



January 20, 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: Press Release - Financial Performance for the Quarter and Nine Months ended December 31, 2025

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 quarter and nine months ended December 31, 2025.

This letter is also available on the website of the Company at www.ptcfinancial.com.

This is for your information and records please.

Yours faithfully,

For PTC India Financial Services Limited

R Balaji
Managing Director & Chief Executive Officer

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

Press Release

New Delhi, 20th January, 2026

Financial Performance Highlights for Q3 and 9M FY2025-26

Highlights – Q3/9M FY26

- Q3 FY26 Total Income stable at ₹125 crores
- Profit After Tax for Q3 FY26 at ₹49 crores
- Loan Disbursement at ₹609 crores in Q3 FY26 (~103% growth y-o-y)
- Loan Sanctions at ₹1,188 crores in Q3 FY26 (4.28 times higher y-o-y)

Q3 FY26 VS Q3 FY25

- Q3 FY26 disbursement at ₹609 crores compared to ₹300 crores in Q3 FY25
- Q3 FY26 loan sanctions at ₹1,188 crores compared to ₹225 crores in Q3 FY25
- Return on Networth (annualized) is 6.78% in Q3 FY26 compared to 10.09% in Q3 FY25
- ROA (annualized) is 3.73% in Q3 FY26 compared to 4.51% in Q3 FY25
- Yield on Earning Portfolio at 10.57% in Q3 FY26 compared to 11.42% in Q3 FY25
- Gross Stage III improved to ₹193 crores in Q3 FY26 compared to ₹750 crores in Q3 FY25
- Provision Coverage Ratio for Stage III assets improved to 76% in Q3 FY26 from 63% in Q3 FY25

9M FY26 VS 9M FY25

- 9M FY26 Total Income at ₹399 crores compared to ₹483 crores in 9M FY25
- 9M FY26 loan sanctioned at ₹2,442 crores compared to ₹725 crores in 9M FY25
- 9M FY26 loan disbursed at ₹1,073 crores compared to ₹866 crores in 9M FY25
- ROA (annualized) at 6.73% in 9M FY26 compared to 3.41% in 9M FY25
- NIM on Earning Portfolio (annualized) at 4.39% in 9M FY26 compared to 3.94% in 9M FY25
- Significant improvement in Portfolio Quality
 - Gross Stage III assets down by 74% (to ₹193 crores in 9M FY26 from ₹750 crores in 9M FY25)
 - Net Stage III assets down by 83% (to ₹47 crores in 9M FY26 from ₹280 crores in 9M FY25)

Management Commentary

“We remain committed to delivering sustainable value through disciplined growth, strong governance, and prudent risk management. Our strategy continues to focus on profitable expansion, portfolio diversification, and customer-centric solutions aligned with our long-term objectives.

Q3 FY26 marked a clear improvement in execution momentum, with the highest quarterly disbursements in the last 13 quarters and 9M FY26 disbursements surpassing full-year FY25 levels. Sanctions remained strong, with over ₹1,000 crore sanctioned in consecutive quarters and a robust pipeline aligned with our FY26 guidance. Growth during the quarter was deliberately calibrated, reflecting our continued emphasis on execution readiness and credit discipline.

Our focus on granular lending, increased private-sector exposure, sector diversification across emerging infrastructure and value-chain opportunities, and the ramp-up of SME and structured financing is steadily strengthening portfolio quality. Asset quality trends remain stable, with no fresh slippages and continued progress on resolution efforts.

Looking ahead, supported by a strong pipeline, a fully constituted Board, and improving execution velocity, we expect disbursements to continue scaling in a measured manner through Q4 FY26 and beyond. While short-term AUM may fluctuate due to portfolio churn, we remain confident of delivering steady, high-quality growth, further strengthening asset quality, and creating long-term value for all stakeholders.”

About PFS

PFS, an RBI-classified Infrastructure Finance Company (IFC), is promoted by PTC India Limited. It offers customized financing solutions across a broad range of infrastructure sectors, with a growing emphasis on diversification and sustainability. While continuing to manage legacy exposures in conventional segments, PFS is strategically pivoting toward future-ready, impact-oriented opportunities.

Investing in impact and powered by purpose, PFS has been an early mover in green and emerging infrastructure segments, including renewable energy, electric mobility. With a vision to expand across the infrastructure value chain and a strong commitment to embedding responsible growth into its strategic roadmap, PFS is actively building a resilient, future-ready portfolio aligned with the evolving dynamics of the infrastructure finance landscape.

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

For further information please contact:

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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