

# Piramal Enterprises Limited

## Financial Services Day

30<sup>th</sup> August 2018



**Piramal Enterprises Limited**

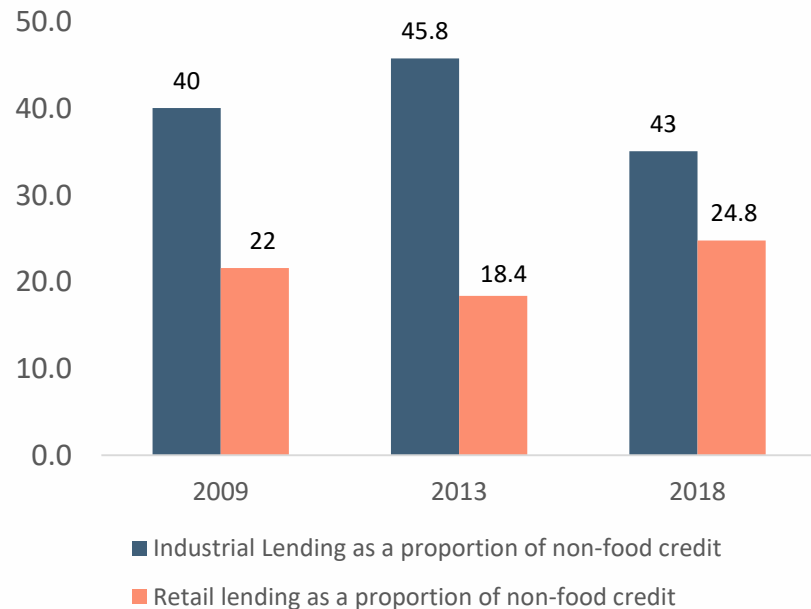
**Way Forward**



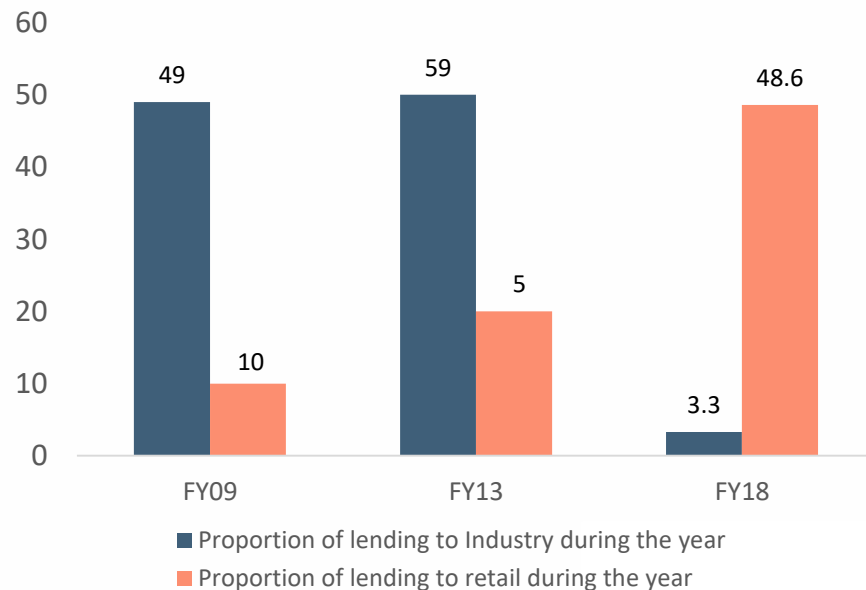
## Well-positioned to cater to the significant opportunity that country expected to offer in next few years

- India set to become the 3<sup>rd</sup> largest economy in next few years
- Lower penetration implies Financial Services to grow faster than GDP
- Public sector banks facing asset quality issue
- Private Sector Institutions (i.e. Private Banks, NBFCs & HFCs) expected to support this rapid growth
- Few serious players in private sectors with high effective promoter stake
- Opportunity in Wholesale Lending :
  - Bank Lending to Industry as proportion to their overall lending has gone down significantly.
  - Retail lending by banks has increased over the last few years

### Outstanding amount lent by banks (in %)



### Loan outflows per year (in %)



## Role of Chairman and Board

- Ensure availability of Capital
- Maintain ROE
- Asset quality

**Piramal Enterprises Limited**

**Thank you**

