

July 30, 2025

To

<b>BSE Limited</b> Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai- 400001  <b>Scrip Code: 533344</b>	<b>National Stock Exchange of India Limited</b> Exchange Plaza, C-1, Block G, Bandra- Kurla Complex, Bandra (East), Mumbai- 400051  <b>Scrip Symbol: PFS</b>
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**Subject: Press Release - Financial Performance for the Quarter ended June 30, 2025**

Dear Sir/ Madam,

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and in terms of other applicable laws, if any, we enclose a Press Release containing financial performance of the Company for the quarter ended June 30, 2025.

This letter is also available on the website of the Company at [www.ptcfinancial.com](http://www.ptcfinancial.com).

This is for your information and records please.

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

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# Press Release

New Delhi, 30<sup>th</sup> July, 2025

## Quarter 1 Financial Results for the period ended 30<sup>th</sup> June, 2025

### Highlights – Q1 FY26

- Q1FY26 Total Income stable at ₹142.24 crores
- Profit After Tax for Q1FY26 at ₹ 136.63 crores (207% growth y-o-y; driven by legacy issue resolution)
- Significant improvement in portfolio quality; Net Stage III reduced to ₹ 166.76 crores in Q1FY26
- Disbursement at ₹138 crores in Q1FY26

### Q1FY26 VS Q1FY25

- Q1FY26 PAT at ₹136.63 crores compared to ₹44.40 crores in Q1FY25
- Q1FY26 disbursement at ₹138 crores compared to ₹566 crores in Q1FY25
- Return on Networth (annualized) improved to 19.36% in Q1FY26 compared to 6.94% in Q1FY25
- ROA (annualized) is 9.77% in Q1FY26 compared to 2.77% in Q1FY25
- Yield on Earning Portfolio is at 11.05% in Q1FY26 compared to 11.39% in Q1FY25
- Gross Stage III improved to ₹440 crores in Q1FY26 compared to ₹767 crores in Q1FY25
- Provision Coverage Ratio for Stage III assets improved to 62.04% in Q1FY26 from 71.30% in Q1FY25

### Management Commentary

"Building on the progress achieved this quarter—with visible traction in resolving legacy exposures—we remain firmly focused on accelerating the resolution of Gross Stage III assets, the majority of which are expected to be addressed in the near term. This will further strengthen asset quality and unlock capital for growth.

With key leadership positions now in place, we are well-positioned to drive strategic execution, reinforce risk management, and scale high-potential segments such as SME and sustainable infrastructure finance.

We expect the disbursement momentum to continue, supported by a robust pipeline and improving macro tailwinds. While AUM may fluctuate in the short term due to prepayments, we are confident of **returning to steady growth** with a high-quality, diversified portfolio.

backed by a strong pipeline and supportive macroeconomic trends. While AUM may see short-term fluctuations due to prepayments, we remain confident of returning to a trajectory of steady, high-quality growth supported by a well-diversified portfolio.

As we transition into a new phase of growth, our focus will remain on profitable expansion, operational excellence, and delivering innovative, customer-centric solutions aligned with our long-term sustainability vision."

## About PFS

PFS, an RBI-classified Infrastructure Finance Company (IFC), is promoted by PTC India Limited. It offers customized financing solutions across a broad range of infrastructure sectors, with a growing emphasis on diversification and sustainability. While continuing to manage legacy exposures in conventional segments, PFS is strategically pivoting toward future-ready, impact-oriented opportunities.

Investing in impact and powered by purpose, PFS has been an early mover in green and emerging infrastructure segments, including renewable energy, electric mobility. With a vision to expand across the infrastructure value chain and a strong commitment to embedding responsible growth into its strategic roadmap, PFS is actively building a resilient, future-ready portfolio aligned with the evolving dynamics of the infrastructure finance landscape.

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

For further information please contact:

**Priya Chaudhary**

Vice President- Investor Relation

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**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.*