PTC India Financial Services Limited

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

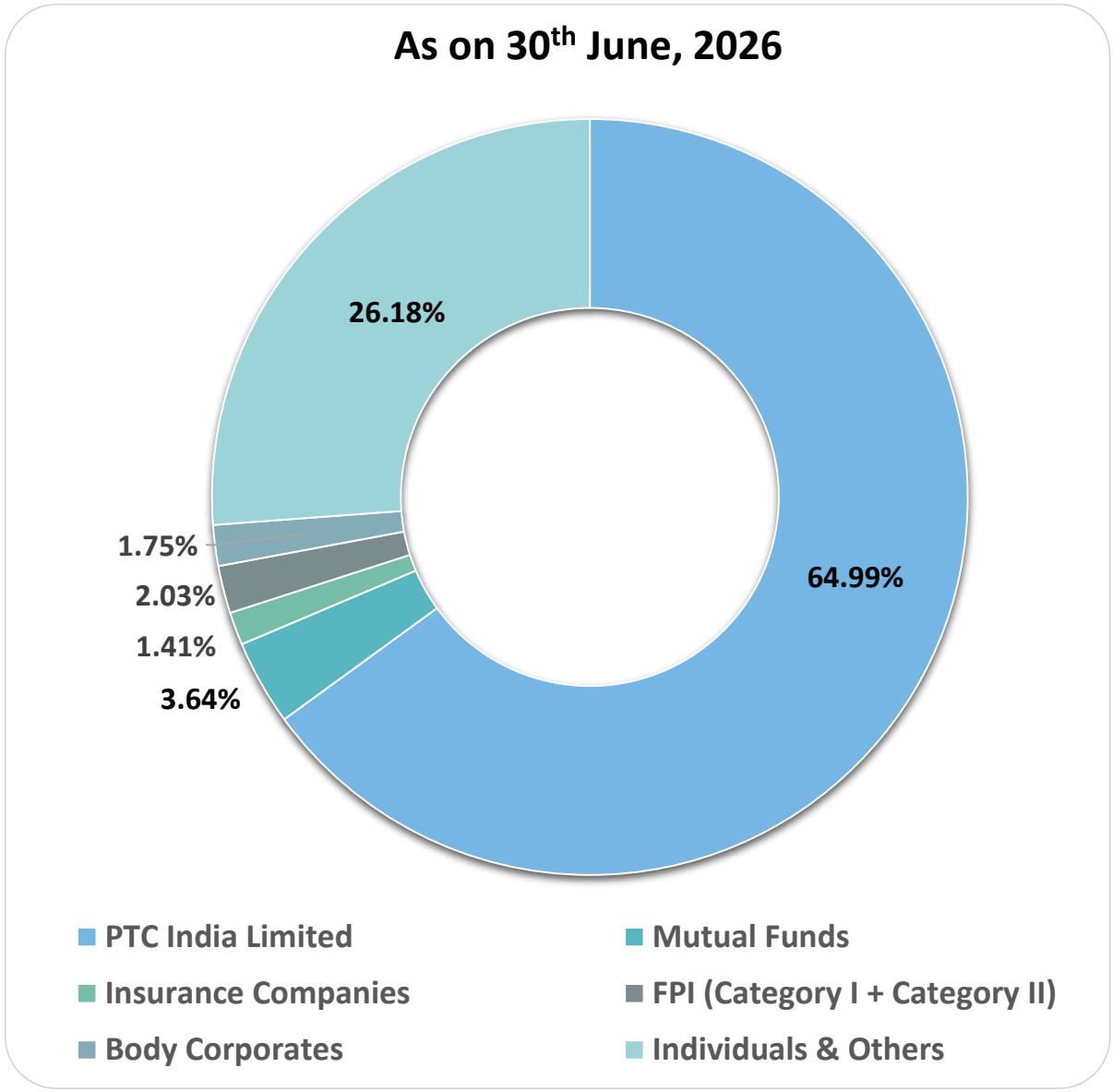
₹40 Crores
PAT for Q1 FY27

₹103 Crores
Total Income 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)

SHAREHOLDER INFORMATION



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

BOARD OF DIRCTORS



Mr. Manoj Kumar Jhawar
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



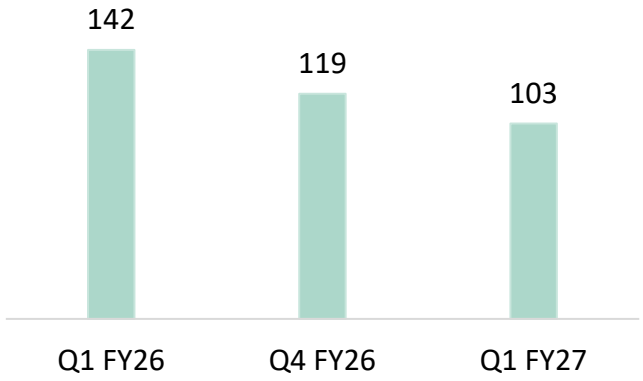
Mr. Sanjeev Kumar
Director (Operations)

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

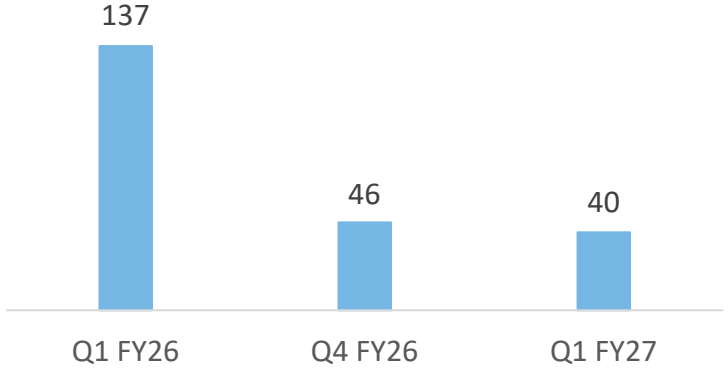
KEY FINANCIAL METRICS- QUARTERLY SNAPSHOT

