



# PFC ई-सन्देश

The Monthly Newsletter of Power Finance Corporation Ltd.





## Letter from the Editorial Board

*Dear Readers,*

### **Welcome to the May 2025 Edition of E-Sandesh!**

We're happy to share the latest issue, created with great effort by our Editorial Board and team. Thanks to everyone who contributed—it means a lot to us.

At E-Sandesh, we aim to provide valuable content, encourage new ideas, and showcase different voices. Your feedback is important to help us improve.

Please feel free to share your thoughts or suggestions by emailing [gulzar\\_ahmad@pfcindia.com](mailto:gulzar_ahmad@pfcindia.com). We look forward to hearing from you!

**Regards,  
Team (PR)**



## Cover Story/In Spotlight

### PFC Press Meet | Q4/FY'25 Results

PFC held a press conference in Mumbai to announce its **Annual Financial Results for Q4/FY'25** and to highlight key milestones achieved during the year.



Smt. Parminder Chopra, **Chairperson and Managing Director**, led the media briefing and was joined by the esteemed **Board of Directors**, including Shri Shashank Misra (Government Nominee), Shri Rajiv Ranjan Jha (Director – Projects), Shri Manoj Sharma (Director – Commercial), Shri Sandeep Kumar (Director – Finance), and Independent Directors Shri Bhaskar Bhattacharya, Smt. Usha Sajeew Nair, Shri Prasanna Tantri, Shri Naresh Dhanrajbhai Kella, and Dr. Sudhir Mehta.



During the session, CMD and the Board shared insights into **PFC's record-breaking financial performance**, strategic initiatives, sectoral impact, and the Corporation's growing role in **power and infrastructure financing**. The event reflected PFC's continued commitment to transparency, performance excellence, and sustainable development.





## PFC Hosts Investor Meet 2025

Following the announcement of its Q4/FY'25 results, **PFC** hosted Investor Meet 2025 in Mumbai, bringing together a diverse group of stakeholders including shareholders, brokers, and market analysts.

The session was led by **Smt. Parminder Chopra, CMD**, along with the esteemed **Board of Directors**, who engaged in meaningful dialogue with the financial community.



The leadership team shared key financial highlights, strategic direction, and sectoral outlook, reaffirming **PFC's commitment to transparency, sustainable growth**, and maximising stakeholder value. The interactive session also served as a platform to address queries and build stronger investor confidence in PFC's vision for powering India's energy and infrastructure future.





(एक महारत्न कंपनी)



## Highlight of the Month

### Q4/FY'25 Results

#### Consolidated Financial Highlights

- ➔ PFC Group registered the highest annual Profit After Tax (PAT) with 15% increase - ₹26,461 crores in FY'24 to ₹30,514 crores in FY'25.
- ➔ PFC Group continues to be the largest NBFC Group in India with total balance sheet size of over 11.70 lakh crores.
- ➔ The consolidated loan asset book crosses ₹11 lakh crores and registered a growth of 12% from ₹9,90,824 crores as on 31.03.2024 to ₹11,09,996 crores as on 31.03.2025
- ➔ Consolidated Net worth (including non-controlling interest) increased by 16% - ₹1,34,289 crores as on 31.03.2024 to ₹1,55,155 crores as on 31.03.2025
- ➔ The consolidated Gross NPA reaches below 2% and is at 1.64% in FY'25 vs. 3.02% in FY'24.
- ➔ Owing to active resolution efforts, consolidated Net NPA has reached its lowest level at 0.38% in FY'25 from 0.85% in FY'24.

