

July 30, 2025

To

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

Subject: Investors' Presentation on the Financial Results for the quarter ended June 30, 2025 pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir/ Madam,

In continuation to our letter dated June 30, 2025, regarding Unaudited Financial Results of the Company for the Quarter ended June 30, 2025, we enclose copy of the Presentation on the said financial results.

Further, pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the said presentation shall also be made during the Analysts/Investors (Group Meeting) to be held on Thursday, July 31, 2025, intimation of which was given to the Stock exchanges vide our letter dated July 24, 2025.

This letter is also available on our website at www.ptcfinancial.com.

You are requested to take the above information on records.

Yours faithfully,

For PTC India Financial Services Limited

Manohar Balwani
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

Q1 FY26 INVESTOR PRESENTATION

**INVESTING IN IMPACT
POWERED BY PURPOSE**



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FINANCIALS

PFS OVERVIEW



RBI-classified Infrastructure Finance Company
Incorporated in September 2006



A subsidiary of PTC India Limited
(leader in domestic power trading market)



Focus on sustainable financing by delivering
comprehensive and innovative solutions across
infrastructure value chain



Aim to be the most preferred financial partner
across the sustainable infrastructure value chain



Listed on BSE & NSE in March 2011



Credit Rating- CRISIL A (Negative Outlook)/A1
ICRA A- (Stable Outlook)/A2+

PFS AT A GLANCE

Focus on sustainable finance by offering diversified, customer-centric solutions tailored to infrastructure sector

Focus Areas:

1. Electric Vehicle Mobility
2. Water Treatment Projects
3. Renewable Projects and allied activities
4. Power Transmission
5. Waste Management Facility
6. Roadways, Airports
7. Logistics and Warehousing
8. Compressed Biogas
9. Bio Ethanol
10. Energy Storage Systems

₹ 4,313 Crore
Loan Assets for Q1 FY26

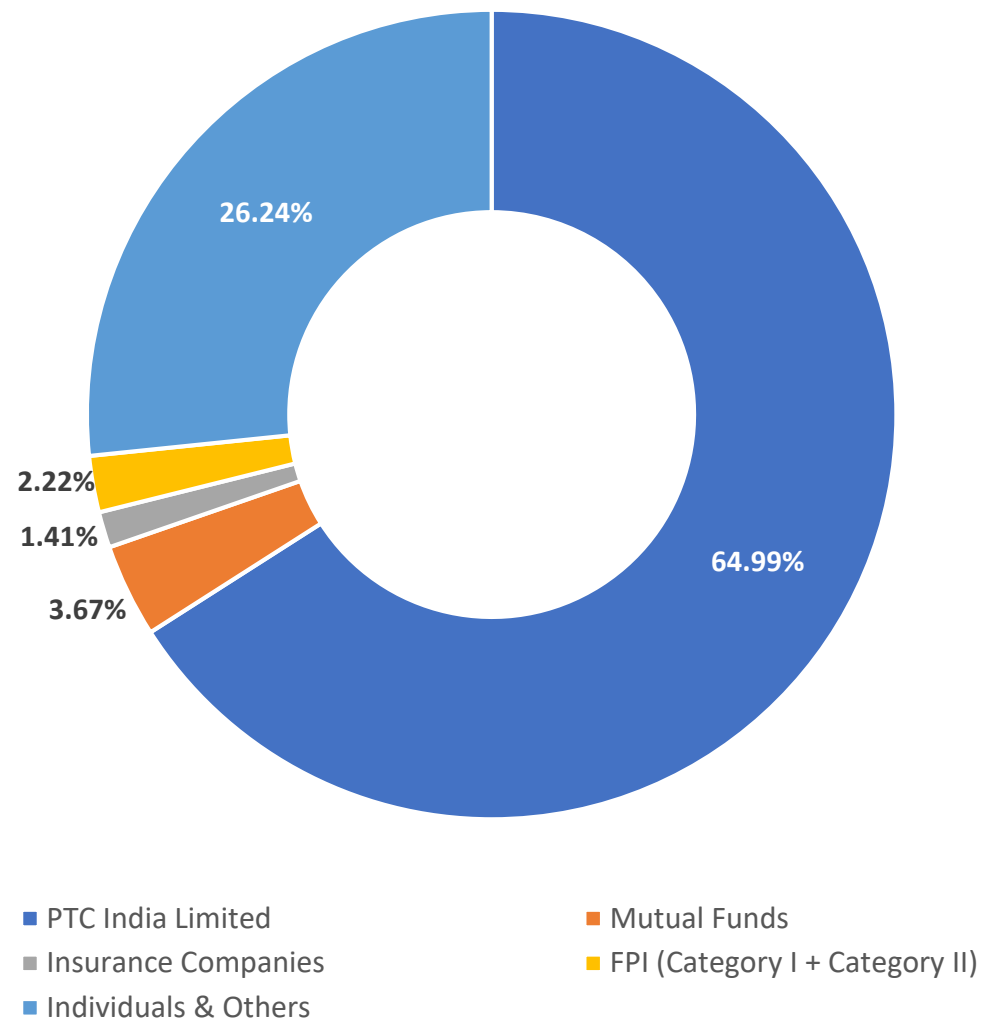
₹ 142 Crore
Total Income for Q1 FY26

₹ 137 Crore
PAT for Q1 FY26

Facilities	CRISIL	ICRA
NCD / Bonds	CRISIL A / Negative	ICRA A- /Stable
Long Term Loan	CRISIL A / Negative	ICRA A- /Stable
Short Term Loan	CRISIL A1	ICRA A2+
Commercial Paper	CRISIL A1	-

