



October 23, 2025

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 Half year ended September 30, 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 half year ended September 30, 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

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, 23rd October, 2025

Financial Performance Highlights for Q2 and H1 FY2025-26

Highlights – Q2/H1 FY26

- Q2FY26 Total Income stable at ₹131.86 crores
- Profit After Tax for Q2FY26 at ₹88.14 crores (86% growth y-o-y; driven by legacy issue resolution)
- Significant improvement in asset quality; Net Stage III at ₹47 crores in Q2FY26
- Loan Sanctions and Disbursement at ₹1,048 crores and ₹326 crores respectively in Q2FY26

Q2FY26 VS Q2FY25

- Q2FY26 PAT at ₹88.14 crores compared to ₹47.34 crores in Q2FY25
- Q2FY26 disbursement at ₹326 crores compared to NIL in Q2FY25
- Q2FY26 loan sanctions at ₹1,048 crores compared to NIL in Q2FY25
- Return on Networth (annualized) improved to 12.30% in Q2FY26 compared to 7.26% in Q2FY25
- ROA (annualized) is 6.50% in Q2FY26 compared to 3.08% in Q2FY25
- Yield on Earning Portfolio at 11.23% in Q2FY26 compared to 11.47% in Q2FY25
- Gross Stage III improved to ₹193 crores in Q2FY26 compared to ₹764 crores in Q2FY25
- Provision Coverage Ratio for Stage III assets improved to 76% in Q2FY26 from 63% in Q2FY25

H1FY26 VS H1FY25

- H1FY26 Total Income at ₹274.10 crores compared to ₹324.65 crores in H1FY25
- H1FY26 loan sanctioned at ₹1,255 crores compared to ₹500 crores in H1FY25
- ROA (annualized) at 8.15% in H1FY26 compared to 2.92% in H1FY25
- NIM on Earning Portfolio (annualized) at 4.63% compared to 3.94% in H1FY25
- Significant improvement in Portfolio Quality
 - Gross Stage III assets down by 75% (to ₹193 crores in H1FY26 from ₹764 crores in H1FY25)
 - Net Stage III assets down by 83% (to ₹47 crores in H1FY26 from ₹283 crores in H1FY25)

Management Commentary

“We remain steadfast in our commitment to delivering consistent value to all our stakeholders, guided by the principles of transparency, accountability, and responsible growth. Our core focus continues to be on profitable expansion, operational excellence, and the development of innovative, customer-centric solutions aligned with our long-term sustainability vision.

The quarter under review was one of significant transition and progress. We witnessed strong traction in our business portfolio, supported by improved asset quality and steady growth in loan sanctions and disbursement.

This quarter marked a visible uptick in loan sanctions and disbursements, entry into the SME segment, and a significant and a meaningful improvement in asset quality. We are confident of sustaining the growth momentum in the next few quarters.

While our AUM may exhibit short-term fluctuations due to prepayments and portfolio churn, we remain positive of achieving steady, high-quality growth over the medium term. Our strategy is anchored in building a well-diversified, low volatility portfolio, while creating long term value for our 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