

Tata Steel Ltd

Raise estimates & PT as Europe continues to pick up, while India stabilizes; Could be PCF positive in FY15E

TATA's leverage to a European recovery goes beyond steel EBITDA/T, in our view. Reported EBITDA could improve sharply as iron rates normalize, and the higher EBITDA from Europe would likely result in TATA being PCF positive in FY15E (even as we hold in expectation of ~Rs130bn and no asset sales). Stronger equity markets in Europe combined with higher interest rates should also lead to a better position relative Street dollars. We increase TATA Europe EBITDA for FY15E to ~\$700m (EBITDA/T ~\$11/T) from ~\$600m earlier. We see large upside risks to our European estimates, if a) current spreads were to narrow for the full year, and b) if long product demand recovery starts in Q1'16E. We raise our PT to Rs200 (based on FY15 EBITDA).

- Even if current spreads do not tighten, there is significant upside to our TATA Europe estimates. January was a unique month, as the rates that spreads widened materially in Europe as steel prices increased, even as raw material prices were falling. We do not expect this to continue, but we see upside risks to our estimates, primarily driven by demand, particularly Long steel. TATA has mothballed capacity in Long steel in UK, and continued demand revival of these capacities could drive significant upside to our Street-high estimates. Every ~100T increase in EBITDA effectively adds ~\$0.4 to our PT.
- India should remain steady, we see little risk of any disruption from Steel Commission. We do not see any disruption to TATA's iron ore operations. Our average discounts are not building in a big domestic recovery and hence we expect discount to import parity price to remain, though narrow. While there are worries about a steep iron ore price fall as IOC driving global HMC steel prices below \$100/T, we would highlight that a) weaker D-OX remains supportive for local prices, and b) there is upside risk to ~~FFR/Steel demand estimates~~.
- Even with Rs130bn capex estimates, TATA could turn PCF positive. We are not building in asset sales and the group investment and Dividend Pay are embedded options, values in the balance sheet which could be monetized if required. We do not give any value to them.
- What to expect in earnings on Feb 12: We expect consolidated EBITDA of Rs26.7bn, 1% company coupled revenues of Rs37.9bn while our TATA Europe EBITDA/T is at ~\$11.1/T consensus at ~\$10/T.
- Remains OW: TATA remains the most levered stock in any European recovery and we believe a recovery is NOT yet priced into the stock.

Tata Steel Ltd (BSE: 512, Bloomberg: TATA.BE)

Rs in bn, year ended Mar	FY14	FY15E	FY16E	FY17E	FY18E
Net Sales (Rs bn)	1,200	1,307	1,388	1,482	1,558
Net Profit (Rs bn)	52	72	58	58	78
EPS (Rs)	9.48	13.14	10.27	10.58	14.73
Net Profit growth (%)	(1.8%)	(28.7%)	(14.8%)	72.8%	28.8%
ROE	12.9%	(7.2%)	8.8%	10.0%	16.1%
ROA	7.6	1.6	1.8	2.7	5.1
PER (x)	2.6	1.0	1.0	0.9	0.8
PBV (x)	0.7	1.6	0.7	0.7	0.7

Source: Company data, Bloomberg, J.P. Morgan estimates

See page 13 for analyst certification and important disclosures, including non-US analyst disclosures.

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Overweight

Rs200, Rs130 bn
Price Rs200.00

▲ Price Target Rs200.00
Previous Rs130.00

India

Metals & Mining

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How to Write Psychology Research Reports & Essays Bruce Findlay, 2014-09-01 How to Write Psychology Research Reports and Essays 7e is endorsed by the Australian Psychological Society and is a useful reference to the strict guidelines required by the APS and the APA American Psychological Association styles A student who grasps these concepts and learns the conventions will have a sound basis for presenting research in a professional manner and writing well argued essays so that the later step of writing for publication should be an easier one to take ACS

Research Report, 1980

The Emerald Handbook of Challenge Based Learning Eliseo Vilalta-Perdomo, Jorge Membrillo-Hernández, Rosario Michel-Villarreal, Geeta Lakshmi, Mariajulia Martínez-Acosta, 2022-08-08 This is the first handbook offering an in depth exploration on how to conceive design implement monitor and develop Challenge Based Learning initiatives in Higher Education Institutions It presents contributions from international experts from theory to practice and provides insightful directions for future research on this topic

Mastering Personal Investments Prasanna Chandra, Savita Shrimal, 2025-06-17 Mastering Personal Investments is a comprehensive and practical guide to navigating your financial journey from your first investment to achieving financial independence In today's fast changing and often unpredictable economy making smart investment decisions can feel overwhelming This book breaks down complex concepts into simple easy to follow steps helping readers build the knowledge and confidence they need to invest wisely Drawing on years of expertise Prasanna Chandra and Savita Shrimal explain key ideas with clarity backing them with real life examples