#### Stand Alone Financial Highlights

- ➔ 21% impressive increase registered in Standalone Profit After Tax from ₹14,367 crores in FY'24 to ₹17,352 crores in FY'25. With this, PFC continues to maintain its position as the highest profit making NBFC in India.
- ➔ 24% increase registered in Quarterly PAT from ₹4,135 crores in Q4'24 to ₹5,109 crores in Q4'25.
- ➔ Final dividend of ₹2.05 per share proposed by Board in Q4'25. With this, PFC has given a total dividend of ₹15.80 per share for FY 25.
- ➔ Double-digit growth of 12.81% witnessed in loan asset book- from ₹4,81,462 crores as on 31.03.2024 to ₹5,43,120 crores as on 31.03.2025.
- ➔ Renewable book crosses ₹80,000 crores milestone and is at ₹81,031 crores as on 31.03.2025, registering an increase of 35% from last financial year.
- ➔ PFC's net worth has surpassed the ₹90,000 cr. mark and now stands at ₹90,937 crores as on 31.03.2025, an increase of 15% from 31.03.2024.
- ➔ With successful resolution of KSK Mahanadi, the asset quality has further improved with Net NPA ratio reduced to less than half a percentage at 0.39% in FY'25 vs. 0.85% in FY'24.
- ➔ The Gross NPA saw a significant reduction of 140 bps viz-a-viz FY'24 and is at 1.94% for FY'25.

## Management comments

Commenting on PFC's performance, **CMD Smt. Parminder Chopra** shared that PFC continues to set new benchmarks as India's highest profit-making NBFC — both on a consolidated and standalone basis. With a focus on delivering sustainable growth that is Realistic, Resilient, and Robust, we have delivered yet another year of strong financial performance.

With a double-digit 13% growth in our loan portfolio, we are powering India's power & infrastructure sector with confidence and stability.

At the same time, maximizing shareholder value remains central to our strategy which is reflected in PFC's final dividend of ₹2.05 per share, taking the total dividend for FY'25 to ₹15.80 per share.

Also, PFC continues to lead the way in clean energy financing with the largest renewable loan book in the country, now exceeding ₹80,000 crores — a remarkable 35% year-on-year growth.

We remain committed to financing a greener, stronger, and more sustainable India.

Commenting on PFC's performance, **Director (Finance), Shri Sandeep Kumar** shared that FY25 has been a landmark year for PFC, delivering our **highest-ever profit - a 21% increase to ₹17,352 crores** - driven by strong financial and operational excellence.

The successful resolution of KSK Mahanadi has been instrumental in further strengthening our asset quality, with Net **NPAs sharply declining to 0.39% from 0.85%**. These results reinforce our commitment to financial prudence, operational excellence, and value creation for all stakeholders







## Powering Progress

### Strengthening the Board: PFC Welcomes New Independent Directors

Smt. Parminder Chopra, CMD, PFC, along with the Board Members, welcomed Shri Bhaskar Bhattacharya and Dr. Sudhir Mehta as Independent Directors on the Board of PFC. Their induction brings valuable expertise and diverse perspectives to the Board, further strengthening PFC's commitment to excellence, governance, and sustainable growth.





## Advancing Gender Equity in Power Distribution: PFC Launches Insightful Report under ASPIRE Programme

PFC in collaboration with the Foreign, Commonwealth & Development Office (FCDO), Government of the United Kingdom, launched a **Gender Equity Report in Power Distribution** under the ASPIRE programme.

The comprehensive report presents findings from 33 DISCOMs across 22 states and brings to the fore the current gender dynamics in India's power distribution sector. It emphasizes the urgent need for **inclusive policies, safer work environments, and systemic reforms** to enhance gender diversity.



By identifying key gaps and actionable recommendations, the report aims to **empower women professionals**, foster equitable opportunities, and support DISCOMs in building a more **inclusive, efficient, and future-ready workforce**.

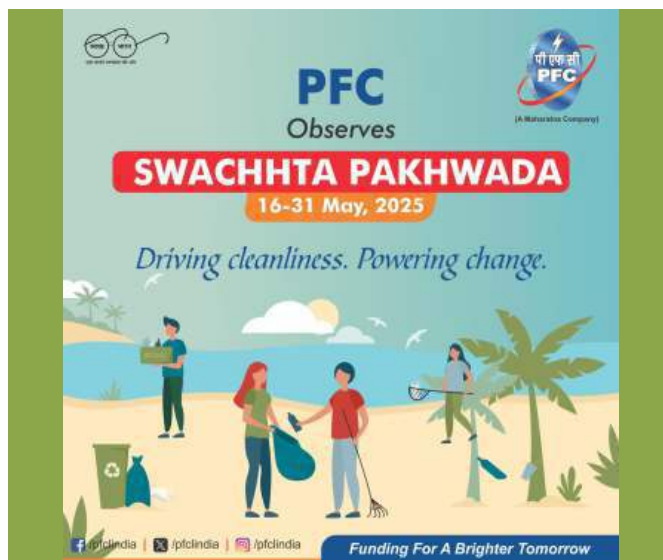
This initiative reaffirms PFC's commitment to **gender mainstreaming and sustainable development** in India's power sector.

