



July 30, 2024

The Manager Listing Department BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai- 400001 Scrip Code : 533344	The Manager Listing Department National Stock Exchange of India Limited Exchange Plaza, C-1, Block G, Bandra- Kurla Complex, Bandra (East), Mumbai- 400051 Scrip Symbol : PFS
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Sir/ Madam,

Sub: Press Release-Financial Performance for the Quarter ended June 30, 2024, pursuant to Regulation 30 of SEBI (LODR) Regulations, 2015

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and in terms of other applicable laws, if any, please find enclosed the Financial Performance of the Company for the Quarter ended June 30, 2024.

The same is available on the website of the Company at www.ptcfinancial.com

This is for your information and records.

Yours faithfully,

For PTC India Financial Services Limited

Shweta Agrawal
Company Secretary

Enclosed: as above

PTC India Financial Services Ltd. (CIN: L65999DL2006PLC153373)

(A subsidiary of PTC India Limited)

Registered Office: 7th Floor, Telephone Exchange Building, 8 Bhikaji Cama Place, New Delhi - 110 066, India

Board: +91 11 26737300 / 26737400 Fax: 26737373 / 26737374, Website: www.ptcfinancial.com, E-mail: info@ptcfinancial.com

Press Release

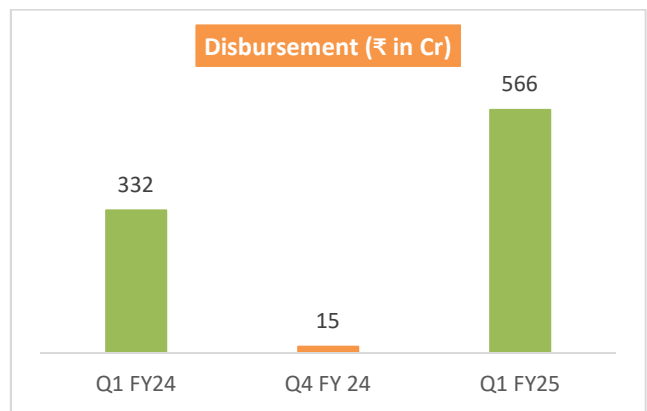
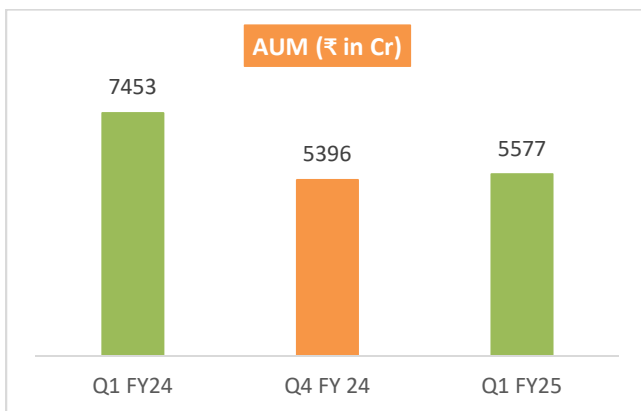
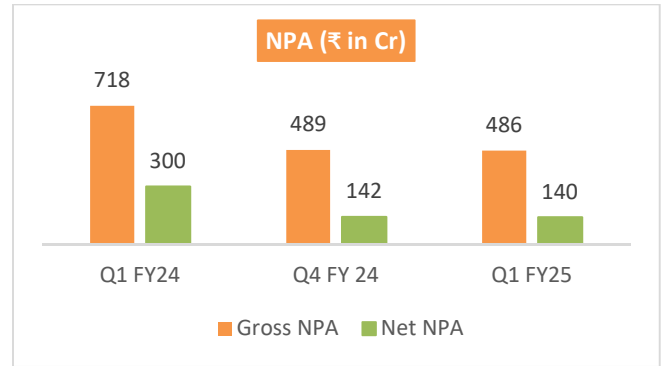
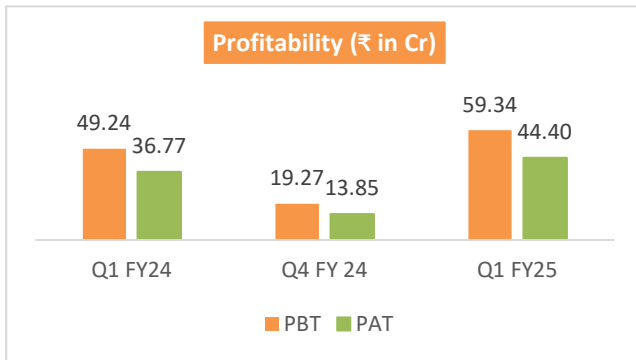
New Delhi, 30th July, 2024

