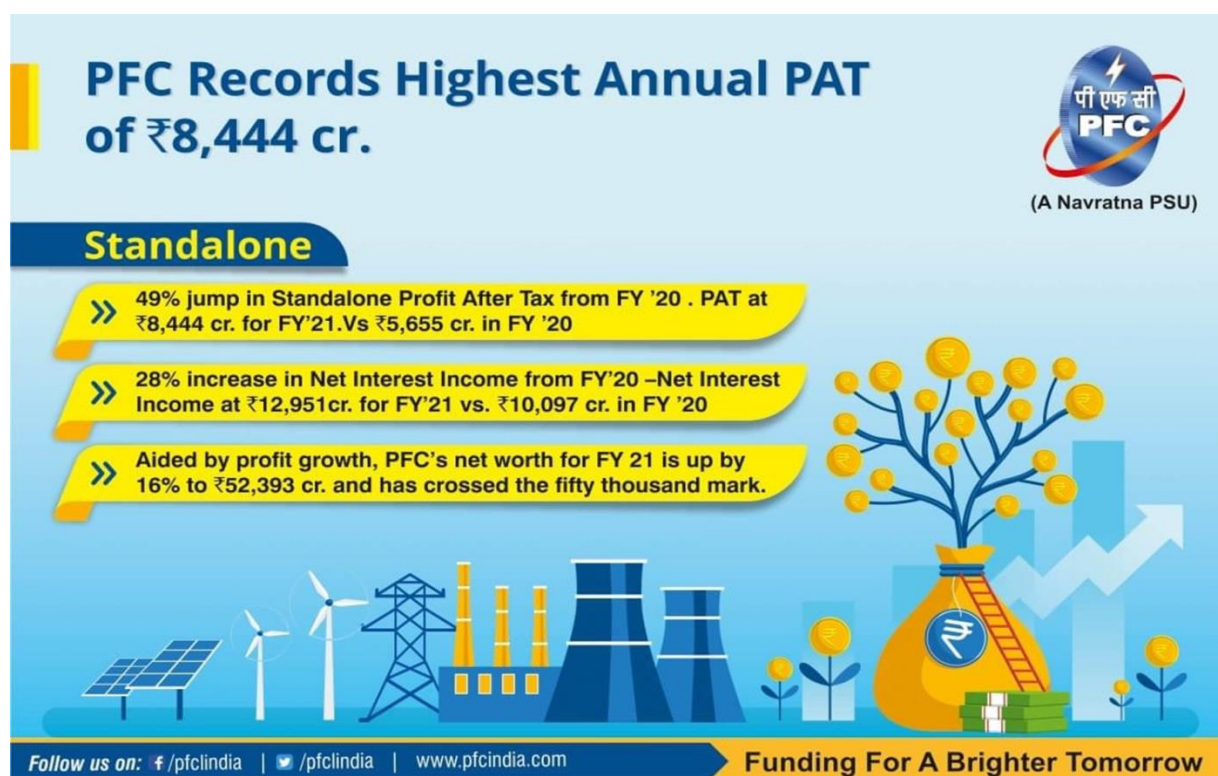


Q4'21/FY'21 Results - 15th June 2021



Standalone

Highest Annual PAT of Rs.8,444 cr.

49% jump in Standalone Profit After Tax from FY '20 . PAT at Rs.8,444 cr. for FY'21. Vs Rs.5,655 cr. in FY '20

28% increase in Net Interest Income from FY'20 – Net Interest Income at Rs. 12,951 cr. for FY'21 vs.Rs.10,097 cr. in FY '20

Dividend of Rs.2 declared per share. Thus, in FY 21, PFC has given a total dividend of Rs. 10 per share i.e. 100%.

Aided by profit growth, PFC's net worth for FY 21 is up by 16% to Rs.52,393 cr. and has crossed the fifty thousand mark.

25% Stressed Book Resolved in FY 21:

Gross NPA ratio saw a sharp reduction of 238 bps from FY'20. The current GNPA ratio is at 5.70% against 8.08% in FY'20. Lowest Net NPA levels in past 4 years. Net NPA ratio saw a sharp reduction of 171 bps from FY'20. The current Net NPA ratio is at 2.09% against 3.80% in FY'20.

The Capital Adequacy Ratio of the Company has also improved sequentially to 18.83% as on 31st March 2021. The capital adequacy is at a comfortable level with sufficient cushion over & above the prescribed regulatory limits.

Consolidated

FY'21 Vs FY'20

66% increase in consolidated Profit After Tax from FY'20 - PAT at Rs. 15,716 cr. for FY'21 vs. Rs.9,477cr. for FY'20.

Loan Asset book grows at 12% - Loan asset book for FY 21 at Rs.7, 45, 189 cr. vs. Rs.6,67,330 cr. in FY'20

Reduction in consolidated net NPA ratio to 1.91% in FY 21 from 3.57% in FY'20 due to resolution of stressed assets.

Reduction in consolidated Gross NPA ratio to 5.29% in FY 21 from 7.36% in FY'20 due to resolution of stressed assets.

Liquidity support to Discoms under Aatma Nirbhar Bharat Abhiyaan

Under the Aatma Nirbhar Discoms liquidity support announced by the GOI, PFC & its subsidiary REC combined together, have so far sanctioned Rs.1,34,782 cr. and disbursed Rs.78,855 cr.