



## Press Release

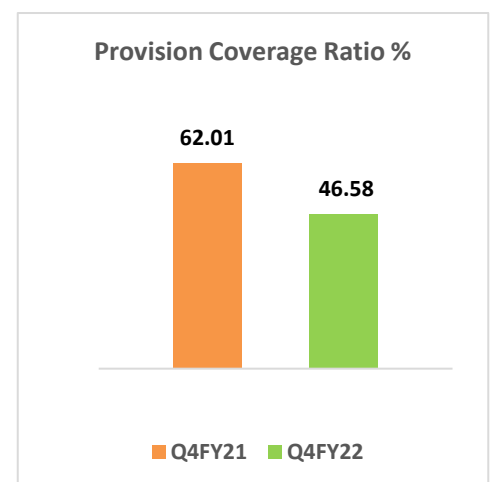
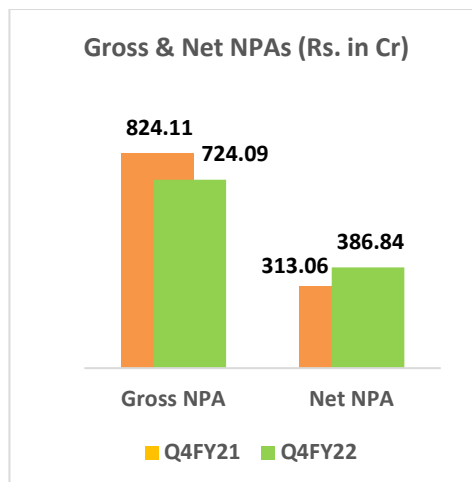
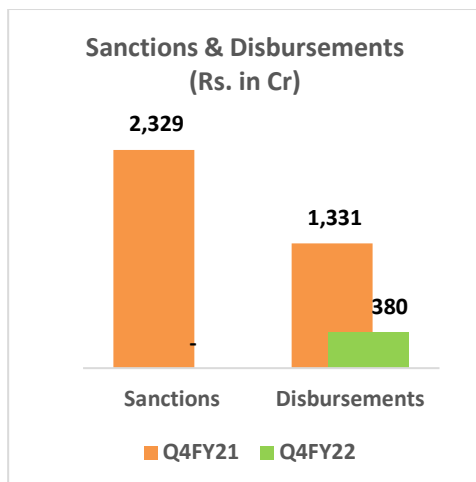
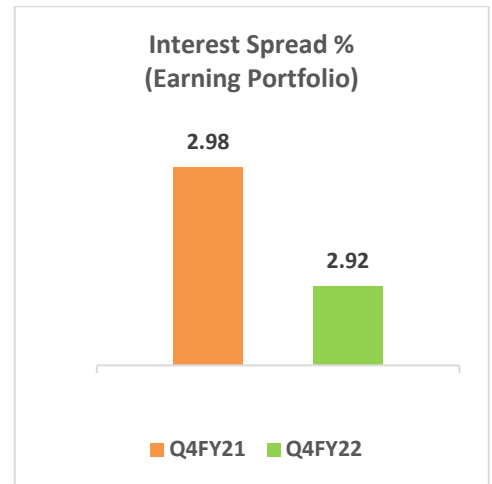
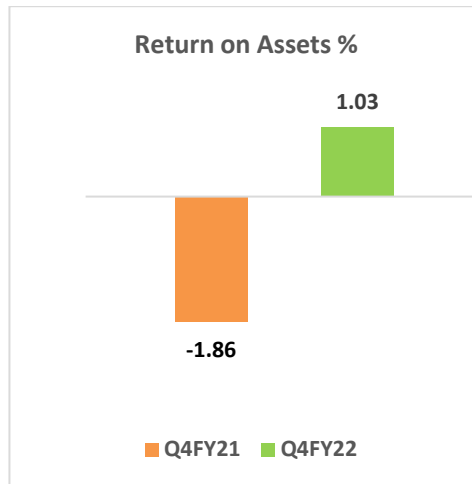
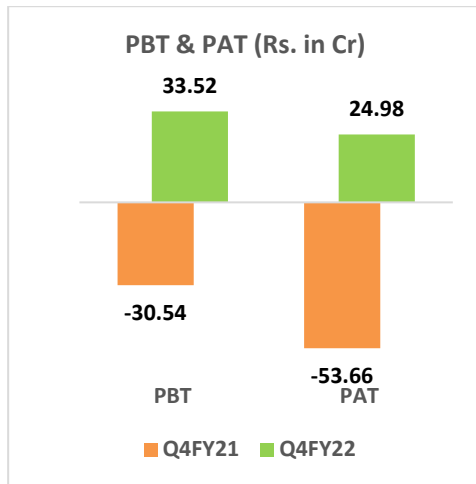
New Delhi, 16<sup>th</sup> November 2022

### Financial Performance for the Quarter & Year ended 31<sup>st</sup> March, 2022

#### Highlights-Q4FY22

- **PAT of Rs.129.98 crore for FY22 against Rs.25.60 crore for FY21 (over 400%).** The Company is now positioned to focus on growth and performance.
- Profit before Tax (PBT) stood at Rs. 33.53 crore and Profit after Tax (PAT) stood at Rs. 24.98 crore for Q4FY22
- ROA improved to 1.03% in Q4FY22 compared to (1.86)% a year ago
- Capital Adequacy ratio for the quarter stood at 26.71% hereby providing strong cushion for growth and expansion.
- Forensic Audit report has no findings of fraud or diversion of funds or material financial impact on the financials of the company.