PTC India Financial Services Limited

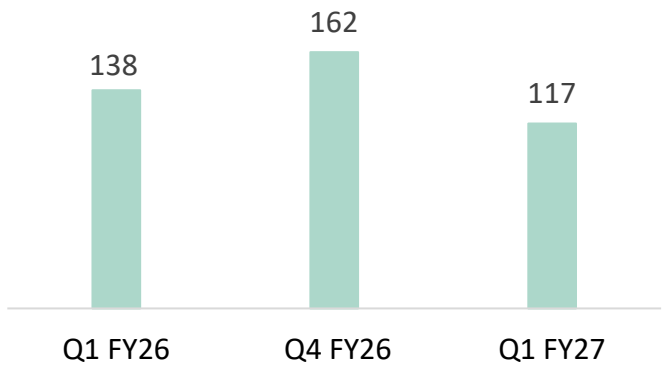
TOTAL INCOME (IN ₹ CR)



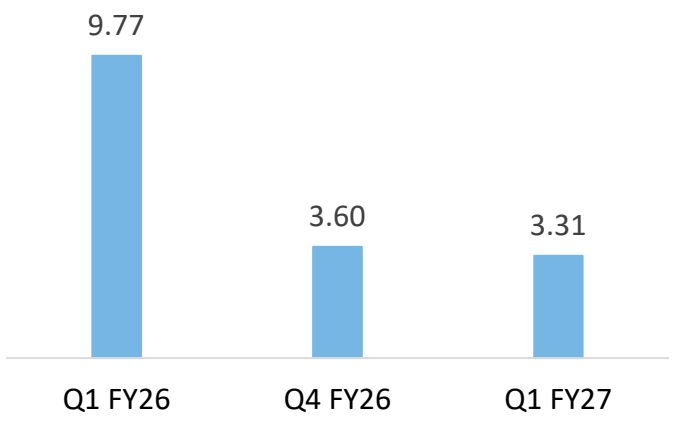
PAT (IN ₹ CR)



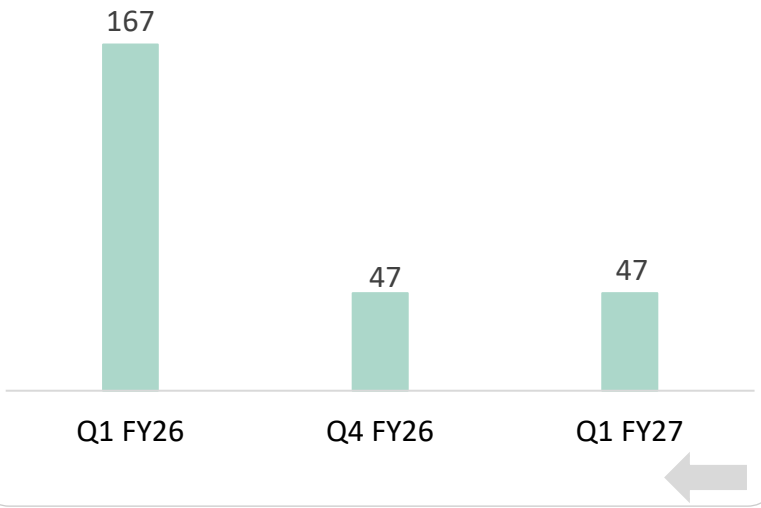
DISBURSEMENTS (IN ₹ CR)



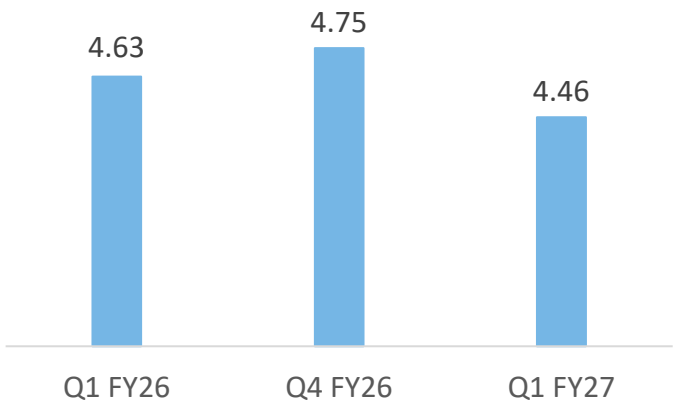
RETURN ON ASSETS (%)



NET STAGE III (IN ₹ Cr)



NIM (%)



