



We Bring Lifeline to  
**CLEAN, SUSTAINABLE INFRASTRUCTURE**

Q1 FY25 INVESTOR PRESENTATION

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**PTC India Financial Services Limited (PFS)** is an infrastructure finance company which provides a vast array of services to the entities in energy value chain. The Company invests in equity and/or extending debt to power projects in generation, transmission, distribution, and fuel sources, fuel related infrastructure, equipment manufacturers and engineering, procurement and construction (EPC) contractors, renewables, transmission, road HAM, annuity projects, e-mobility projects, other sustainable infrastructure projects and other economic strategy sectors.

PFS also offers long-term and short-term loans, in addition to providing both fund and non-fund-based financial assistance as debt or structured debts. The Company believes in building a sustainable future and provides fund based/non-fund based financial services to green and brown field projects to help them grow and gain foothold in the industry and hence has a strong focus on sustainable infra and renewable projects which align with the Government's vision of a clean and green society.



## VISION

“To be the most preferred financial partner in sustainable infrastructure value chain.”



## MISSION

“To partner and forge strong relationships with credible stakeholders to provide complete financial solutions- equity, debt and other financial services for all links in sustainable infrastructure value chain and other related infrastructure sectors.”



**Incorporated in  
2006**



**Listed on  
BSE & NSE**



**Professionals ~45**

(Backed by team of  
advisors / consultants)

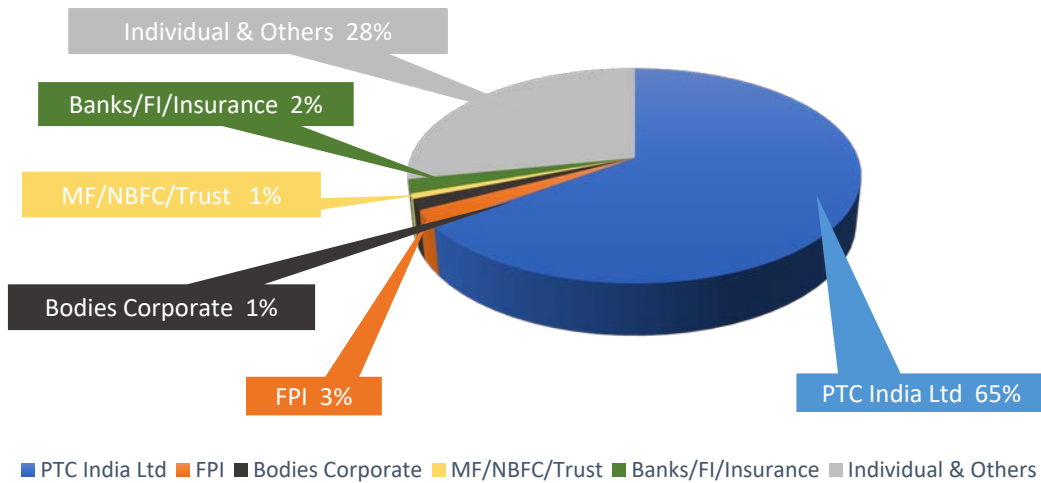


**PAT (As of Q1 FY25)  
₹ 44.40 Crore**



**Market Cap  
(as on 28/06)  
₹ 2,853 Crores**

### Shareholding Pattern (As on 30th June, 2024)

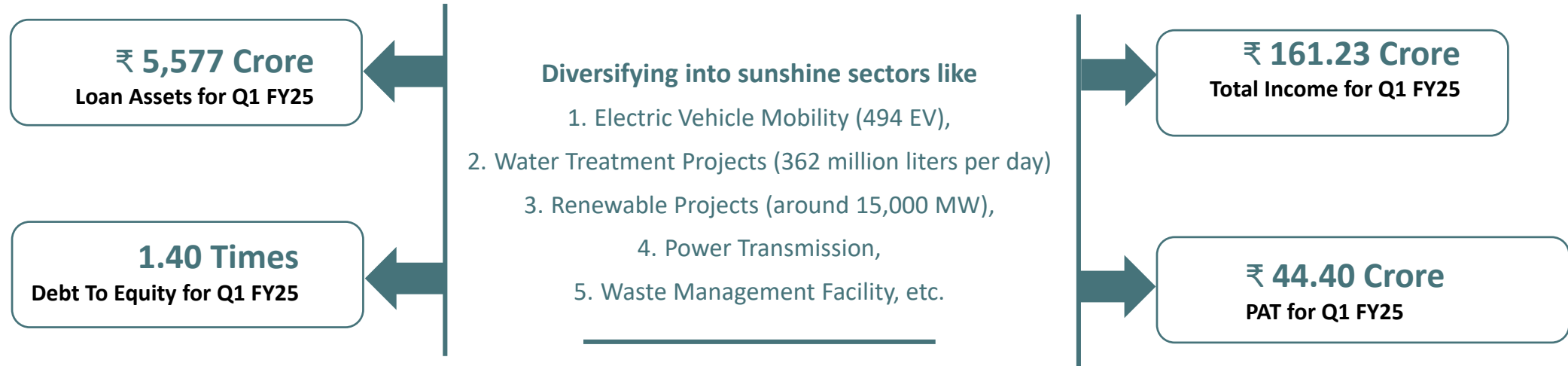


### Top Shareholders (As on 30th June, 2024)

PTC India Limited	<b>64.99%</b>
Life Insurance Corporation of India	<b>2.11%</b>
Morgan Stanley Asia PTE	<b>0.29%</b>
Quadrature Capital Vector SP	<b>0.21%</b>