SHAREHOLDER INFORMATION

Shareholding Pattern (as on June 30, 2025)



Top Shareholders (as on June 30, 2025)	
PTC India Limited	64.99%
Domestic Institutional Investors	5.08%
FPI (Category I + Category II)	2.22%

BOARD OF DIRECTORS



Mr. Manoj Kumar Jhavar
Non-Executive Chairman

CMD at PTC India Limited



Ms. PV Bharathi
Independent Director

Ex-MD & CEO of Corporation Bank



Mr. Naveen B. Gupta
Independent Director

Qualified CA & Ex-Director Finance in one of the large NBFCs



Ms. Seema Bhaguna
Independent Director

Retired IAS with over 36 years of experience



Mr. R Balaji
MD & CEO

Seasoned business leader with over 30 years of experience including key leadership roles in the financial sector



Mr. Dilip Srivastava
DF & CFO

Ex-WTD & CFO of large state PSU with 30 years of experience



Mr. Sanjeev Kumar
Director (Operations)

30 years of experience in corporate, construction and infrastructure financing

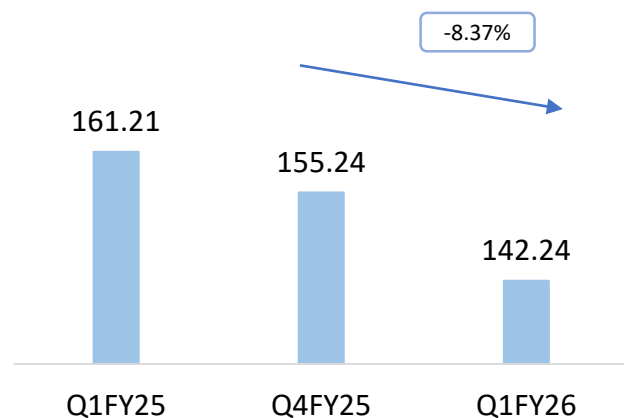


Mr. Manas R. Mohanty
Independent Director

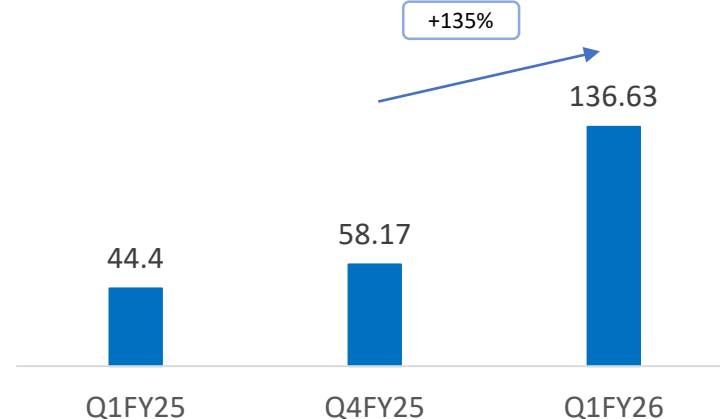
Ex-RBI official with over 30 years of experience

KEY FINANCIAL METRICS- QUARTERLY SNAPSHOT

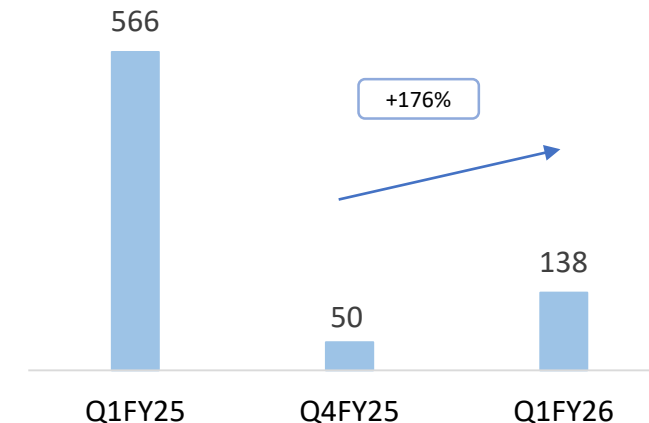
TOTAL INCOME (₹ Crs)



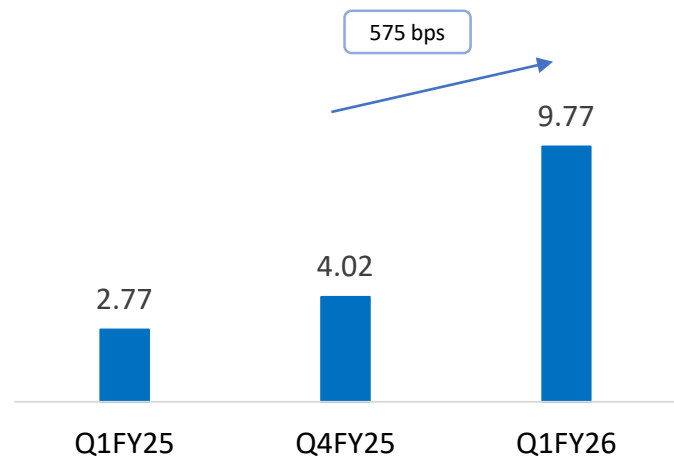
PAT (₹ Crs)



DISBURSEMENTS (₹ Crs)