Q1 FY27 HIGHLIGHTS

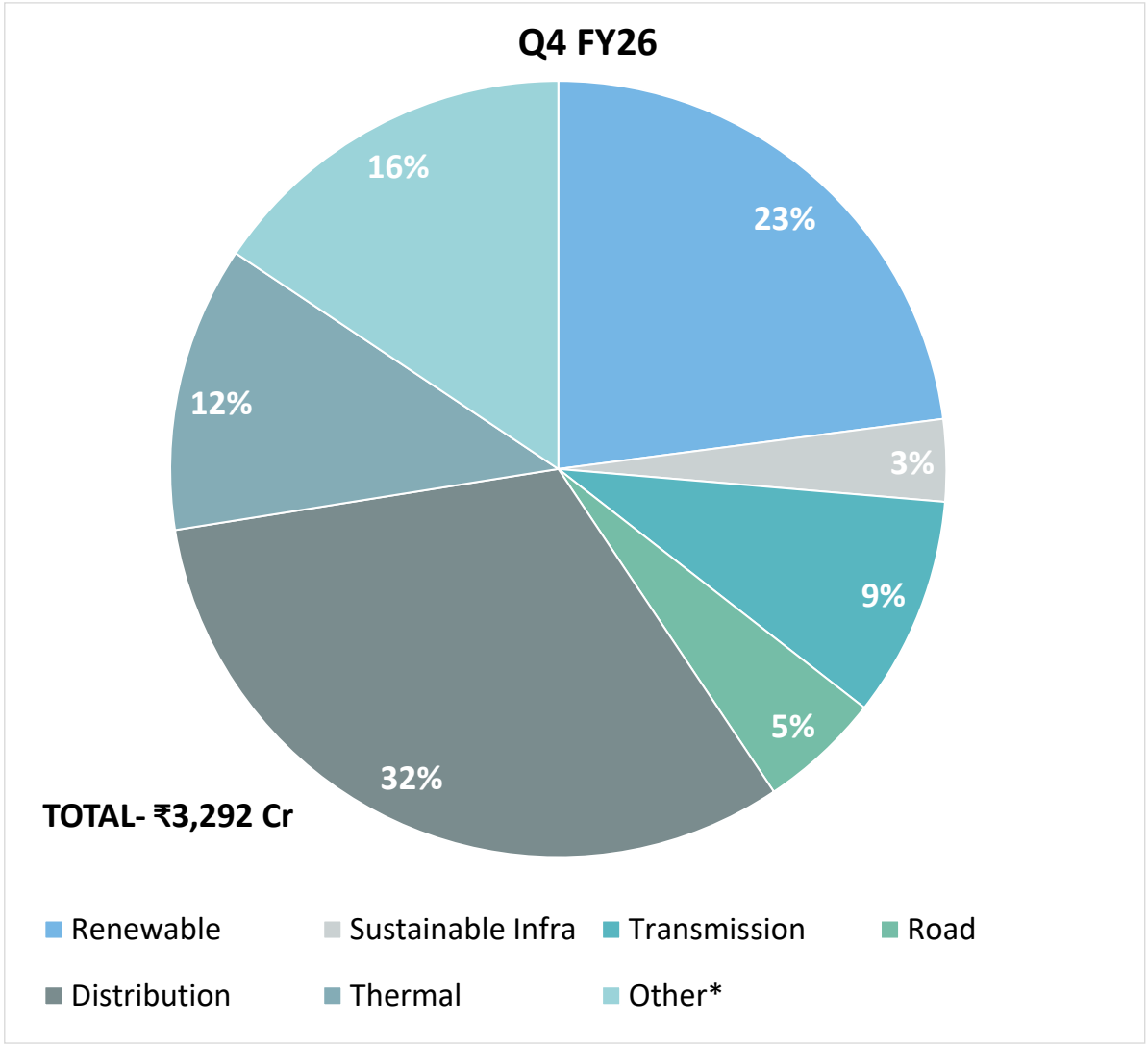
- Leadership transition with a sharper focus on core strengths
- Leveraging PFS's deep infrastructure financing capabilities to drive growth
- Comprehensive business strategy across loan sizes and infrastructure value chain
- Transition to a balanced lending portfolio across Private, PSU & Government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