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Investment Valuation Aswath Damodaran, 2012-04-17 The definitive source of information on all topics related to investment valuation tools and techniques Valuation is at the heart of any investment decision whether that decision is buy sell or hold But the pricing of many assets has become a more complex task in modern markets especially after the recent financial crisis In order to be successful at this endeavor you must have a firm understanding of the proper valuation techniques One valuation book stands out as withstanding the test of time among students of financial markets and investors Aswath Damodaran's *Investment Valuation* Now completely revised and updated to reflect changing market conditions this third edition comprehensively introduces students and investment professionals to the range of valuation models available and how to choose the right model for any given asset valuation scenario This edition includes valuation techniques for a whole host of real options start up firms unconventional assets distressed companies and private equity and real estate All examples have been updated and new material has been added An expansion of ancillaries include updated online databases spreadsheets and other educational support tools Fully revised to incorporate valuation lessons learned from the last five years from the market crisis and emerging markets to new types of equity investments Revised examples of company valuations such as companies from Eastern Europe and Africa which stress the global nature of modern valuation Author Aswath Damodaran is regarded as one of the best educators and thinkers on the topic of investment valuation This indispensable guide is a must read for students wishing to gain a better understanding of investment valuation and its methods With it you can take the insights and advice of a recognized authority on the valuation process and immediately put them to work for you

Global Financial Stability Report, October 2017 International Monetary Fund. Monetary and Financial Systems Dept., 2017-10-11 The October 2017 Global Financial Stability Report finds that the global financial system continues to strengthen in response to extraordinary policy support regulatory enhancements and the cyclical upturn in growth It also includes a chapter that examines the short and medium term implications for economic growth and financial stability of the past decades rise in household debt It documents large differences in household debt to GDP ratios across countries but a common increasing trajectory that was moderated but not reversed by the global financial crisis Another chapter develops a new macroeconomic measure of financial stability by linking financial conditions to the probability distribution of future GDP growth and applies it to a set of 20 major advanced and emerging market economies The chapter shows that changes in financial conditions shift the whole distribution of future GDP growth

Federal

Register ,2013-02 **US Reg International Securities and Derivative Market 11e (2 Vol)** GREENE,2014-12-29

Dramatic changes in U S law have increased the need to understand the complex regulation of todayand s global capital and derivatives markets U S Regulation of the International Securities and Derivatives Markets is the first truly comprehensive guide in this dynamic regulatory arena This completely updated Eleventh Edition was authored by a team of attorneys at Cleary Gottlieb Steen and Hamilton LLP one of the foremost law firms in international finance U S Regulation of the International Securities and Derivatives Markets provides thoroughly up to date coverage of the SEC Securities Offering Reform rules the impact of the Dodd Frank Act and the Sarbanes Oxley Act on public companies in the United States and much more Advising clients on cross border securities transactions means dealing with a tangle of complex rules and requirements This comprehensive reference explains in detail virtually everything your clients might want to know including The U S securities and commodities laws pertaining to foreign participants and financial products entering U S capital markets and U S securities in international markets including a comprehensive discussion of the requirements imposed by the Sarbanes Oxley Act and the regulatory framework established by the Dodd Frank Act The rules and regulations affecting each participant including foreign banks broker dealers investment companies and advisers futures commission merchants commodity pool operators commodity trading advisors and others The rules and requirements behind different cross border transactions including private placements and Rule 144A ADR programs the U S Canadian MJDS global offerings and more The principal European Union measures governing securities offerings and ongoing reporting in the European Union Many additional regulatory issues including enforcement and remedies recent case interpretations FINRA and other SRO rules and much more U S Regulation of the International Securities and Derivatives Markets Eleventh Edition is by far the most comprehensive reference of its kind This is the only desk reference covering all U S laws and regulations affecting international securities offerings and foreign participants in U S capital markets It explains dozens of topics that simply cannot be found in any other published sourceand saving you valuable research time youand ll have all the detailed information you need to guide clients through this dramatic new financial era Educational Research in China Youchao Deng,Baoli Gao,2021-04-19 The articles in this book are from Educational Research the top academic journal in the field of education research in China It covers education theory and philosophy basic education education economy and management and other fields focusing on the hot and frontier issues of Education in China 2019 such as the development of artificial intelligence and education the contribution of education to green GDP rural education teams and policies vocational education development and so on Educational researchers in the college and university educational policy makers and frontline teaching staff would be interested in it By focusing on the current hot issues and frontier education issues the book explores the deep theoretical basis behind the phenomenon so as to establish in the reader s mind the connections between theory and practice China and world Made In China Donald N. Sull,Yong Wang,2005-04-18 Executives worldwide have