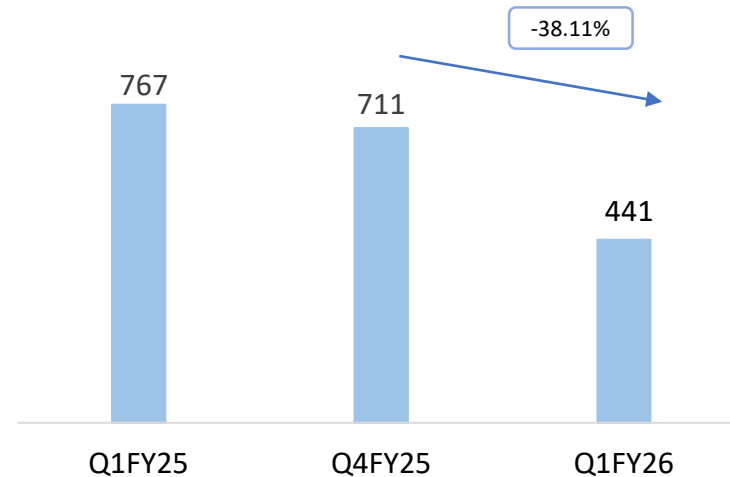


RETURN ON ASSETS (%)

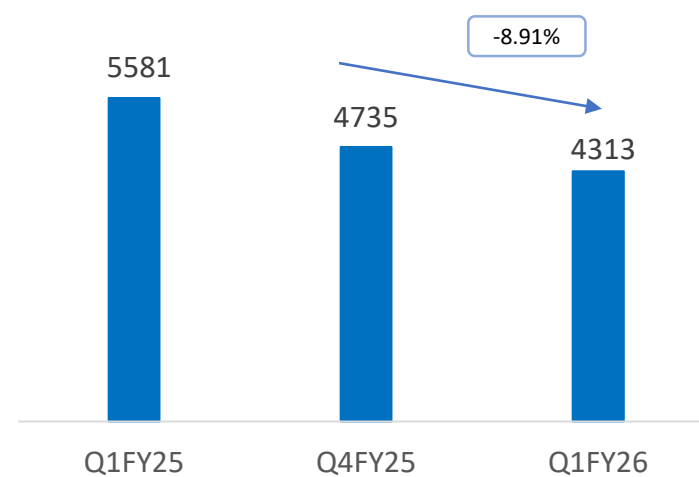


annualized

GROSS STAGE III (₹ Crs)



AUM (₹ Crs)

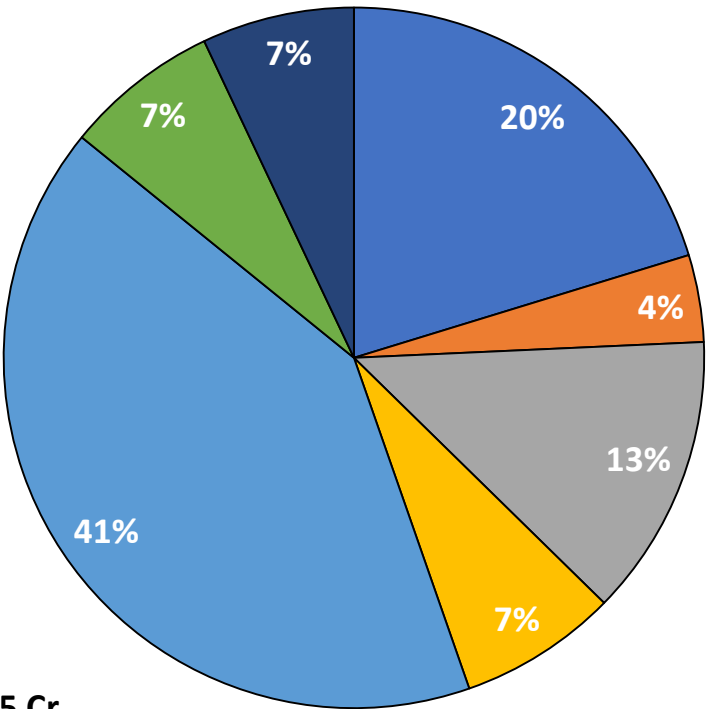


Includes loan, loan converted debenture, interest accrued and IND AS Adj

BUSINESS OVERVIEW

SECTOR WISE OUTSTANDING

Q4 FY25

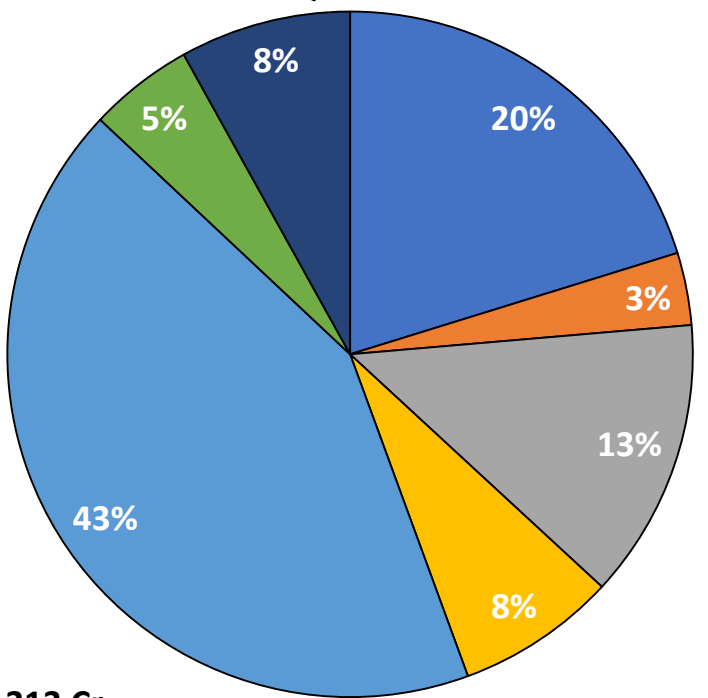


TOTAL- ₹ 4,735 Cr

■ Renewable ■ Sustainable Infra ■ Transmission ■ Road ■ Distribution ■ Thermal ■ Other*

