

Q3 FY25 INVESTOR PRESENTATION

EMPOWERING CHANGE THROUGH SUSTAINABLE
INFRASTRUCTURE SOLUTIONS



TABLE OF CONTENT

▪ PFS OVERVIEW	03
▪ PFS AT A GLANCE	04
▪ SHAREHOLDER INFORMATION	05
▪ BOARD OF DIRECTORS	06
▪ KEY FINANCIAL METRICS	07
▪ BUSINESS OVERVIEW	08
▪ TRANSFORMATIONAL PILLARS	10
▪ BLUEPRINT FOR FUTURE	21
▪ FINANCIAL	22





Focus on sustainable finance: offering diversified, customer-centric solutions tailored for infrastructure projects.

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. Distributed Infrastructure

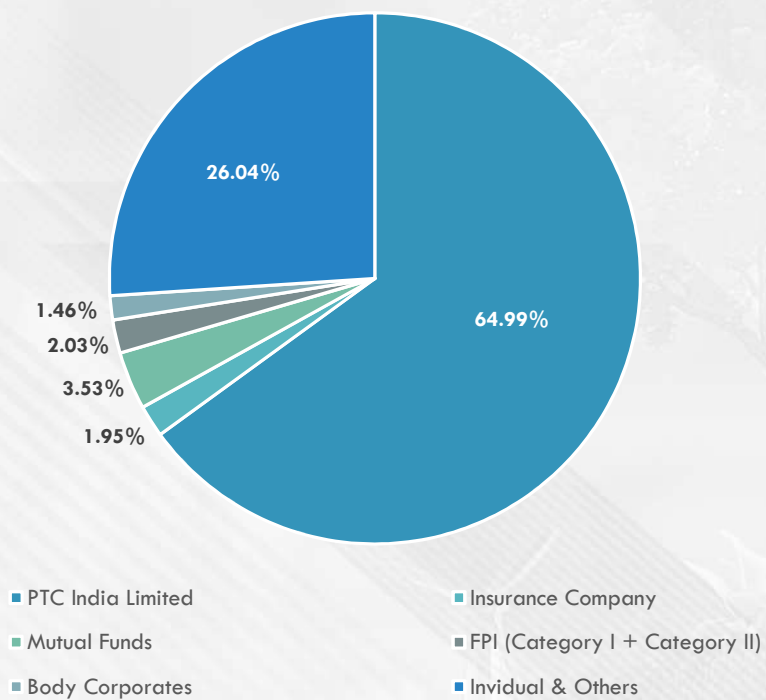
₹ 5,178 Crore
Loan Assets for Q3 FY25

₹ 158.12 Crore
Total Income for Q3 FY25

₹ 67.14 Crore
PAT for Q3 FY25

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

Shareholding Pattern (As on 31st December, 2024)



Top Shareholders (As on 31st December, 2024)

PTC India Limited	64.99%
Domestic Institutional Investors	5.48%
FPI (Category I + Category II)	2.03%

BOARD OF DIRECTORS



Mr. R. Balaji
MD & CEO

Has 27 years experience.
Worked in one of the large
NBFCs for almost 17 years.



Ms. PV Bharathi
Independent Director

Ex MD & CEO of
Corporation Bank.



Ms. Seema Bahuguna
Independent Director

Experience of over 36 years
& retired IAS.



