

July 28, 2026

To

BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai- 400001 Scrip Code: 533344	National Stock Exchange of India Limited Exchange Plaza, C-1, Block G, Bandra- Kurla Complex, Bandra (East), Mumbai- 400051 Scrip Symbol: PFS
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Subject: Investors' Presentation on the Financial Results for the quarter ended June 30, 2026 pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir/ Madam,

In continuation to our letter dated July 28, 2026 regarding Unaudited Financial Results of the Company for the quarter ended June 30, 2026, we enclose copy of the Presentation on the said financial results.

Further, pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the said presentation shall also be made during the Analysts/Investors (Group Meeting) to be held on Wednesday, July 29, 2026, intimation of which was given to the Stock exchanges vide our letter dated July 21, 2026.

This letter is also available on our website at www.ptcfinancial.com.

You are requested to take the above information on records.

Yours faithfully,

For PTC India Financial Services Limited

Manohar
Balwani
Digitally signed by
Manohar Balwani
Date: 2026.07.28
19:43:54 +05'30'

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

Board: +91 11 26737300 / 26737400 Fax: 26737373 / 26737374, Website: www.ptcfinancial.com, E-mail: info@ptcfinancial.com

INVESTOR PRESENTATION

Q1 FY 27

JULY 2026

INVESTMENT IN
IMPACT

POWERED BY

Purpose

Financing India's Infrastructure.
Building a Sustainable Tomorrow.



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PFS OVERVIEW



RBI-classified Infrastructure Finance Company
Incorporated in September 2006



A subsidiary of PTC India Limited
(leader in electricity trading market)



Focus on sustainable financing by delivering
comprehensive and innovative solutions across
infrastructure value chain



Aim to be the most preferred financial partner
across the sustainable infrastructure value chain



Listed on BSE & NSE in March 2011



Credit Rating CRISIL A (Negative)/A1
ICRA A- (Stable)

EXECUTIVE SUMMARY – Q1 FY27

Empowering sustainable infrastructure transformation through agile, impact-oriented financing

FOCUS AREAS:

1. Power Infrastructure
2. Renewable Energy & Energy Transition
3. Transportation & Logistics
4. Water & Urban Infrastructure
5. Energy Storage Infrastructure
6. Clean Mobility
7. Biofuels & Waste-to-Energy
8. Digital Infrastructure
9. Social & Commercial Infrastructure

₹2,946 Crores
Loan Assets as on 30th June '26

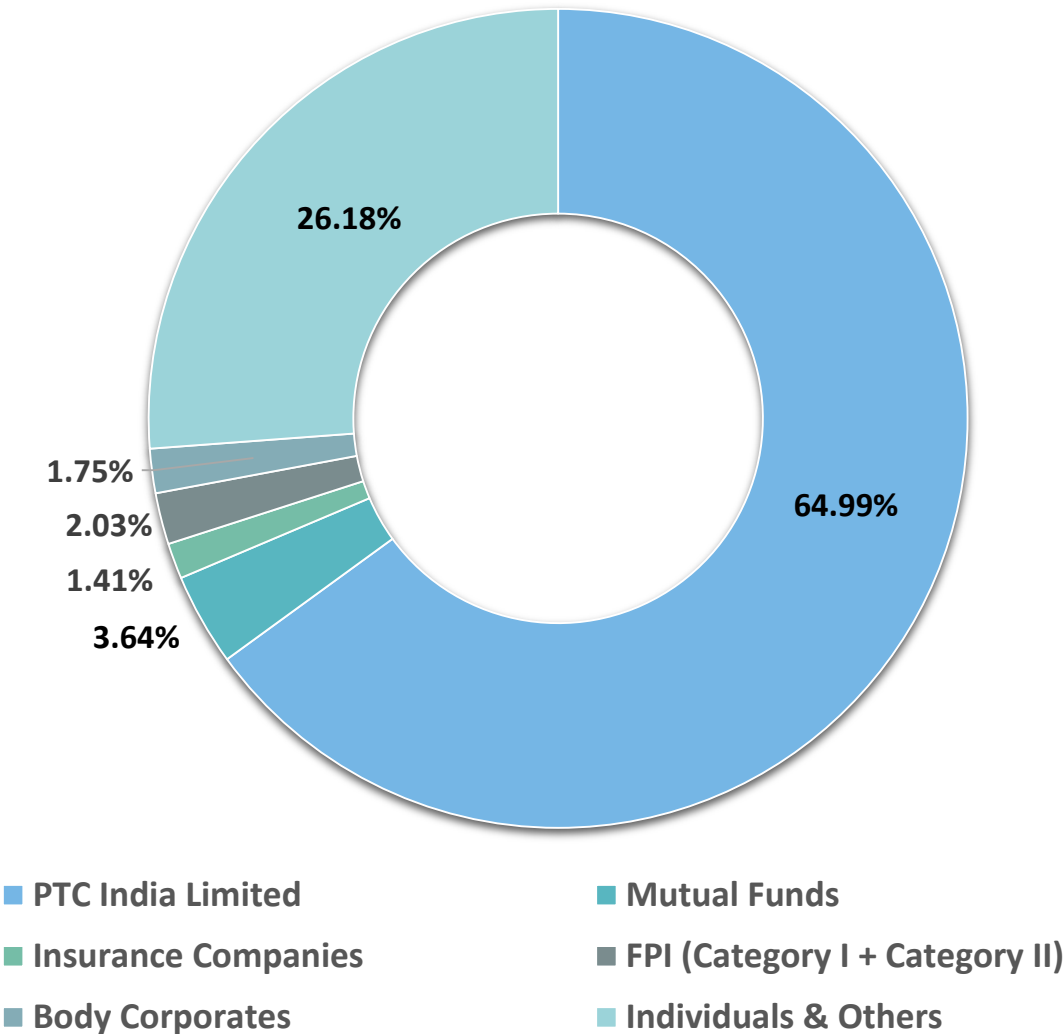
₹103 Crores
Total Income for Q1 FY27

₹40 Crores
PAT for Q1 FY27

Facilities	CRISIL	ICRA
NCD / Bonds	CRISIL A / Negative*	ICRA A- /Stable
Long Term Loan	CRISIL A / Negative*	ICRA A- /Stable
Short Term Loan	CRISIL A1	-
Commercial Paper	CRISIL A1	-