* Other Sector - port, manufacturing, mining

Q1 FY26



TOTAL- ₹ 4,313 Cr

■ Renewable ■ Sustainable Infra ■ Transmission ■ Road ■ Distribution ■ Thermal ■ Other*

Sustainable Infra include – Water treatment, E- Mobility

STATE UTILITIES VS NON-STATE UTILITIES

01

Focus on private enterprises, with >90% of fresh proposals coming from private sector

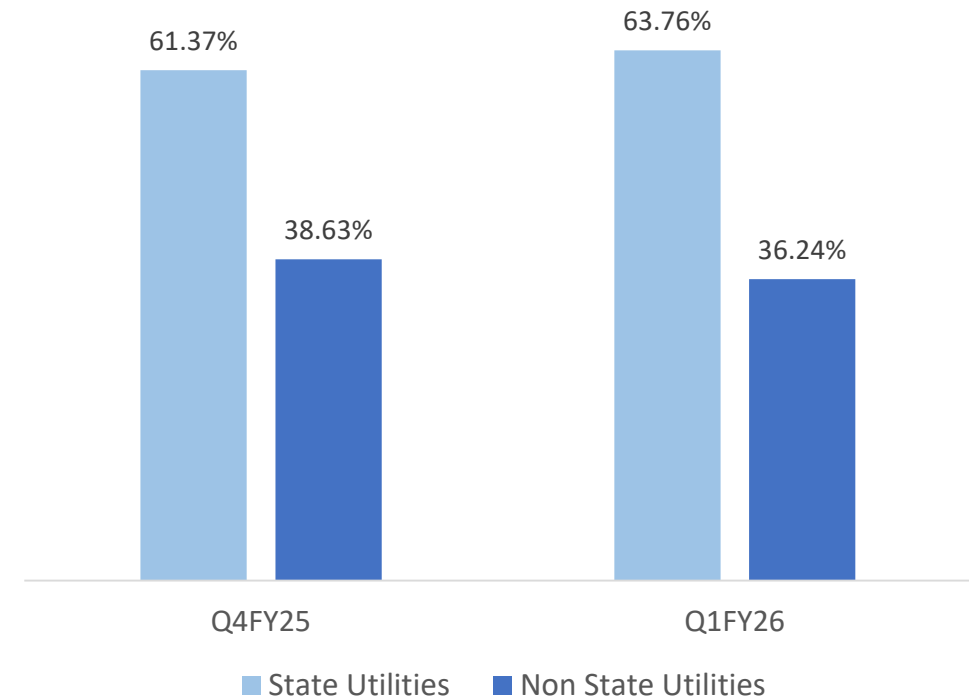
02

100% disbursements in Q1 FY26 to private corporates

03

State Utility exposure to be a third of the book size in the medium term

AUM Break-Up





**Reviving Growth
Momentum: Propelling
Future**

FY26 – Continuity in Change Back to Growth

- 1. Improve Asset Quality**
- 2. De-risk Portfolio by reducing portfolio concentration**
3. Focus on Distributed Infrastructure
- 4. Strengthening Governance & Risk Management**
5. Resource diversification to build financial resilience
6. Deliver customer centric financial solutions
7. Focus on ESG & Sustainability Goals
8. Digital Transformation

Strengthened Leadership to Drive Growth

- Director (Operations)
- Business Head SME
- CIO

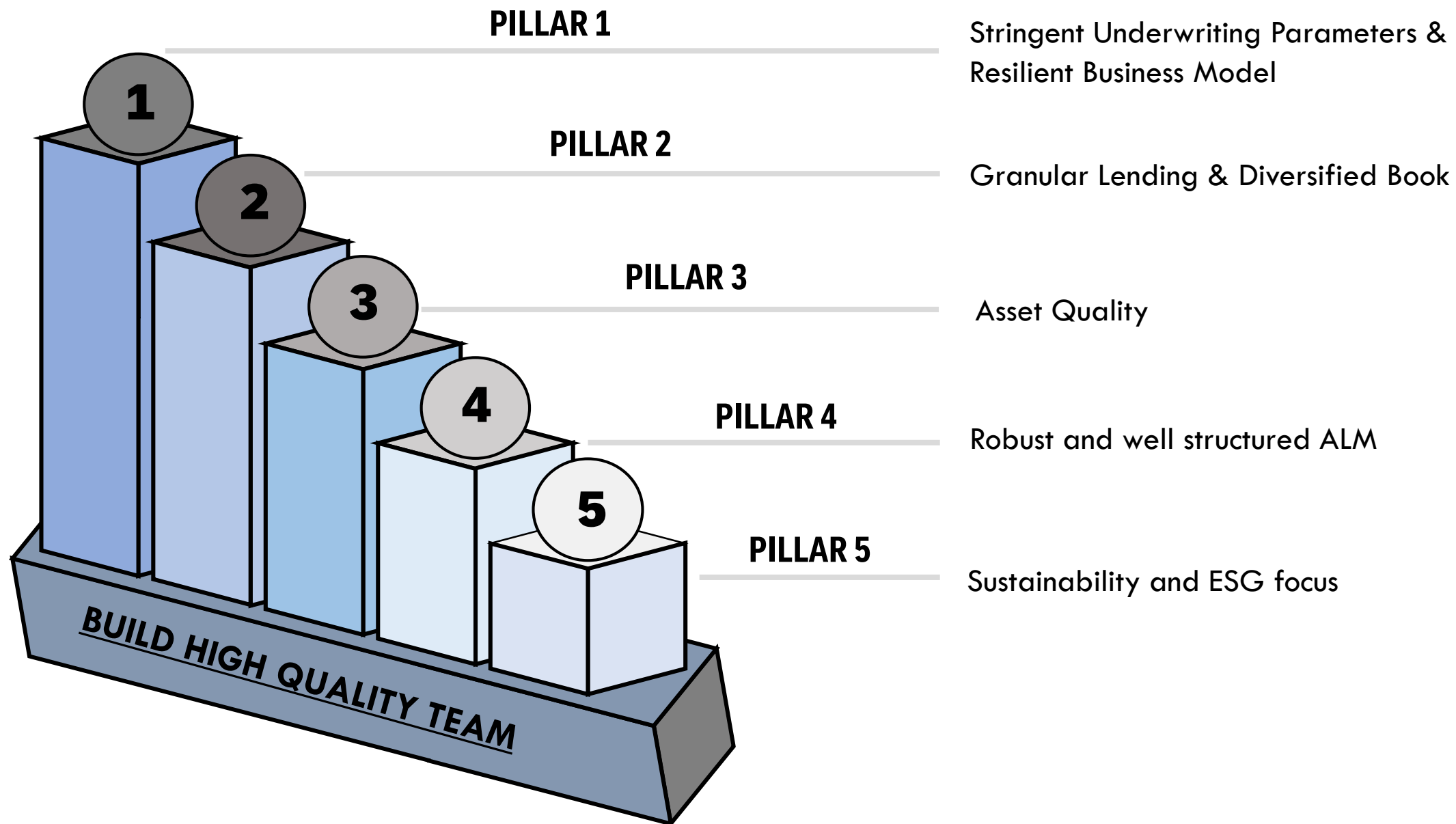
Significant Improvement in Portfolio Quality