Rounded off to nearest decimal

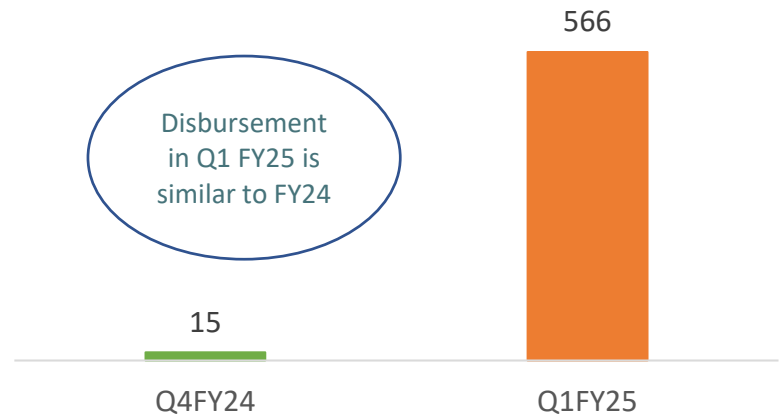




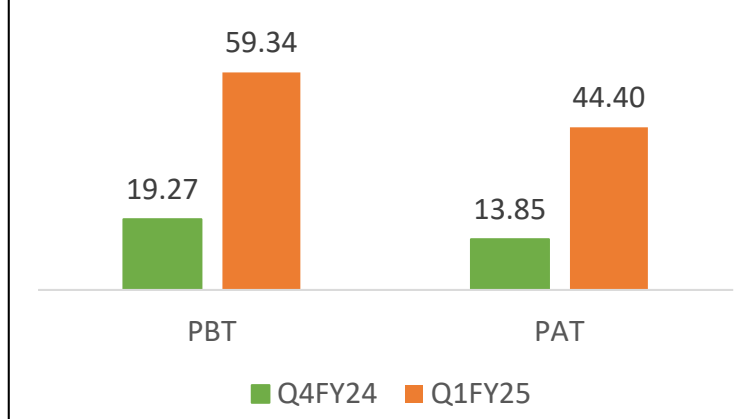
Facilities	CRISIL	ICRA
NCD / Bonds	CRISIL A / Negative	ICRA A- /Negative
Long Term Loan	CRISIL A / Negative	ICRA A- /Negative
Short Term Loan	CRISIL A1	ICRA A2+
Commercial Paper	CRISIL A1	ICRA A2+

## Disbursement (₹ In Cr)

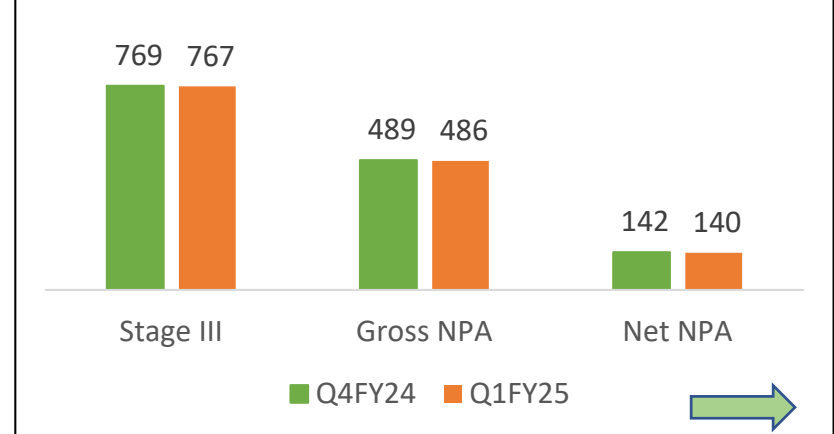
Disbursement in Q1 FY25 is similar to FY24



