


## Profectus Capital Private Limited

### Media Release

The Loan Book stood at Rs. 2,45,343 lacs (62% growth as compared to period ended March 31, 2022) 

Profectus Capital Private Limited's profit before tax for the year ended March 31, 2023 stood at Rs. 4,001 lacs (248% increase in profit as compared to previous year ended March 31, 2022) 

The Company's debt-equity ratio stood at 1.68 as on March 31, 2023

Gross NPA ratio stood at 0.80% as on March 31, 2023 indicating very good quality of the book.

**Received Factoring licence from RBI**

### **Financial Results (IndAS) for the year ended March 31, 2023**

The Board of Directors of Profectus Capital Private Limited approved the Company's Financials and the results for the year ended March 31, 2023, at its meeting held in Mumbai on May 22, 2023. The Financials were audited by their statutory auditors – Batliboi & Purohit.

#### **Profit And Loss Account:**

The **total revenue** for the Company **increased by 69%** to Rs.27,306 lacs for the year March 31,2023 as compared to Rs. 16,167 lacs for the year ended March 31, 2022.

The **Net Interest Income** (i.e., Interest earned less Interest expended) **grew by 61%** to Rs. 15,383 lacs for the year ended March 31, 2023 as compared to Rs. 9,614 lacs for the corresponding year ended March 31, 2022.

The **Net Profit after tax** stood at Rs. 2,993 lacs for the year ended March 31, 2023 as compared to Rs. 783 lacs for the year ended March 31, 2022, **showing a healthy Y-O-Y growth of 282%**.

#### **Balance Sheet:**

The **Balance Sheet size grew** to Rs. 2,99,959 lacs as on March 31, 2023, a growth of 76% from Rs. 1,70,333 lacs as on March 31, 2022.

The **Loan Book** showed a **growth of 62%** to Rs. 2,45,343 lacs as on March 31, 2023 from Rs. 1,51,184 lacs as on March 31, 2022.

The **Borrowings increased by 111%** to Rs. 1,79,182 lacs as on March 31, 2023 from Rs. 84,889 lacs as on the same date last year. The Company's **debt-equity ratio** stood at **1.68** as on March 31, 2023.

#### **Capital Adequacy:**

As on March 31, 2023, the **Capital Adequacy Ratio (CAR)** for the Company was **43.24%** (48.23% as on March 31, 2022) as against the regulatory requirement of **15%**.

**Asset Quality:**

The **Gross Non-performing assets** of the Company stood at **0.80%** as on March 31, 2023 which indicates the maintenance of a high quality book.

**Rating:**

The current long term rating of the Company is **A-/ Stable** from Crisil, Care Ratings and India Ratings, with the short term rating being A1 from **Crisil**.

**About the Company:**

[www.profectuscapital.com](http://www.profectuscapital.com)

Profectus Capital Private Limited ('the Company'), was incorporated on June 9, 2017 with the Registrar of Companies ('RoC'), Mumbai, Maharashtra. Subsequently, on September 25, 2017 the Company was registered as a Non-Banking Financial Company (NBFC) without accepting public deposits, as defined under Section 45-IA of the Reserve Bank of India Act, 1934.

The Company offers Cluster Specific Equipment Finance and Business Expansion Loans, Educational Institution Finance, Working Capital Term Loans, Supply Chain Financing Solutions and funding for smaller NBFCs.

The Company is backed by Actis, a UK-based private equity firm operating in emerging market economies of Africa, Asia and Latin America, with an investment book of over USD 11 billion.

**Network:**

The Company has a pan-India presence with offices in the top 26 key industrial cities with significant MSME presence.