## #SwachhtaPakhwada2025

### Powering a Cleaner Tomorrow: PFC Observes Swachhta Pakhwada 2025

PFC proudly observed Swachhta Pakhwada from 16th to 31st May 2025, reaffirming its unwavering commitment to a cleaner, greener India.

Through a series of initiatives promoting hygiene, sanitation, and sustainable practices, PFC led by example in advancing the goals of a #SwachhBharat. The campaign served as a powerful reminder that collective action is key to preserving our environment and securing a brighter future for all.



### Powering Cleanliness with Commitment: PFC Hosts Workplace Hygiene Awareness Workshop

As part of Swachhta Pakhwada 2025, PFC organised an **Awareness Workshop on Cleanliness and Hygiene in the Workplace** on 20 May 2025.





The session saw active participation from nearly 40 hygiene, sanitation, and canteen staff. It focused on reinforcing the importance of maintaining a clean, safe, and healthy work environment-core values that align with PFC's commitment to responsible and sustainable operations as it powers India's energy future.



## PFC Leads Cleanliness Drive at Connaught Circle during Swachhta Pakhwada 2025

As part of Swachhta Pakhwada 2025, PFC organised a special cleanliness drive at the Super Bazar DTC Bus Stop, Connaught Circle — a high-footfall public area often impacted by unattended waste.

PFC officials and support staff participated enthusiastically, cleaning the area, collecting waste, and spreading awareness about civic responsibility. The visible improvement in cleanliness reflected the team's commitment to the Swachh Bharat Abhiyan.

Through this initiative, PFC reinforced its dedication to environmental responsibility and community engagement.









## Inspiring Young Minds: PFC Organises Painting Competition to Promote Cleanliness and Hygiene

As part of Swachhta Pakhwada 2025, PFC organised a Painting Competition at Govt. Sarvodaya Kanya Vidyalaya, DDU Marg, New Delhi.

Over 50 female students from Classes 9 to 12 participated, creatively expressing themes of cleanliness and hygiene through their artwork. The top three entries were awarded, and sanitation kits were distributed to all participants—emphasising the importance of daily hygiene habits.

PFC remains dedicated to empowering future generations and powering a cleaner, brighter India.





# PFC ई-सन्देश





## Click for Cleanliness: PFC's Selfie Booths Promote Swachhta Awareness

As part of Swachhta Pakhwada 2025, PFC installed dedicated **Selfie Booths** within its premises and at the Super Bazar DTC Bus Stop, Connaught Circle, aiming to creatively engage the public and spread awareness about cleanliness and hygiene.

Employees participated with great enthusiasm, using the booths to showcase their support for the national Swachh Bharat Mission. Through this unique and visually engaging initiative, PFC continues to drive behavioural change and promote a cleaner, healthier India.





## Caring for Our Caretakers: PFC Conducts Health Check-up Camp during Swachhta Pakhwada 2025

As part of Swachhta Pakhwada 2025, Power Finance Corporation (PFC) organised a comprehensive **Health Check-up Camp** for over 150 hygiene, security, and support staff, in collaboration with Venkateshwar Hospital, Dwarka.

The camp provided essential medical services including:

- ✓ Blood Pressure Check
- ✓ Sugar Testing
- ✓ Kidney Function Test (KFT)
- ✓ Orthopaedic Consultation
- ✓ ECG

This initiative underscores PFC's holistic approach to cleanliness—recognising that true Swachhta includes the health and well-being of those who tirelessly maintain our surroundings.

