

# POWER FINANCE CORPORATION LTD

(A Maharatna CPSE)



**CMA CAMPUS RECRUITMENT**

**Sept.2024**

## **CORPORATE VISION**

- To be the leading institutional partner for the power and allied infrastructure sectors in India and overseas across the value chain.

## **CORPORATE MISSION**






- PFC would be the most preferred Financial Institution; providing affordable and competitive products and services with efficient and internationally integrated sourcing and servicing, partnering the reforms in the Indian Power Sector and enhancing value to its stakeholders; by promoting efficient investments in the power and allied sectors in India and abroad.
- We will achieve this being a dynamic, flexible, forward looking, trustworthy, socially responsible organization, sensitive to our stakeholders' interests, profitable and sustainable at all times, with transparency and integrity in operations.

# Presentation Plan



- ✓ **PFC PROFILE**
- ✓ **ROLES OFFERED**
- ✓ **WHY PFC?**
- ✓ **PAY – PERKS & BENEFITS**
- ✓ **EXPECTATIONS**

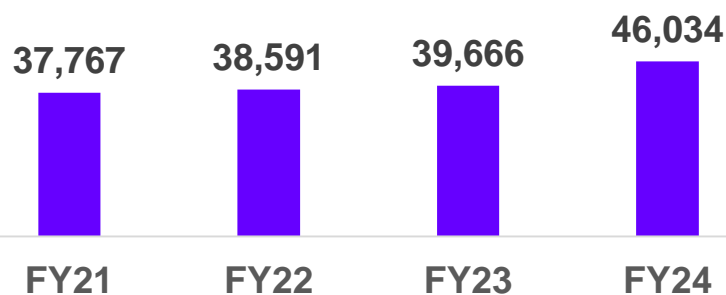
# Recent Achievements

-  GIFT Subsidiary “*PFC Infra Finance IFSC Ltd*” incorporated on 11.02.24 & ₹ 100 Cr Capital Infused
-  Dividend of ₹ 2,494 Cr to GoI for FY24 @ ₹13.5 per share on 185 Cr Shares\*
-  Crossed ₹ 1 Trillion Mkt Cap (₹ 1.5 Trillion on 17.05.24)
-  Bonus share issued to Equity Shareholders in the ratio of 1:4 on 11.08.23
-  Included in MSCI Index (w.e.f. 31.08.23) and NIFTY Next 50 Index (w.e.f. 28.03.24)