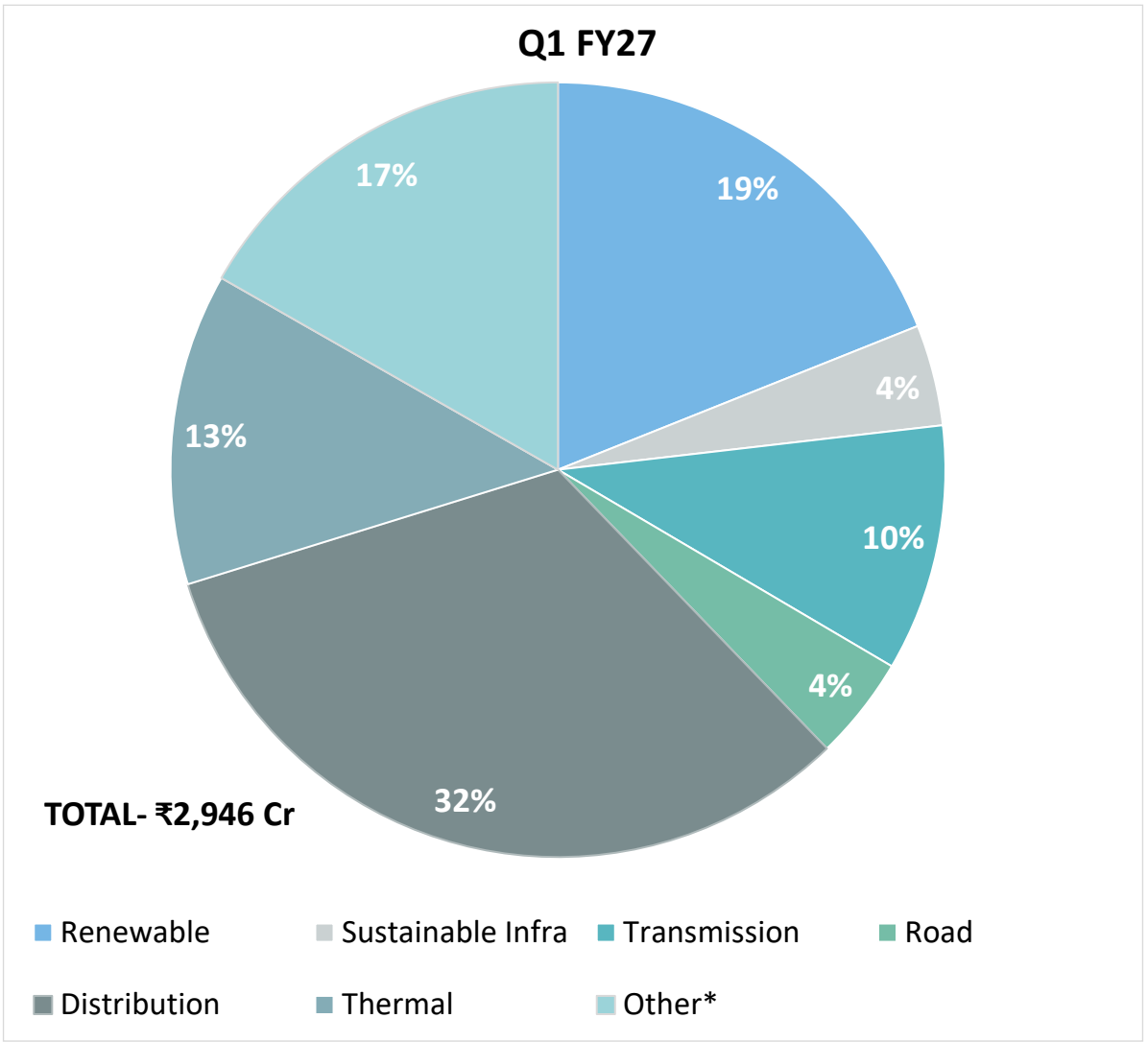
BUSINESS OVERVIEW

Classification: Confidential

OPERATIONAL PERFORMANCE: COMPARATIVE VIEW

SECTOR-WISE OUTSTANIDNG