**A healthier team, a cleaner tomorrow.**







## Spreading Care and Cleanliness: PFC Distributes Safety and Hygiene Kits during Swachhta Pakhwada 2025

As part of Swachhta Pakhwada 2025, PFC distributed safety and hygiene kits to its hygiene, security, and support staff—reinforcing its commitment to their health and well-being.

Extending the initiative beyond office premises, similar kits were also shared with street vendors and auto drivers around Shivaji Bridge and Shankar Market, promoting cleaner and healthier public spaces.

At PFC, we believe Swachhta begins with care—both for people and the places they live and work in.









## PFC Employees Take the Swachhta Pledge, Renewing Commitment to a Cleaner Future

As part of #SwachhtaPakhwada2025, PFC employees took the Swachhta Pledge, reaffirming their shared responsibility toward a cleaner, greener, and more sustainable India.

With unwavering dedication to environmental consciousness, PFC continues to lead by example-empowering progress while upholding the values of cleanliness and civic responsibility.





## PFC Undertakes Swachhta Shramdaan at Shankar Market, Connaught Circle

As part of Swachhta Pakhwada 2025, Power Finance Corporation (PFC) conducted a Swachhta Shramdaan - a dedicated cleanliness drive near Shankar Market, Connaught Circle, a bustling area often affected by unattended waste.

With enthusiastic participation from PFC officials and support staff, the initiative created a visible impact, reaffirming PFC's strong commitment to cleanliness, civic responsibility, and sustainable progress.





## Planting for a Cleaner Tomorrow: PFC Conducts Plantation Drive at Atal Adarsh Senior Secondary School

As part of Swachhta Pakhwada 2025, PFC organised a plantation drive at Atal Adarsh Senior Secondary School on Mandir Marg, New Delhi.

A total of 20 Ashoka saplings were planted across the school premises, highlighting PFC's dedication to sustainability and fostering a cleaner, greener future.



## Spreading Swachhta with a Smile: PFC Engages Commuters with Swachhta Selfie Booth at Barakhamba Metro

As part of Swachhta Pakhwada 2025, PFC set up a vibrant Selfie Booth at the Women's Lounge, Barakhamba Metro Station, creatively engaging commuters to promote cleanliness and hygiene.

With enthusiastic participation, citizens are joining PFC in turning the vision of a Swachh Bharat into a shared source of civic pride.

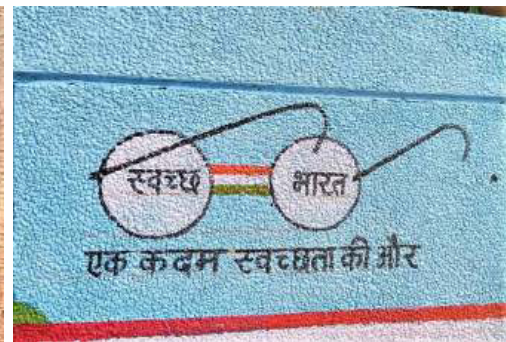




## Painting a Cleaner Tomorrow: PFC Supports Wall Art for Swachhta Awareness at Atal Adarsh School

As part of Swachhta Pakhwada 2025, PFC supported the creation of vibrant wall paintings at Atal Adarsh Prathamik Vidyalaya, Babar Road, New Delhi, conveying powerful messages of cleanliness and hygiene.

These colourful visual reminders are designed to inspire young minds and the community, reinforcing PFC's proud commitment to a cleaner, healthier tomorrow.





## EVENTS & ACTIVITIES

### Strengthening Inclusivity: PFC Leadership Meets SC/ST & OBC Employees Welfare Association

Smt. Parminder Chopra, CMD, PFC, interacted with the SC/ST & OBC Employees Welfare Association on 26 May 2025 to discuss key welfare issues.

Shri Manoj Sharma, Director (Commercial), Dr G. Jawahar, ED (HR & PR), the Association's President, Shri K. Yadgiri, and office bearers were present, reaffirming PFC's commitment to an inclusive and equitable workplace.