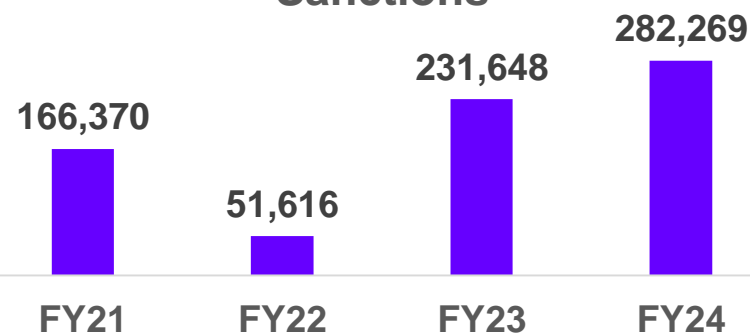
# Financial Performance



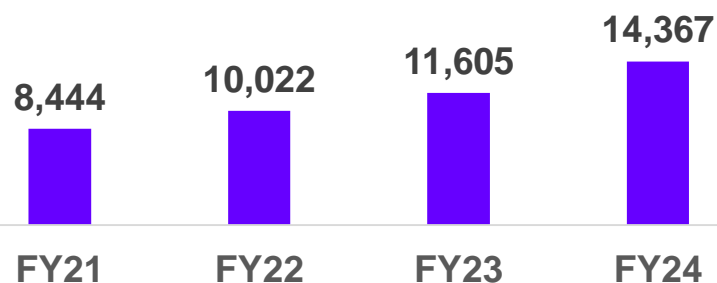
## Total Income



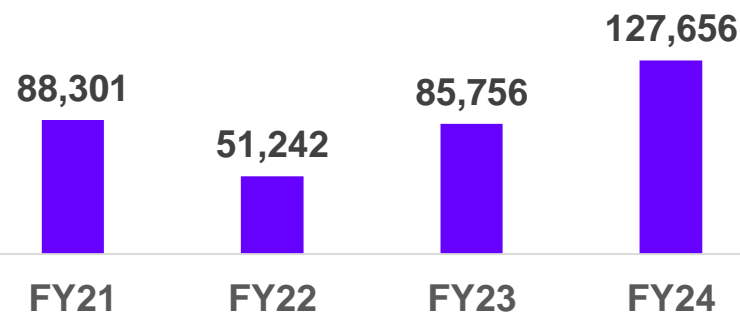
## Sanctions



## Profit After Tax



## Disbursements



Amounts in Rs Cr

# Asset Quality Snapshot



Particulars	FY 2023-24	FY 2022-23
Gross Loan Book	4,81,462	4,22,498
Gross – NPA	16,073 (3.34%)	16,502 (3.91%)
Provisioning against Stage-III Asset (PCR)	11,963 (74%)	11,999 (73%)
Net NPA	4,110 (0.85%)	4,502 (1.07%)

PCR: Provision Coverage Ratio

Amounts in ₹ Cr.

# Operational Performance YoY



Parameters	Performance (FY24 vs FY23)	FY 2023-24	FY 2022-23
Loan Assets	14% growth	4,81,462	4,22,498
Profit After Tax	24% growth	14,367	11,605
Net Worth	16% growth	79,203	68,202
Net NPA	22 bps reduction	0.85%	1.07%

Amounts in ₹ Cr.

# Key Goals and Objectives

PFC is of Critical Importance to Power Sector by virtue of its Financing & Consulting Capabilities



## Facilitate the Development of Power Sector

- Assist MoP & other stakeholders in implementing power sector policies & reforms
- Work with Central and State Power Utilities for power sector growth
- Act as competitive, client friendly and development oriented organization to provide wide range of products & services

## Financial Partner to Power Projects

- Thermal & Hydro power projects
- Independent Transmission Projects
- Power Transmission and Distribution
- R&M of thermal & hydro power projects ,
- Promotion of renewables
- Finance and provide assistance to projects having a forward and/or backward linkage with power projects



## Consultancy (Through 100% Owned Subsidiary) - PFCCL

- Assist State Power Utilities, Power Distribution Licensees, Independent Power Producers, Public Sector Undertakings and Ministry of Power through PFCCL by providing
  - Technical guidance and Consultancy services
  - Advisory on policy reforms
  - Execution of consultancy assignments



PFCCL is associated with the following initiatives of Ministry of Power

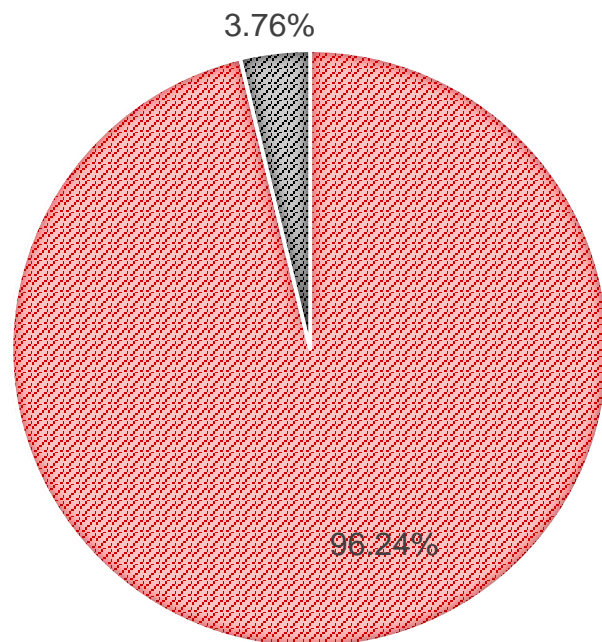
- **Privatization of UTs Electricity Distribution under Atmanirbhar Bharat**
- **PRAAPTI portal** - Portal for assimilation and display of receivables against supply of power to DISCOMs
- **Independent Transmission Projects** - Bid Process Coordinator for selection of developers
- **Shakti Scheme** - Bidding for allocation of Coal linkage to Thermal Power Plants
- **Pilot Schemes** - Bidding for providing PPAs to Thermal Power Plants
- **DEEP portal** - Facilitating platform for procurement of Power through competitive e-bidding
- **Ultra Mega Power Projects** - Selection of developer