* CRISIL removed the company rating from 'Rating Watch with Developing Implications' and **reaffirmed** it at CRISIL A (Negative)

As on 30th June, 2026



Top Shareholders (as on 30 th June, 2026)	
PTC India Limited	64.99
Domestic Institutional Investor	5.05
FPI (Category I + Category II)	2.03

BOARD OF DIRECTORS



Mr. Manoj Kumar Jhavar
Non-Executive Chairman

MD & CEO at PTC India Limited



Mr. Rajiv Malhotra
MD & CEO (Addl. Charge)

Over 35 years of leadership experience in the power and infrastructure sector. ED & Group CRO at PTC India Limited



Mr. Manas R. Mohanty
Independent Director

Ex-RBI official



Ms. Mini Ipe
Independent Director

Ex-MD of Life Insurance Corporation of India



Ms. Rashmi Verma
Independent Director

Retired IAS, with over 36 years of experience



Mr. P RAMANA MURTHY
Independent Director

Seasoned banker with over 32 years of experience



Mr. Dilip Srivastava
Director (Finance) & CFO

Former WTD & CFO of a large state PSU with nearly 30 years of experience

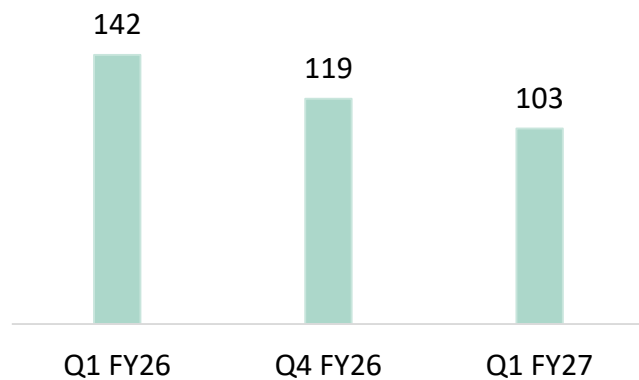


Mr. Sanjeev Kumar
Director (Operations)

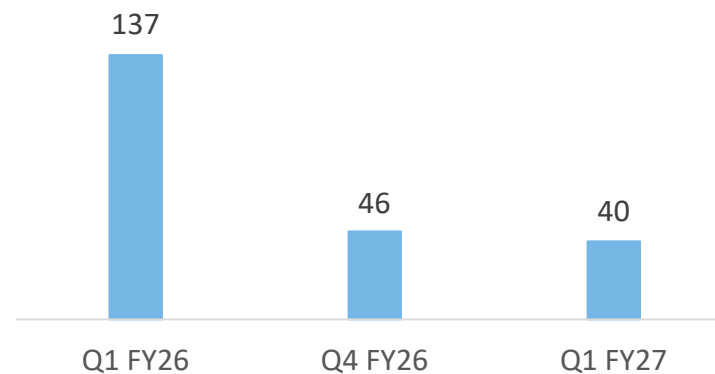
Spanning over 3 decades of experience in corporate, retail, construction and infrastructure financing

KEY FINANCIAL METRICS- QUARTERLY SNAPSHOT

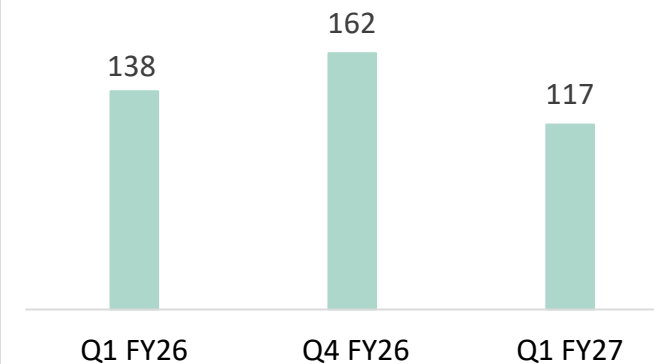
TOTAL INCOME (IN ₹ CR)



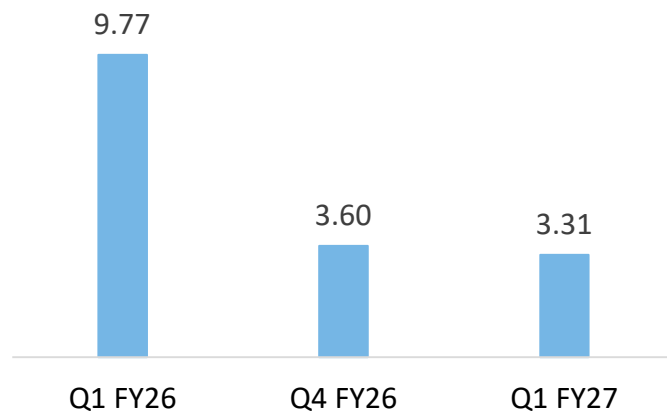
PAT (IN ₹ CR)



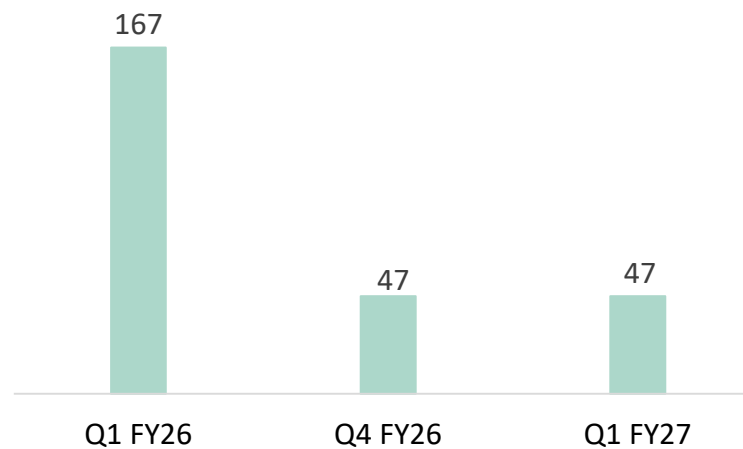
DISBURSEMENTS (IN ₹ CR)