- Three legacy assets (accounting for majority of Gross Stage III) resolved/being resolved

Increased Business Traction

- Disbursement momentum led by private corporate engagement
- Early signs of traction in low-ticket, non-energy segments
- AUM moderated due to scheduled repayments and prepayments

TRANSFORMATIONAL PILLARS



01

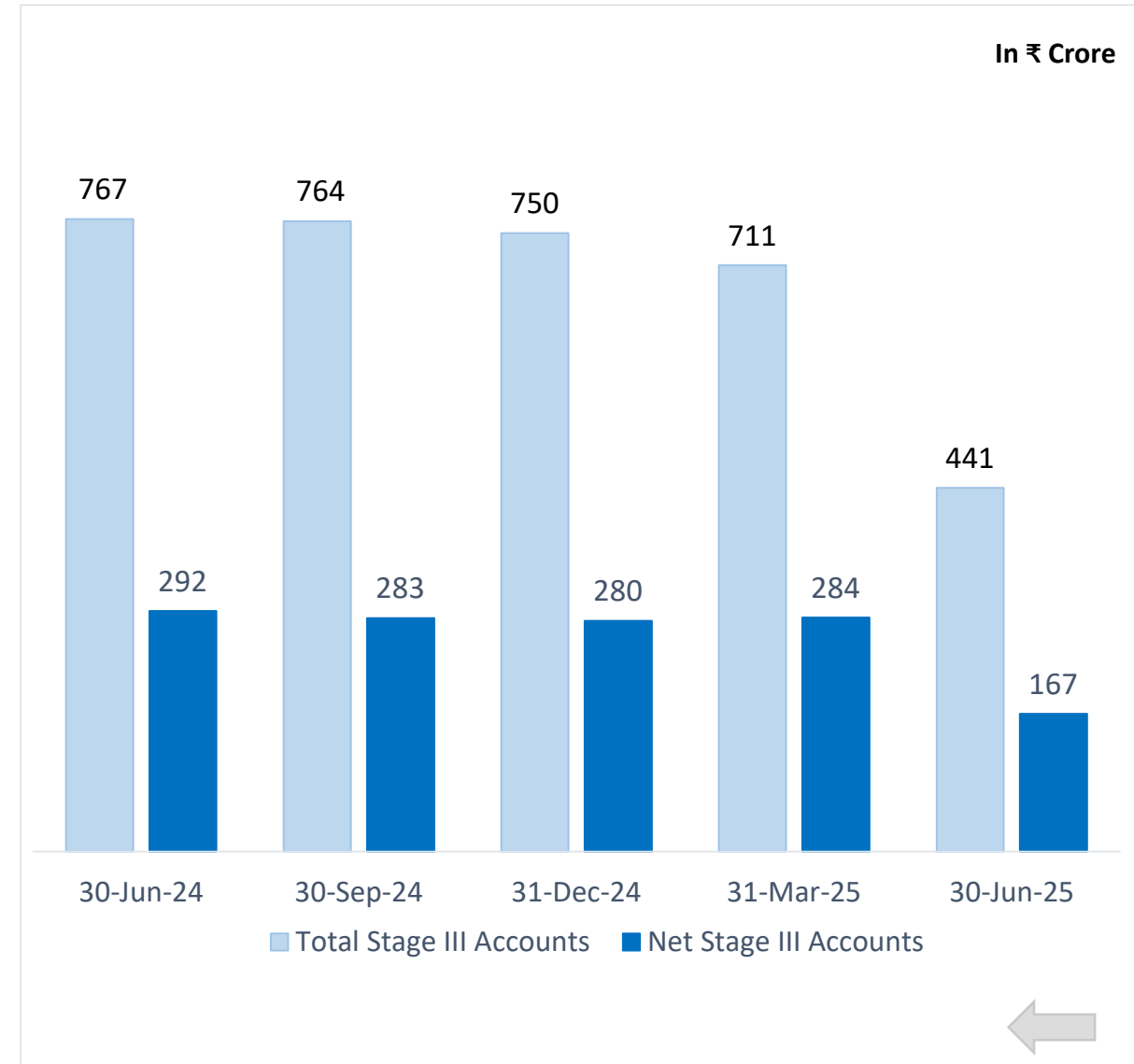
No new slippages in Q1 FY26; all loan accounts disbursed since FY18 are classified as STANDARD