Mr. Naveen B. Gupta
Independent Director

Qualified Chartered
Accountant & Ex Director
Finance in one of the NBFCs



Mr. Manas R. Mohanty
Independent Director

Ex. RBI Official. Has over 30
years of experience



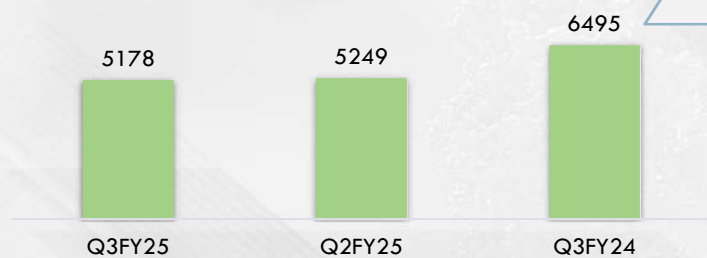
Mr. Pankaj Goel
Non-Executive Director

Has 30 years of work
experience & a qualified
Chartered Accountant

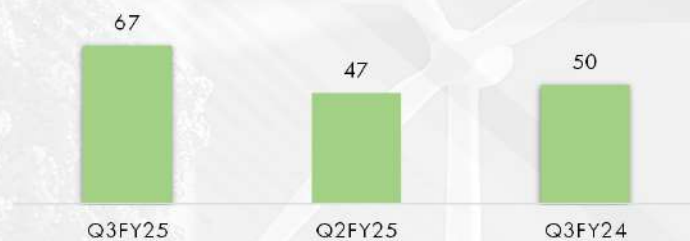
KEY FINANCIAL METRICS

Disbursement
of ₹866 Cr
YTD

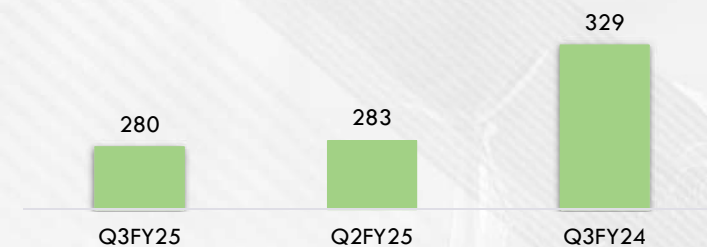
AUM (In ₹ Cr)



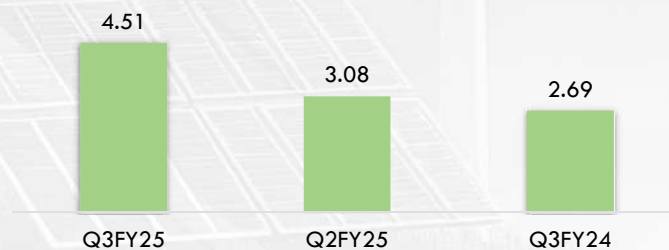
Profit After Tax (In ₹ Cr)



Net Stage III (In ₹ Cr)



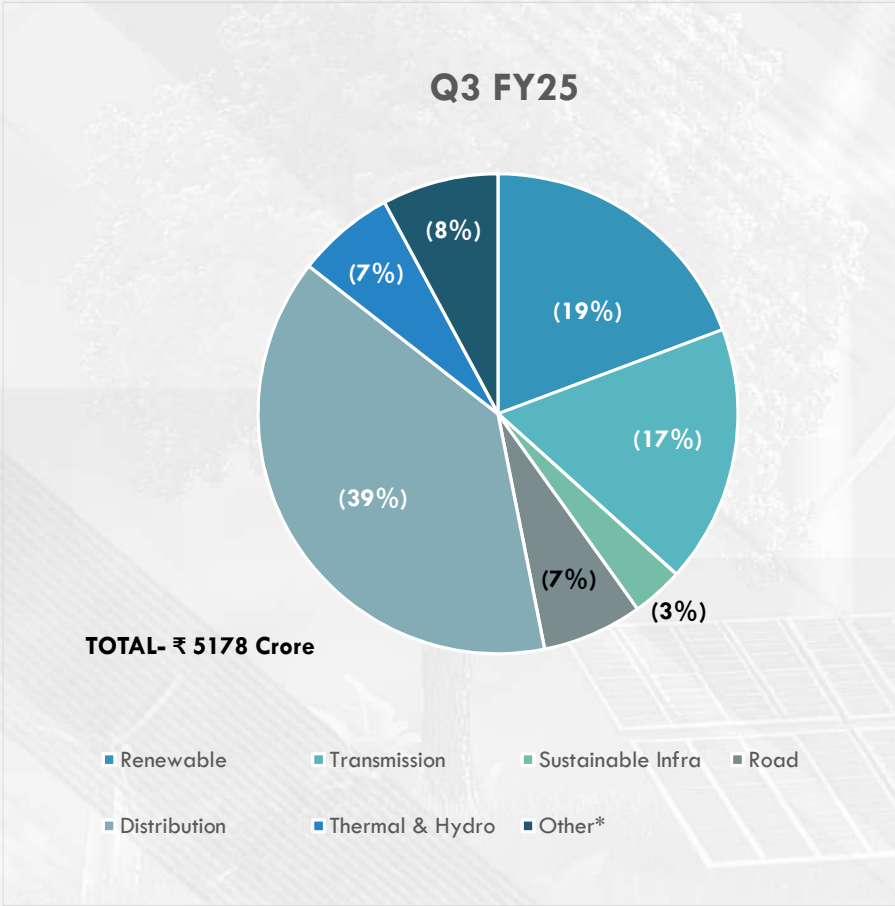
Return on Assets (%)



