



Dated: May 19, 2023

Manager Listing Department <b>BSE Limited</b> Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai- 400001 Scrip Code : 533344	Manager Listing Department <b>National Stock Exchange of India Limited</b> Exchange Plaza, C-1, Block G, Bandra- Kurla Complex, Bandra (East), Mumbai- 400051 Scrip Symbol : PFS
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**Sir/ Madam,**

**Sub: Financial Performance for Quarter & Year ended March 31, 2023, pursuant to Regulation 30 of SEBI (LODR) Regulations, 2015**

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and in terms of other applicable laws, if any, please find enclosed the Financial Performance of the Company for the Quarter & Year ended March 31, 2023.

This is also being uploaded on the website of the Company at <https://www.ptcfinancial.com>.

This is for your information and records.

Yours faithfully,

**For PTC India Financial Services Limited**

Sd/-

**Shweta Agrawal**  
**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

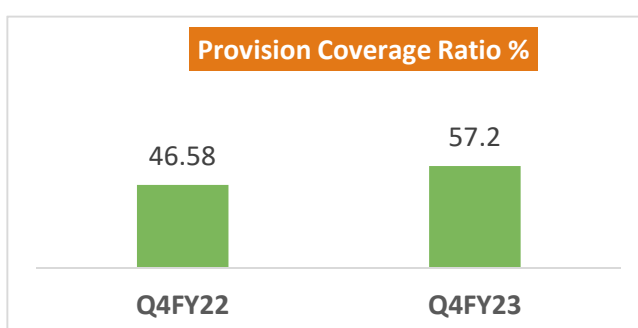
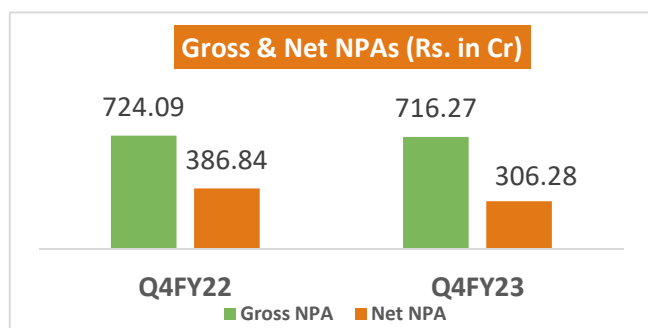
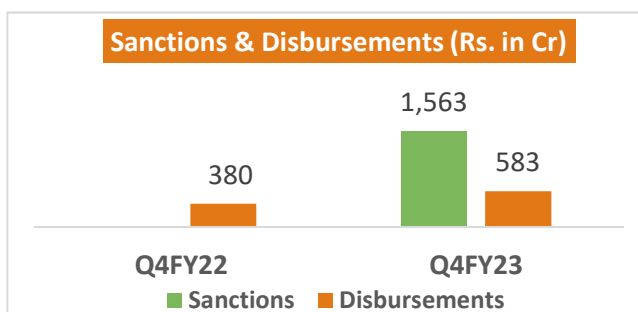
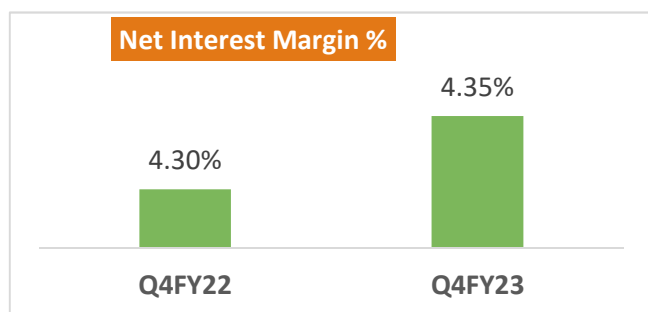
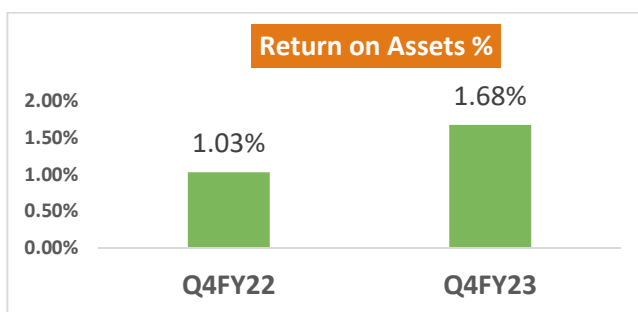
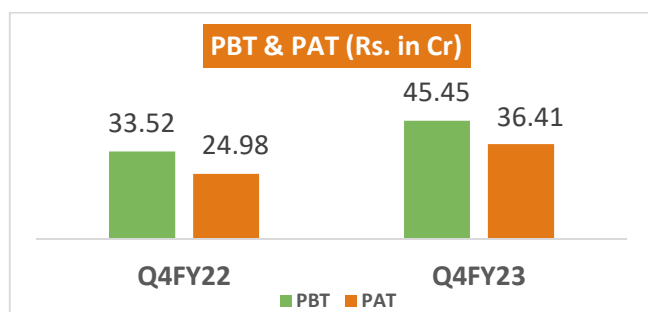
New Delhi, 19<sup>th</sup> May 2023

