

# POWER FINANCE CORPORATION LTD

(A Maharatna CPSE)



**CAMPUS RECRUITMENT - 2022**

# Presentation Plan



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

## **CORPORATE VISION**

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

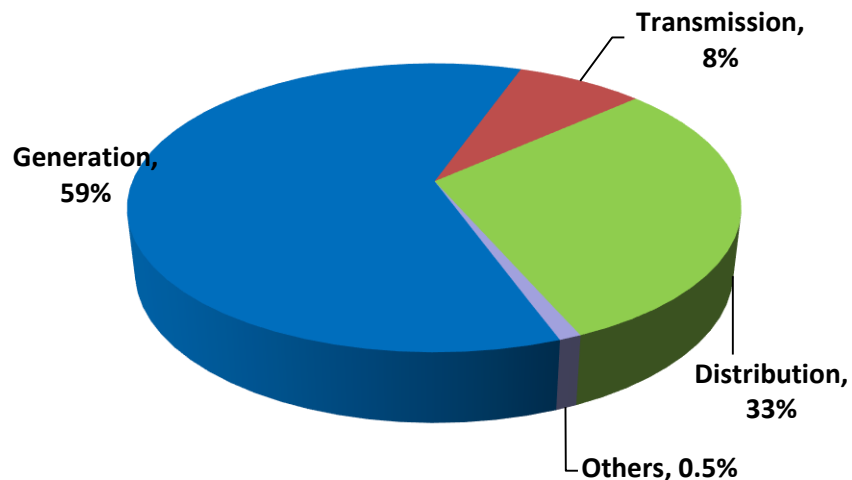
## **CORPORATE MISSION**

- 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.

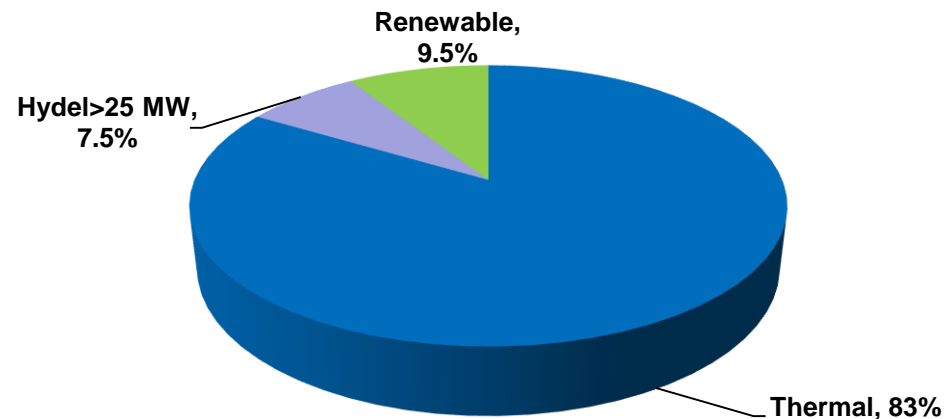
# Loan Asset Profile



## SEGMENT MIX (%)

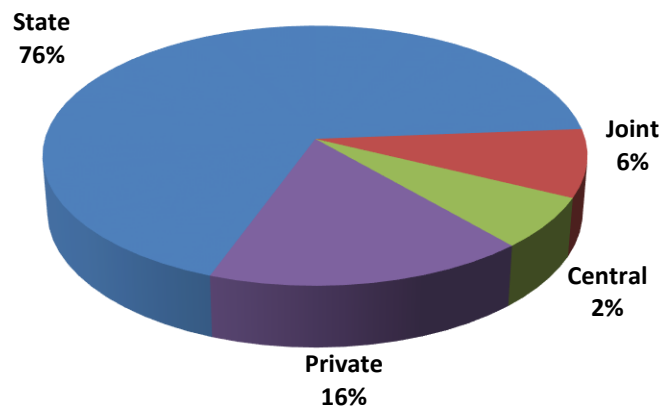


## GENERATION MIX (%)



Generation	2,19,818
Transmission	28,100
Distribution	1,21,804
Others	2,010
<b>Total Loan Assets*</b>	<b>3,71,732</b>

