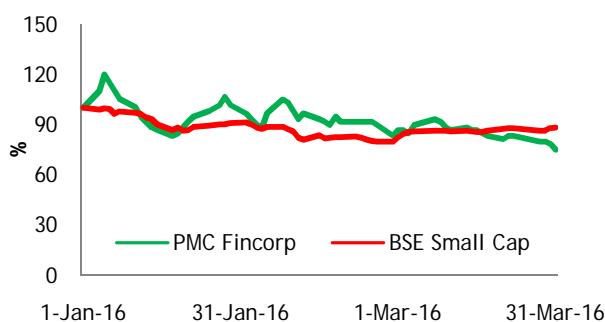




CMP	0.41
BSE Code	534060
BSE ID	PMCFIN
52wk High/Low (₹)	4.67/0.37
Average Volume (3M) [§]	23,88,205
Market Cap (₹ Crore)	20.0

Shareholding - Mar 2016	No.	%
Promoters	8,07,65,600	16.60
FII's	0	0.00
DII's	0	0.00
Public & Others	40,57,95,600	83.40

Stock Chart As on March 31, 2016



Common Size Analysis (%)	Q4 FY16	Q4 FY15	Q3 FY16
Cost of Material/TR	100	101.8	9.9
Employee Cost/TR	7.7	1.5	8.2
Other Expenses/TR	21.4	2.2	5.6
Interest Cost/TR	12.8	2.6	33.3

Valuation Ratios	
P/E (TTM)	20.50
P/BV (TTM)	0.35
EPS (Q4 FY16)	(0.05)

Financial Ratios	%
EBIDTA Margin	(52.9)
PAT Margin	(93.0)
Impact Cost [^]	1.6

Financials and Ratios are on a Standalone basis

TR stands for Total Revenue

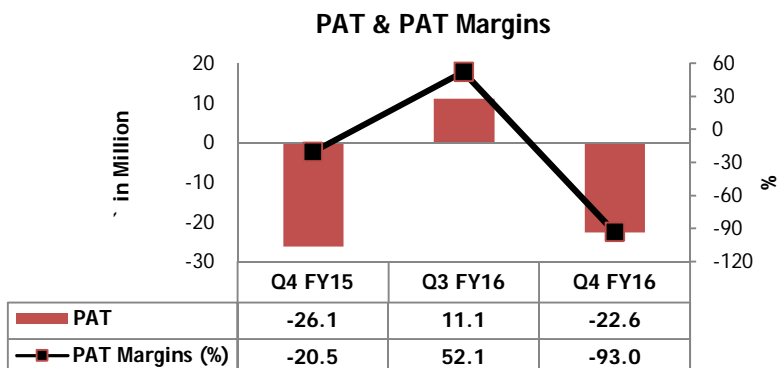
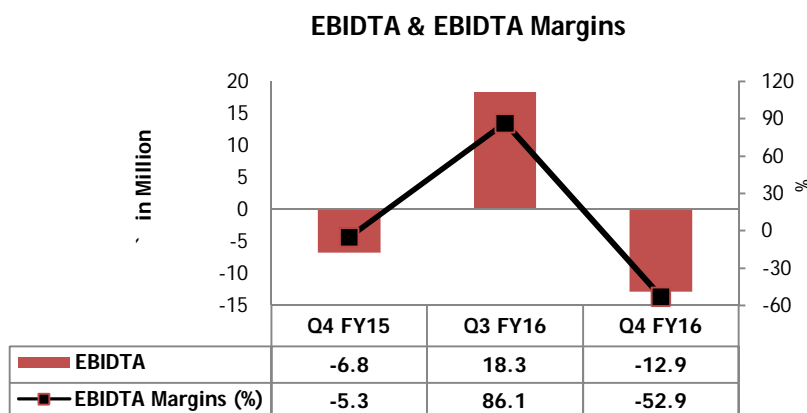
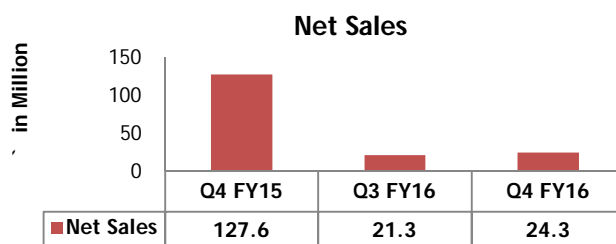
TTM stands for trailing twelve months

[^]Source: BSE, for June, 2016

§ - Average Volumes (Total Shares traded) for 3 Months

Q4 FY16 Analyst's Review

- Net Sales fell by 81% y-o-y to Rs. 24.3 million in Q4 FY16 from Rs. 127.6 million in Q4 FY15. The same increased by 14.1% q-o-q from Rs. 21.3 million in Q3 FY16. Net Sales for FY16 fell by 50.4% y-o-y to Rs. 143.9 million from Rs. 290 million in FY15.
- Operating loss amounted to Rs. 12.9 million in Q4 FY16 as compared to the Operating Loss of Rs. 6.8 million in Q4 FY15. Net Loss stood at Rs. 22.6 million in Q4 FY16 as compared to a Net Loss of Rs. 26.1 million in Q4 FY15.
- Total Debt of the Company comprising Short Term Borrowings rose by 44.8% y-o-y to Rs. 569.5 million in FY16 from Rs. 393.2 million reported in FY15.
- PMC Fincorp informed the Exchange on 2nd April, 2016 that the Committee of the Board of Directors allotted 2,25,00,000 Warrants of Rs. 1 each at a price of Rs. 3.5 each to the allottees.



Financial Snapshot

Particulars	Standalone Financials (In Millions)				
	Q3 FY 2016	Q3 FY 2015	Q2 FY 2016	y-o-y (%)	q-o-q (%)
Income Statement					
Net Sales / Income from Operations	24.3	127.6	21.3	-81.0	14.1
Expenses					
Cost of material consumed	24.3	129.9	2.1	-81.3	1,057.1
Change in Inventories	5.8	(0.2)	(2.1)	-3,000.0	-376.2
Employee Benefit Expenses	1.86	1.89	1.76	-1.4	6.0
Administrative, Manufacturing, Selling & Other Expenses	5.2	2.8	1.2	85.7	333.3
EBIDTA	-12.9	-6.8	18.3	89.5	-170.1
Depreciation & Amortization	1.05	(0.01)	0.08	-8,153.8	1,296.0
Finance Costs / Interest Expense	3.1	3.3	7.1	-6.1	-56.3
Other Income	0.0	0.0	0.0	-	-
Profit After Tax (PAT)	-22.6	-26.1	11.1	-13.4	-303.6
Key Ratios - Income Statement					
EBIDTA Margin (%)	-52.9	-5.3	86.1	-	-
PAT Margins (%)	-93.0	-20.5	52.1	-	-
Adjusted EPS	-0.05	-0.11	0.02	-	-

Source: Capitaline Database; Company Financials

About Us

LOTUS KNOWLWEALTH (LKW) is a **Knowledge** based company that commenced business in 1990. LKW is engaged primarily in **CAPITAL MARKET RESEARCH, INVESTMENT ADVISORY and STRATEGY services.**

GURUKSHETRA is the Research and Training arm of Lotus Knowlwealth.

LKW Investment Advisers is the SEBI registered Investment Advisory arm of LKW.

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Disclosure

This report has been prepared for the BSE Investor Protection initiative and all the data for this report has been sourced primarily from publicly available documents and information. LKW asserts that it makes no Investment Recommendation through the medium of this Report.

Furthermore, each member of the team involved in the preparation of this report, hereby affirms that there exists no conflict of interest.