BUSINESS OVERVIEW



QUARTERLY OPERATIONAL PERFORMANCE – SECTOR WISE OUTSTANDING



* Other Sector - port, manufacturing, mining

Sustainable Infra include – Water treatment, E- Mobility

TRANSFORMATIONAL PILLARS

Pillar 1- Stringent Underwriting Parameters & Resilient Business Model

Pillar 2- Granular Lending & Diversified Book

Pillar 3- Asset Quality

Pillar 4- Robust and well structured ALM



**PILLAR 1 – STRINGENT UNDERWRITING
PARAMETERS & RESILIENT BUSINESS
MODEL**



RIGOROUS STANDARDS, ROBUST BUSINESS MODEL

Robust credit appraisal
management system and
processes



Seamless operational risk
management system



Maintain adequate liquidity
and focus on
cash flow generation



Systems for effective
monitoring of compliance of
loan conditions



Enhanced focus on Early
Warning Signal and
Stress Resolution



All loan accounts disbursed since FY18 are classified as STANDARD. No new NPAs reported in these accounts



PILLAR 2 – GRANULAR LENDING & DIVERSIFIED BOOK



- Thrust on distributed infrastructure
 - Smaller ticket sizes at origination (sweet spot: Rs.50-100 crores)
 - Reduce concentration risk
- Aggressively increase share of non-energy portfolio
 - Build capabilities in nascent market segments
 - Forge partnerships to enhance market reach
- Develop customer centric financial solutions
 - Achieve superior risk adjusted returns