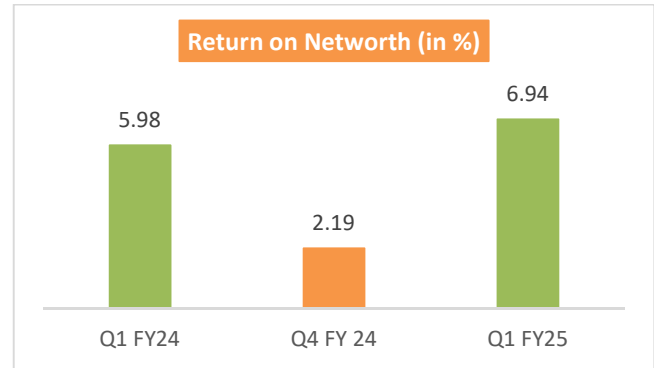
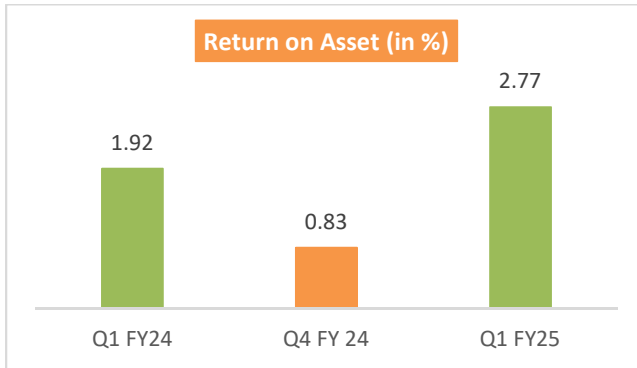
Financial Performance for the Quarter ended 30th June 2024

Highlights Q1 FY25

- Disbursement stood at ₹ 566 Crore in Q1 FY25 compared to ₹ 332 Crore in Q1 FY24
- Profit after Tax (PAT) stood at ₹ 59.34 Crore for Q1 FY25 compared to ₹ 49.24 Crore in Q1 FY24
- Net NPA stood at ₹ 140 Crore for Q1 FY25 compared to ₹ 300 Crore in Q1 FY24
- Return on Asset stood at 2.77% for Q1 FY25 compared to 1.92% in Q1 FY24

Q1FY25 – Key Performance Variables





Management Commentary



"PFS is delighted to present its financial performance for Q1 FY25. With many positives including improved AUM, PAT, NPAs compared to Q1 FY24 and a renewed vigor of the leadership team on improvement of operational performance, streamlining of processes and focus on core activity, PFS is on a firm footing to consolidate and ensure sustainable growth going forward. With the business at the forefront and the momentum of Q1 FY 25, PFS is poised for a resilient growth story.