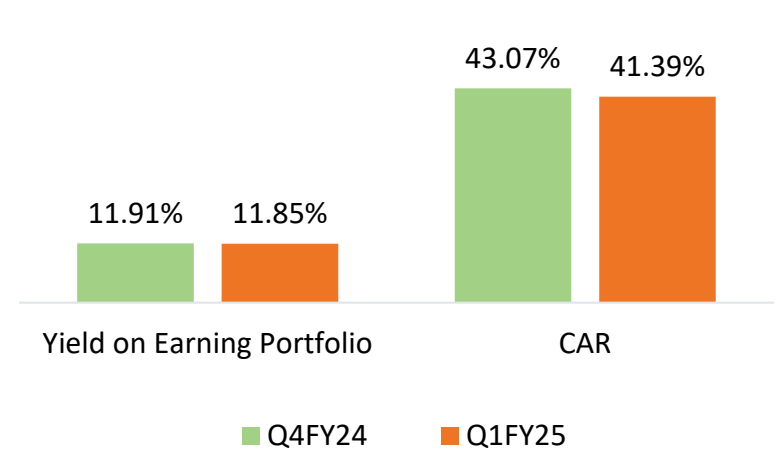
## PBT & PAT (₹ In Cr)



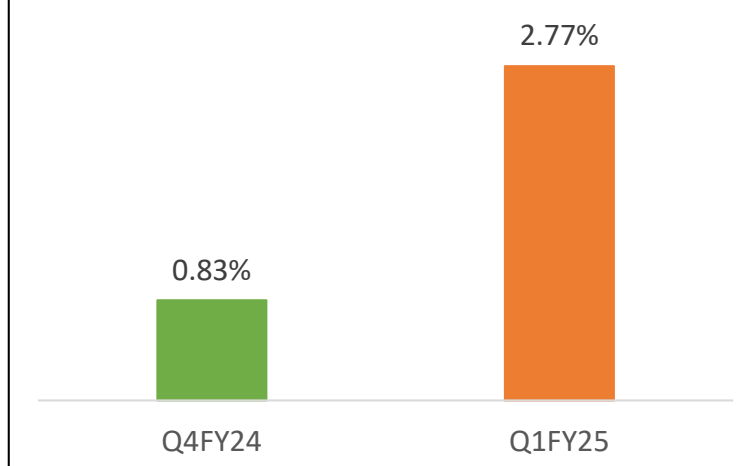
## Stage III & NPA Accounts (₹ In Cr)



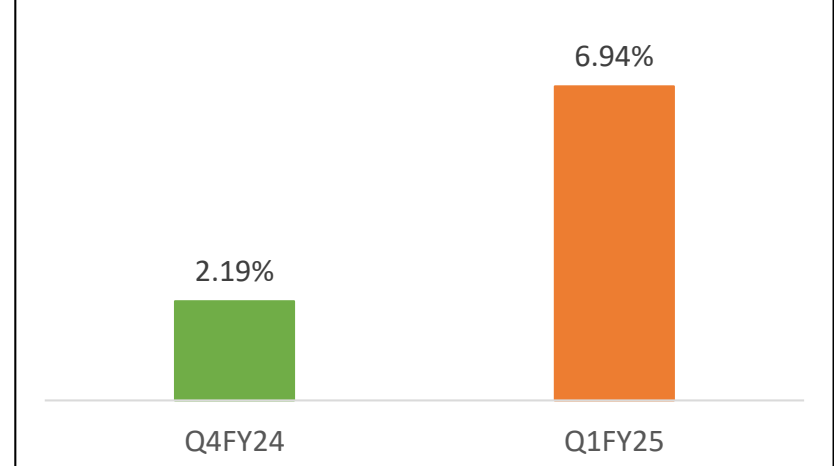
## Yield on Earning Portfolio & CAR



## Return on Asset



## Return on Network \*



\* Annualized



**Shri R. Balaji**

MD & CEO

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



**Shri Pankaj Goel**

Non-Executive Director

Has 30 years of work experience & an qualified Chartered Accountant



**Ms. Seema Bahuguna**

Independent Director

Experience of over 36 years & retired IAS.



**Ms. PV Bharathi**

Independent Director

Ex MD & CEO of a Corporation Bank.



**Mr. Naveen B. Gupta**

Independent Director

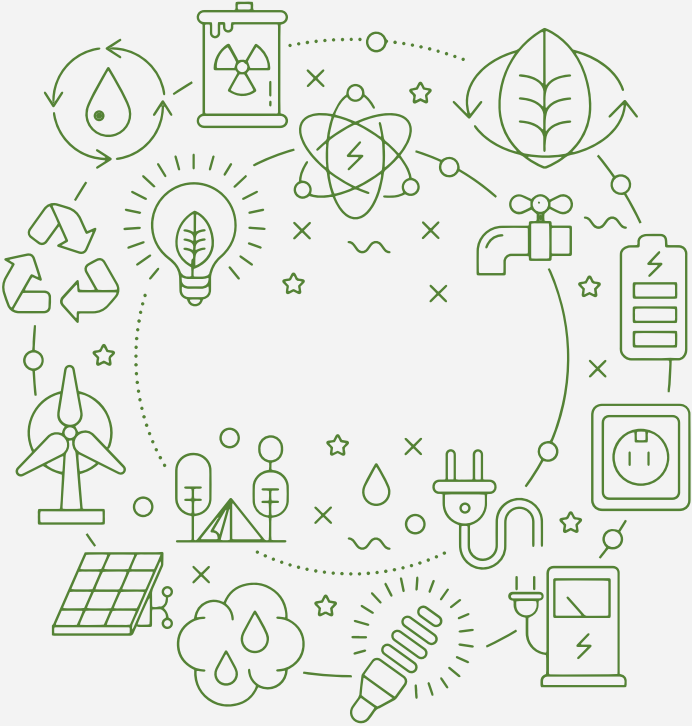
Qualified Chartered Accountant & Ex Director Finance in one of the NBFC