PILLAR 3 - ASSET QUALITY

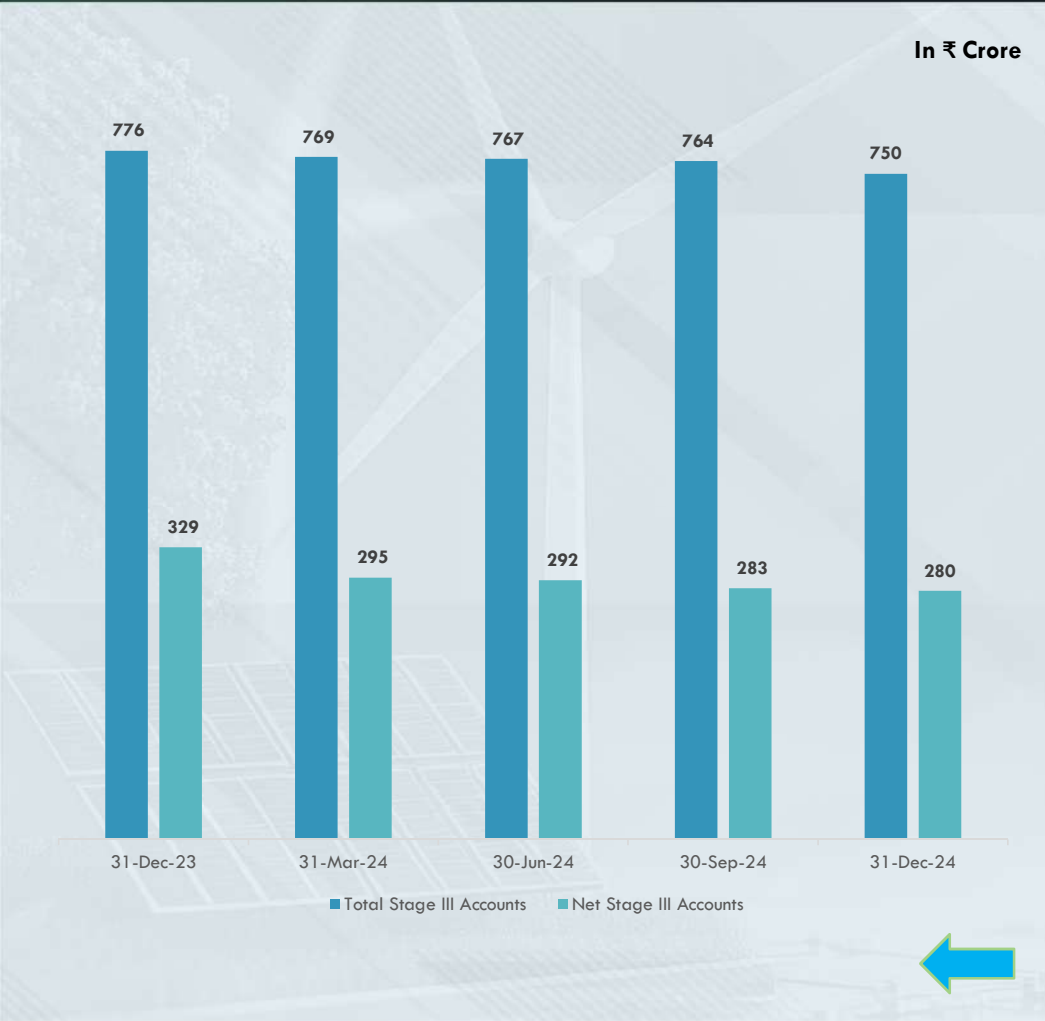


THRUST ON ENHANCING ASSET QUALITY

- NPAs are outcome of legacy lending
- No new NPA in the lending of past 7 years
- Stringent monitoring

GROSS AND NET STAGE III

- 01 Reduction in Gross NPA due to recovery from stressed accounts in FY25
- 02 Focus on resolution of key stressed accounts
- 03 Provision Coverage Ratio for Stage III assets improved to 62.63% in Q3FY25 from 57.64% in Q3FY24



FOUR ACCOUNTS CONSTITUTE 92% OF STRESSED ASSETS

KEY ACCOUNTS

100% Provisioned Loan Account	Gross Loan (in ₹ Cr)	Provision (in ₹ Cr)	Net Exposure (in ₹ Cr)	Task Road Map
NSL Nagapatnam Power & Infratech Private Limited	125.00	125.00	-	Identification of successful bidder at NCLT
Other Loan Account	Gross Loan (in ₹ Cr)	Provision (in ₹ Cr)	Net Exposure (in ₹ Cr)	Task Road Map
IL&FS Tamil Nadu Power Company Limited	147.00	75.50	71.50	Received Rs.13.82 crs in Q3 FY25. Expected to be classified as standard asset.
Vento Power Infra Power Limited	134.56*	78.45	56.11	To move forward on resolution
Danu Wind Park Private Limited	280.50*	127.79	152.71	
TOTAL (Key Accounts)	687.06	406.74	280.32	

