



May 5, 2026

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 quarter and year ended March 31, 2026**

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 year ended March 31, 2026.

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

Board: +91 11 26737300 / 26737400 Fax: 26737373 / 26737374, Website: [www.ptcfinancial.com](http://www.ptcfinancial.com), E-mail: [info@ptcfinancial.com](mailto:info@ptcfinancial.com)

# Press Release

New Delhi, 5<sup>th</sup> May, 2026

## Financial Performance Highlights for Q4 & Annual Results FY26

### Highlights – Q4 FY26

- Q4 FY26 Total Income stable at ₹119 crores
- Profit After Tax for Q4 FY26 at ₹46 crores
- Loan Disbursement at ₹162 crores in Q4 FY26 (3 times higher y-o-y)
- Loan Sanctions at ₹1,004 crores in Q4 FY26 (10 times higher y-o-y)

### Q4 FY26 VS Q4 FY25

- Q4 FY26 disbursement at ₹162 crores compared to ₹50 crores in Q4 FY25
- Q4 FY26 loan sanctions at ₹1,004 crores compared to ₹100 crores in Q4 FY25
- Return on Net worth (annualized) is 6.24% in Q4 FY26 compared to 8.54% in Q4 FY25
- ROA (annualized) is 3.60% in Q4 FY26 compared to 4.02% in Q4 FY25
- Yield on Earning Portfolio at 10.29% in Q4 FY26 compared to 11.27% in Q4 FY25
- Gross Stage III improved to ₹190 crores in Q4 FY26 compared to ₹711 crores in Q4 FY25
- Provision Coverage Ratio for Stage III assets improved to 75% in Q4 FY26 from 60% in Q4 FY25

### FY26 VS FY25

- FY26 PAT at ₹319 crores compared to ₹217 crores in FY25
- FY26 total income at ₹518 crores compared to ₹638 crores in FY25
- FY26 loan sanctioned at ₹3,448 crores compared to ₹825 crores in FY25
- FY26 loan disbursed at ₹1,235 crores compared to ₹916 crores in FY25
- ROA (annualized) at 6% in FY26 compared to 3.56% in FY25
- Return on Net worth (annualized) at 10.95% compared to 8.20% in FY25
- NIM on Earning Portfolio (annualized) at 4.49% in FY26 compared to 4.25% in FY25
- Significant improvement in Portfolio Quality
  - Gross Stage III assets down by 73% (to ₹190 crores in FY26 from ₹711 crores in FY25)
  - Net Stage III assets down by 83% (to ₹47 crores in FY26 from ₹284 crores in FY25)

## Management Commentary

“PFS is navigating a transition phase marked by leadership changes, portfolio clean-up, and a strategic reset. While AUM has declined to ~₹3,302 crore from peak levels, this reflects a conscious shift towards resolving legacy NPAs and rebuilding a higher-quality, granular loan book. FY26 saw strong improvement in asset quality, robust disbursement and sanction momentum, and a strategic pivot towards private sector lending and diversified infrastructure segments. Internal priorities around process efficiency, role clarity, and technology enhancement also remain key focus areas.

Going forward, the Company is focused on calibrated, high-quality growth driven by disciplined underwriting, portfolio diversification, and improved execution. Strengthening the credit profile to enable lower cost of funds, enhancing customer experience, and building a more agile, technology-enabled organization are central to the strategy. Supported by a strong pipeline, stable governance framework, and improving operational momentum, PFS remains confident of gradually scaling disbursements, sustaining asset quality, and delivering long-term stakeholder value.”

### 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:

**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 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*