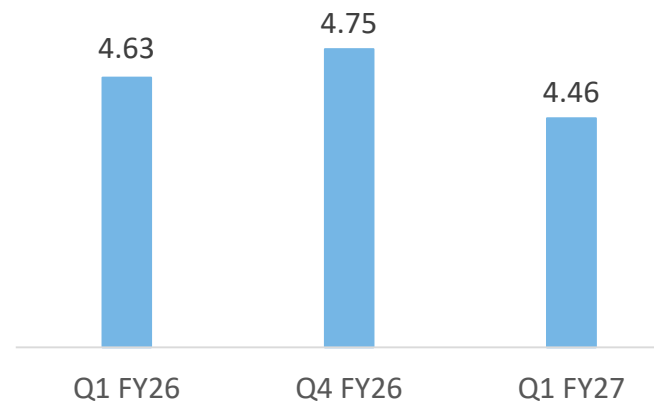
RETURN ON ASSETS (%)



NET STAGE III (IN ₹ Cr)



NIM (%)

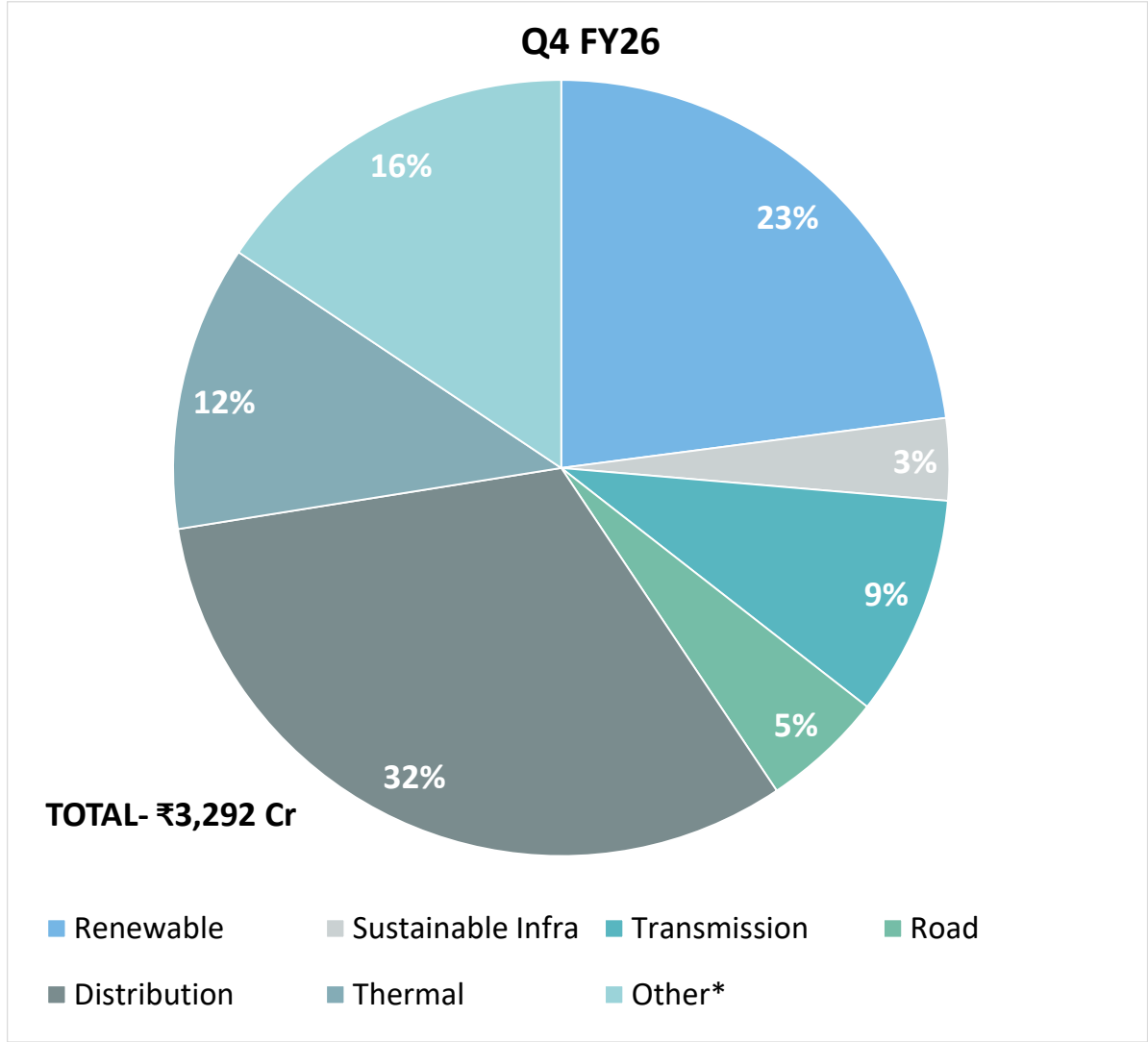


- Leadership transition with a sharper focus on core strengths
- Leveraging PFS's deep infrastructure financing capabilities to drive growth
- Comprehensive business strategy across loan sizes and infrastructure value chain
- Transition to a balanced lending portfolio across Private, PSU & Government entities
- Deepening existing relationships to drive business growth
- CRISIL reaffirmed rating at CRISIL A (Negative)/A1; rating removed from 'Watch with Developing Implications' category

