

NCD/NSE/2026-27/11

April 15, 2026

The Manager
Listing Department- Debt
National Stock Exchange of India Limited
“Exchange Plaza”, Bandra-Kurla Complex,
Bandra (East), Mumbai – 400051

Dear Sir/Ma’am

Sub: Outcome of the Board Meeting

We wish to inform that the Board of Directors of the Profectus Capital Private Limited (**‘the Company’**), at its meeting held today i.e. April 15, 2026, has *inter alia* approved the Audited Financial Results of the Company for the quarter and financial year ended March 31, 2026, based on the recommendation of Audit Committee at its meeting held today i.e. April 15, 2026.

A copy each of the above audited standalone financial results and the Auditor’s Report, in the prescribed format is enclosed for your information and record.

We further confirm that Pursuant to Regulation 52(2)(e) of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015 ('SEBI LODR Regulation'), we hereby state and declare that M/s. M C Ranganathan & Co, Chartered Accountants (FRN: 003061S), Statutory Auditors of the Company have issued their Audit Report for the Audited Financial Results of the Company for the quarter and year ended March 31, 2026 with unmodified opinion. The disclosures/ information required under Regulation 52 of the SEBI LODR Regulation, as amended from time to time, forms part of audited standalone financial results.

Further, the Board of Directors has considered and approved the appointment of Mr. Shrikant Harale (ACS: 53062) as the Company Secretary and Compliance Officer of the Company, with effect from April 15, 2026. A brief profile of Mr. Shrikant Harale is annexed herewith as **Annexure A**.

The above meeting of the Board of Directors commenced at 03:30 pm and concluded at 06:20 p.m.

We request you to take the above information on your record and disseminate the same on your website.

Thanking You,
for **Profectus Capital Private Limited**

Sharad Agarwal
Chief Executive Officer

Encl. As above

Profectus Capital Private Limited

Registered Office: Office No. 3B, 35–40, 3rd Floor, Phoenix Paragon Plaza, LBS Marg, Kurla (West), Mumbai – 400070.

Tel No.: +91 22-4919 4400 4400 | **Website:** www.profectuscapital.com | **Email:** info@profectuscapital.com |

CIN: U65999MH2017PTC295967

Annexure A:

Brief Profile of Mr. Shrikant Harale (ACS: 53062) – Company Secretary & Compliance Officer

Mr. Shrikant Harale is a qualified Company Secretary and an associate member of the Institute of Company Secretaries of India (ICSI). He also holds a Bachelor of Laws (LL.B.) degree and possesses decade of professional experience in the areas of corporate law, secretarial practice, regulatory affairs, and corporate governance.

He has been extensively associated with compliances and advisory matters relating to the Companies Act, 2013, SEBI Regulations, NBFC regulatory framework, and listing-related disclosures. Based on his academic qualifications, professional expertise, and rich experience, the Board is of the view that his appointment will be beneficial to the Company and will further strengthen its overall compliance and governance framework.

Mr. Harale is not related to any Director of the Company and is not debarred from holding the office of Company Secretary pursuant to any order of SEBI or any other statutory authority.

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Independent Auditor's Report on audit of Annual Financial Results of Profectus Capital Private Limited for the Quarter and Year Ended 31st March 2026 pursuant to Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To the Board of Directors of Profectus Capital Private Limited

Opinion

1. We have audited the accompanying Financial Results of Profectus Capital Private Limited ("the Company") for the quarter and year ended 31 March 2026 ('the Statement'), being submitted by the Company pursuant to the requirements of Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations").
2. In our opinion and to the best of our information and according to the explanations given to us, the Statement:
 - a) presents financial results in accordance with the requirements of Regulation 52 of the Listing Regulations; and
 - b) gives a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards ('Ind AS') prescribed under Section 133 of the Companies Act, 2013 ('the Act'), read with the relevant rules issued thereunder, the circulars, guidelines and directions issued by Reserve Bank of India ("RBI") from time to time ("RBI Guidelines") and other accounting principles generally accepted in India, of the net profit including other comprehensive income and other financial information of the company for the quarter and year ended 31st March 2026.

