

Press Releases

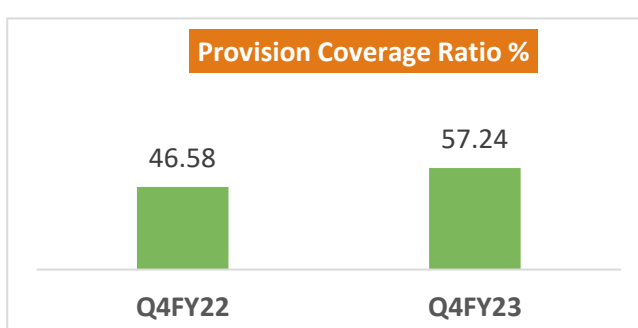
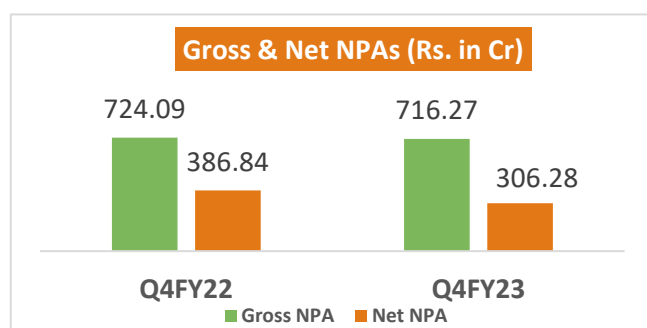
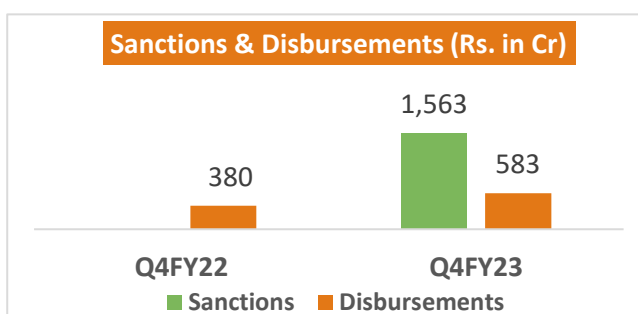
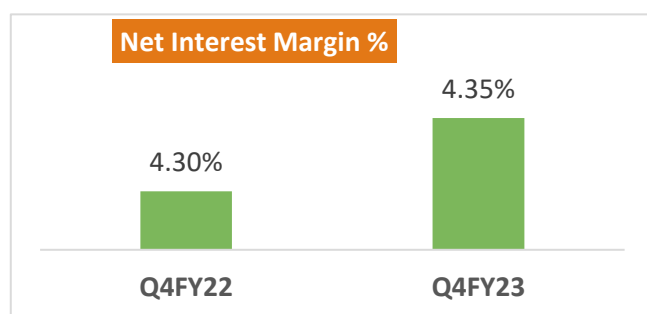
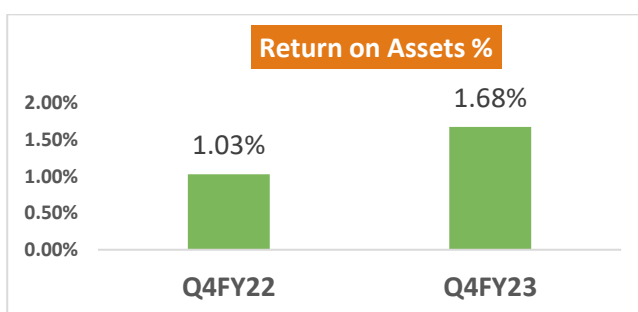
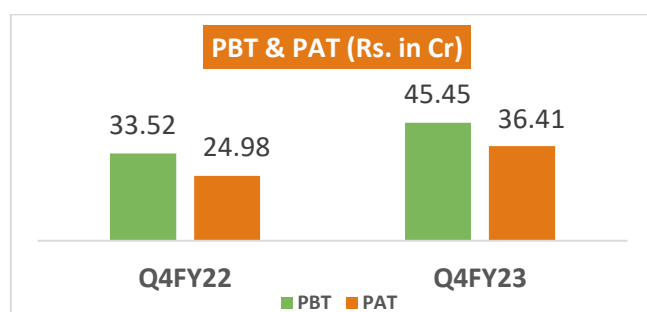
New Delhi, 18th May 2023

Financial Performance for the Quarter & Year ended 31 March 2023

Highlights-Q4 & FY23

- Profit after Tax (PAT) stood at Rs 175.81 crore for FY23 against Rs 129.98 crore for FY22 (Up by 35%)
- Dividend @10% (Rs.1/- share) has been declared for the year.
- ROA improved to 2.05% in FY23 compared to 1.24% a year ago (Up by 65%)
- Capital Adequacy ratio stood at 33.05% hereby providing strong cushion for growth and expansion.
- The company is now being issued unqualified audit report for year ended 31stMarch 2023. The company is in now on track of growth and performance.