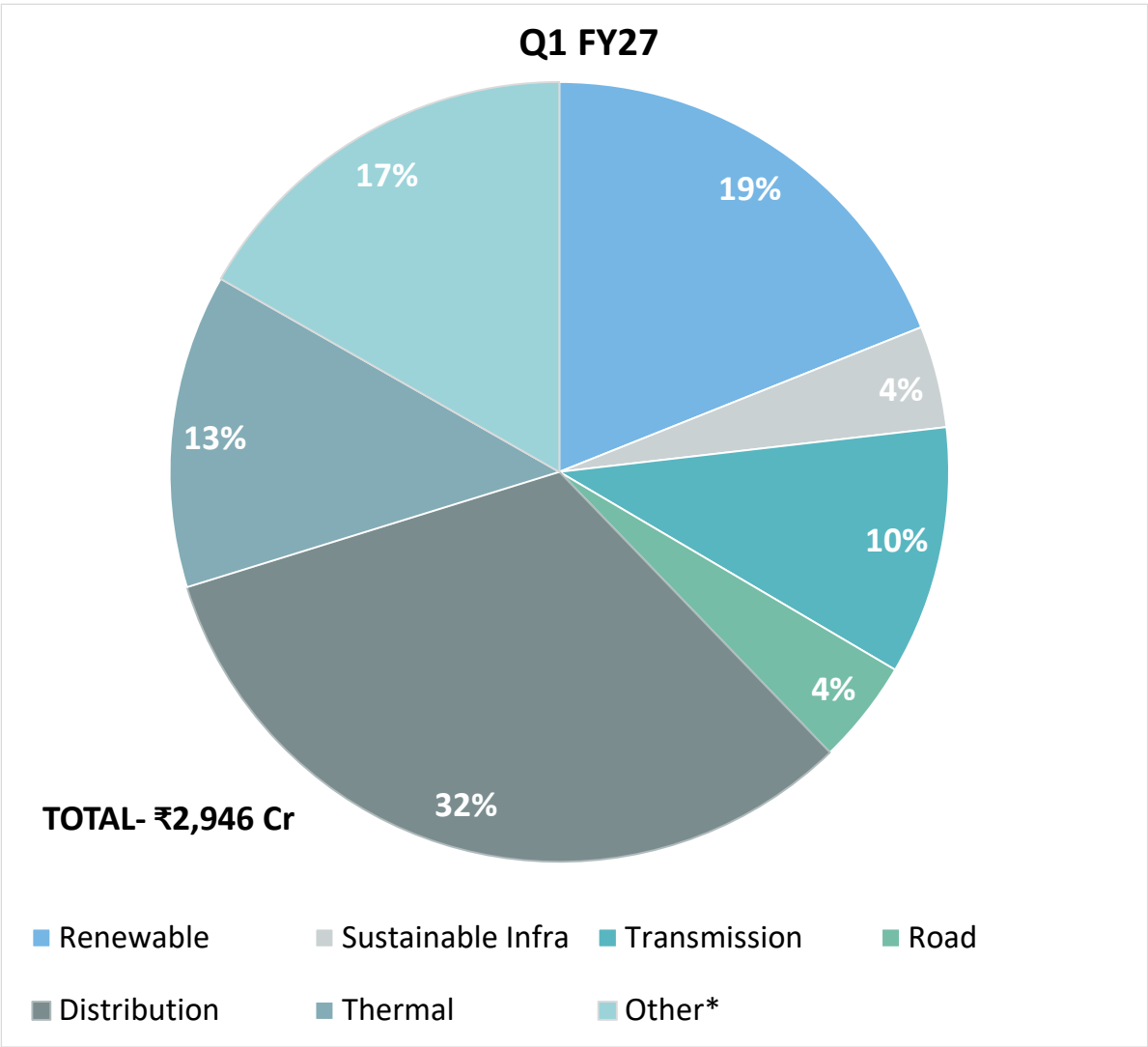
BUSINESS OVERVIEW

OPERATIONAL PERFORMANCE: COMPARATIVE VIEW

SECTOR-WISE OUTSTANDING

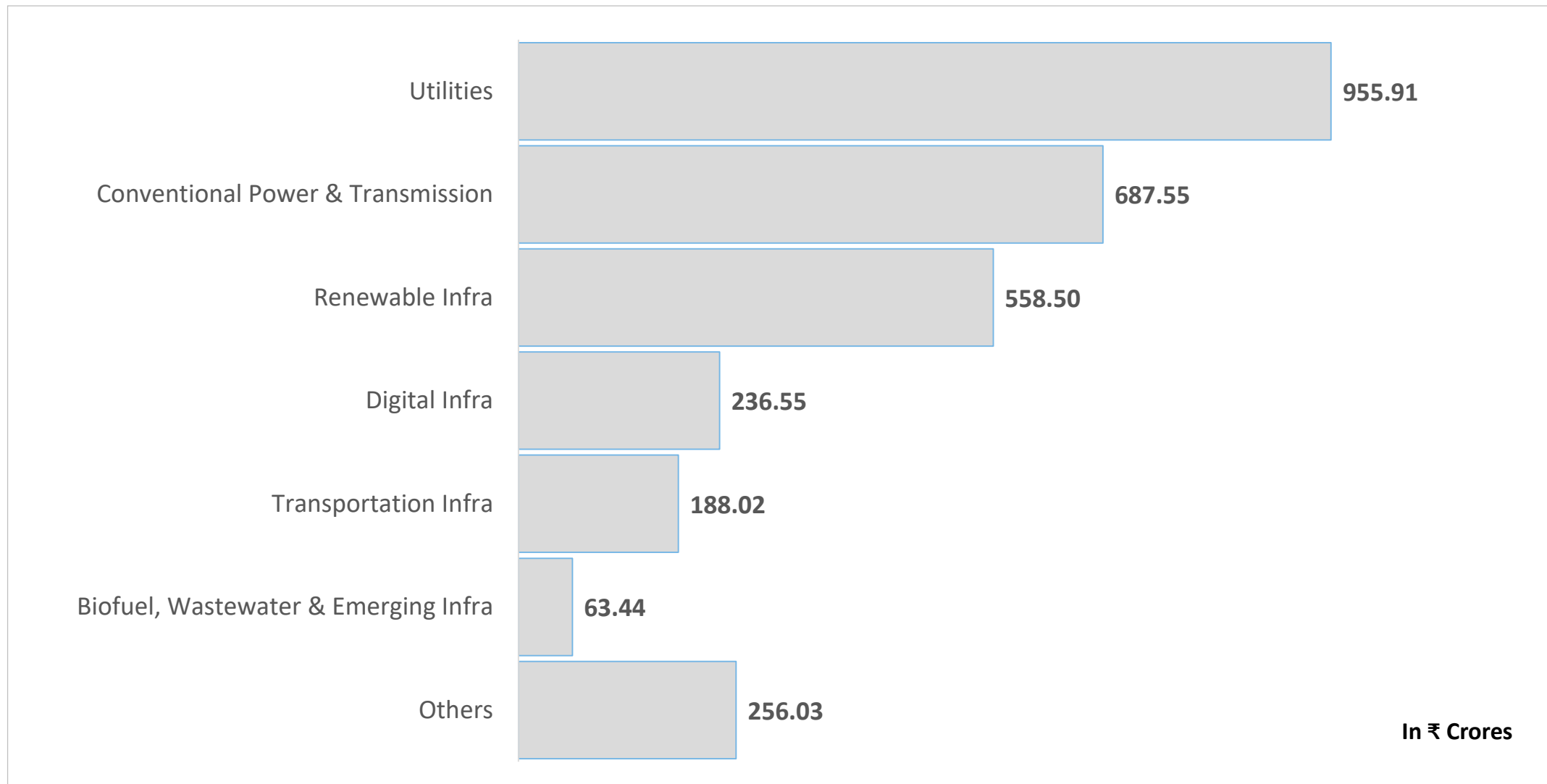


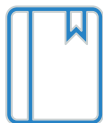
* Other Sector - port, manufacturing, mining