02

Two accounts resolved; one in advanced stages of resolution

03

Provision Coverage Ratio for Stage III assets is at 62% in Q1 FY26



*amounts are post IndAS adjustments

TWO ACCOUNTS CONSTITUTE 94.54% OF STRESSED ASSETS

KEY ACCOUNTS

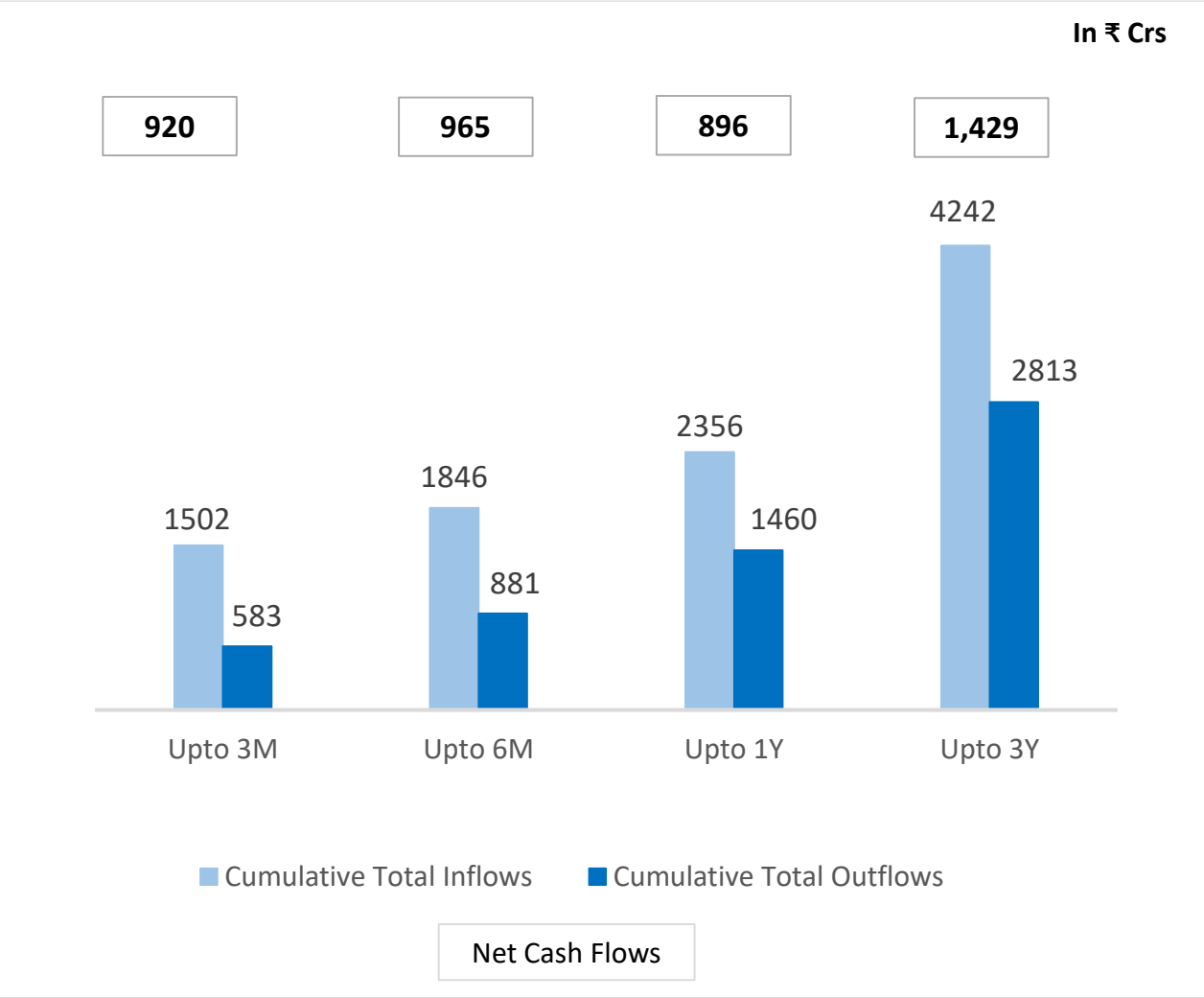
Other Loan Accounts	Gross Loan (in ₹ Cr)	Provision (in ₹ Cr)	Net Exposure (in ₹ Cr)	Task Road Map
Vento Power Infra Power Ltd	135	61	74	• Lol accepted for a gross transaction value of Rs.115.61 Crs
Danu Wind Park Private Ltd	281	187	93	• AP High Court vacated 2020 & 2022 stays restraining NPA declaration and action on Danu • NPA declared; evaluating options for resolution
TOTAL (Key Accounts)	416	248	167	