**Mr. Manas R. Mohanty**

Independent Director

Ex. RBI Official. Has over 30 years of experience



We  
**FINANCE**  
**ENVIRONMENT-FRIENDLY**  
**PROJECTS**  
which contribute towards



**GREENER**



**SUSTAINABLE**



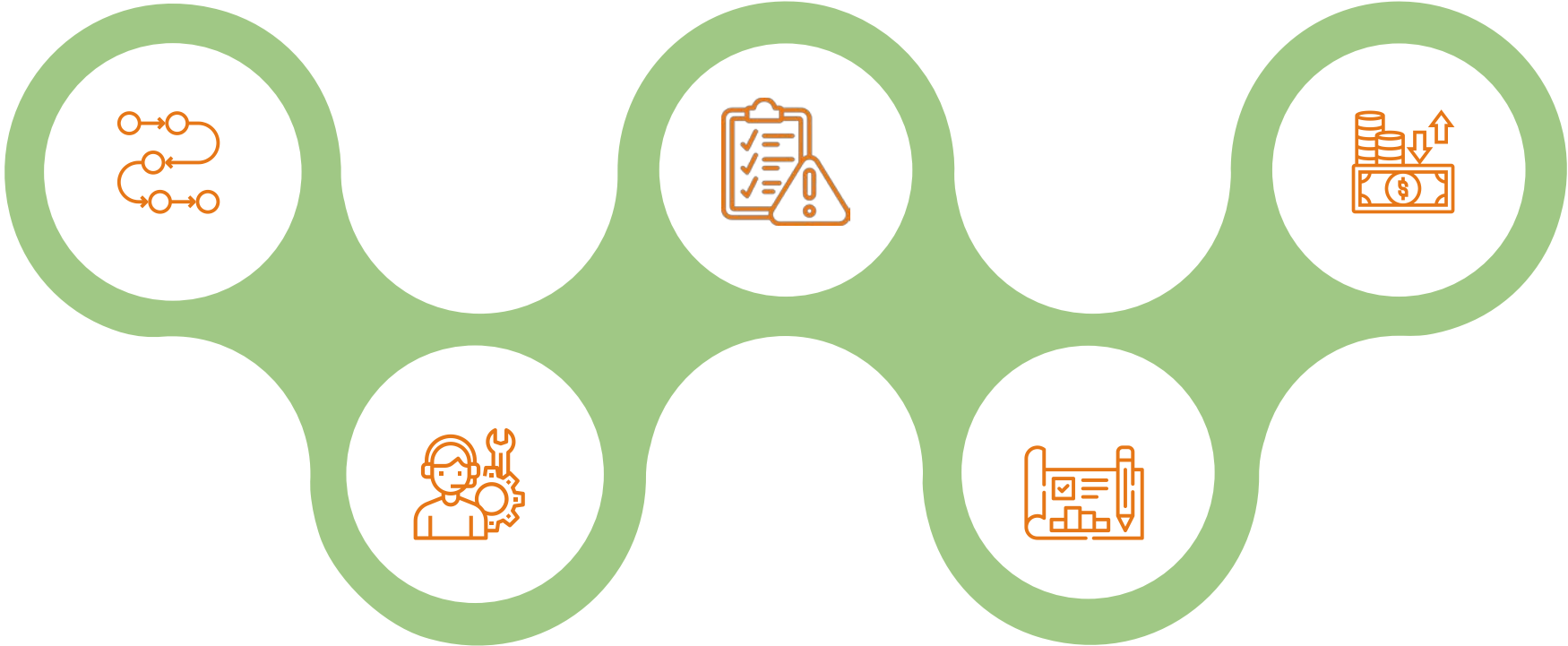
**STRONGER**



Robust credit appraisal management system and processes

Seamless operational risk management system

Maintain adequate liquidity and focus on cash flow generation



System for effective monitoring of compliance of loan conditions

Enhanced focus on Early Warning Signal and Stress Resolution

PFS is focused on progressive growth and stability through enhancement of its products and quality of the portfolio.

With the highest ever allocation for infrastructure in Indian budget and government's ambitious infrastructure projects, such as the National Infrastructure Pipeline (NIP) and PM GatiShakti, PFS is well placed as an IFC to provide crucial support by financing sustainable infrastructure projects for the development of the nation.

By running down the legacy loans of thermal/hydro, the focus of the company is on Sustainable Infra and Renewable Projects, which align with the Government's vision of a clean and green society.

Business at the forefront and the momentum of Q1 FY 25, PFS is poised for a resilient growth story.