Sustainable Infra include – Water treatment, E- Mobility

SECTORAL COMPOSITION OF THE PORTFOLIO



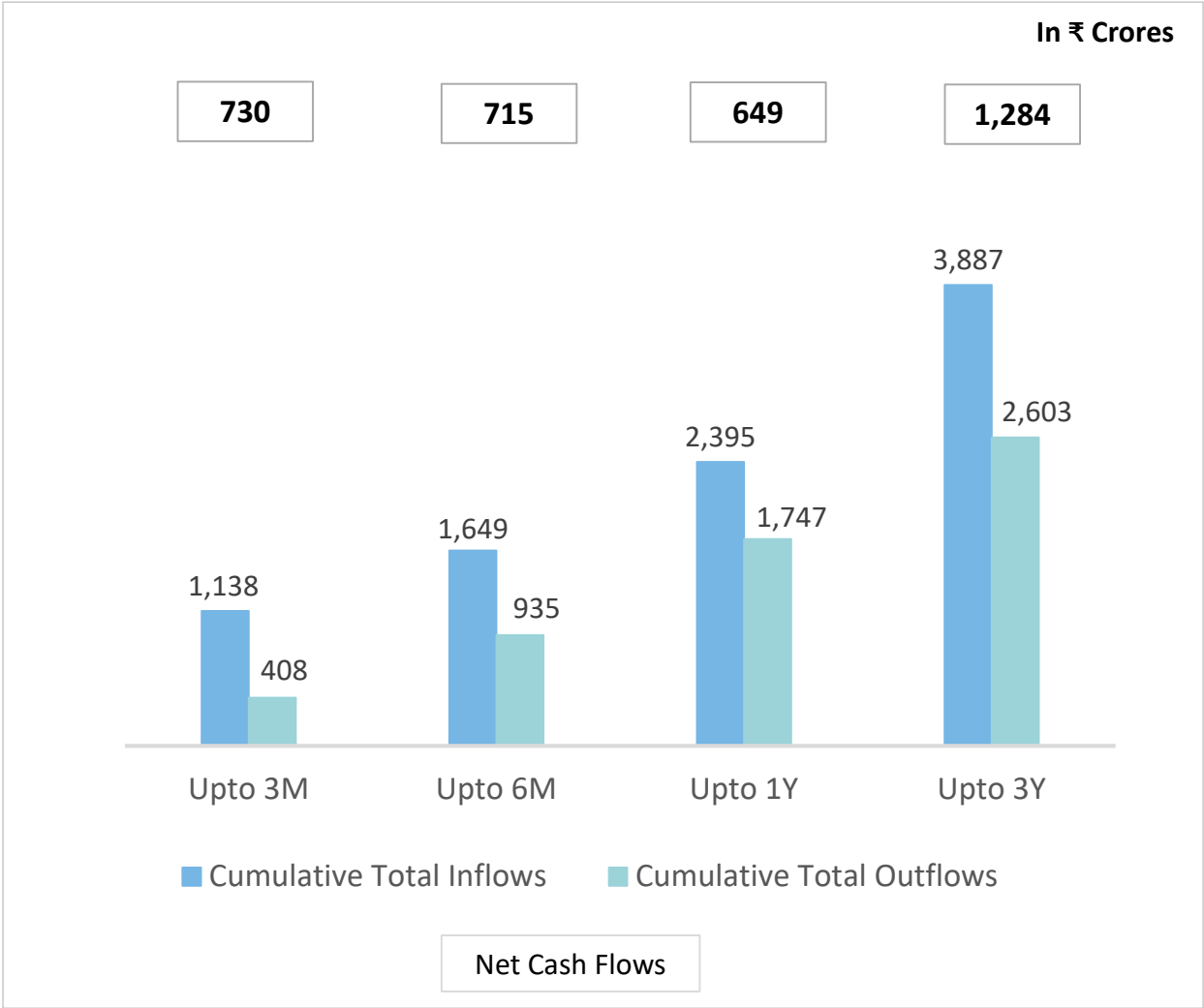


Scaling with Strength: Driving Sustainable & Profitable Growth

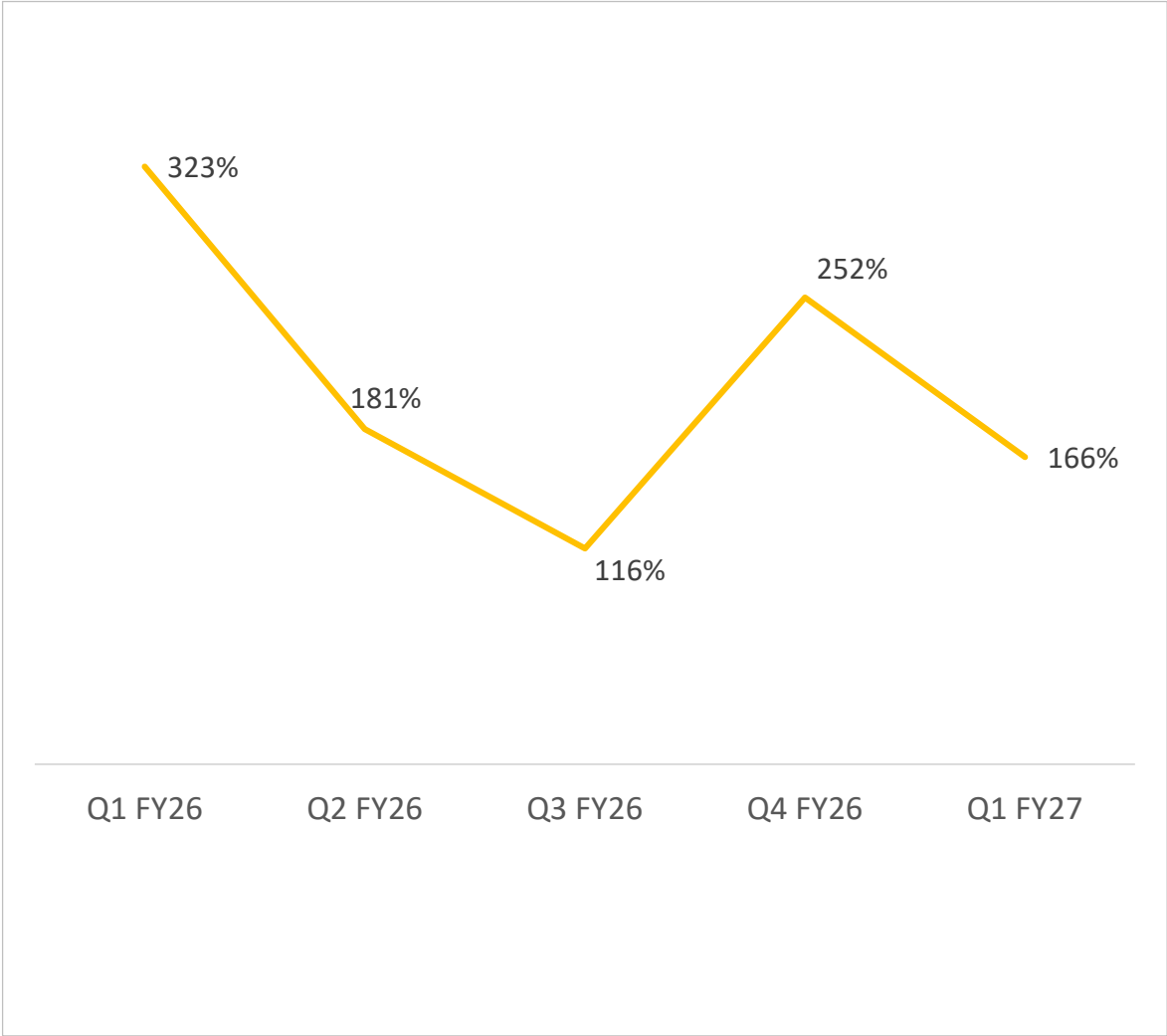
FY27 – Driving Profitable & Disciplined Growth

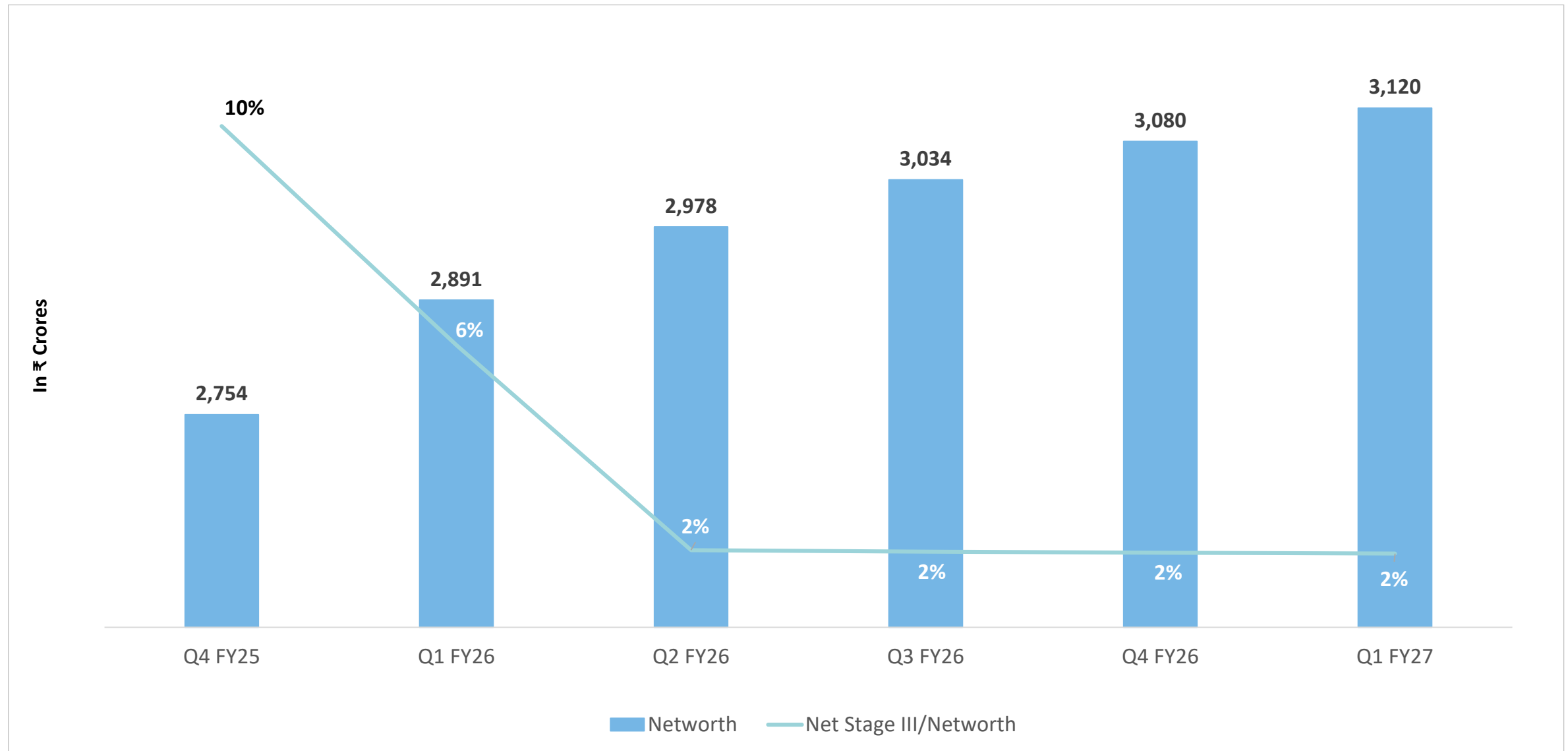
1. Leverage PFS's core infrastructure financing capabilities
2. Pursue infrastructure opportunities across loan sizes and value chain
3. Drive disciplined and sustainable loan book growth
4. Expand lending across Private, PSU and Government entities
5. Deepen sector specialization and structured financing capabilities
6. Broaden funding sources and optimize capital deployment
7. Balance data-driven analytics with experiential judgment
8. Committed to advancing ESG-led sustainable infrastructure financing