## PFC Joins Expert Panel on “Financing Environment” at 18th Annual Solar Power Conference

At the 18th Annual Conference on Solar Power in India, organised by **Renewable Watch Magazine** and **ReGlobal**, an engaging panel discussion on the theme “**Financing Environment**” brought together key industry voices.

**Ms. Priya Kumar**, Executive Director – Projects, PFC shared valuable insights on PFC’s role in financing solar projects and enabling the transition to clean energy. She highlighted the importance of innovative funding models and policy support to scale up renewable investments.

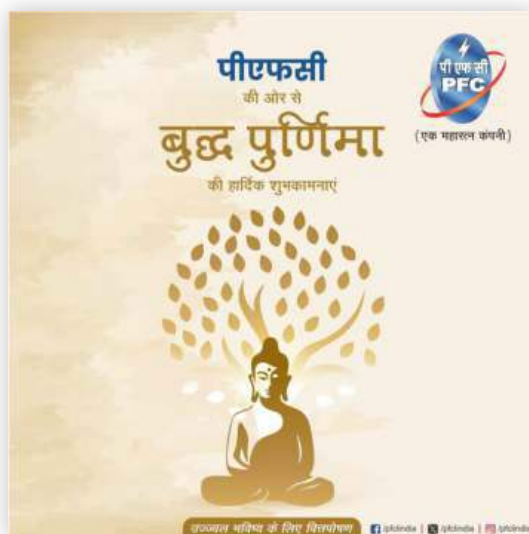
Joining her on the panel were **Mr. Kumar Bibhu**, Vice-President, SBI Capital Markets, and **Mr. Vikram Reddy V**, Vice-President & Sector Head - Corporate Ratings, ICRA.



## EVENTS & ACTIVITIES

### 12 May - Buddha Jayanti or Buddha Purnima

It is believed that on the full moon of the month of Vaishakh, Gautama Buddha was born in Lumbini near Kapilavastu. He is also known as 'Jyoti Punj of Asia' or 'Light of Asia'. This year, Buddha Jayanti or Buddha Purnima is celebrated on 12 May.



### 11 May - Mother's Day (Second Sunday of May)

Mother's Day is celebrated every year on the second Sunday of May to honour motherhood and is observed in different forms throughout the world. Mother's Day was founded by Anna Jarvis who had given the idea of celebrating Mother's Day in honour of mothers and motherhood in 1907. Nationally this day was recognised in 1914.

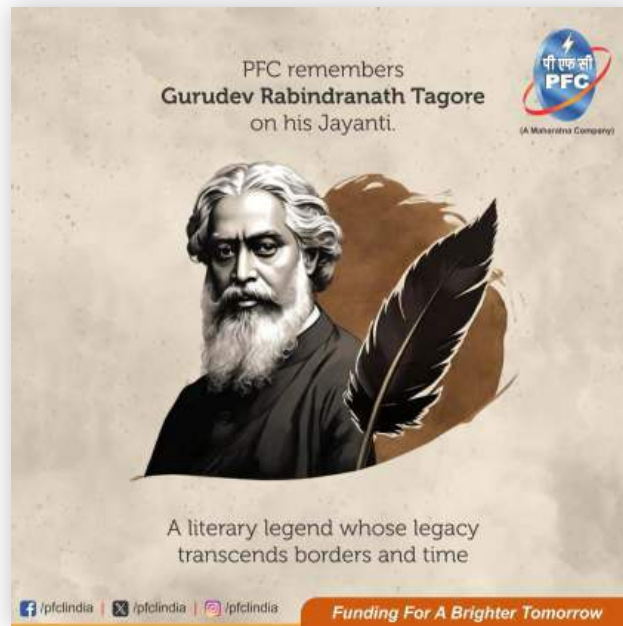




## 9 May – Rabindranath Tagore Jayanti

Rabindranath Tagore Jayanti 2025 commemorates the 164th birth anniversary of Rabindranath Tagore, one of India's most revered literary figures.

