July 28, 2026

To

| BSE Limited | National Stock Exchange of India Limited |
|---|---|
| Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai- 400001 | Exchange Plaza, C-1, Block G, Bandra- Kurla Complex, Bandra (East), Mumbai- 400051 |
| **Scrip Code: 533344** | **Scrip Symbol: PFS** |

**Subject: Press Release - Financial Performance for the quarter ended June 30, 2026**

Dear Sir/ Madam,

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and other applicable provisions, if any, we enclose a Press Release containing financial performance of the Company for the quarter ended June 30, 2026.

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

Digitally signed by Manohar Balwani
Date: 2026.07.28 19:34:19 +05'30'

**Manohar Balwani**
**Company Secretary**

Enclosed: as above

# Press Release

New Delhi, 28th July, 2026

**Quarter 1 Financial Results for the period ended 30th June, 2026**

## Highlights - Q1 FY27

- Q1 FY27 Total Income stable at ₹103.31 crores
- Profit After Tax for Q1 FY27 at ₹40.24 crores
- Loan Disbursement at ₹117.25 crores in Q1 FY27

## Q1 FY27 VS Q1 FY26

- Q1 FY27 Total Income at ₹103.31 crores compared to ₹ 142.24 crores in Q1 FY26
- Q1 FY27 PAT at ₹40.24 crores compared to ₹136.63 crores in Q1 FY26
- Q1 FY27 disbursement at ₹117.25 crores compared to ₹ 138 crores in Q1 FY26
- Return on Net worth (annualized) is 5.19% in Q1 FY27 compared to 19.36% in Q1 FY26
- ROA (annualized) is 3.31% in Q1 FY27 compared to 9.77% in Q1 FY26
- Yield on Assets at 10.14% in Q1 FY27 compared to 11.05% in Q1 FY26
- Gross Stage III improved to ₹190 crores in Q1 FY27 compared to ₹441 crores in Q1 FY26
- Provision Coverage Ratio for Stage III assets improved to 75% in Q1 FY27 from 62% in Q1 FY26

## Management Commentary

PFS enters FY27 with a clear focus on leveraging its core infrastructure financing capabilities and over two decades of sector expertise to drive sustainable and profitable growth. Infrastructure financing will remain the Company's primary growth engine, with opportunities spanning diverse loan sizes and the broader infrastructure value chain.

The Company will continue to focus on building a balanced, diversified and high-quality loan portfolio by leveraging its established client relationships and deepening its presence across private sector, PSU and government entities. PFS will deploy its infrastructure sector expertise and structured financing capabilities to identify and execute opportunities across both established and emerging infrastructure segments.

The Company's growth strategy remains anchored in calibrated and profitable growth, with disciplined underwriting and robust risk management continuing to be key priorities. The Company's approach to investing balances data-driven analytics with experiential judgment.

While Q1 FY27 was a relatively muted quarter, the Management remains optimistic by the strengthening business pipeline and opportunities emerging across the infrastructure financing ecosystem. PFS remains committed to delivering sustainable and risk-aware growth and creating long-term value for all 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:

**Priya Chaudhary**
Vice President- Investor Relation
PTC India Financial Services Limited
Tel.: +91 11 26737482
Fax: +91 11 26737373
Email: priya.chaudhary@ptcfinancial.com