Basis for Opinion

3. We conducted our audit in accordance with the Standards on Auditing ("SAs") specified under section 143(10) of the Act. Our responsibilities under those SAs are further described in the *Auditor's Responsibilities for the Audit of the Financial Results* section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ("the ICAI") together with the ethical requirements that are relevant to our audit of the financial results under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of matter

We draw attention to Note 13 of the Financial Statements, which describes the change in control of the company from Actis PC Investment (Mauritius) Limited to UGRO Capital Limited (the "Holding Company") with effect from December 08, 2025. Consequently, the company has aligned its accounting practices with that of the Holding company.

The company has classified its investment in pass through Certificates amounting to Rs 47.92 crores as loans on the basis of underlying assets being loans.

Our conclusion is not modified in respect of this matter.

Responsibilities of Management and Those Charged with Governance for the Financial Results

4. This Statement has been prepared on the basis of the audited financial statements for the year ended March 31, 2026 and has been approved by the Company's Board of Directors. The Company's Management and Board of Directors are responsible for the preparation and presentation of these Financial Results that give a true and

fair view of the net profit including other comprehensive income and other financial information for the quarter ended and for the year ended in accordance with recognition and measurement principles laid down in the applicable IndAS prescribed under Section 133 of the Act, read with relevant rules issued thereunder, RBI guidelines and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgements and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy completeness of the accounting records, relevant to the preparation and presentation of the Financial Results that give a true and fair view and is free from material misstatement, whether due to fraud or error.

5. In preparing the Financial Results, the Management and the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.
6. The Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Results

7. Our objectives are to obtain reasonable assurance about whether the Financial Results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Financial Results.
8. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:
 - Identify and assess the risks of material misstatements of the Financial Results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls.
 - Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion through a separate report on the complete set of financial statements on whether the company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
 - Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures in the annual financial results made by the Management and Board of Directors.
 - Conclude on the appropriateness of the Management and the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.



- Evaluate the overall presentation, structure and content of the Financial Results, including the disclosures, and whether the Financial Results represent the underlying transactions and events in a manner that achieves fair presentation.
9. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
 10. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

11. The Statement includes the financial results for the quarter ended 31 March 2026, being the balancing figures between the audited figures in respect of the full financial year and the published unaudited year-to-date figures up to the third quarter of the current financial year, which were subject to limited review by us.
12. The audit of the financial results for the corresponding quarter and year ended 31 March 2025 included in the Statement was carried out and reported on by predecessor auditor who have expressed unmodified opinion vide their audit report dated 22 May 2025, whose report has been furnished to us, and which has been relied upon by us for the purpose of our audit of the Statement.

Our opinion is not modified in respect of these matters.

For M.C. Ranganathan & Co.
Chartered Accountants
Firm Registration No. 003061S

S.V Mathangi
Partner
Membership No. 207228
UDIN: 26207228ULVHGO3710



Place: Chennai
Date: 15th April 2026

Profectus Capital Private Limited

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CIN : U65999MH2017PTC295967 | www.profectuscapital.com

Tel : 022 49194400 | Fax : 022 49194455 | Email : compliance@profectuscapital.com

Statement of audited financial results for the quarter and year ended March 31, 2026

