



January 28, 2025

To

<b>BSE Limited</b> Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai- 400001  <b>Scrip Code: 533344</b>	<b>National Stock Exchange of India Limited</b> Exchange Plaza, C-1, Block G, Bandra- Kurla Complex, Bandra (East), Mumbai- 400051  <b>Scrip Symbol: PFS</b>
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**Subject: Press Release - Financial Performance for the period ended December 31, 2024**

Dear Sir/ Madam,

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and in terms of other applicable laws, if any, we enclose a Press Release containing financial performance of the Company for the period ended December 31, 2024.

This letter is also available on the website of the Company at [www.ptcfinancial.com](http://www.ptcfinancial.com).

This is for your information and records please.

Yours faithfully,

**For PTC India Financial Services Limited**

**Manohar Balwani**  
**Company Secretary**

Enclosed: as above

**PTC India Financial Services Ltd. (CIN: L65999DL2006PLC153373)**

(A subsidiary of PTC India Limited)

**Registered Office:** 7th Floor, Telephone Exchange Building, 8 Bhikaji Cama Place, New Delhi - 110 066, India

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# 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>

For further information please contact:

**Priya Chaudhary**

Vice President- Investor Relation

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**Disclaimer:**

*Certain matters discussed in this document may contain statements regarding the Company’s market opportunity and business prospects that are individually and collectively forward-looking statements. Such forward-looking statements are not guarantees of future performance and are subject to known and unknown risks, uncertainties and assumptions that are difficult to predict. These risks and uncertainties include, but are not limited to: the performance of the Indian economy and of the economies of various international markets, the performance of the power industry in India and world-wide, competition, the company’s ability to successfully implement its strategy, the Company’s future level of growth and expansion, technological implementation, changes and advancements, changes in revenue, income or cash flows, the Company’s market preferences and its exposure to market risks, as well as other risks. The Company’s actual results, levels of activity, performance or achievements could differ materially and adversely from results expressed in or implied by this document. The Company assumes no obligation to update any forward-looking information contained in this document. Any forward-looking statements and projections made by third parties included in this document are not adopted by the Company and the Company is not responsible for such third party statements and projections*