



Dated: 06th August, 2021

Manager Listing Department BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai- 400001 Scrip Code : 533344	Manager Listing Department National Stock Exchange of India Limited Exchange Plaza, C-1, Block G, Bandra- Kurla Complex, Bandra (East), Mumbai- 51 Scrip Code : PFS
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Sir/ Madam,

Sub: Press Release

Please find enclosed the press release for PTC India Financial Services Limited.

Yours faithfully,

For PTC India Financial Services Limited

VISHAL Digitally signed
by VISHAL GOYAL
Date: 2021.08.06
06:08:06 +05'30'

Vishal Goyal
(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



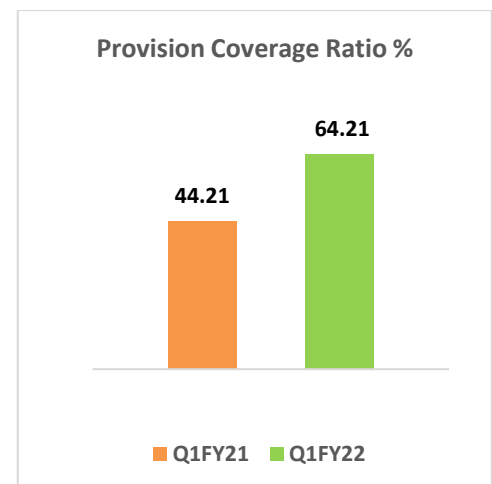
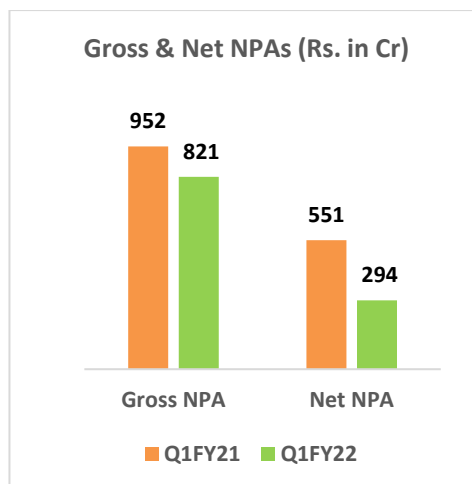
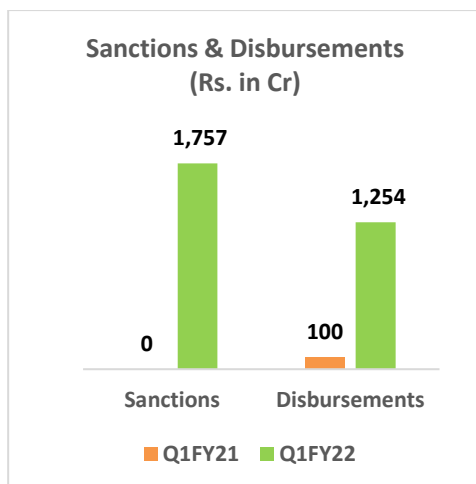
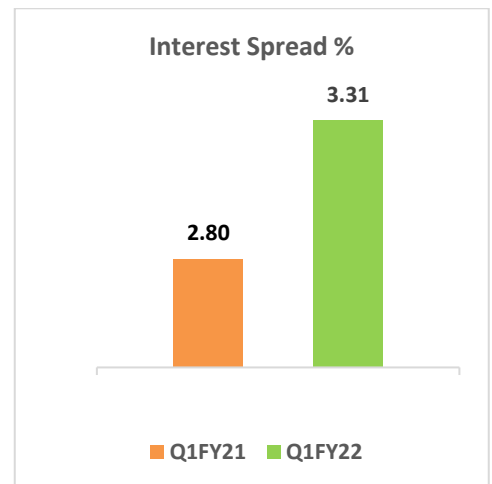
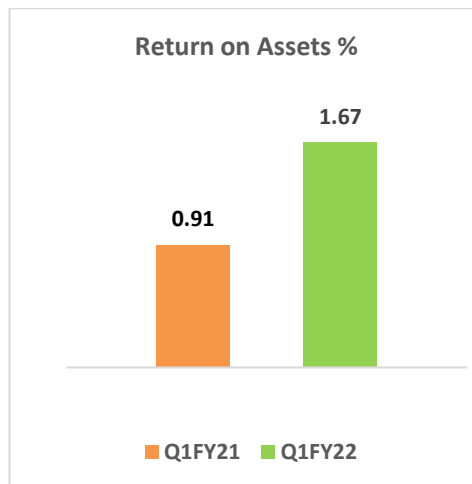
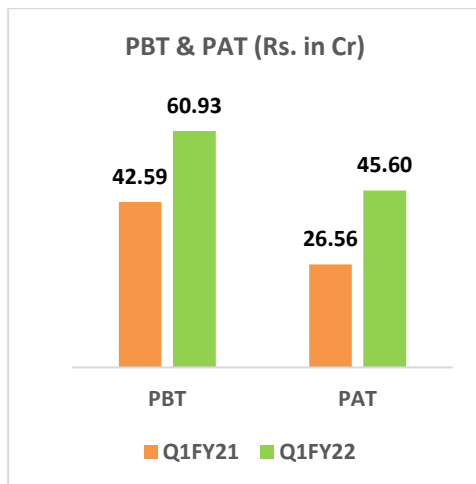
Press Release