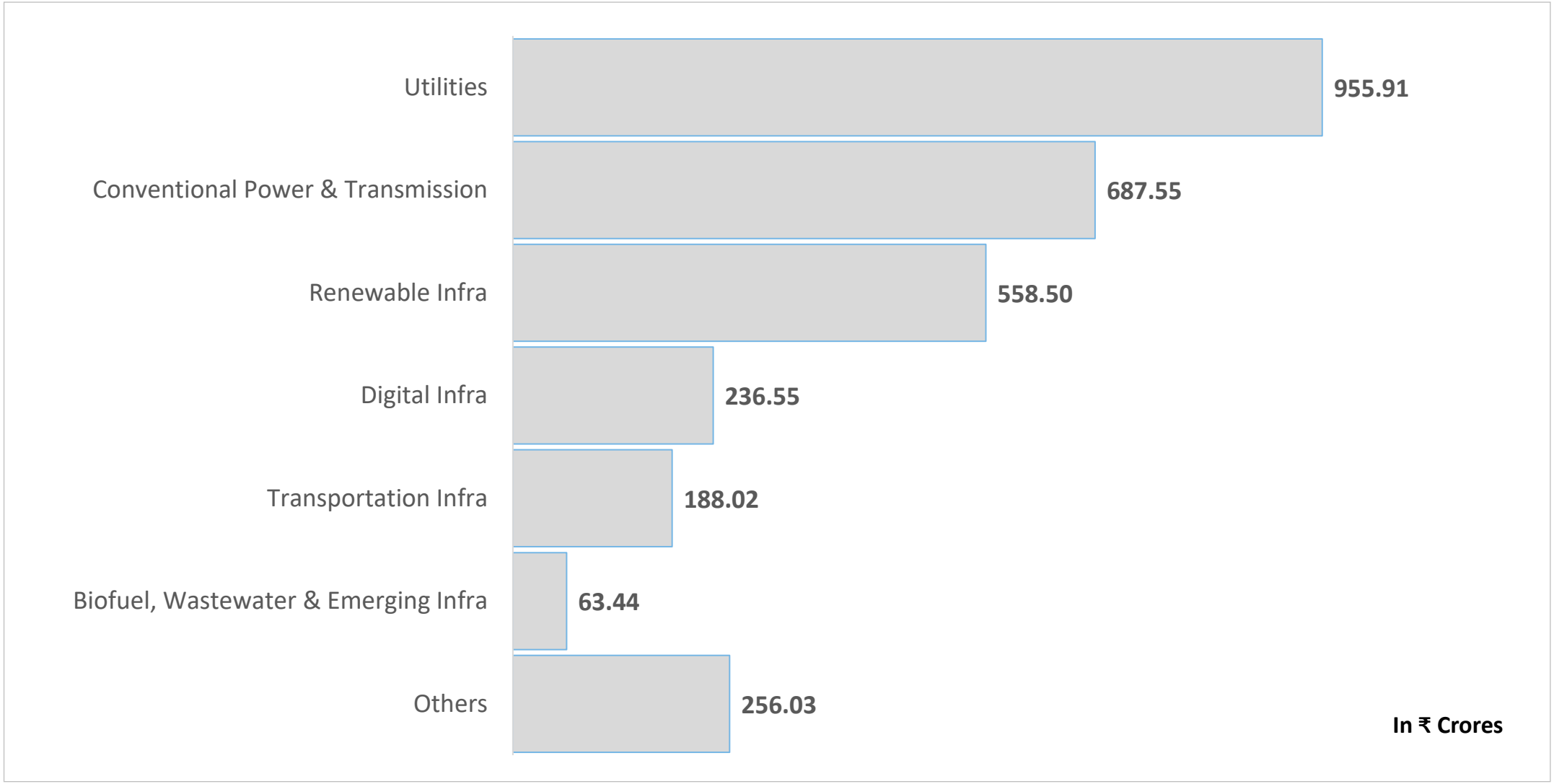




** Other Sector - port, manufacturing, mining*

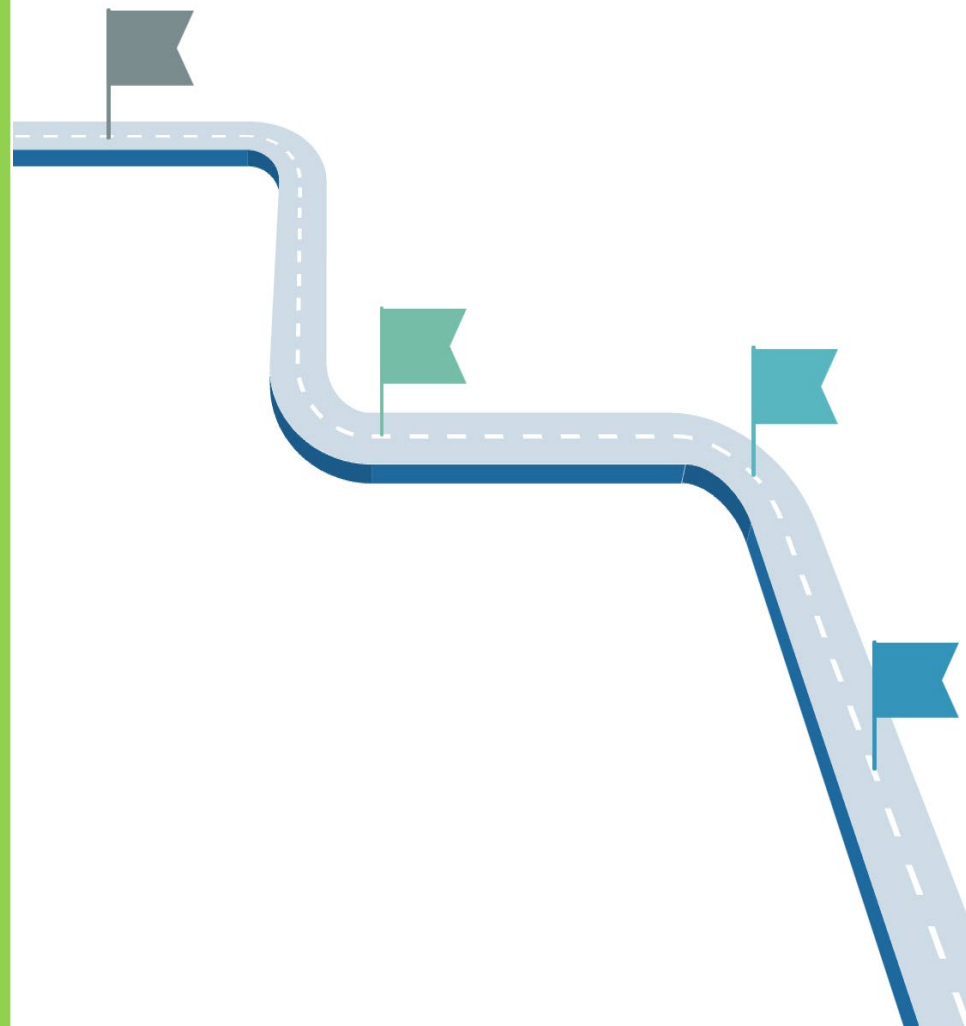
Sustainable Infra include – Water treatment, E- Mobility