- ✓ ₹125 crore recovered under NSL Nagapattinam resolution plan in Q1FY26; amount covers entire principal
- ✓ 'Standard' classification of IL&FS Tamil Nadu Power Company Ltd post rating upgrade to investment grade category and RBI approval
- ✓ Received ~ ₹ 23 crore as Performance Security in Vento; balance amount of ~ ₹ 90 crs on closure of transaction
- ✓ Other Updates in Q1FY26:
 - ₹10.92 crore recovered from Gati Infrastructure Bhasmey
 - ₹15.59 crore recovered from Adhunik Power and Natural Resources Ltd

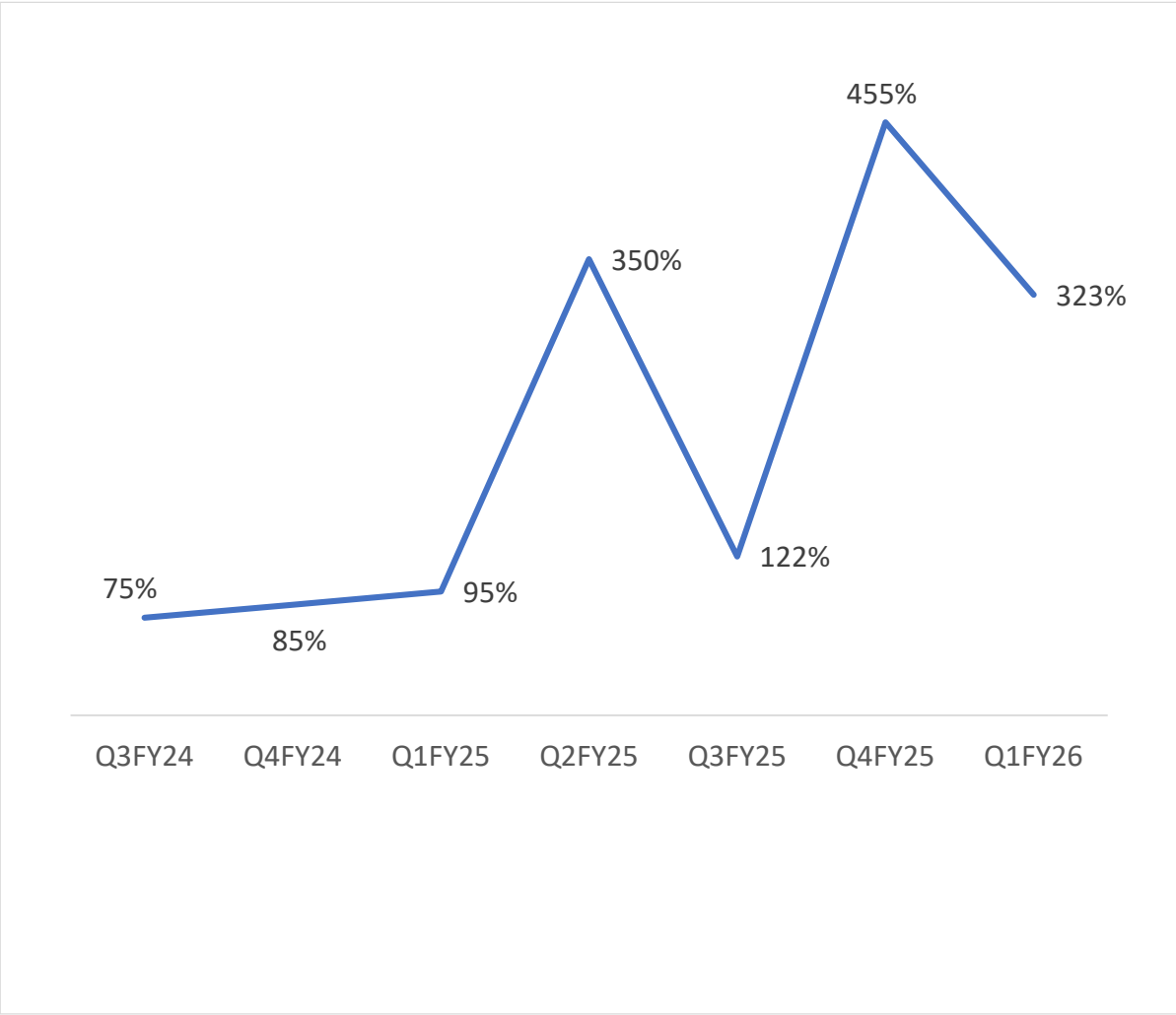
POSITIVE CASH FLOWS ACROSS ALM BUCKETS



STRUCTURED LIQUIDITY STATEMENT AS ON JUNE 30, 2025



LIQUIDITY COVERAGE RATIO





ENVIRONMENTAL

- Focus on Green & Sustainable Finance
- Integrated ESMS into credit due diligence



SOCIAL

- CSR initiatives of the company are in line with philosophy
- Established Mobility Engineering Laboratory at IISc Bangalore
- Crop Residual Management in Punjab
- Water Pool Regenerations in Haryana
- Community Plantation Initiative for Carbon Offsetting in Haryana



GOVERNANCE

- Board independence and diversity
- Disclosure practices: BRSR/ Sustainability reporting
- Credit and ESG committee oversight

Q1 FY26 CSR INITIATIVE

Lab Inauguration Visit at IISc Bangalore



FINANCIALS

KEY BALANCE SHEET INDICATORS

Q1 FY26	Q4 FY25	Q1 FY25	Particulars	FY 25
206	100	500	Loan Sanctioned (₹ Crs)	825
138	50	566	Loan Disbursed (₹ Crs)	916
4,313	4,735	5,581	Loan Assets (₹ Crs)*	4,735
64.96	59.57	41.39	Capital Adequacy Ratio (%)	59.57