Particulars	Quarter Ended			Year to date	
	March 31, 2026	December 31, 2025	March 31, 2025	March 31, 2026	March 31, 2025
	Audited	Unaudited	Audited	Audited	Audited
(Amt in Rs. Lakhs)					
Revenue from Operations					
-Interest income	8,207	8,625	9,438	37,952	38,132
-Net Gain/loss on derecognition of financial instruments at amortised cost	2,710	3,214	683	5,721	1,206
-Fee and commission income	562	573	418	1,810	1,527
Total income from operations	11,479	12,412	10,539	45,483	40,865
Other income	476	623	170	1,284	256
I) Total income	11,955	13,035	10,709	46,767	41,121
Expenses					
-Finance costs	4,449	4,226	4,710	19,237	19,764
-Net loss on fair value changes	107	2	-40	19	-289
-Impairment of financial instruments	1,491	-1,425	516	1,131	1,136
-Employee benefit expenses	899	6,523	3,643	13,421	11,479
-Depreciation, amortisation and impairment	155	158	164	644	653
-Other expenses	1,442	1,474	1,147	5,413	4,778
II) Total expenses	8,543	10,958	10,140	39,865	37,521
III) Profit before tax (I - II)	3,412	2,077	569	6,902	3,600
Tax expenses					
a) Current tax	252	-722	80	252	920
b) Deferred tax (charge / (credit))	632	1,305	65	1,583	15
IV) Total tax expenses	884	583	145	1,835	935
V) Net profit for the year/period (III - IV)	2,528	1,494	424	5,067	2,665
VI Other comprehensive income					
(A) Items that will not be reclassified subsequently to profit and loss					
(i) Remeasurement of defined benefits obligation	-28	111	-18	-15	-75
(ii) Income tax relating to items that will not be subsequently reclassified to profit and loss	7	-28	5	4	19
(B) Items that will be reclassified subsequently to profit and loss					
(i) Fair value gain/(loss) on financial instrument measured at FVOCI	-	-132	14	-	-8
(ii) Income tax relating to items that will be reclassified subsequently to profit and loss	-	33	-4	-	2
Other comprehensive income (A)+(B)	-21	-16	-3	-11	-62
VII Total comprehensive income (V+VI)	2,507	1,478	421	5,056	2,603
VIII) Paid up equity share capital (Face value Rs. 10/-)	75,030	75,030	73,700	75,030	73,700
VIII) Earnings per equity share (for the quarter and half year not annualised)					
a) Basic (in Rupees)	0.34	0.20	0.06	0.68	0.36
b) Diluted (in Rupees)	0.34	0.20	0.06	0.68	0.36
Face value per share (in Rupees)	10	10	10	10	10

Notes

Profectus Capital Private Limited

Statement of Assets and Liabilities

as at March 31, 2026

Amount in Rs. Lakhs

Sr. No.	Particulars	As at March 31, 2026 Audited	As at March 31, 2025 Audited
	<u>ASSETS</u>		
I.	FINANCIAL ASSETS		
(a)	Cash and cash equivalents	16,415	9,270
(b)	Bank balances other than (a) above	7,673	33,697
(c)	Loans	2,10,027	2,92,299
(d)	Investments	50,847	9,312
(e)	Other financial assets	825	409
	Total Financial Assets	2,85,788	3,44,987
II.	NON-FINANCIAL ASSETS		
(a)	Current tax assets (net)	1,150	151
(b)	Deferred tax assets (net)	-	108
(c)	Property, plant and equipment	220	299
(d)	Intangible assets	132	115
(e)	Intangible asset under development	-	48
(f)	Non current assets held for sale	3,880	-
(g)	Right-of-use assets	1,104	1,622
(h)	Other non-financial assets	563	557
	Total Non-Financial Assets	7,049	2,900
	TOTAL ASSETS	2,92,837	3,47,887
	<u>LIABILITIES AND EQUITY</u>		
I.	FINANCIAL LIABILITIES		
(a)	Payables		
	(i) Trade payables		
	- Total outstanding dues of micro enterprise and small enterprise	3	168
	- Total outstanding dues of creditors other than micro enterprise and small enterprise	623	875
	(ii) Other payables		
	- Total outstanding dues of micro enterprise and small enterprise	-	-
	- Total outstanding dues of creditors other than micro enterprise and small enterprise	101	-
(b)	Debt securities	69,023	40,197
(c)	Borrowings other than debt securities	98,437	1,85,453
(d)	Other financial liabilities	3,327	5,036
	Total Financial Liabilities	1,71,514	2,31,728
II.	NON-FINANCIAL LIABILITIES		
(a)	Current tax liabilities (Net)	14	437
(b)	Deferred tax liabilities (net)	1,472	-
(c)	Provisions	562	1,437
(d)	Other non-financial liabilities	189	255
	Total Non-Financial Liabilities	2,237	2,129
III.	EQUITY		
(a)	Equity share capital	75,030	73,700
(b)	Other equity	44,056	40,330
	Total Equity	1,19,086	1,14,030
	TOTAL LIABILITIES AND EQUITY	2,92,837	3,47,887