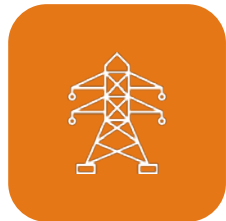




Renewables Assisted in clean energy generation through 14,858 MW  
**₹ 30,233 Crore**



E-Mobility 494 Electric Buses for public transportation  
**₹ 558 Crore**



Transmission Assisted in 4,478 ckt km of transmission lines  
**₹ 3,662 Crore**



Road and Railways Assisted in 157 km of Rail & Road network  
**₹ 3,798 Crore**



Water Assisted in 362 MLD of water treatment plants  
**₹ 503 Crore**



Port Assisted in 43 Million tons/annum  
**₹ 708 Crore**



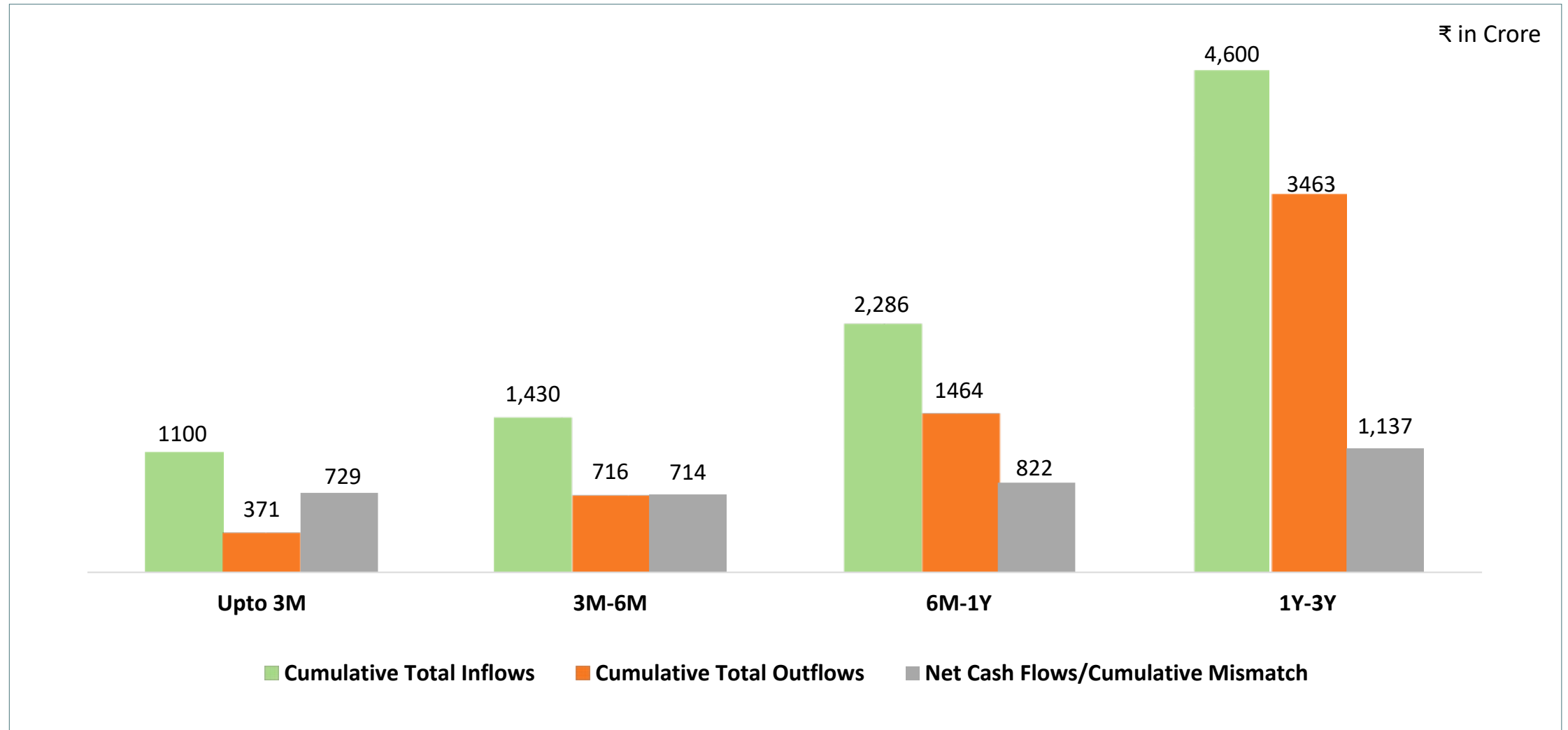
CARBON abatement of over 25 million tons of CO<sub>2</sub> per annum



## Financials

# Comfortable Cash Flows as on June 30, 2024

As on 30<sup>th</sup> June 2024 Company has liquid funds of ~ ₹ 1,027 Crores including HQLA amount