SECTORAL COMPOSITION OF THE PORTFOLIO



BLUEPRINT FOR FUTURE

Scaling with Strength:
Driving Sustainable & Profitable Growth

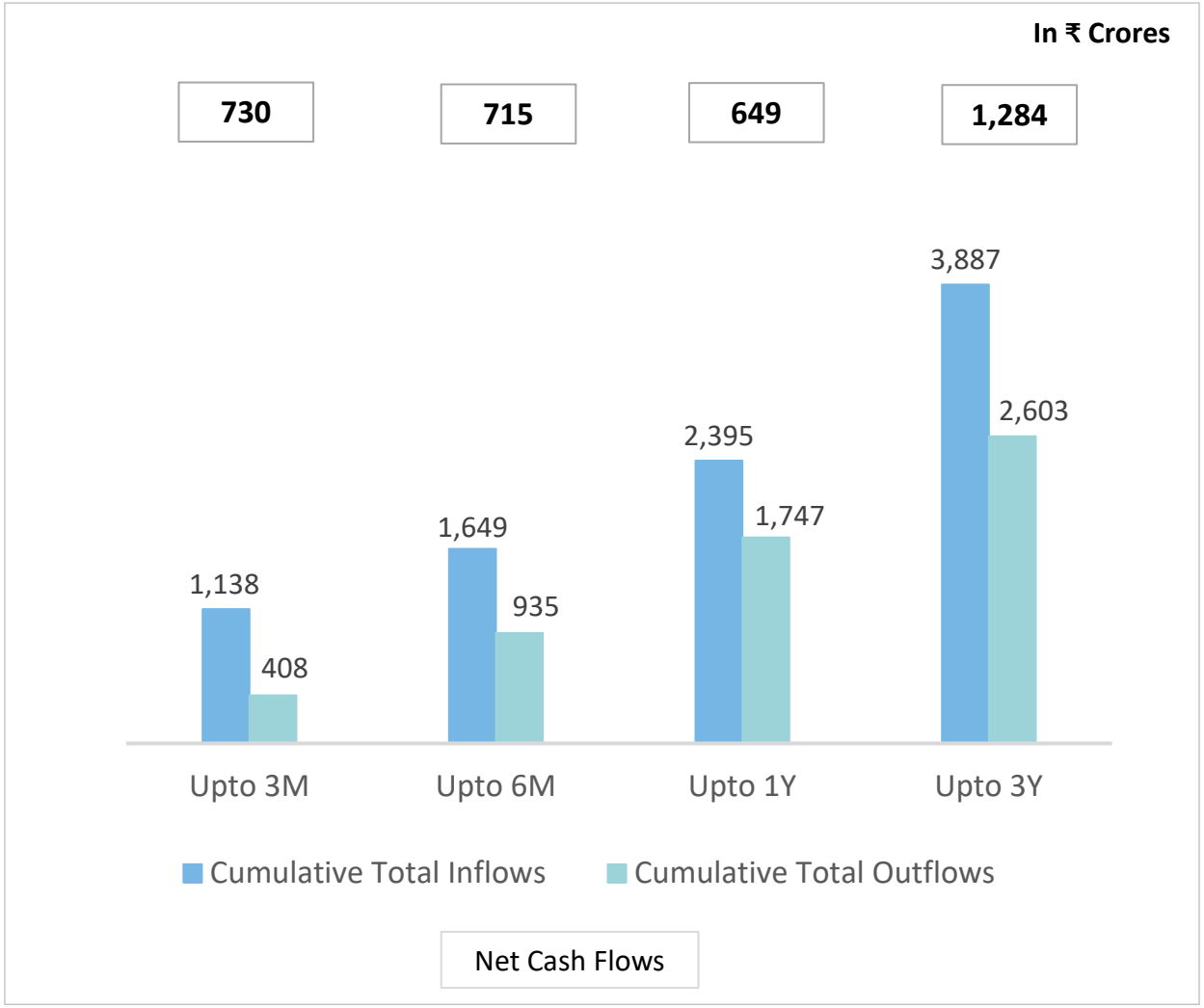


FY27 – Driving Profitable & Disciplined Growth

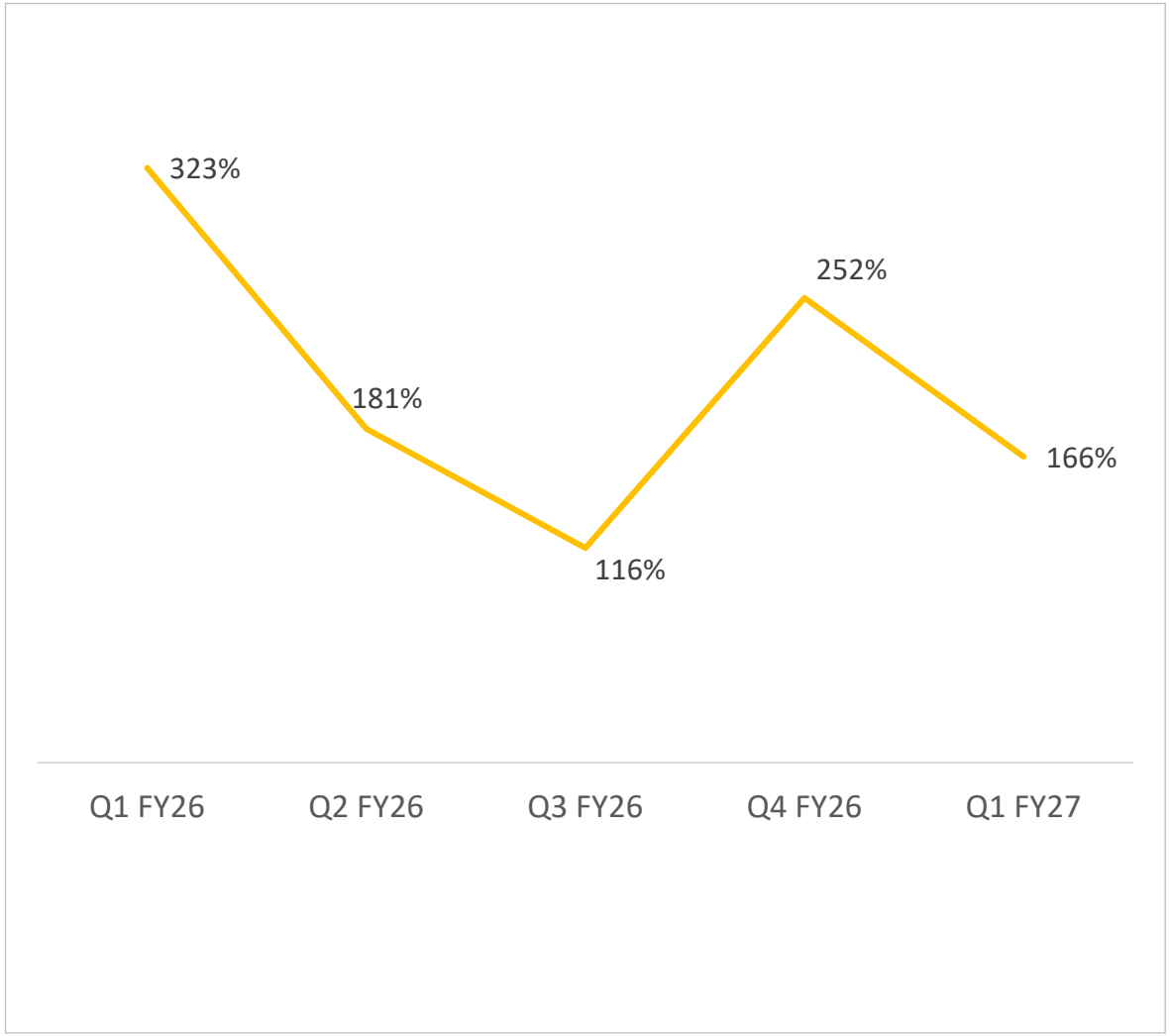
1. Leverage PFS's core infrastructure financing capabilities
2. Pursue infrastructure opportunities across loan sizes and value chain
3. Drive disciplined and sustainable loan book growth
4. Expand lending across Private, PSU and Government entities
5. Deepen sector specialization and structured financing 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