## SECTOR MIX (%)



State	2,82,012
Central	7,123
Joint	21,581
Private	61,017
<b>Total Loan Assets*</b>	<b>3,71,732</b>

\*As on 30.09.2021

# State-wise Loan Assets



## ASSET DIVERSIFICATION - PAN INDIA PRESENCE

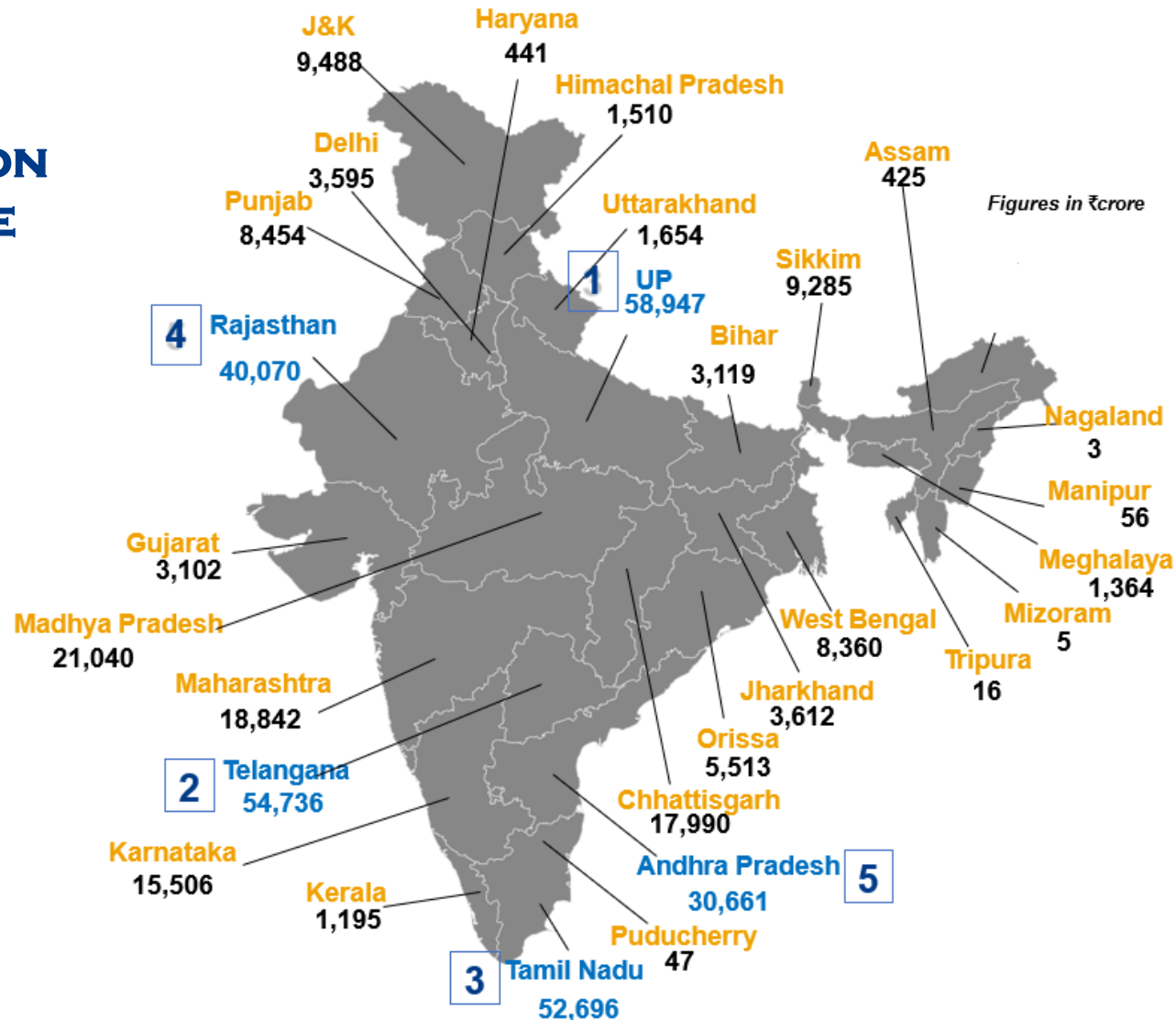
(across 27 States & 2 UTs)