# Key Balance Sheet Indicators

Quarter ended 30th June, 2024	Quarter ended 31st March, 2024	Quarter ended 30th June, 2023	Particulars	FY 24
500	120	305	Loan Sanctioned (₹ Crs)	525
566	15	332	Loan Disbursed (₹ Crs)	585
5,577	5,396	7,453	Loan Assets (₹ Crs)	5,396
41.39	43.07	34.90	Capital Adequacy Ratio (%)	43.07



Quarter ended 30th June, 2024	Quarter ended 31st March, 2024	Quarter ended 30th June, 2023	Particulars	FY 24
161.23	176.92	193.23	Total Income (₹ Crs)	776.28
59.34	19.27	49.23	Profit before tax (₹ Crs)	215.98
14.94	5.41	12.48	Tax expense (₹ Crs) (including deferred tax)	55.23
44.40	13.85	36.75	Profit after tax (₹ Crs)	160.75
71.49	81.78	80.04	Net Interest Income (₹ Crs)	340.59
0.69	0.22	0.57	Earnings Per Share (₹)	2.50

\*\* Figures have been regrouped wherever required to make it comparable

Quarter ended 30th June, 2024	Quarter ended 31st March, 2024	Quarter ended 30th June, 2023	Particulars	FY 24
11.85	11.91	10.77	Yield on Earning Loan (%)	11.38
2.55	2.79	2.42	Interest Spread (%)	2.68
4.06	4.36	4.33	Net Interest Margin (%)	4.82
12.10	15.28	12.76	Cost to Income Ratio (%)	12.62
1.40	1.54	2.05	Debt Equity Ratio (Times)	1.54
6.94	2.19	5.98	Return on Net worth (%)	6.45
2.77	0.83	1.92	Return on Assets (%)	2.27

\*\* Figures have been regrouped wherever required to make it comparable

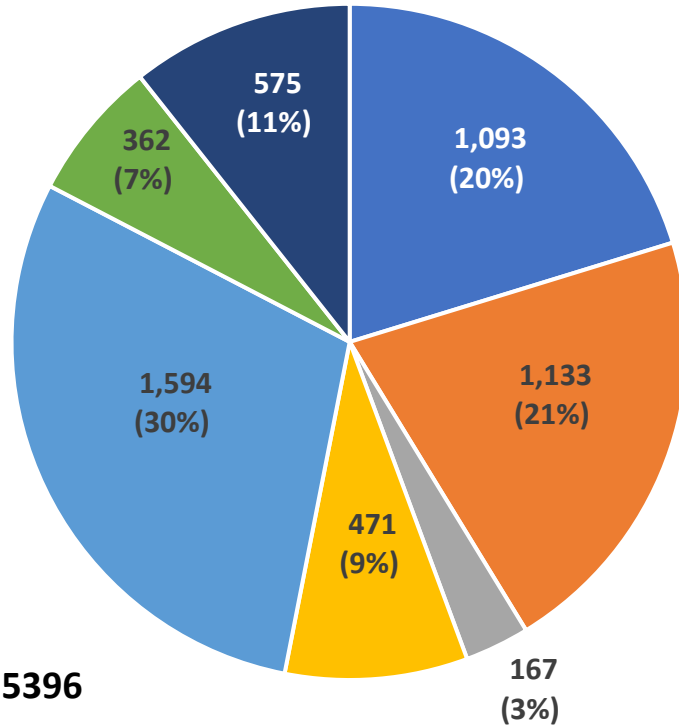


## Operational Performance

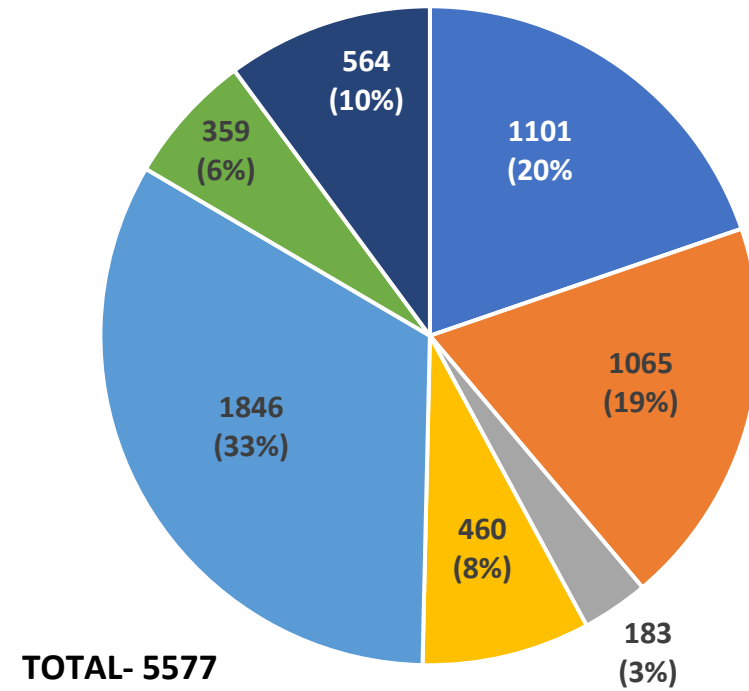
# Operational Performance – Sector Wise Outstanding