ROBUST AND WELL STRUCTURED ALM

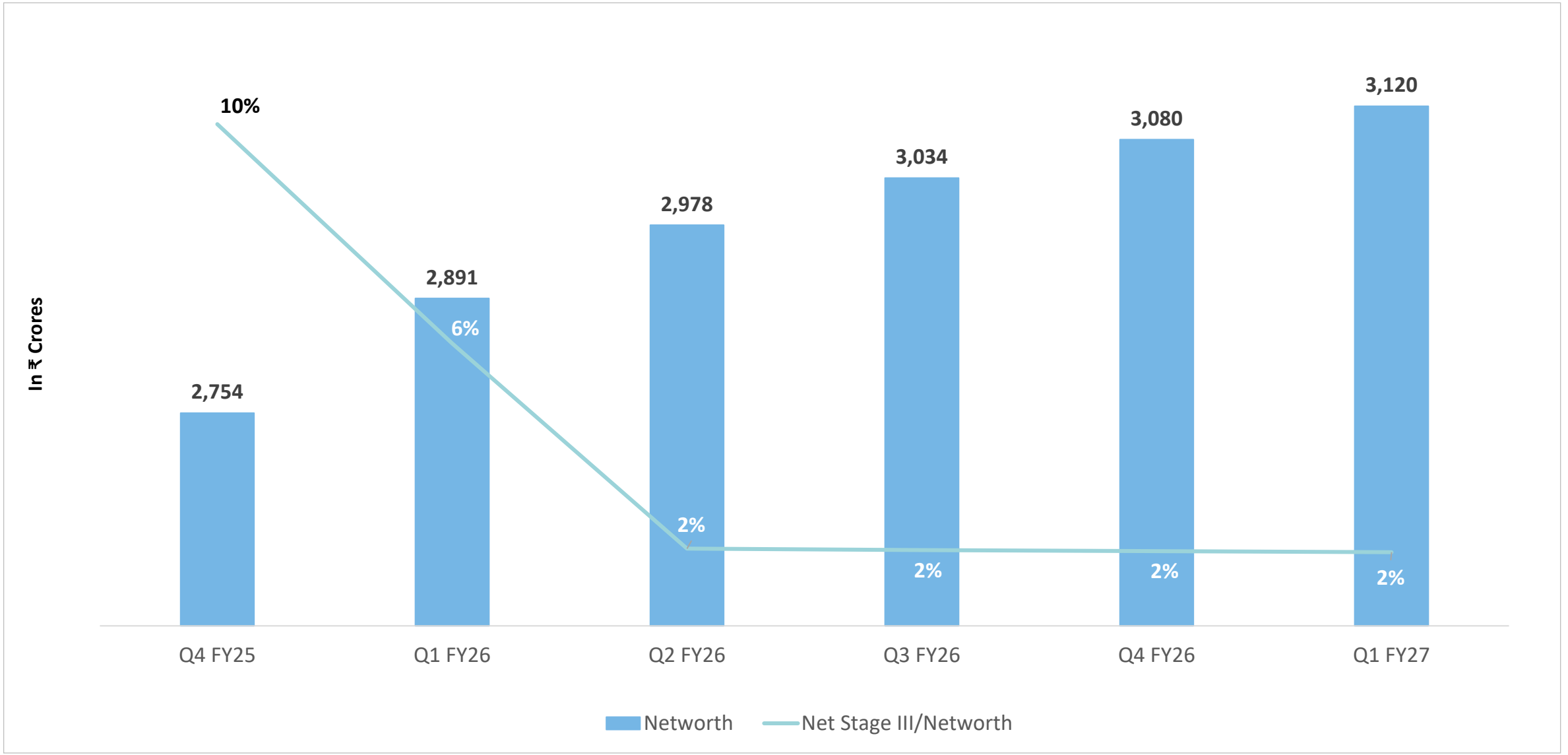
Structured Liquidity Statement as on June 30, 2026