#### Q4FY22 – Key Performance Variables



## Management Commentary:

*We have worked through all the challenges with gumption and resolve and the results showcase our efforts. The forensic audit has been completed. The forensic auditor's report does not show any material financial impact. The financial statement for FY 2022 shows that the company is now positioned to grow at a rapid pace. We have re-generated a pipeline of new loan proposals related to various sunshine sectors. We are now positioned to contribute significantly to India's target of Net Zero emission economy. We are taking steps to contribute towards Green Hydrogen, sustainable agricultural projects – Biomass etc, water treatment projects, electric mobility, renewable energy projects, power transmission, waste management facilities and other sustainable green infrastructure finance projects. Our initiatives will drive the company's growth and help us to achieve our vision of becoming a leader in sustainable green infrastructure financing.*

### Q4FY22 VS Q4FY21

- Total Income for Q4FY22 stood at Rs. 231.35 crore as compared to Rs. 274.57 crore in Q4FY21
- Profit before Tax (PBT) and Profit after Tax (PAT) for Q4FY22 stood at Rs. 33.53 crore and Rs. 24.98 crore compared to Rs. (30.54) crore and Rs. (53.66) crore in Q4FY21 respectively
- Yield on Earning Portfolio stood at 10.52% in Q4FY22
- Debt Equity Ratio improved to 3.14 times in Q4FY22 compared to 4.37 times in Q4FY21
- Net Interest Margin (NIM) (Earning Portfolio) improved to 4.30% in Q4FY22 compared to 4.24% in Q4FY21
- Spread (Earning Portfolio) for Q4FY22 stood at 2.92% compared to 2.98% in Q4FY21
- Cost of borrowed funds have been reduced to 7.60% in Q4FY22 compared to 8.00% in Q4FY21

### Q4FY22 VS Q3FY22

- Total Income for Q4FY22 stood at Rs. 231.35 crore as compared to Rs. 241.09 crore in Q3FY22
- Profit before Tax (PBT) improved to Rs. 33.53 crore in Q4FY22 as compared to Rs. 9.50 crore in Q3FY22
- Profit after Tax (PAT) stood at Rs. 24.98 crore in Q4FY22 as compared to Rs. 6.93 crore in Q3FY22
- Spread (Earning Portfolio) for Q4FY22 improved to 2.92 % as compared to 2.80% in Q3FY22
- Net Interest Income (NII) for Q4FY22 stood at Rs. 86.36 crore compared to Rs. 88.57 crore in Q3FY22

### FY22 VS FY21

- Net Interest Income (NII) for FY22 stood at Rs. 344.92 crore compared to Rs. 353.74 crore in FY21
- Total Income for FY22 stood at Rs. 968.74 crore compared to Rs. 1,139.45 crore in FY21
- Profit before Tax (PBT) for FY22 stood at Rs. 173.91 crore compared to Rs. 93.42 crore in FY21
- Profit After Tax (PAT) increased to Rs. 129.98 crore in FY22 compared to Rs. 25.60 crore in FY21
- Yield on Earning Portfolio stood at 10.60% in FY22
- Net Interest Margin on earning portfolio improved to 4.19% in FY22 compared to 3.47% in FY21



- Business (disbursements) of Rs. 3,888 crore has been made in FY22 compared to 2,647 crore in FY21

### As at 31<sup>st</sup> March, 2022

- The total outstanding credit i.e. aggregate of loan assets and non-fund based commitments against sanctioned loans, stood at Rs. 8,686 crore as on 31<sup>st</sup> March, 2022. Loan assets aggregated to Rs. 8,650 crore and outstanding non-fund-based commitments aggregated to Rs. 36 crore
- Capital Adequacy Ratio as on 31<sup>st</sup> March, 2022 stood at 26.71%
- Return on Net worth for the year ended 31<sup>st</sup> March, 2022 stood at 5.93%

### About PFS

PFS is a non-banking finance company promoted by PTC India Limited. PFS has been granted the status of an Infrastructure Finance Company (“IFC”) by the Reserve Bank of India. The Company offers an array of financial products to infrastructure companies in the entire energy value chain and other infrastructure industries. PFS also provides fee based services viz loan syndication and underwriting etc.

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

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