₹ in Crore

Q4FY24

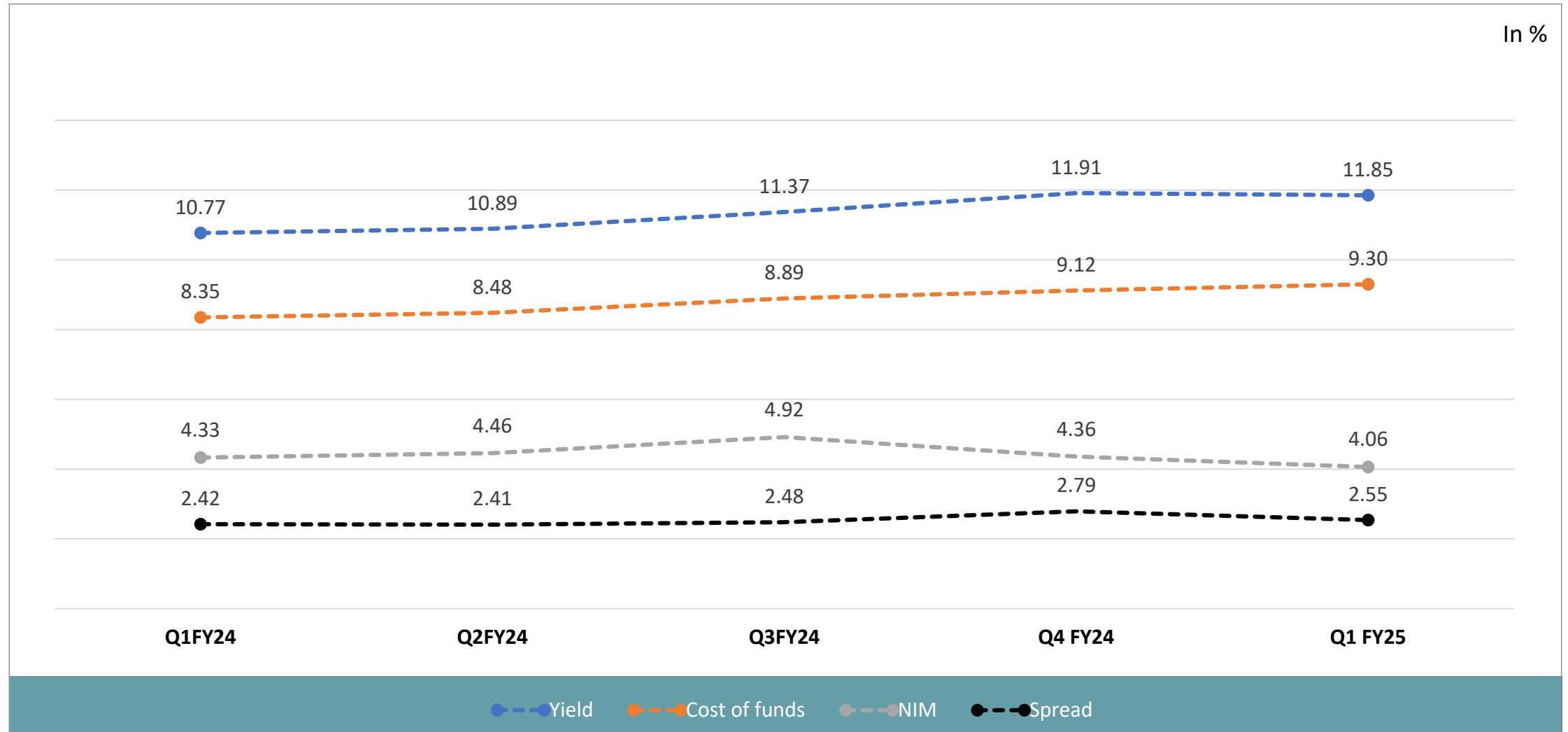


Q1FY25



■ Renewable  
 ■ Transmission  
 ■ Sustainable Infra  
 ■ Road  
 ■ Distribution  
 ■ Thermal & Hydro  
 ■ Other\*

\* Other Sector - port, manufacturing, mining, sustainable infra include – Water treatment, E- Mobility

