


## **Profectus Capital Private Limited**

### **Media Release**

The **AUM** stood at Rs. 3,13,417 lacs (16% growth as compared to previous period ended December 31, 2023) 

Profectus Capital Private Limited's profit before tax for the period ended December 31, 2024 stood at Rs. 3,032 lacs

The Company's debt-equity ratio stood at 1.91 as on December 31, 2024

**CRAR** stood at 38.20%

**NPA** stood at 1.58%

### **Financial Results (IndAS) for the period ended December 31, 2024**

The Board of Directors of Profectus Capital Private Limited approved the Company's Financials for the period ended December 31, 2024, at its meeting held in Mumbai on February 04, 2025. The accounts were also audited by their statutory auditors – S.R. Batliboi & Co LLP.

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

The **total revenue** for the Company is Rs.30,637 lacs for the period ended December 31, 2024 as compared to Rs. 29,884 lacs for period ended December 31, 2023.

The **Net Interest Income** (i.e., Interest earned less Interest expended) stood at Rs. 13,625 lacs for the period ended December 31, 2024 as compared to Rs. 13,568 lacs for the corresponding period of last year.

The **Net Profit before tax** stood at Rs. 3,032 lacs for the period ended December 31, 2024.

#### **Balance Sheet:**

The **AUM** showed a **growth of 16%** to Rs. 3,13,417 lacs as on December 31, 2024 from Rs. 2,71,280 lacs as on December 31, 2023.

The **Borrowings** comprising term loans from Banks and NBFCs and Non-convertible Debentures increased to Rs. 2,16,551 lacs as on December 31, 2024 from Rs. 1,83,610 lacs as on the same date last year. The Company's **debt-equity ratio** stood at **1.91** as on December 31, 2024.

### **Capital Adequacy:**

As on December 31, 2024, the **Capital Adequacy Ratio (CAR)** for the Company was **38.20%** as against the regulatory requirement of **15%**.

### **Rating:**

The current long term rating of the Company is **A/ Stable** from Care 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 28 key industrial cities with significant MSME presence