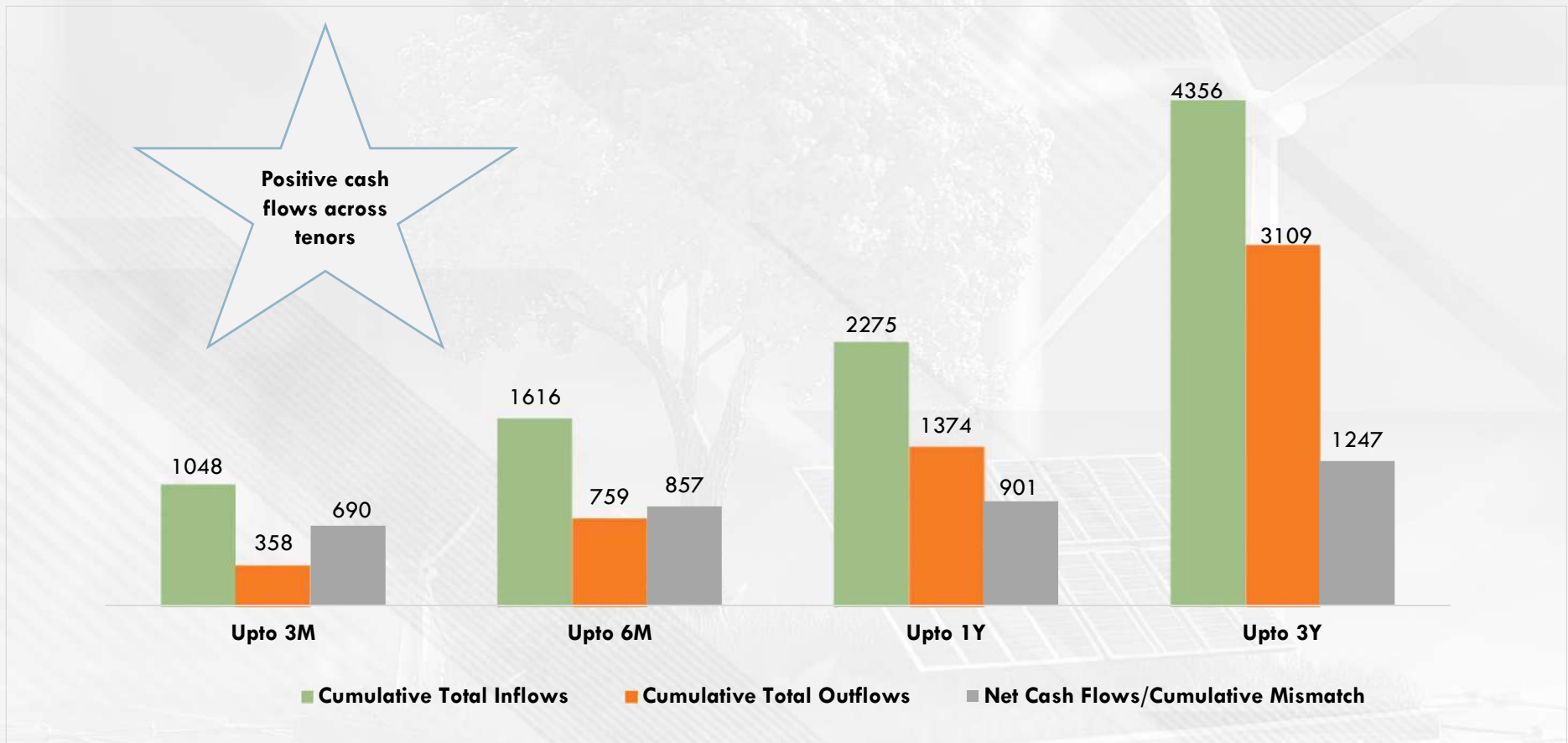
*amounts are post IndAS adjustments

**PILLAR 4 – ROBUST AND WELL
STRUCTURED ALM**



LONG TERM POSITIVE CASH FLOW, SUSTAINABLE FUTURE

CASH FLOWS DYNAMICS AS ON 31st DECEMBER, 2024



FY25

Strengthening the Foundation

1. Resolve legacy issues
2. Institutionalize internal process
3. Strengthen Management / Leadership
4. Enhance employee engagement

Year of Stabilization

FY26 / 27

Back to Growth

1. Focus on distributed infrastructure
2. Reduce portfolio concentration
3. Strengthen risk management
4. Recourse diversification to ensure financial resilience
5. Create customer centric financial solutions

Reviving Growth Momentum: Propelling Future

FINANCIAL



KEY BALANCE SHEET INDICATORS

Quarter ended 31 st December, 2024	Quarter ended 30 th September, 2024	Quarter ended 31 st December, 2023	Particulars	FY 24
225	-	-	Loan Sanctioned (₹ Crs)	525
300	-	161	Loan Disbursed (₹ Crs)	585
5,178	5,249	6,495	Loan Assets (₹ Crs)	5,396
57.36	44.65	44.45	Capital Adequacy Ratio (%)	43.07