**State Sector Borrowers**  
**₹2,82,012 Cr**

**Joint Sector Borrowers**  
**₹21,581 Cr**

**Total Loan Outstanding**  
**₹3,71,732 Cr**

As on 30.09.2021

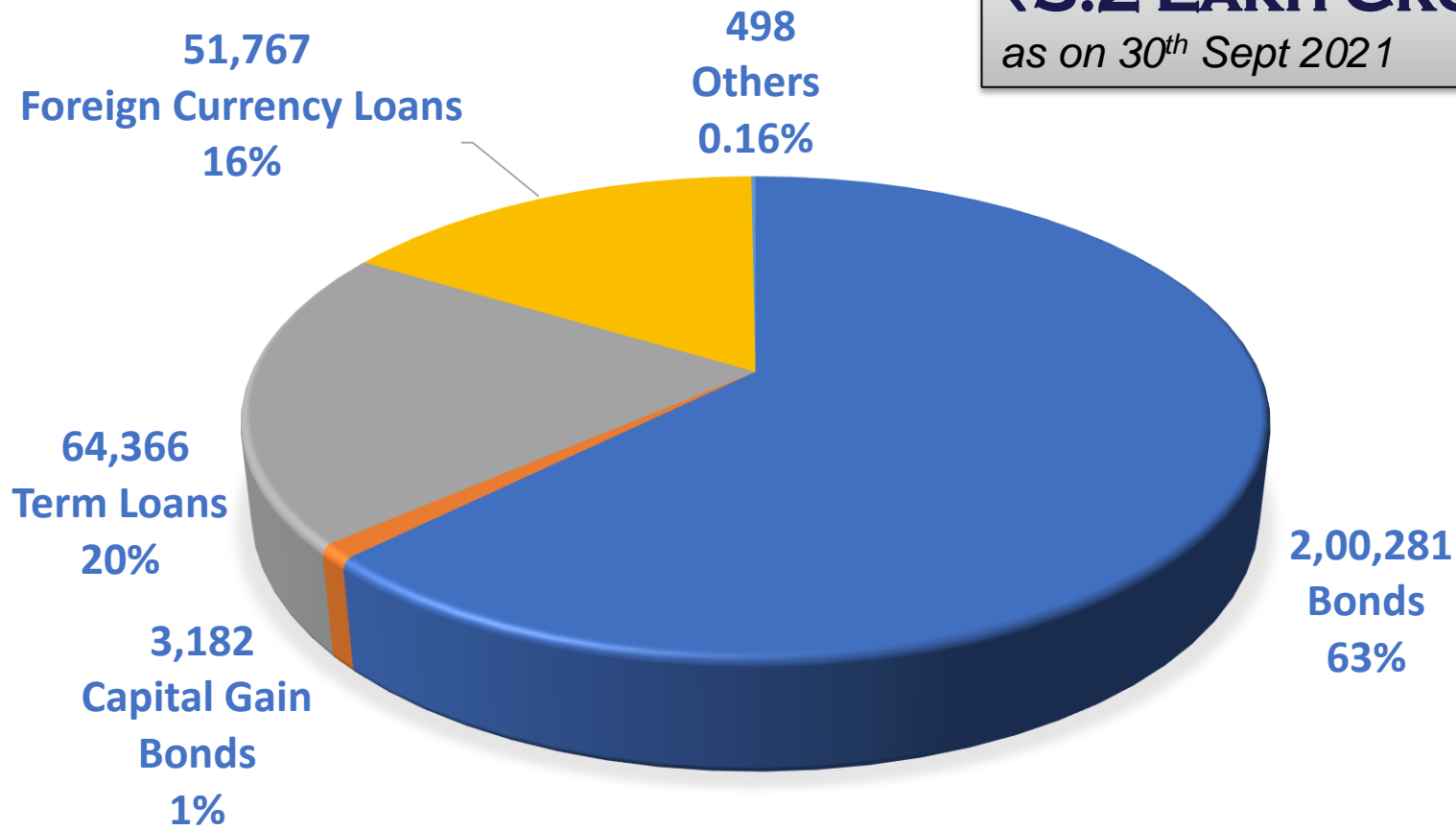


# Borrowing Portfolio *(Amount in ₹ Crores)*



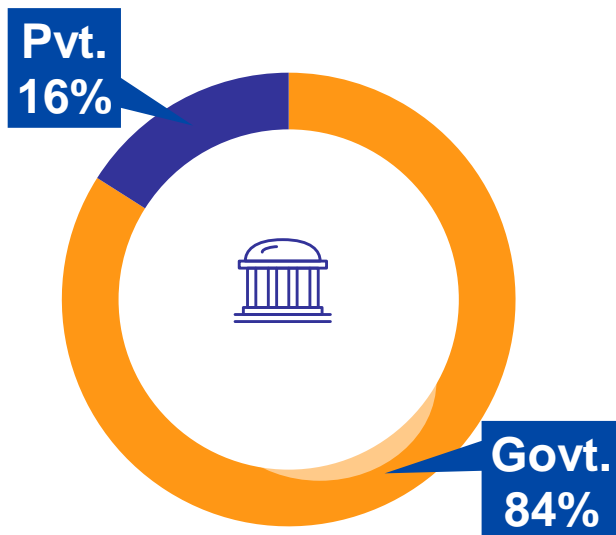
**₹3.2 LAKH CRORE**

*as on 30<sup>th</sup> Sept 2021*



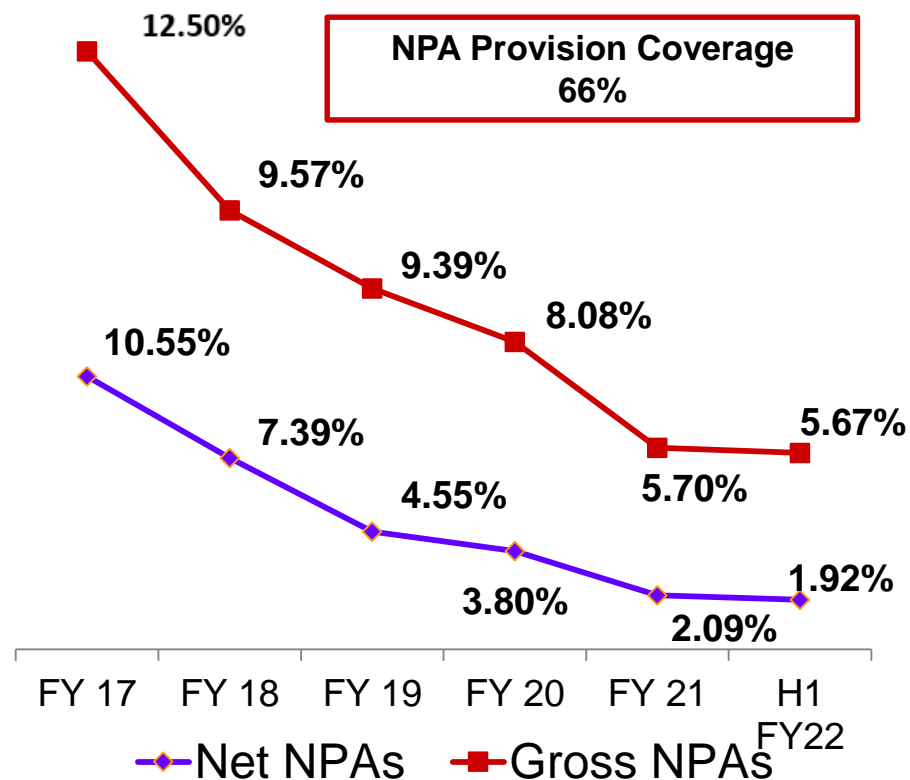
# Asset Quality Snapshot

## Loan Asset Composition



**94% of Loan Assets are regular in servicing & no stress is envisaged**

## Declining Trend of NPAs



**LOWEST NPAs IN LAST 5 YEARS**



# Performance Highlights



PARAMETERS	PERFORMANCE	DETAILS	
		H1 FY 2021-22	H1 FY 2020-21
Profit After Tax	33% Growth	Rs 5,032 Cr	Rs 3,785 Cr
Revenue	6% Growth	Rs 19,049 Cr	Rs 17,989 Cr
NPA	120bps reduction	1.92%	3.12%