Celebrated annually on the 25th day of the Bengali month of Boishakh (usually April or May), this day honours his extraordinary contributions to literature, music, art, and education.



## 7 May - World Athletics Day

World Athletics Day is observed on 7 May to raise awareness about sports among youth, in schools and institutions to promote athletics as the primary sport. And to introduce new talent and youngsters in the field of athletics.



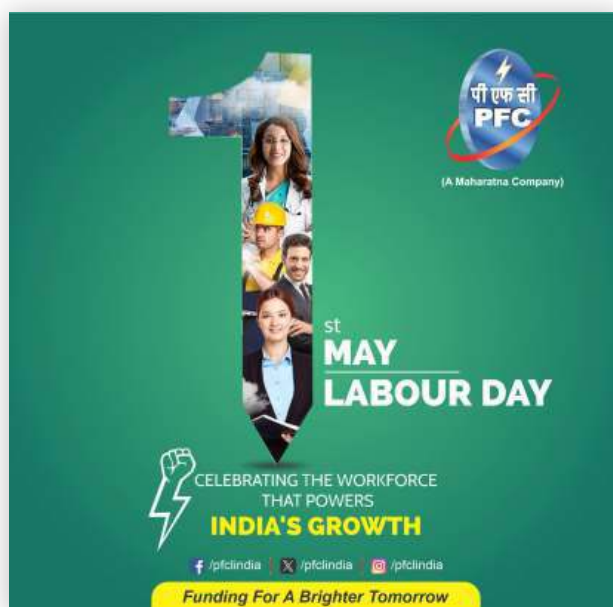
### 3 May - Press Freedom Day

Every year Press Freedom Day or World Press Freedom Day is observed on 3rd May to evaluate press freedom around the world and to pay tribute to journalists who have lost their lives in the exercise of their profession.



### 1 May- International Labour Day or May Day

International Labour Day is also known as Labour Day or May Day. It is celebrated globally every year on the 1st of May. In India, Labour Day is referred to as Antarrashtriya Shramik Diwas or Kamgar Din.





## PFC in News

### PFC shares jump 3% after firm's Q4 net profit rises 11% to Rs 8,358 crore; NII jumps 41%

Along with the Q4 results, PFC also announced a final dividend of Rs 2.05 per equity share for the financial year 2025. It set June 13 as the record date to determine the eligibility of the shareholders set to receive the payment.

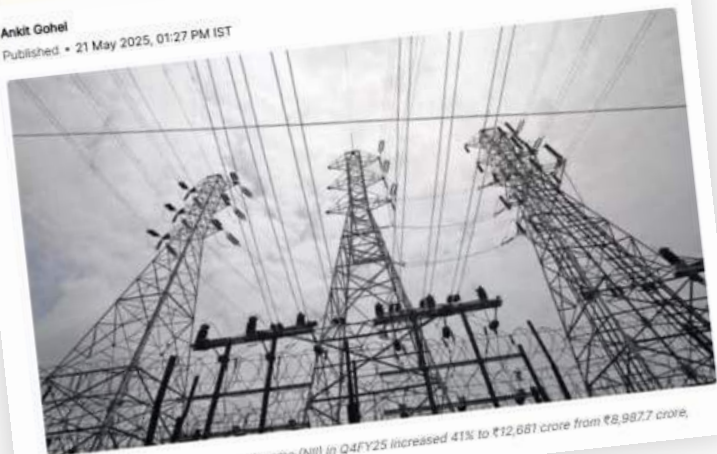
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### PFC Q4 Results: Net profit rises 10.6% YoY to ₹8,358 crore; declares dividend of ₹2.05 per share

PFC Q4 Results: Power Finance Corporation board also recommended a final dividend of ₹2.05 per equity share, on the face value of the paid-up equity shares of ₹10 each for the FY 2024-25.