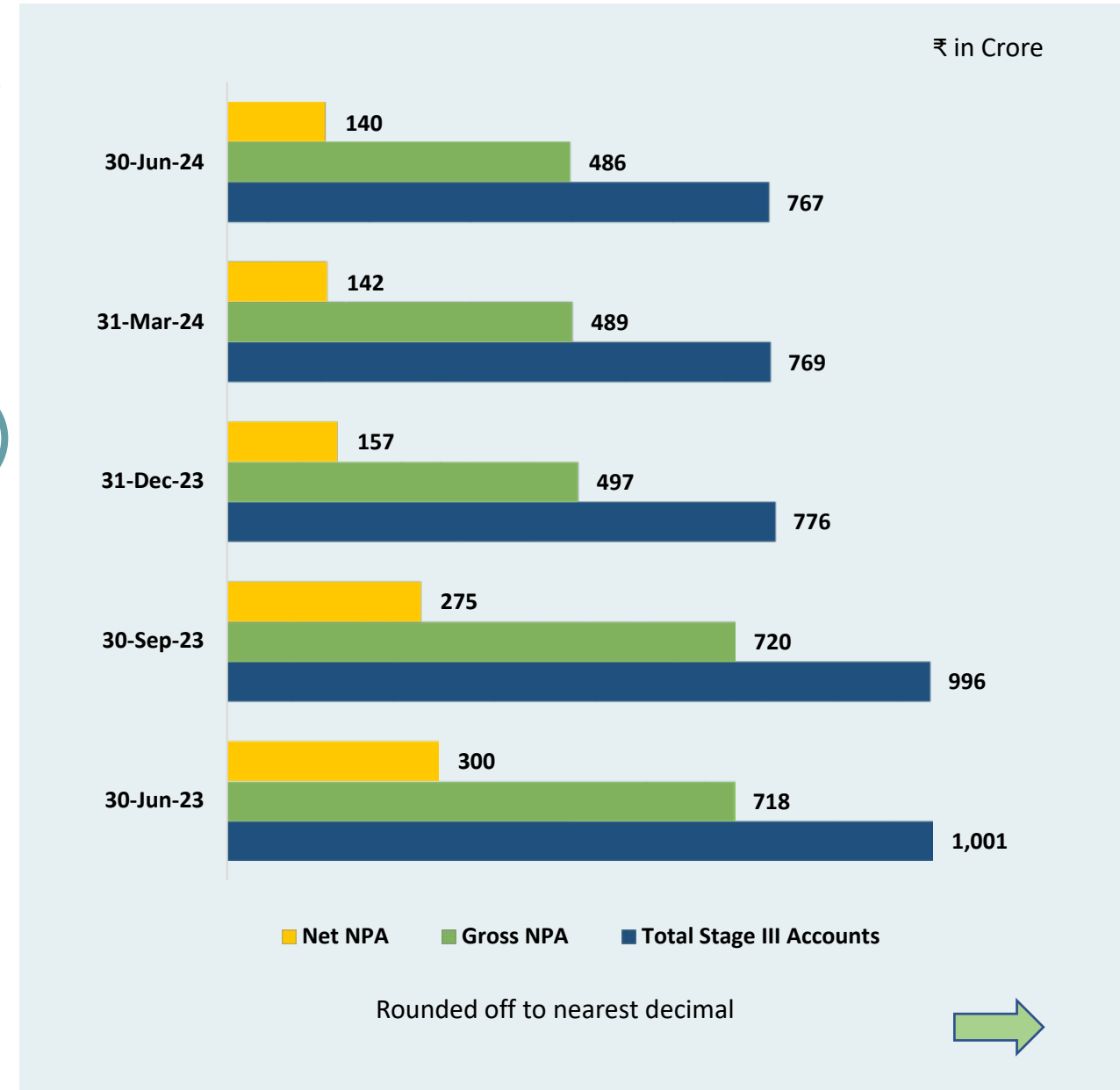


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Loan Account	Gross Loan (in ₹ Cr)	Provision (in ₹ Cr)	Net Exposure (in ₹ Cr)	Impairment Reserve (in ₹ Cr)
ICOMM Tele Ltd	1.45	1.45	-	-
Vento Power Infra Private Limited	134.52	71.38	63.15	7.14
IL&FS Tamil Nadu Power Company Limited	163.31	86.88	76.42	76.42
Danu Wind Park Private Limited	280.40	127.79	152.61	31.94
Konaseema Gas Power Limited	16.71	16.71	-	-
KSK Mineral Resources Private Limited	41.11	41.11	-	-
NSL Nagapatnam Power & Infratech Private Limited	125.00	125.00	-	-
Varam Bio-energy Pvt Ltd	4.29	4.29	-	-
<b>Total</b>	<b>766.78</b>	<b>474.61</b>	<b>292.18</b>	<b>115.50</b>



- 01 Company is having adequate liquidity in the form of HQLA, liquid assets and undrawn credit lines to meet any contingency.
- 02 Capital Adequacy at comfortable level with majority in form of Tier I capital.
- 03 Improvement in leverage position with simultaneously improvement in portfolio quality.
- 04 Majority of projects has been commissioned and hence nominal construction risk for projects.
- 05 Stress / NPA accounts are on resolution trend and focus is on improving operational performance.
- 06 Company has shifted its pricing methodology from Reference Rate to Base Rate for higher yields in its business model.



- Renewed thrust on Business and sustainable growth
- Focus on Portfolio de-risking while maintaining the quality of the portfolio
- Diversification of Funding mix
- Thrust on resolution of Stressed Assets
- Enhanced Coverage Ratios





# Thank You

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