Structured Liquidity Statement as on June 30, 2026



Liquidity Coverage Ratio





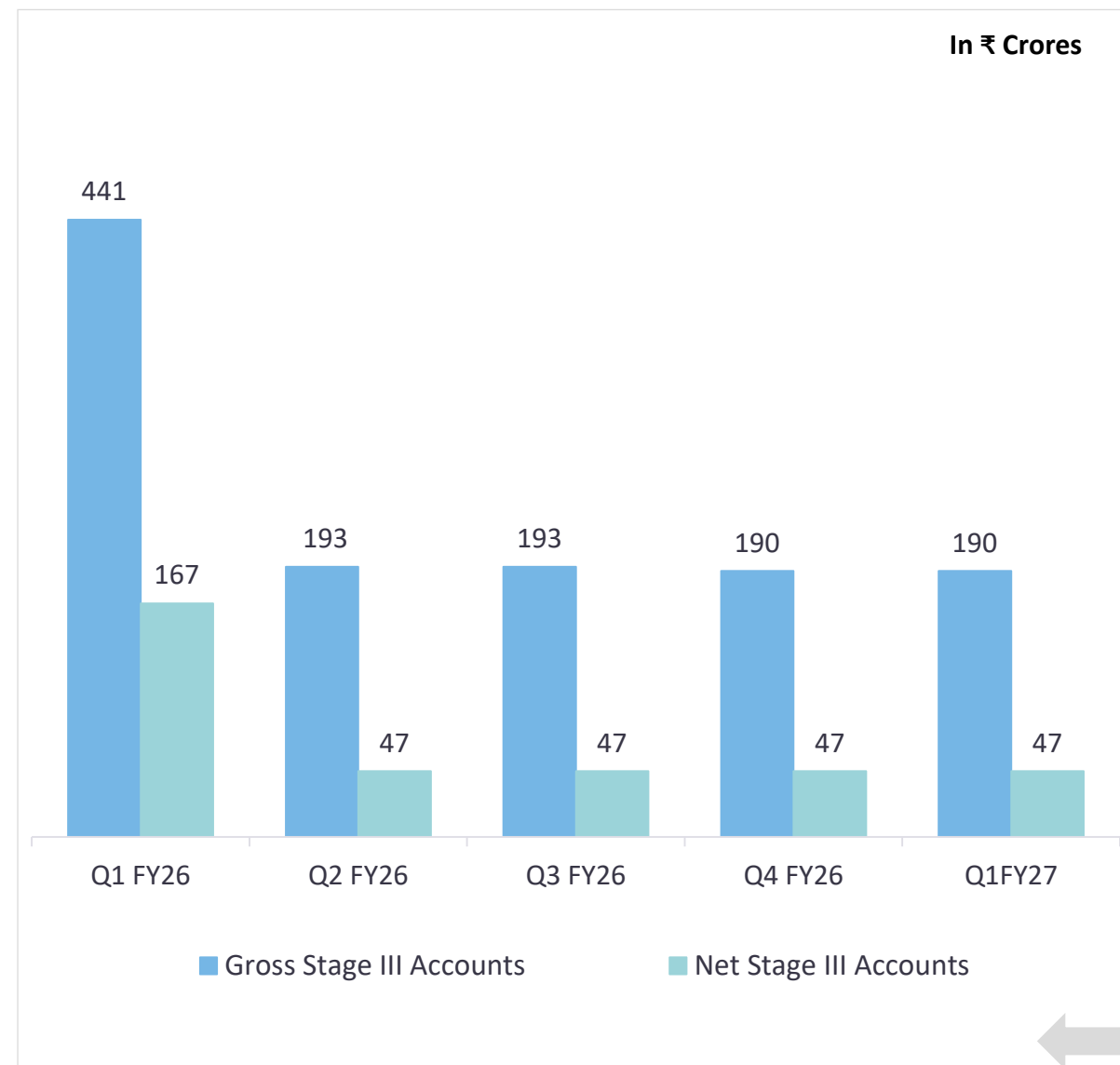
THRUST ON ENHANCING ASSET QUALITY

01 Significant improvement in asset quality

02 Improvement in asset quality driven by recoveries

03 Provision Coverage Ratio for Stage III assets at 75% in Q1 FY27

04 No new slippages in Q1 FY27



*amounts are post IndAS adjustments



ENVIRONMENTAL

- Focus on Green & Sustainable Finance
- Integrated ESMS into credit due diligence