Q4FY23 – Key Performance Variables





We are pleased to announce a robust financial performance for FY23. Our Profit Margin, Yield on earning Portfolio, Debt to Equity Ratio and Net Interest Margin have improved over the previous financial year. Our organization remains dedicated to green hydrogen, sustainable projects like water treatment, CNG biogas, clean water distribution, smart cities, electric mobility, and waste management.

We utilize our expertise to finance sustainable green infrastructure projects aligned with global climate priorities and our national commitment to net zero carbon emission. Green Initiatives announced in the union budget will create several new business opportunities for the company. We expect a healthy growth in both sanctions and disbursements in the current financial year.

Q4FY23 VS Q4FY22

- Total Income for Q4FY23 stood at Rs 199.70 crore compared to Rs. 231.35 crore in Q4FY22.
- Profit before Tax (PBT) and Profit after Tax (PAT) for Q4FY23 stood at Rs. 45.45 crore and Rs. 36.41 crore compared to Rs. 33.52 crore and Rs. 24.98 crore in Q4FY22 respectively
- Yield on Earning Portfolio improved to 10.61% in Q4FY23 compared to 10.52% in Q4 FY22
- Debt Equity Ratio improved to 2.09 times in Q4FY23 compared to 3.14 times in Q4FY22
- Net Interest Margin (NIM) (Earning Portfolio) increased to 4.35% in Q4FY23 compared to 4.30% in Q4FY22
- Spread (Earning Portfolio) for Q4FY23 stood at 2.50% compared to 2.92% in Q4FY22
- Cost of borrowed funds have been increased to 8.11% in Q4FY23 compared to 7.60% in Q4FY22

Q4FY23 VS Q3FY23

- Total Income for Q4FY23 stood at Rs. 199.70 crore compared to Rs.194.33 crore in Q3FY23
- Profit before Tax (PBT) and Profit after Tax (PAT) for Q4FY23 stood at Rs. 45.45 crore and Rs.36.41 crore compared to Rs. 48.97 crore and Rs. 36.17 crore in Q3FY23 respectively
- Yield on Earning Portfolio increased to 10.61% in Q4FY23 compared to 10.35% in Q3FY23
- Debt Equity Ratio improved to 2.09 times in Q4FY23 compared to 2.24 times compared Q3FY23
- Net Interest Margin (NIM) (Earning Portfolio) improved to 4.35% in Q4FY23 compared to 4.00% in Q3FY23
- Spread (Earning Portfolio) for Q4FY23 stood at 2.50% compared to 2.69% in Q3FY23
- Cost of borrowed funds have been increased to 8.11% in Q4FY23 compared to 7.66% in Q3FY23

FY23 VS FY22

- Total Income for FY23 stood at Rs. 797.08 crore compared to Rs. 968.75 crore in FY22
- Profit before Tax (PBT) for FY23 increased to Rs. 232.37 crore compared to Rs. 173.91 crore in FY22
- Profit after Tax (PAT) increased to Rs. 175.81 crore in FY23 compared to Rs. 129.98 crore in FY22
- Yield on Earning Portfolio stood at 10.51% in FY23 compared to 10.60% in FY22
- Net Interest Margin on earning portfolio increased to 4.23% in FY23 compared to 4.19% in FY22
- Business (disbursements) of Rs. 2,253 crore has been made in FY23

As at 31st March, 2023

- The total outstanding credit i.e. aggregate of loan assets and non-fund based commitments against sanctioned loans, stood at Rs. 7,339 crores as on 31st March, 2023.
- Capital Adequacy Ratio as on 31st March, 2023 stood at 33.05%
- Return on Net worth for the year ended 31st March, 2023 stood at 7.47%

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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