Liquidity Coverage Ratio



BUILDING RESILIENCE



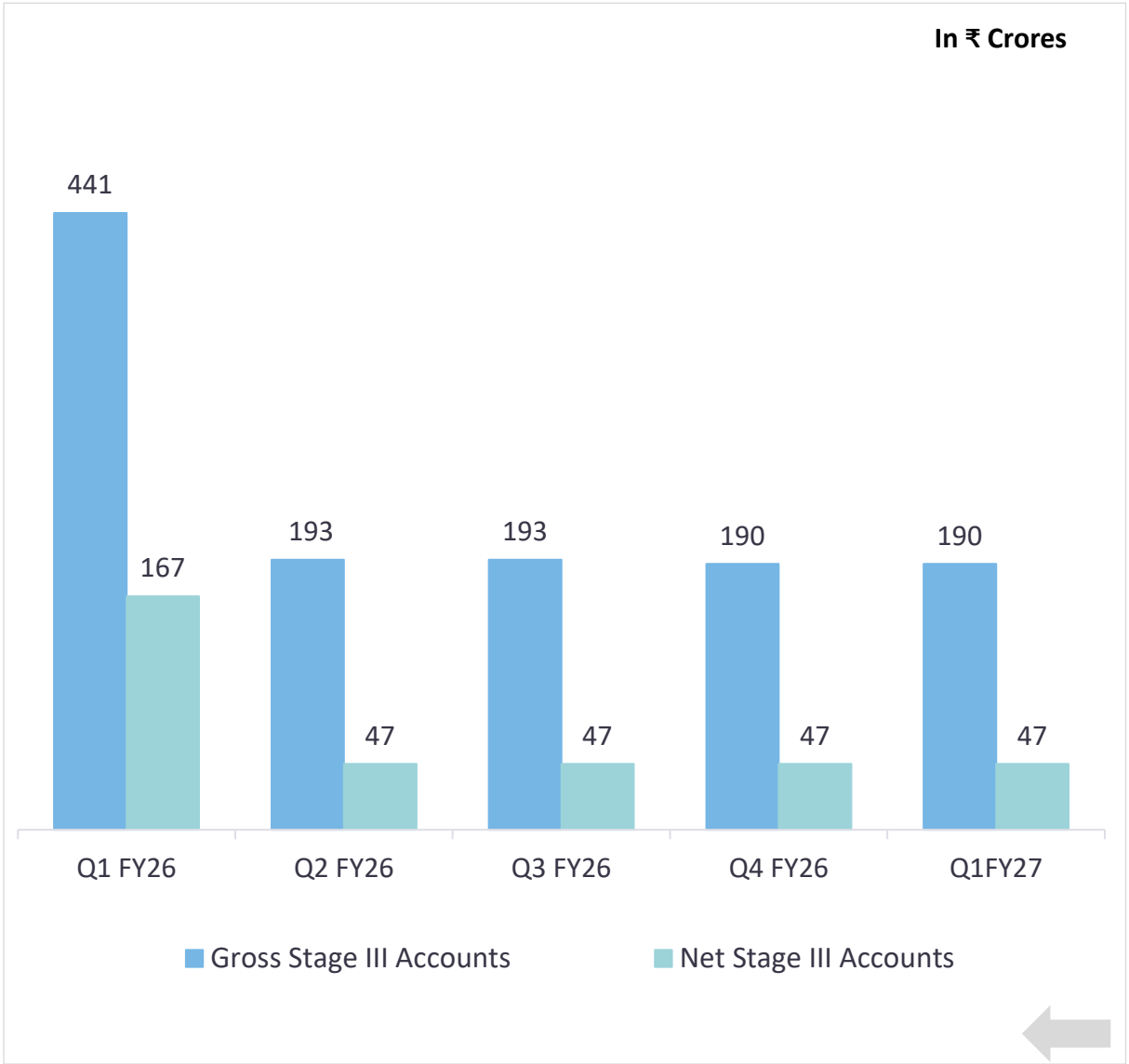
THRUST ON ENHANCING ASSET QUALITY

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

SUSTAINABILITY AND ESG FOCUS



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

Classification: Confidential

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

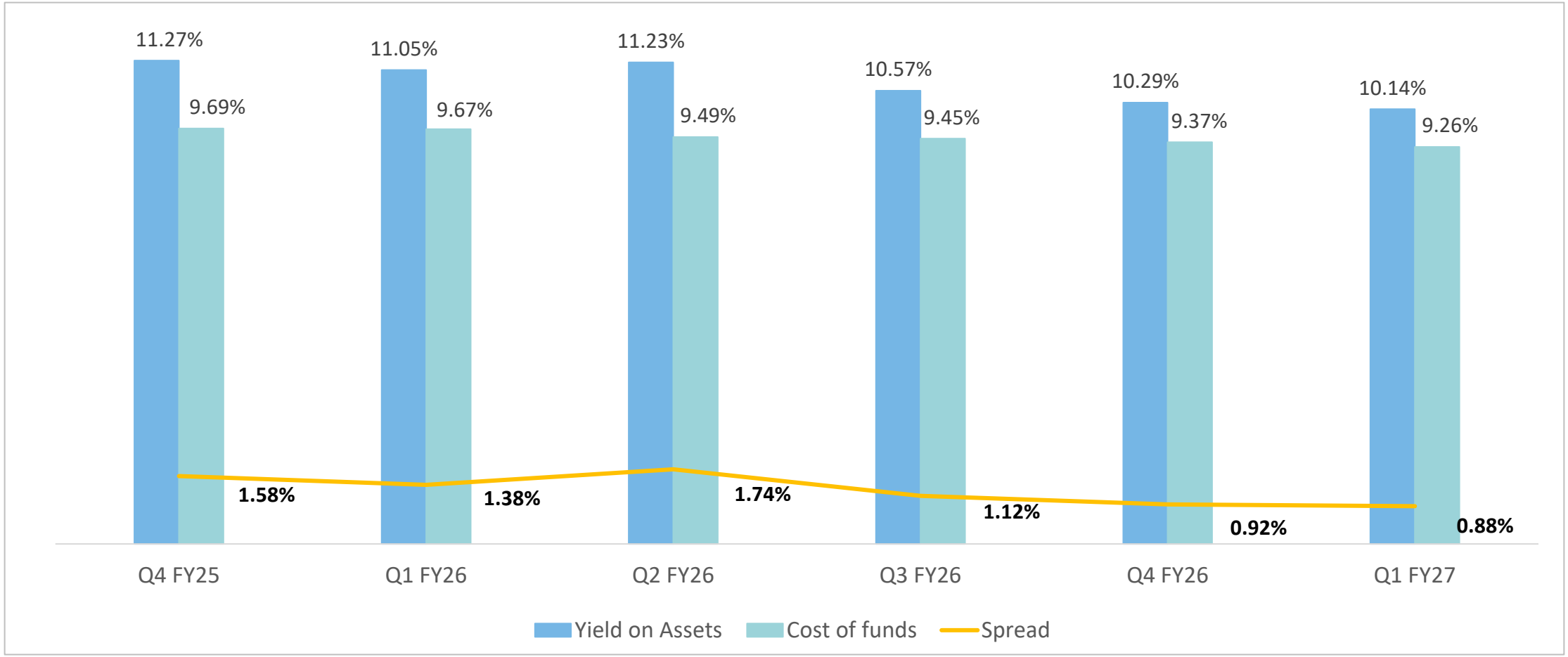
* Previous years' figures have been regrouped/reclassified wherever necessary to correspond with the current quarter/periods classification/disclosure

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

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