SOCIAL

- Gender diversity & equal opportunity
- Equal pay for equal work
- Employee well-being & inclusive workplace
- CSR & community development
- Research & innovation for social impact
- Crop residue management
- Water conservation & regeneration
- Community plantation for carbon footprint reduction



GOVERNANCE

- Strong Board oversight & accountability
- Ethical business conduct & integrity
- Robust whistleblower & vigil mechanism
- Comprehensive risk management framework
- Strong regulatory compliance culture
- Transparent financial & ESG disclosures
- Board diversity & capability

FINANCIALS

KEY BALANCE SHEET INDICATORS

Q1 FY27	Q4 FY26	Q1 FY26	Particulars	FY26
-	1,004	206	Loan Sanctioned (₹ Cr)	3,448
117	162	138	Loan Disbursed (₹ Cr)	1,235
2,946	3,292	4,313	Loan Assets (₹ Cr)*	3,292
68.91	66.63	64.96	Capital Adequacy Ratio (%)	66.63

* Includes loan, loan converted debenture, interest accrued and IND AS Adj

RESULTS OVERVIEW

Q1 FY27	Q4 FY26	Q1 FY26	Particulars	FY26
103.31	119.11	142.24	Total Income (₹ Cr)	518.25
54.25	61.59	146.31	Profit before tax (₹ Cr)	389.70
14.01	16.09	9.68	Tax expense (₹ Cr) (including deferred tax)	70.34
40.24	45.50	136.63	Profit after tax (₹ Cr)	319.36
48.71	65.04	66.18	Net Interest Income (₹ Cr)	246.06
0.63	0.71	2.13	Earnings Per Share (₹)	4.97

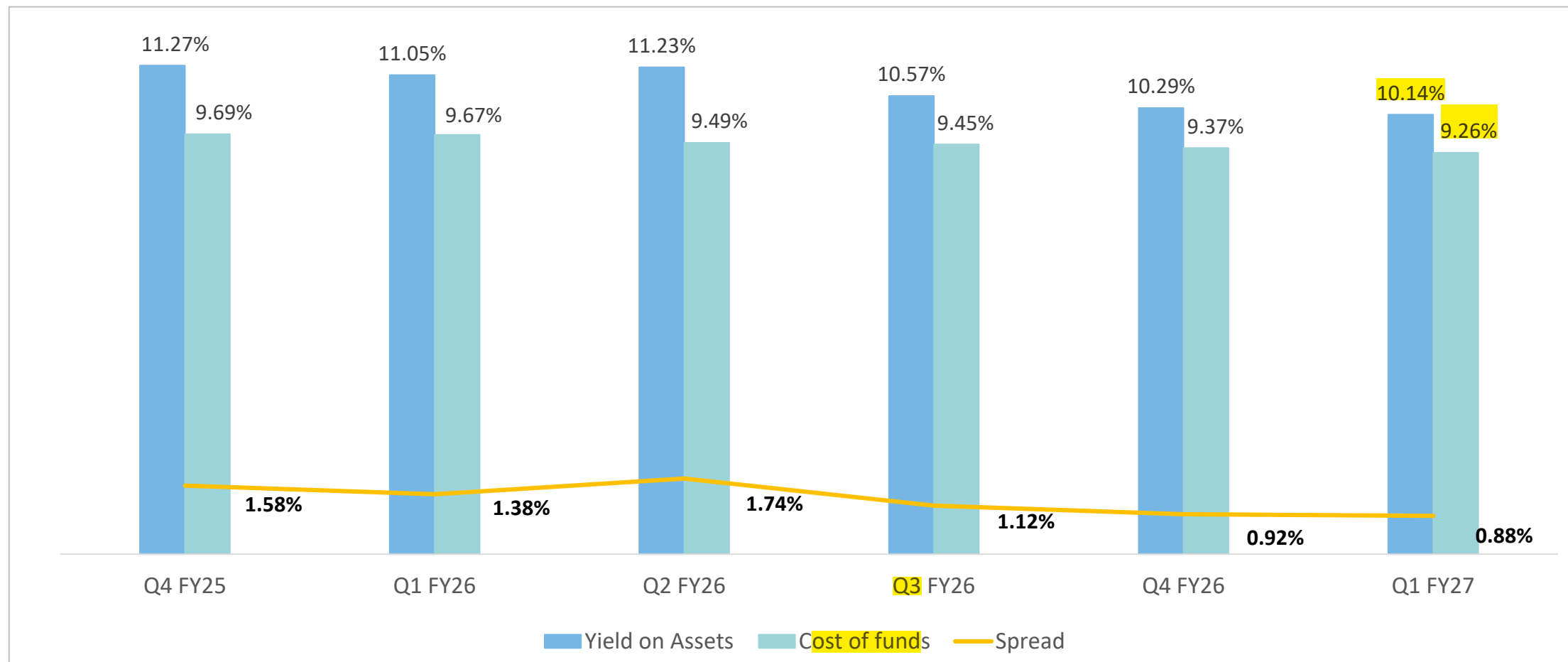
* Previous years' figures have been regrouped/reclassified wherever necessary to correspond with the current quarter/periods classification/disclosure

KEY OPERATIONAL INDICATORS

Q1 FY27	Q4 FY26	Q1 FY26	Particulars	FY26
4.46	4.75	4.63	Net Interest Margin (%) (Stage 1 + Stage 2 loans only)	4.49
19.89	14.78	14.56	Cost to Income Ratio (%)	16.84
0.49	0.57	0.87	Debt Equity Ratio (Times)	0.57
5.19	6.24	19.36	Return on Net worth (%)*	10.95
3.31	3.60	9.77	Return on Assets (%)*	6.00

*annualized figures

YIELD ON ASSETS AND COST OF FUNDS



*Yield on Earning portfolio (Stage 1 + Stage 2 loans)

- ✓ Prioritizing high-quality borrowers in the near term
- ✓ Focus on sustainable, risk-aware growth

Thank You

Priya Chaudhary – VP (Investor Relation)

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