New Delhi, 05th Aug, 2021

Financial Performance for the Quarter ended 30th June, 2021

- Fresh Loans of Rs. 1,757 crore sanctioned and further disbursements of Rs. 1,254 crore has been made during the quarter
- Profit before Tax (PBT) stood at Rs. 60.93 crore and Profit after Tax (PAT) stood at Rs. 45.60 crore for Q1FY22
- Debt Equity ratio improved to 3.95 times as on 30th June, 2021 and Capital Adequacy ratio for the quarter stood at 24.49% hereby providing additional cushion for growth and expansion
- Other comprehensive income includes profit (net of tax) amounting Rs. 1.46 crore through realization of money from one of the NPA loan account. Company is expecting resolution of few more stress accounts in the current financial year

Q1FY22 – Key Performance Variables





Management Commentary:



The second wave of the Covid-19 pandemic was more severe as compared to the first wave, but with our grit and perseverance we have faced it positively. In our quest towards a carbon-free balance sheet and a green business model we have been able to ensure optimal quality in our portfolio. The performance for the quarter have been good considering that the company had to deal with such uncertain situations in numerous scenarios which tested our decision-making and collective strength. Our disbursements stood at Rs 1,254 crores for the recently-concluded quarter and the pace is expected to increase further in the coming quarters. Your company has shown resilience and has remained strong in portraying its growth potential and embark on newer business opportunities. Almost, half of our loan book consists of renewable energy projects as we aim to increase this portfolio for the near future. Your company will continue to focus on new areas of incorporating sustainable green infrastructure projects like renewable energy, waste water treatment plant, e-mobility, e-vehicle manufacturing etc. PFS scaled new heights in the first quarter of FY22 and we aim to achieve similar success in the subsequent quarters.

Q1FY22 VS Q1FY21

- Total Income for Q1FY22 stood at Rs. 253.95 crore as compared to Rs. 298.11 crore in Q1FY21
- Profit before Tax (PBT) and Profit after Tax (PAT) for Q1FY22 stood at Rs. 60.93 crore and Rs. 45.60 crore respectively
- Yield on Earning Assets stood at 10.96% in Q1FY22
- Debt Equity Ratio improved to 3.95 times in Q1FY22 as compared to 4.34 times in Q1FY21
- Net Interest Margin (NIM) improved to 3.81% in Q1FY22 as compared to 3.54% in Q1FY21
- Spread for Q1FY22 stood at 3.31% as compared to spread of 2.80% in Q1FY21
- Cost of borrowed funds have been reduced to 7.65% in Q1FY22 as compared to 8.76% in Q1FY21
- Net Interest Income (NII) for Q1FY22 stood at Rs. 79.62 crore as compared to Rs. 84.65 crore in Q1FY21

Q1FY22 VS Q4FY21

- Total Income for Q1FY22 stood at Rs. 253.95 crore as compared to Rs. 274.57 crore in Q4FY21
- Profit before Tax (PBT) improved to Rs. 60.93 crore in Q1FY22 as compared to Rs. (30.54) crore in Q4FY21
- Profit after Tax (PAT) stood at Rs. 45.60 crore in Q1FY22 as compared to Rs. (53.66) crore in Q4FY21
- Spread for Q1FY22 improved to 3.31% as compared to spread of 2.98% in Q4FY21
- Net Interest Income (NII) for Q1FY22 stood at Rs. 79.62 crore as compared to Rs. 96.48 crore in Q4FY21

As at 30th June, 2021

- The total outstanding credit i.e. aggregate of loan assets and non-fund based commitments against sanctioned loans, stood at Rs. 10,426 crore as on 30th June, 2021. Loan assets aggregated to Rs. 10,083 crore and outstanding non-fund based commitments aggregated to Rs. 343 crore
- Capital Adequacy Ratio as on 30th June, 2021 stood at 24.49%
- Return on Networth for the quarter ended 30th June, 2021 stood at 8.46%



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>

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 levels 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.