

# Press Release

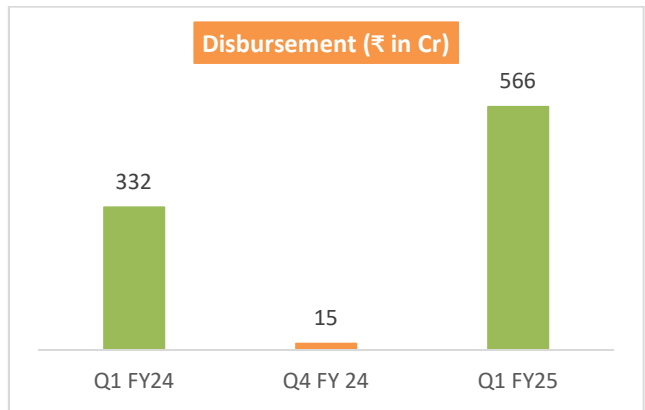
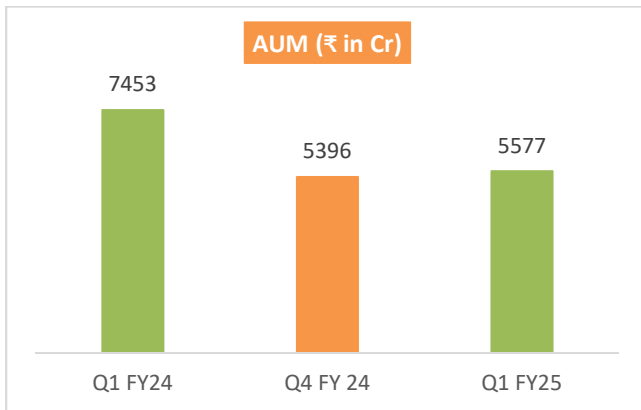
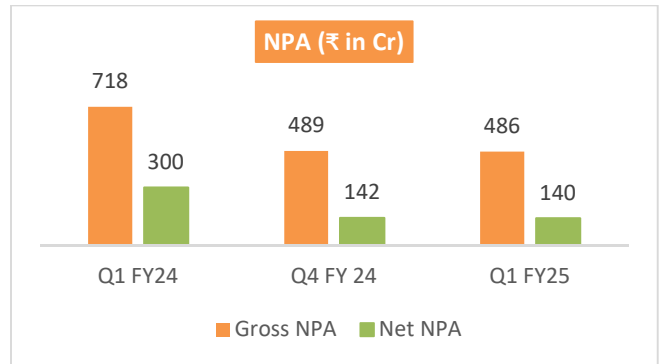
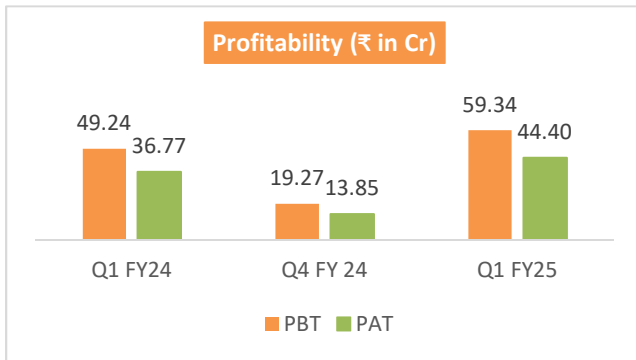
New Delhi, 30<sup>th</sup> July, 2024