Ankit Gohel  
Published • 21 May 2025, 01:27 PM IST

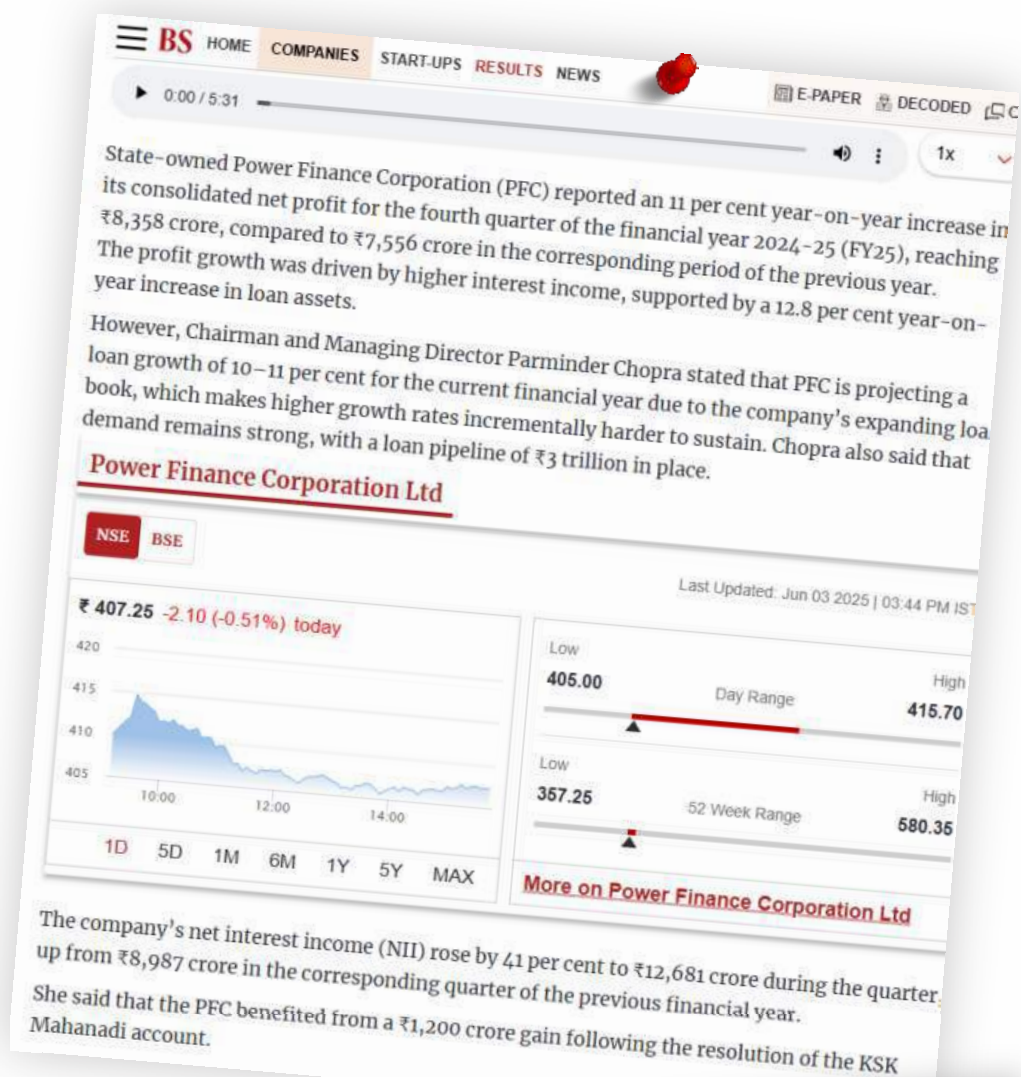


PFC Q4 Results: PFC's net interest income (NII) in Q4FY25 increased 41% to ₹12,681 crore from ₹8,987.7 crore, year-on-year (YoY).

### Quote of the Month

“The biggest risk is not taking any risk. In a world that's changing quickly, the only strategy that is guaranteed to fail is not taking risks.”

— Mark Zuckerberg







नई सोच,  
नई राहें

 **FUNDING FOR A**  
**Brighter**  
**Tomorrow**



(एक महारत्न कंपनी)

**पावर फाइनेंस कॉर्पोरेशन लिमिटेड**

(भारत सरकार का उपक्रम)

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