Net Worth	15% Growth	Rs 56,643 Cr	Rs 49,378 Cr
Others	<ul style="list-style-type: none"> <li>❖ PFC became Maharatna in Oct, 2021</li> <li>❖ PFC ranked 29<sup>th</sup> among Fortune 500 Largest Companies (India)                             <ul style="list-style-type: none"> <li>• Upgraded from 33<sup>rd</sup> last year (2020)</li> <li>• 2<sup>nd</sup> among Power PSUs &amp; 6<sup>th</sup> among all PSUs</li> </ul> </li> </ul>		



# 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

## END TO END SOLUTION PROVIDER TO POWER UTILITIES SINCE MAR, 2008

### CONSULTANCY SERVICES

- Tariff and Regulatory Affairs
- Implementation of Electricity Act, 2003 (reform & restructuring)
- Bid Process Management
- Distribution System Improvement Schemes
- Preparation of Guidelines and Standard Bidding Documents
- Smart Metering and development of Coal Block
- Energy Portfolio Management

### UMPPs

- Incorporates SPVs to develop UMPPs
- Carry out pre-feasibility studies & tie-up inputs, linkages & clearances
- Transfer SPVs after Tariff Based International Competitive Bidding

### ITPs

- Incorporate SPVs to develop transmission capacities across India
- Initiate land acquisition, forest clearance & prepare survey report
- Transfer SPVs after Tariff Based International Competitive Bidding based on SBDs issued by Govt. of India

# Committed and Competent Workforce



- **One of the highest employee productivity among PSUs**

(Profit per employee around ₹17.5 Crore for FY2020-21)

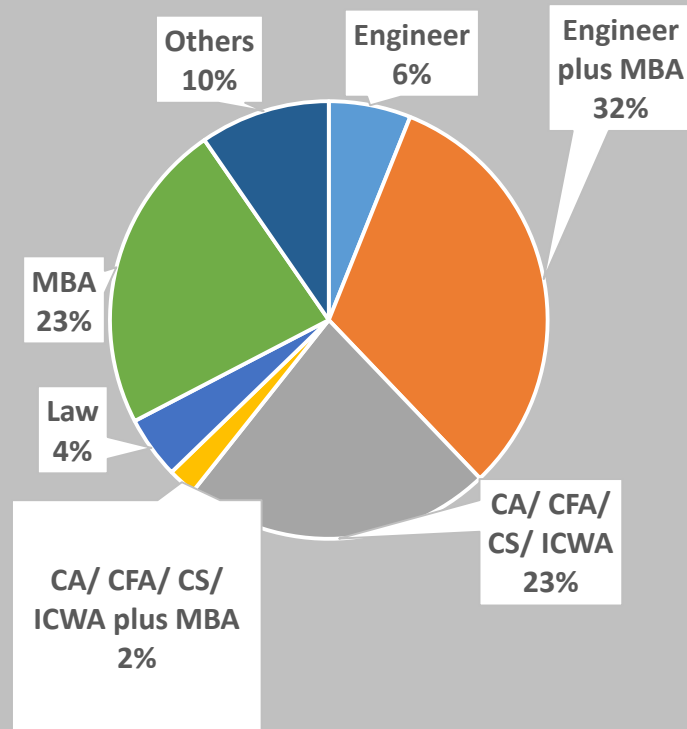
- **Lean and professionally qualified manpower**