# Employee Ratio



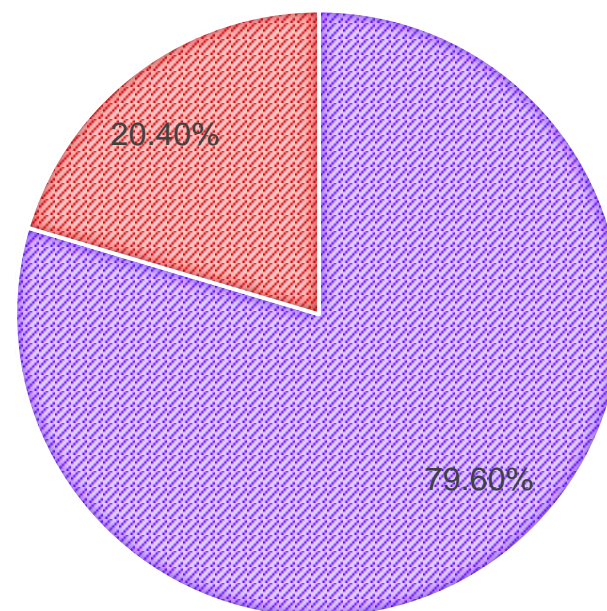
## CADRE-WISE DISTRIBUTION

■ Executives ■ Non Executives



## GENDER RATIO

■ Male ■ Female



# Presentation Plan



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# Job Profiles on Offer



- Entity Appraisal
- Resource Mobilization/ Fund Management & Banking/ Corporate Accounts, etc. Selected candidates may be posted across various Finance profiles based on business requirement of the Corporation
- Audit Coordination, Corporate Accounts & Budgeting
- Corporate Planning & Strategy
- Corporate Social Responsibility

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# Why PFC



- Among the leading NBFCs of India
- Among the CPSEs with highest profit per employee
- Lean organization with a flat organization structure
- Highly skilled & competent workforce
- More than 80% of total employees are professionally qualified (CA/CS/CMA/CFA/MBA/Engg/Law graduates)
- 24% of total employees are qualified CA/CS/CMA/CFA
- Attractive perks and benefits for employees (offering Highest Domestic Package for newly qualified CAs & CMAs in recent years)
- Recruiter of top rank holder CAs & CMAs in recent past (including AIR-1)
- Employee turnover rate of less than 1%

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# CTC Details



## POSITION ON OFFER

- **Designation:** Officer
- **Grade Code:** E2
- **Scale of Pay:** `50,000-3%-1,60,000  
(Annual CTC: `26 Lakh approx.)

### FIXED COMPONENT

- Basic Pay (BP): `50,000/-
- DA: (presently 44.80% of BP)
- HRA (27% of BP)
- Perks and Allowances: (35% of BP)
- Superannuation Benefits: 30% of (BP + DA)
- Other Reimbursements

### VARIABLE COMPONENT

- Performance related Pay (Max. 40% of BP)
- Company Leased Accommodation in lieu of HRA (Max. `45,000/- p.m.)
- Conveyance reimbursement for Car Maintenance (`8,632/- p.m.)
- Leave Encashment
- Other Reimbursements



# Other Benefits



## Medical Expenditure

- Comprehensive coverage (including OPD & medical equipments) for self and dependent family members
- Cashless Hospitalization for self and dependents at empaneled hospitals
- Post Retirement Medical Facilities

## Insurance Coverage & Social Security

- Personal Accident Insurance
- Group Insurance
- Employee Deposit Linked Insurance
- Death Relief Scheme
- Economic Rehabilitation Scheme (on Death/Disablement)