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Was a Quant Steven P. Greiner, 2011-02-09 Innovative insights on creating models that will help you become a disciplined intelligent investor The pioneer of value investing Benjamin Graham believed in a philosophy that continues to be followed by some of today s most successful investors such as Warren Buffett Part of this philosophy includes adhering to your stock selection process come hell or high water which in his view was one of the most important aspects of investing So if a quant designs and implements mathematical models for predicting stock or market movements what better way to remain objective then to invest using algorithms or the quantitative method This is exactly what *Ben Graham Was a Quant* will show you how to do Opening with a brief history of quantitative investing this book quickly moves on to focus on the fundamental and financial factors used in selecting Graham stocks demonstrate how to test these factors and discuss how to combine them into a quantitative model Reveals how to create custom screens based on Ben Graham s methods for security selection Addresses what it takes to find those factors most influential in forecasting stock returns Explores how to design models based on other styles and international strategies If you want to become a better investor you need solid insights and the proper guidance With *Ben Graham Was a Quant* you ll receive this and much more as you learn how to create quantitative models that follow in the footsteps of Graham s value philosophy **Governance, Compliance and Supervision in the**

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Congressional Oversight Panel, Examining the Consequences of Mortgage Irregularities, ... November 16, 2010, *,2011

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engine): Increase as required. Rudder trim: Toward operating ... Citation Encore Operating Manual.pdf Nov 3, 2005 — This manual pertains to Model 560 Encore airplanes, serial numbers 560-0539 thru -5000. In addition to the serialization shown on the ... Shape packet - TPT Geometry - Identify 2D and 3D shapes worksheet and quiz packet. Created by. Sassycat Educational Resources. Shapes and Designs Practice Answers Sample answer: 9. The shape is a polygon. Angle B is acute. 10. 11. Acute angle: A, ... 7-1 Shapes and Designs - Concepts and Explanation A polygon which either has two sides with different lengths or two angles with different measures. Line (or mirror) Symmetry. Example. Line or Mirror Symmetry ... CHAPTER 5: Shapes and Designs CHAPTER 5: Shapes and Designs. Mathematics [Class 3]. 1. 1 Count the number of ... These worksheets can be uploaded on any school website. www.kv.school. Page 2 ... Shapes and Designs - NCERT Use different colour combinations to make your own patterns. Have you seen this shape in any other design — on a wall, a dress, on a basket, a mat etc ... Copy Shapes and Designs | Visual Motor Integration Copy Shapes and Designs. Shape reproduction is an important milestone that signifies ... This packet includes the Developmental appropriate level of progression. Shapes and Designs: Two-Dimensional Geometry ... Shapes and Designs: Two-Dimensional Geometry (Connected Mathematics) ; Dimensions. 7.75 x 0.25 x 9.75 inches ; ISBN-10. 0131808087 ; ISBN-13. 978-0131808089. Shapes - Autism Educators This pack includes: * 12 2" x 2" squares with 2D or 3D coloured shapes and spelling (UK) - PDF and ready to print - Designed as a dyslexia aid, ideal for home ... Color and shape packets - TPT Browse color and shape packets resources on Teachers Pay Teachers, a marketplace trusted by millions of teachers for original ... Pattern: Southern New England, NSW by PJ Smailes · 1965 · Cited by 19 — In southern New England, as elsewhere in south-eastern Australia, settlement was primitive and rudimentary in the earliest years of colonization: many ' ... The Evolution of an Australian Rural Settlement Pattern The Evolution of an Australian Rural Settlement Pattern: Southern New England, N.S.W.. Authors, P. J. Smailes, J. K. Molyneux. Edition, reprint. Publisher ... The Evolution of an Australian Rural Settlement Pattern THIS PAPER is concerned with the evolution of a rural settlement pattern in a relatively recently settled area of eastern Australia: namely, the southern ... (PDF) The Evolution of an Australian Rural Settlement Pattern TL;DR: In this paper, the Southern New England region of New South Wales has been studied, and four major periods of settlement are distinguished: 1832 to ... 2023-05-03 1/2 the evolution of an australian rural settlement ... May 3, 2023 — Eventually, the evolution of an australian rural settlement pattern southern new england will very discover a supplementary experience and ... Reading free The evolution of an australian rural settlement ... Yeah, reviewing a ebook the evolution of an australian rural settlement pattern southern new england could build up your near contacts listings. Settlement patterns - Australia Australia has not yielded readily to development by Europeans. Even on the relatively favoured eastern periphery, the first European settlers were perplexed by ... A New Spatial Criteria Method to Delimit Rural Settlements ... by V Barbosa · 2022 · Cited by 4 — The evolution of an Australian rural settlement pattern: Southern New England, NSW. Trans. Inst. Br. Geogr. 1965, 36, 31-54. [Google Scholar]

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