(Total 503 Employees as on 31.12.2021)

- **Executive-oriented organization**

(More than 95% employees are in executive category)

## QUALIFICATION-WISE BREAK-UP OF EXECUTIVES

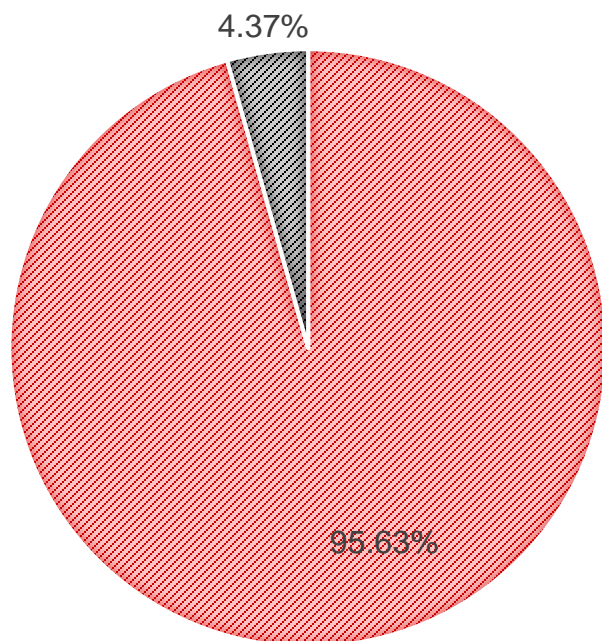


# Employee Ratio



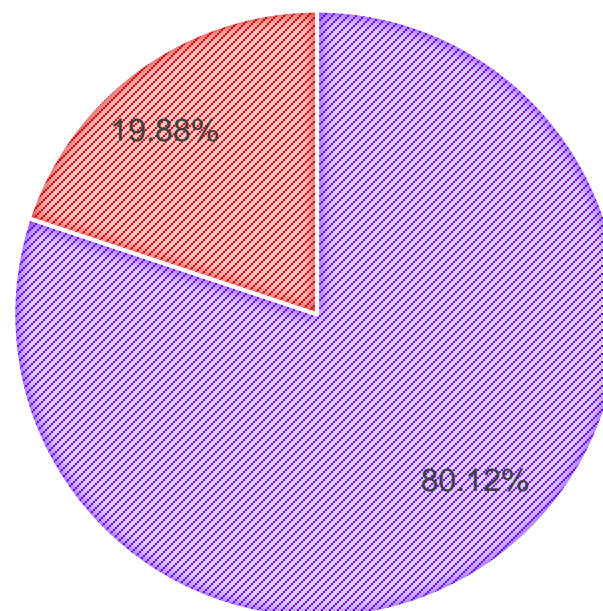
## CADRE-WISE DISTRIBUTION

■ Executives ■ Non Executives ■ ■



## GENDER RATIO

■ Male ■ Female ■ ■



# Presentation Plan



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# Job Profiles on Offer



- Resource Mobilization/ Fund Management & Banking/ Corporate Accounts, etc.
- Selected candidates may be posted across various Finance profiles based on business requirement of the Corporation

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# Why PFC



- Among the leading NBFCs of India
- Highest profit per employee among Maharatna CPSEs
- 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 in recent years)
- Recruiter of top rank holder CAs (including AIR-1) in recent years
- Employee turnover rate of less than 1%



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# CTC Details



## POSITION ON OFFER

- **Designation:** Assistant Manager
- **Grade Code:** E3
- **Scale of Pay:** ₹60,000-3%-1,80,000  
(Annual CTC: ₹27.5 Lakh approx.)