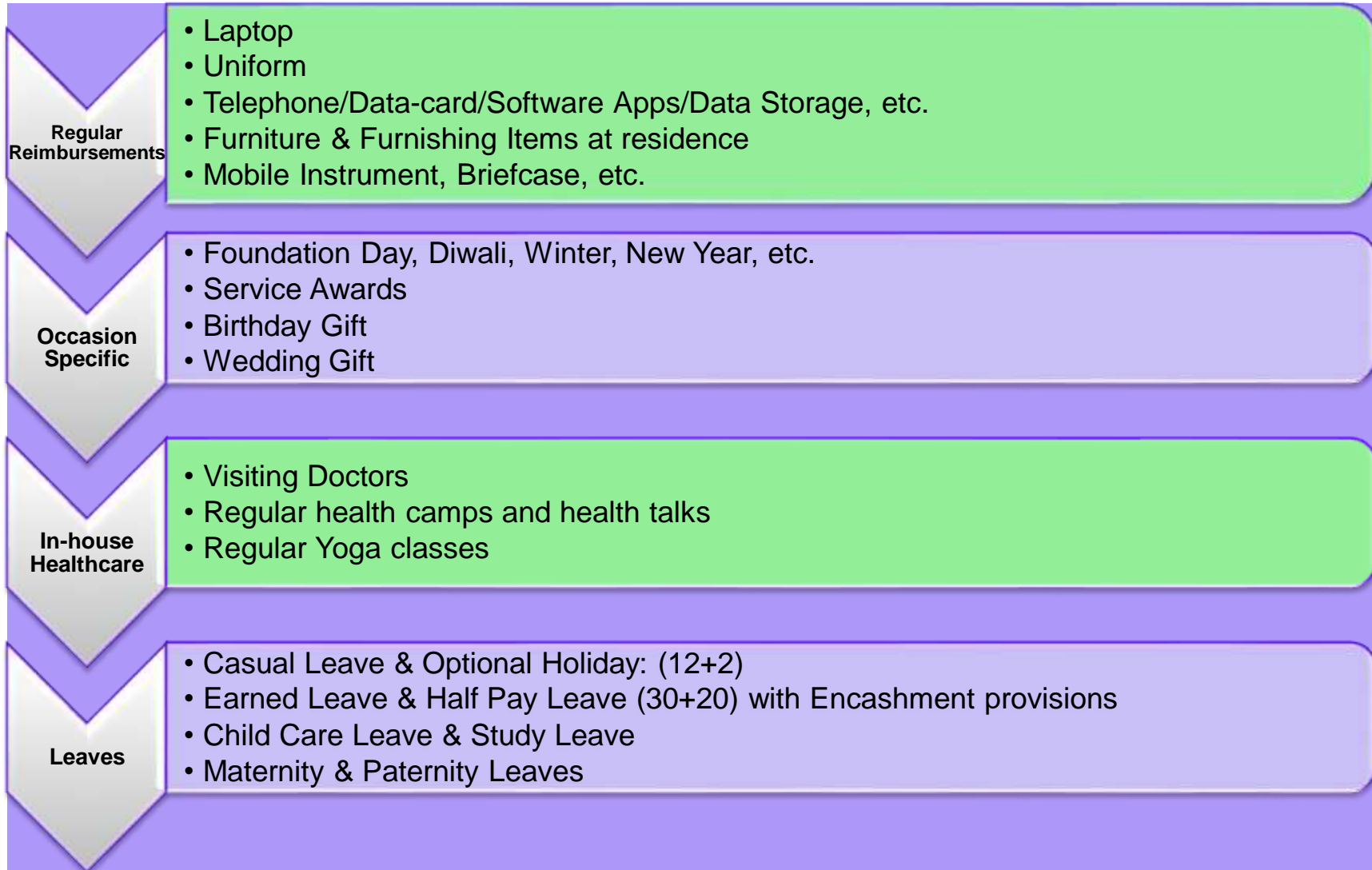
## Interest Free Advances

- Festival Advance
- Multi-purpose Advance

## Advances at subsidized RoI

- House Building Advance
- Conveyance Advance
- Children Education Advance

# Other Benefits



- Healthy Working Environment
- Smooth Interface with senior management
- Open-house addresses by CMD/Directors
- Regular Executive Development Programs
- Outbound Programs on Team Building and Work-Life Balance
- Professional Development opportunities (Online/Offline)
- Opportunities for Sports, Cultural & Literary activities
- Participation in PSCB (Power Sports Control Board) events
- Central Location

# Career Growth at PFC



Grade	Pay Scale (INR)	Designation
E9	1,50,000-3%-3,00,000	Executive Director
E8	1,20,000-3%-2,80,000	Chief General Manager General Manager
E7	1,00,000-3%-2,60,000	Deputy General Manager
E6	90,000-3%-2,40,000	Chief Manager
E5	80,000-3%-2,20,000	Manager
E4	70,000-3%-2,00,000	Deputy Manager
E3	60,000-3%-1,80,000	Assistant Manager
E2	50,000-3%-1,60,000	Officer
E1	40,000-3%-1,40,000	Deputy Officer
E0	30,000-3%-1,20,000	Assistant Officer

***Promotion is based on recommendation of DPC and subject to availability of vacancies***

# What we are looking for



- Analytical Skills
- Reasoning Ability
- Communication & Presentation Skills
- Perseverance
- Positive Attitude
- Commitment
- Sincerity
- Diligence
- Team Spirit

# Common Eligibility Criteria



- Candidates must have completed **graduation (full time/ part-time/ distance mode) with min. 60%** on the date of selection process;
- Maximum age limit: **30 years**
- Age Relaxations may be allowed for reserved category candidates

Thank You 😊