# PRESS RELEASE

06th August, 2025

## Q1'26 Results - 6th August, 2025

### ➢ Consolidated Financial Highlights

- 25% increase registered in consolidated Profit After Tax from Rs. 7,182 cr. in Q1'25 to Rs. 8,981 cr. for Q1'26.
- Consolidated Loan Asset Book grew by 13% - Rs. 11,34,347 cr. as on 30.06.2025 vs. Rs. 10,04,735 cr. as on 30.06.2024.
- 1.5 times increase in consolidated disbursement- Rs. 95,660 cr. disbursed in Q1'26 vs Rs.63,135 cr. in Q1'25.
- Owing to resolution of stressed assets, Net NPA has reached its lowest level at 0.31% in Q1'26 from 0.84% in Q1'25. Gross NPA significantly declined by 150 bps from 2.97% in Q1'25 to 1.47% in Q1'26.

### ➢ Stand Alone Financial Highlights

- 21% increase registered in Standalone Profit After Tax from Rs. 3,718 cr. in Q1'25 to Rs. 4,502 cr. for Q1'26.
- Interim Dividend of Rs. 3.70 per share declared by Board in Q1'26.
- Double-digit growth of 16% registered in loan asset book- from Rs. 4,75,004 cr. as on 30.06.2024 to Rs. 5,49,786 cr. as on 30.06.2025.
- 1.85 times jump in disbursements- from Rs. 19,483 cr. in Q1'25 to Rs. 36,152 cr. in Q1'26, marking the highest ever disbursement in the first quarter.
- PFC continues to maintain comfortable capital adequacy levels. CRAR as on 30th June, 2025 is at 22.37%, with Tier 1 capital at 20.60%.
- 14% increase in net worth and stands at Rs. 95,061 cr. as on 30.06.2025.
- The Gross NPA ratio continues to be on the declining trend and saw a significant reduction of 146 bps viz-a-viz Q1'25 and is at 1.92% for Q1'26.
- The Net NPA ratio is at its lowest levels at 0.38% for Q1'26 vs 0.87% for Q1'25, decrease of 49 bps.

### ➢ Management Comments

On PFC's performance, Director (Finance), Mr. Sandeep Kumar shared that "*We have started the financial year on a promising note. In Q1'26, PFC reported a net profit of Rs. 4,502 crore, marking 21% Y-o-Y growth, primarily driven by 26% increase in Net Interest Income. Our financial position remains resilient, underpinned by a healthy capital adequacy ratio and continued improvement in asset quality*".

On PFC's performance, Chairman and Managing Director, Ms. Parminder Chopra shared that "*PFC has once again delivered a strong financial performance in Q1 FY26. This quarter marked our highest-ever first-quarter disbursements, and we recorded a robust year-on-year growth of 16%, with our renewable energy portfolio growing impressively by 36%.*

*In line with our continued commitment to creating value for our shareholders, the Board has declared an interim dividend of ₹ 3.70 per share for Q1 FY26. These results reaffirm PFC's position as a leading financier in the power and infrastructure sectors and reflect our strategic focus on sustainable growth and energy transition*."

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**(S. S. RAO)**
**Chief General Manager (PR)**