* Includes loan, loan converted debenture, interest accrued and IND AS Adj

RESULTS OVERVIEW

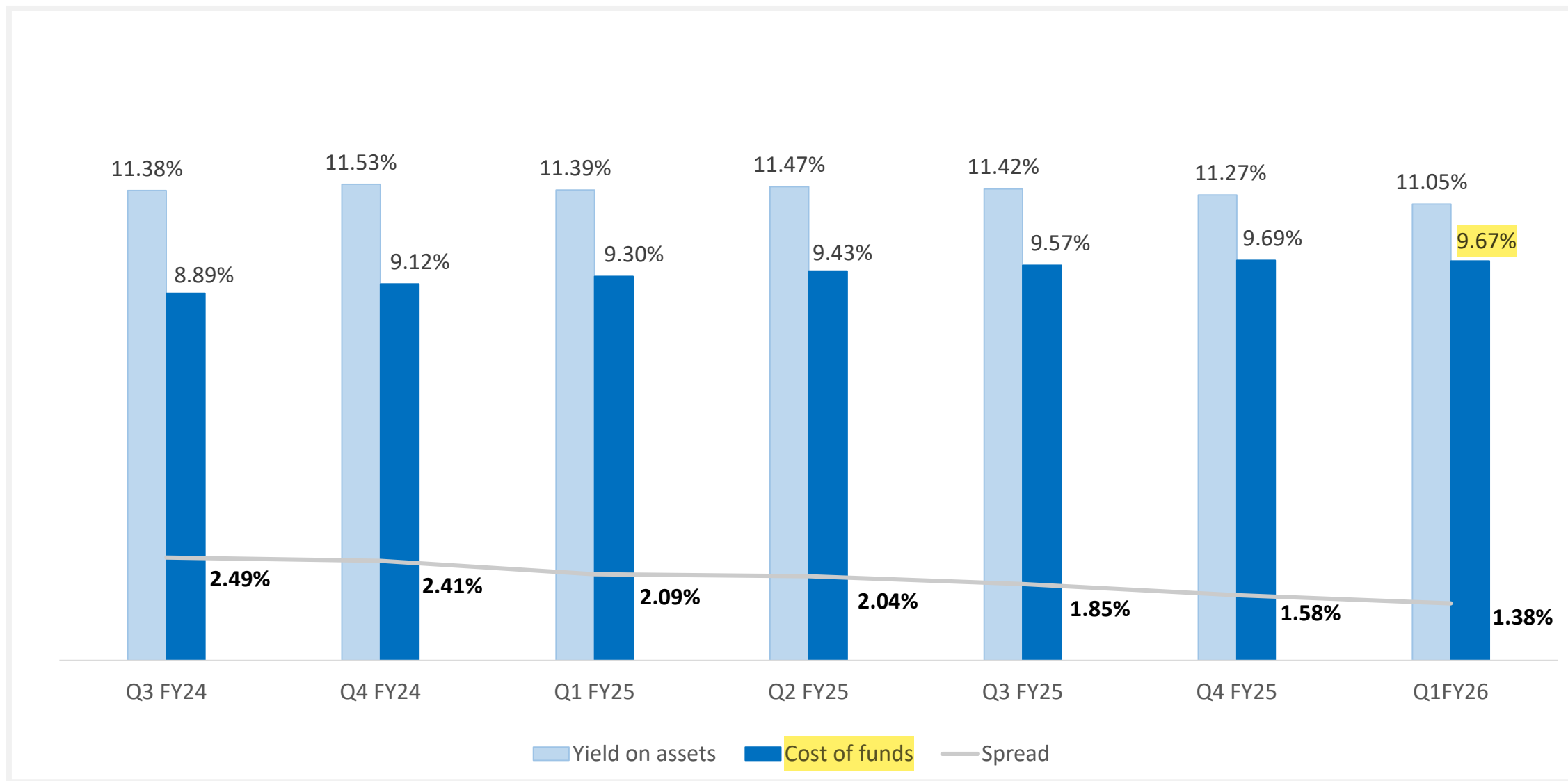
Q1 FY26	Q4 FY25	Q1 FY25	Particulars	FY 25
142.24	155.24	161.22	Total Income (₹ Crs)	638.00
146.31	75.11	59.34	Profit before tax (₹ Crs)	278.52
9.68	16.94	14.94	Tax expense (₹ Crs) (including deferred tax)	61.47
136.63	58.17	44.40	Profit after tax (₹ Crs)	217.05
71.31	75.12	71.49	Net Interest Income (₹ Crs)	302.15
2.13	0.91	0.69	Earnings Per Share (₹)	3.38

KEY OPERATIONAL INDICATORS

Q1 FY26	Q4 FY25	Q1 FY25	Particulars	FY 25
11.05	11.27	11.39	Yield on Earning Loan (%) (Stage 1 + Stage 2 loans only)	11.40
1.38	1.58	2.09	Interest Spread Adj (%) (Stage 1 + Stage 2 loans only)	1.92
4.63	4.68	3.45	Net Interest Margin (%) (Stage 1 + Stage 2 loans only)	4.25
14.56	13.33	12.10	Cost to Income Ratio (%)	15.90
0.87	1.03	1.40	Debt Equity Ratio (Times)	1.03
19.36	8.54	6.94	Return on Net worth (%)*	7.91
9.77	4.02	2.77	Return on Assets (%)*	3.43

*annualized figures

YIELD ON ASSETS AND COST OF FUNDS



*Yield on Earning portfolio includes Stage 1 + Stage 2 loans only

Thank You

Priya Chaudhary – VP Investor Relation

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