## Financial Performance for the Quarter & Year ended 31 March 2023

### Highlights-Q4 & FY23

- Profit after Tax (PAT) stood at Rs 175.81 crore for FY23 against Rs 129.98 crore for FY22 (Up by 35%)
- ROA improved to 2.05% in FY23 compared to 1.24% a year ago ( Up by 65%)
- Capital Adequacy ratio stood at 33.05% hereby providing strong cushion for growth and expansion.
- The company is now being issued unqualified audit report for year ended 31<sup>st</sup> March 2023. The company is in now on track of growth and performance.
- Dividend has been declared @10% for the year.

### Q4FY23 – Key Performance Variables





We are pleased to announce a robust financial performance for FY23. Our Profit Margin, Yield on earning Portfolio, Debt to Equity Ratio and Net Interest Margin have improved over the previous financial year. Our organization remains dedicated to green hydrogen, sustainable projects like water treatment, CNG biogas, clean water distribution, smart cities, electric mobility, and waste management.

We utilize our expertise to finance sustainable green infrastructure projects aligned with global climate priorities and our national commitment to net zero carbon emission. Green Initiatives announced in the union budget will create several new business opportunities for the company. We expect a healthy growth in both sanctions and disbursements in the current financial year.

#### Q4FY23 VS Q4FY22

- Total Income for Q4FY23 stood at Rs 199.70 crore compared to Rs. 231.35 crore in Q4FY22.
- Profit before Tax (PBT) and Profit after Tax (PAT) for Q4FY23 stood at Rs. 45.45 crore and Rs. 36.41 crore compared to Rs. 33.52 crore and Rs. 24.98 crore in Q4FY22 respectively
- Yield on Earning Portfolio improved to 10.61 in Q4FY23 compared to 10.52% in Q4 FY22
- Debt Equity Ratio improved to 2.09 times in Q4FY23 compared to 3.14 times in Q4FY22
- Net Interest Margin (NIM) (Earning Portfolio) increased to 4.35% in Q4FY23 compared to 4.30% in Q4FY22
- Spread (Earning Portfolio) for Q4FY23 stood at 2.50% compared to 2.92% in Q4FY22
- Cost of borrowed funds have been increased to 8.11% in Q4FY23 compared to 7.60% in Q4FY22

#### Q4FY23 VS Q3FY23

- Total Income for Q4FY23 stood at Rs. 199.70 crore compared to Rs.194.33 crore in Q3FY23
- Profit before Tax (PBT) and Profit after Tax (PAT) for Q4FY23 stood at Rs. 45.45 crore and Rs.36.41 crore compared to Rs. 48.97 crore and Rs. 36.17 crore in Q3FY23 respectively
- Yield on Earning Portfolio increased to 10.61% in Q4FY23 compared to 10.35% in Q3FY23
- Debt Equity Ratio improved to 2.09 times in Q4FY23 compared to 2.24 times compared Q3FY23
- Net Interest Margin (NIM) (Earning Portfolio) improved to 4.35% in Q4FY23 compared to 4.00% in Q3FY23
- Spread (Earning Portfolio) for Q4FY23 stood at 2.50% compared to 2.69% in Q3FY23
- Cost of borrowed funds have been increased to 8.11% in Q4FY23 compared to 7.66% in Q3FY23

## FY23 VS FY22

- Total Income for FY23 stood at Rs. 797.08 crore compared to Rs. 968.75 crore in FY22
- Profit before Tax (PBT) for FY23 increased to Rs. 232.37 crore compared to Rs. 173.91 crore in FY22
- Profit after Tax (PAT) increased to Rs. 175.81 crore in FY23 compared to Rs. 129.98 crore in FY22
- Yield on Earning Portfolio stood at 10.51% in FY23 compared to 10.60% in FY22
- Net Interest Margin on earning portfolio increased to 4.23% in FY23 compared to 4.19% in FY22
- Business (disbursements) of Rs. 2,253 crore has been made in FY23

## As at 31st March, 2023

- The total outstanding credit i.e. aggregate of loan assets and non-fund based commitments against sanctioned loans, stood at Rs. 7,339 crores as on 31 March, 2023.
- Capital Adequacy Ratio as on 31st March, 2023 stood at 33.05%
- Return on Net worth for the year ended 31st March, 2023 stood at 7.47%

## 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*