Q1 FY25 VS Q1 FY24

- Total Income for Q1 FY25 stood at ₹ 161.23 Crore as compared to ₹ 193.23 Crore in Q1 FY24
- Profit before Tax (PBT) and Profit after Tax (PAT) for Q1 FY25 stood at ₹ 59.34 Crore and ₹ 44.40 Crore compared to ₹ 49.24 Crore and ₹ 36.77 Crore in Q1 FY24 respectively
- Yield on Earning Portfolio improved to 11.85% in Q1 FY25 compared to 10.77% in Q1 FY24
- Debt Equity Ratio improved to 1.4 times in Q1 FY25 compared to 2.05 times in Q1 FY24
- Net Interest Margin (NIM) (Earning Portfolio) is at 4.06% in Q1 FY25 compared to 4.33% in Q1 FY24
- Spread (Earning Portfolio) for Q1FY25 improved to 2.55% compared to 2.42% in Q1 FY24

Q1 FY25 VS Q4 FY24

- Total Income for Q1 FY25 stood at ₹ 161.23 Crore compared to ₹ 176.92 Crore in Q4FY24
- Profit before Tax (PBT) and Profit after Tax (PAT) for Q1 FY25 stood at ₹ 59.34 Crore and ₹ 44.40 Crore compared to ₹ 19.27 Crore and ₹ 13.85 Crore in Q4 FY24 respectively
- Yield on Earning Portfolio is at 11.85% in Q1 FY25
- Debt Equity Ratio improved to 1.40 times in Q1 FY25 compared to 1.54 times Q4 FY24
- Net Interest Margin (NIM) (Earning Portfolio) is at 4.06% in Q1 FY25
- Spread (Earning Portfolio) for Q1 FY25 is at 2.55% compared to 2.79% in Q4 FY24
- Net Interest Income (NII) for Q1 FY25 is at ₹ 71.49 Crore compared to ₹ 81.78 Crore in Q4 FY24.

As at 30th June, 2024

- The total outstanding credit i.e. loan assets against sanctioned loans, stood at ₹ 5,577 Crore as on 30th June, 2024
- Capital Adequacy Ratio as on 30th June, 2024 stood at 41.39%

About PFS

PFS is a non-banking finance company promoted by PTC India Limited. PFS has been granted status of an Infrastructure Finance Company (“IFC”) by the Reserve Bank of India. PFS has been providing financial support for infrastructure development in the country. By running down the legacy loans of thermal/hydro, the focus of the company is on Sustainable Infra and renewable projects, which aligns with the Government’s vision of a clean and green society. PFS has been the first movers in established and emerging green infrastructure finance sectors like renewable energy, wastewater treatment plant, e-mobility, e-vehicle manufacturing which are long-term sustainable in the future.

For more updates and information on the Company, please log on to <http://www.ptcfinancial.com>

For further information please contact:

Abhinav Goyal / Priya Chaudhary

Vice President / Assistant Vice President

PTC India Financial Services Limited

Tel.: +91 11 26737408 / +91 1126737482

Fax: +91 11 26737373

Email: priya.chaudhary@ptcfinancial.com

Jill Chandrani / Namit Shah, CFA

Senior Associate Analyst

S-Ancial Technologies Pvt. Ltd. (Investor Relations)

Email: jill@s-ancial.com / namit@s-ancial.com

Disclaimer:

Certain matters discussed in this document may contain statements regarding the Company’s market opportunity and business prospects that are individually and collectively forward-looking statements. Such forward-looking statements are not guarantees of future performance and are subject to known and unknown risks, uncertainties and assumptions that are difficult to predict. These risks and uncertainties include, but are not limited to: the performance of the Indian economy and of the economies of various international markets, the performance of the power industry in India and world-wide, competition, the company’s ability to successfully implement its strategy, the Company’s future level of growth and expansion, technological implementation, changes and advancements, changes in revenue, income or cash flows, the Company’s market preferences and its exposure to market risks, as well as other risks. The Company’s actual results, levels of activity, performance or achievements could differ materially and adversely from results expressed in or implied by this document. The Company assumes no obligation to update any forward-looking information contained in this document. Any forward-looking statements and projections made by third parties included in this document are not adopted by the Company and the Company is not responsible for such third party statements and projections