

# Press Release

New Delhi, 28<sup>th</sup> January, 2025

**Quarter 3 Financial Results for the period ended 31<sup>st</sup> December 2024**

## Highlights – Q3 FY25

- Q3FY25 Total Income stable at ₹158.12 crores
- Profit After Tax for Q3FY25 at ₹ 67.14 crores (34% growth y-o-y)
- Improvement in Portfolio Quality: Net Stage III reduced to ₹280 crores in Q3FY25
- Disbursement is at ₹300 crores in Q3FY25

## Q3FY25 VS Q3FY24

- Q3FY25 PAT at ₹67.14 crores compared to ₹50.37 crores in Q3FY24
- Q3FY25 disbursement at ₹300 crores compared to ₹161 crores in Q3FY24
- Return on Networth (annualized) improved to 10.09% in Q3FY25 compared to 8.11% in Q3FY24
- ROA (annualized) is 4.51% in Q3FY25 compared to 2.69% in Q3FY24
- Yield on Earning Portfolio is at 11.42% in Q3FY25 compared to 11.38% in Q3FY24
- Net Stage III improved to ₹280 crores in Q3FY25 compared to ₹329 crores in Q3FY24
- Provision Coverage Ratio for Stage III assets improved to 62.63% in Q3FY25 from 57.64% in Q3FY24

## 9M ended 31<sup>st</sup>Dec24 VS 9M ended 31<sup>st</sup>Dec23

- Loan disbursed for 9M ended 31<sup>st</sup> Dec24 is at ₹866 crores compared to ₹570 crores in 9M ended 31<sup>st</sup> Dec23
- 9M ended 31<sup>st</sup> Dec24 PAT is at ₹158.89 crores compared to ₹146.91 crores in 9M ended 31<sup>st</sup> Dec23
- Yield on Earning Portfolio is at 11.44% in 9M ended 31<sup>st</sup> Dec24 compared to 10.95% in 9M ended 31<sup>st</sup> Dec23
- Return on Networth (annualized) improved to 8.09% in 9M ended 31<sup>st</sup> Dec24 compared to 7.89% in 9M ended 31<sup>st</sup> Dec23
- ROA (annualized) is 3.41% in 9M ended 31<sup>st</sup> Dec24 compared to 2.72% in 9M ended 31<sup>st</sup> Dec23

## Management Commentary

“We are committed to building a sustainable business which delivers customer delight while maintaining highest levels of internal controls.

On the business front, our focus is on delivering customer-centric financial solutions, broadening our presence in distributed infrastructure, diversifying resources to build financial resilience, and strengthening internal processes to ensure adaptability. Supported by increased infrastructure spending and a growing emphasis on sustainability, we are positioned for steady growth.

In addition, we continue to improve our asset quality, and are optimistic of resolving a majority of our stressed assets over the next few months.”

### 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, e-mobility etc. which are long-term sustainable in the future.

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

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