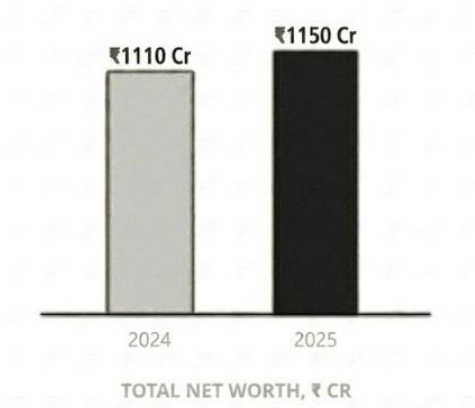
PROFECTUS CAPITAL PRIVATE LIMITED

Published on 12-08-2026

About Bond

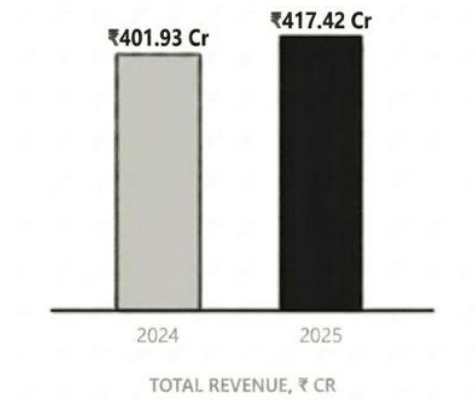
Profectus Capital Private Limited is an RBI-registered, systemically important, non-deposit-taking Non Banking Financial Company (NBFC). Founded in June 2017 by K. V. Srinivasan (former CEO of Reliance Commercial Finance), the Mumbai-headquartered lender specializes in delivering asset-backed financial solutions to credit-underserved small and medium enterprises (MSMEs)

NET WORTH



Total Net Worth grew ~3.6% YoY, from ₹1110 Cr in FY2024 to ₹1150 Cr in FY2025.

REVENUE GROWTH



Total Revenue grew ~3.8% YoY, from ₹401.93 Cr in 2024 to ₹417.42 Cr in 2025.

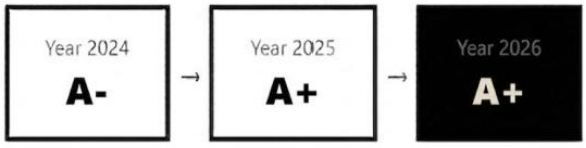
KEY HIGHLIGHTS

• **High-Value UGRO Acquisition:** In a major corporate milestone, listed data-tech lender UGRO Capital acquired Profectus Capital for ₹1,398.60 crore, setting off a legal amalgamation to create a unified MSME lending powerhouse.

• **Asset-Backed Specialized Lending**: Profectus manages a highly secured ₹3,468 crore AUM portfolio focused on enterprise mortgages, industrial machinery finance, and a unique dedicated niche for private school infrastructure funding.

• **Robust Financial & Rating Base :** Backed by a strong Capital Adequacy Ratio (CRAR) of 37.44% and a controlled Gross NPA of 2.01%, the company's corporate credit rating was upgraded to CARE A+ / Stable following the acquisition.

CREDIT RATING TRAJECTORY



India Ratings rates Profectus Capital, and the rating trajectory shows an upgrade from 'A-' to 'A+', a level maintained into 2026, reflecting strong investment grade credit quality.

ASSET COVERAGE

Principal + Interest

ASET COVERAGIAGE RATIO

= 1.10x

Backed by Books Debt/ Receivables

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