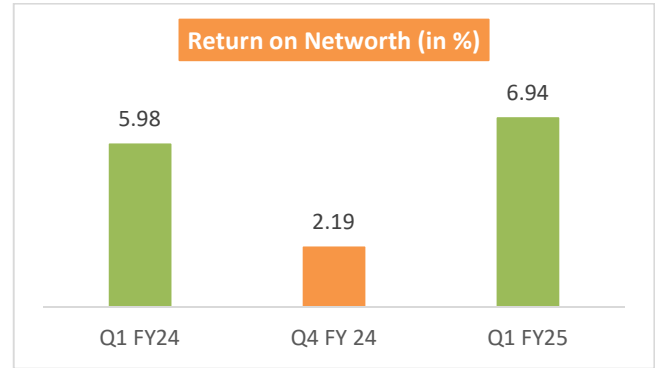
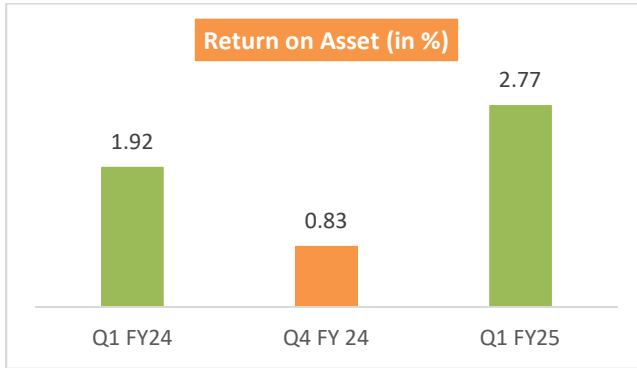
## Financial Performance for the Quarter ended 30<sup>th</sup> June 2024

### Highlights Q1 FY25

- Disbursement stood at ₹ 566 Crore in Q1 FY25 compared to ₹ 332 Crore in Q1 FY24
- Profit Before Tax (PBT) stood at ₹ 59.34 Crore for Q1 FY25 compared to ₹ 49.24 Crore in Q1 FY24
- Net NPA stood at ₹ 140 Crore for Q1 FY25 compared to ₹ 300 Crore in Q1 FY24
- Return on Asset stood at 2.77% for Q1 FY25 compared to 1.92% in Q1 FY24

### Q1FY25 – Key Performance Variables





## Management Commentary



"PFS is delighted to present its financial performance for Q1 FY25. With many positives including improved AUM, PAT, NPAs compared to Q1 FY24 and a renewed vigor of the leadership team on improvement of operational performance, streamlining of processes and focus on core activity, PFS is on a firm footing to consolidate and ensure sustainable growth going forward. With the business at the forefront and the momentum of Q1 FY 25, PFS is poised for a resilient growth story.

### Q1 FY25 VS Q1 FY24

- Total Income for Q1 FY25 stood at ₹ 161.23 Crore as compared to ₹ 193.23 Crore in Q1 FY24
- Profit before Tax (PBT) and Profit after Tax (PAT) for Q1 FY25 stood at ₹ 59.34 Crore and ₹ 44.40 Crore compared to ₹ 49.24 Crore and ₹ 36.77 Crore in Q1 FY24 respectively
- Yield on Earning Portfolio improved to 11.85% in Q1 FY25 compared to 10.77% in Q1 FY24
- Debt Equity Ratio improved to 1.4 times in Q1 FY25 compared to 2.05 times in Q1 FY24
- Net Interest Margin (NIM) (Earning Portfolio) is at 4.06% in Q1 FY25 compared to 4.33% in Q1 FY24
- Spread (Earning Portfolio) for Q1FY25 improved to 2.55% compared to 2.42% in Q1 FY24

### Q1 FY25 VS Q4 FY24

- Total Income for Q1 FY25 stood at ₹ 161.23 Crore compared to ₹ 176.92 Crore in Q4FY24
- Profit before Tax (PBT) and Profit after Tax (PAT) for Q1 FY25 stood at ₹ 59.34 Crore and ₹ 44.40 Crore compared to ₹ 19.27 Crore and ₹ 13.85 Crore in Q4 FY24 respectively
- Yield on Earning Portfolio is at 11.85% in Q1 FY25
- Debt Equity Ratio improved to 1.40 times in Q1 FY25 compared to 1.54 times Q4 FY24
- Net Interest Margin (NIM) (Earning Portfolio) is at 4.06% in Q1 FY25
- Spread (Earning Portfolio) for Q1 FY25 is at 2.55% compared to 2.79% in Q4 FY24
- Net Interest Income (NII) for Q1 FY25 is at ₹ 71.49 Crore compared to ₹ 81.78 Crore in Q4 FY24.

## As at 30<sup>th</sup> June, 2024

- The total outstanding credit i.e. loan assets against sanctioned loans, stood at ₹ 5,577 Crore as on 30<sup>th</sup> June, 2024
- Capital Adequacy Ratio as on 30<sup>th</sup> June, 2024 stood at 41.39%

## 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, wastewater treatment plant, e-mobility, e-vehicle manufacturing 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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