RESULTS OVERVIEW

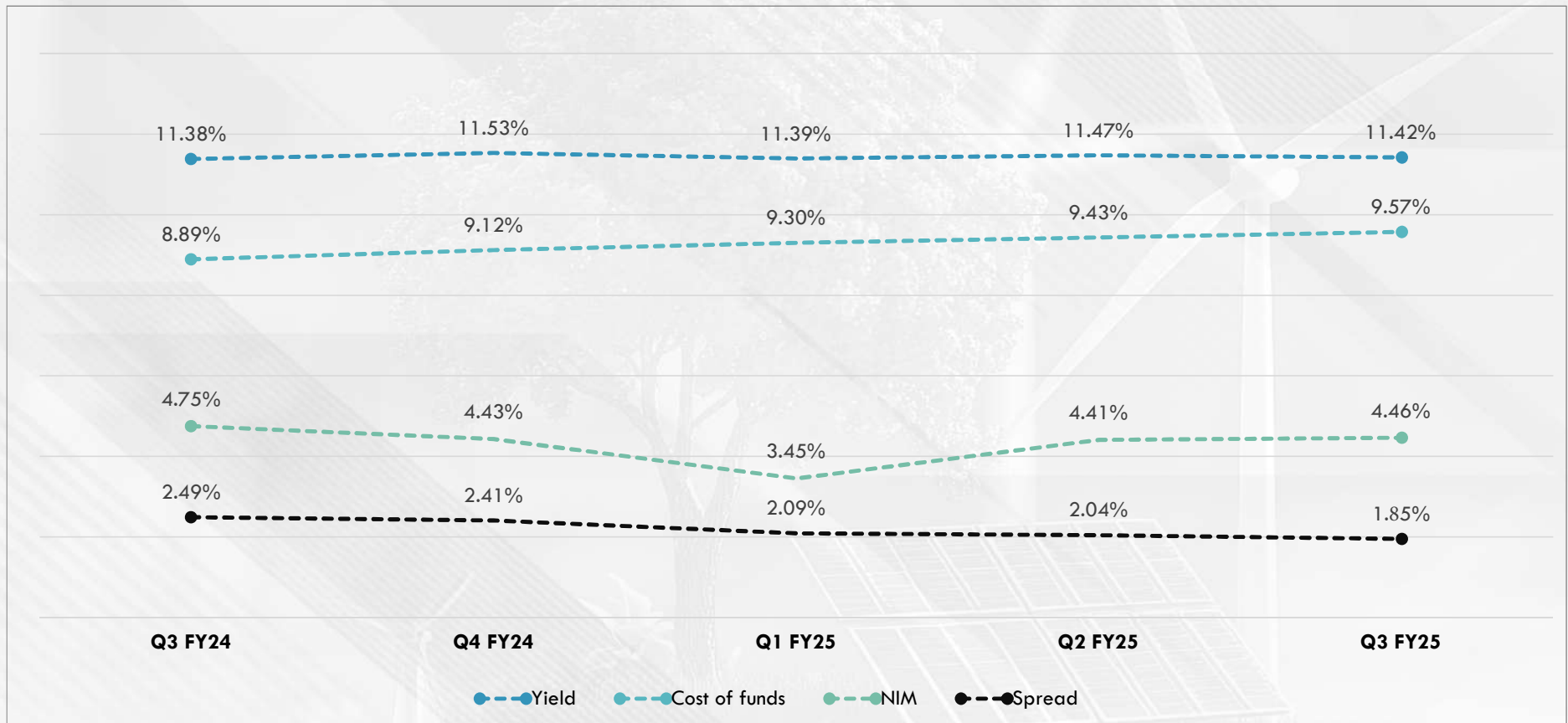
Quarter ended 31 st December, 2024	Quarter ended 30 th September, 2024	Quarter ended 31 st December, 2023	Particulars	FY 24
158.12	163.41	204.32	Total Income (₹ Crs)	776.28
80.66	63.41	67.48	Profit before tax (₹ Crs)	215.98
13.52	16.07	17.11	Tax expense (₹ Crs) (including deferred tax)	55.23
67.14	47.34	50.37	Profit after tax (₹ Crs)	160.75
78.59	76.95	97.30	Net Interest Income (₹ Crs)	340.59
1.05	0.74	0.78	Earnings Per Share (₹)	2.50

KEY OPERATIONAL INDICATORS

Quarter ended 31 st December, 2024	Quarter ended 30 th September, 2024	Quarter ended 31 st December, 2023	Particulars	FY 24
11.42	11.47	11.38	Yield on Earning Loan (%) (Stage 1 + Stage 2 loans only)	11.24
1.85	2.04	2.49	Interest Spread Adj (%) (Stage 1 + Stage 2 loans only)	2.54
4.46	4.41	4.75	Net Interest Margin (%) (Stage 1 + Stage 2 loans only)	4.62
17.71	12.43	10.25	Cost to Income Ratio (%)	12.62
1.15	1.27	1.64	Debt Equity Ratio (Times)	1.54
10.09	7.27	8.11	Return on Net worth (%)*	6.45
4.51	3.08	2.69	Return on Assets (%)*	2.27

*annualized figures

KEY RATIO MOVEMENTS



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



Thank You

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