### FIXED COMPONENT

- Basic Pay (BP): ₹60,000/-
- DA: (presently 29.40% 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 (₹13,104/- 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)

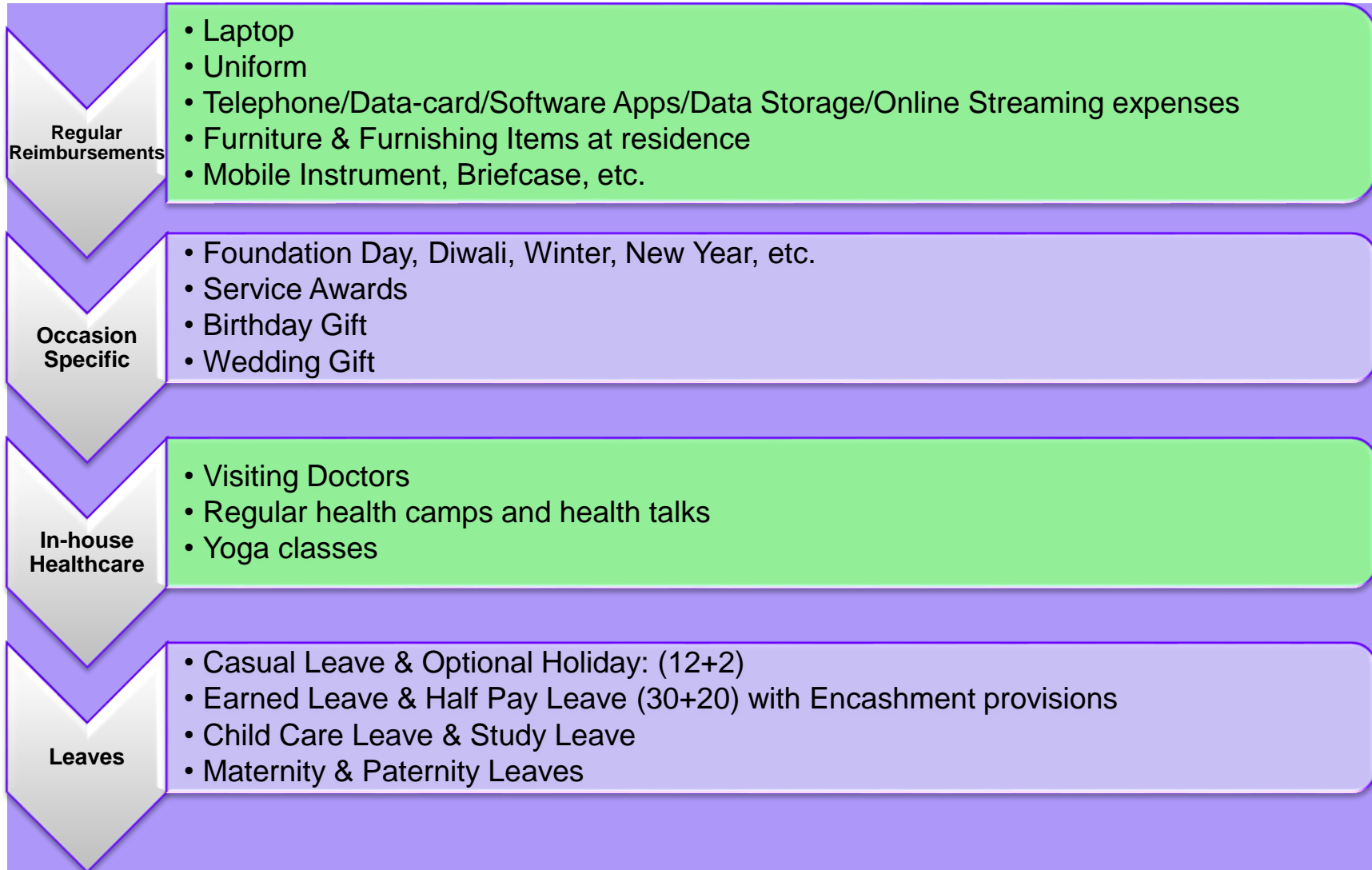
## Interest Free Advances

- 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 Persons with Benchmark Disabilities (PwBD)



Thank You 😊