Profectus Capital Private Limited

Statement of Cash Flow

for the period ended March 31, 2026

Amount in Rs. Lakhs

Particulars	For the period ended March 31, 2026 Audited	For the year ended March 31, 2025 Audited
A. Cash Flow from Operating Activities		
Net Profit Before Tax	6,902	3,600
Adjusted for		
Depreciation and amortisation	644	653
Impairment on financial instrument	1,131	428
Bad debt written off	-	708
Provision for Gratuity	88	93
Provision for Leave availment	(41)	41
Amortised Processing fees and DSA commission	(511)	(580)
Amortised Finance Cost	600	700
Gain on derecognition of financial instrument at amortised cost	(6,021)	(1,206)
IndAS adjustment for security deposit	125	159
Finance cost	18,493	18,851
Interest income on loans	(40,403)	(34,478)
Interest income on fixed deposits / investments	(2,740)	(4,228)
Net (gain)/loss on fair value changes	19	(289)
	<u>(28,614)</u>	<u>(19,148)</u>
Operating (Loss)/Profit before Working Capital Changes	(21,712)	(15,548)
Adjusted for		
Other financial assets	87,254	(30,379)
Other non financial assets	(3,886)	(212)
Other financial liabilities	(2,808)	692
Other non financial liabilities	(943)	33
	<u>79,617</u>	<u>(29,866)</u>
Cash Used in Operation	57,904	(45,414)
Taxes paid	(1,674)	(329)
Interest received	40,403	34,478
Interest paid	(18,493)	(18,851)
	<u>20,235</u>	<u>15,298</u>
Net Cash from / (used in) Operating Activities	78,140	(30,116)
B. Cash Flow from Investing Activities		
Purchase of property, plant and equipment	(39)	(175)
(Purchase)/Sale of Current Investments (Net)	(41,554)	(732)
(Investment) / Maturity of Fixed deposits (Net)	26,023	(2,210)
Interest on Fixed deposits / investments	2,740	4,228
	<u>(12,829)</u>	<u>1,111</u>
Net Cash generated from / (used in) Investing Activities	(12,829)	1,111
C. Cash Flow from Financing Activities		
Proceeds from Term loans	57,072	83,150
Repayments of Term loans	(1,43,108)	(1,00,224)
Proceeds from CC / OD facilities (net)	(0)	21,034
Proceeds from non convertible debentures	27,500	25,400
Repayments of non convertible debentures	(3,028)	(2,431)
Proceeds from Commercial Paper	3,375	-
Repayments of Commercial Paper	-	-
Payment of lease liability (including interest)	23	(372)
	<u>(58,166)</u>	<u>26,557</u>
Net cash generated from / (used in) financing activities	(58,166)	26,557
Net increase / (decrease) in Cash and Cash Equivalents (A + B + C)	7,145	(2,448)
Opening Balance of Cash and Cash Equivalents	<u>9,270</u>	<u>11,718</u>
Closing Balance of Cash and Cash Equivalents	<u>16,415</u>	<u>9,270</u>

Disclosures in compliance with Regulations 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 for the quarter and year ended March 31, 2026

Sr.No.	Particulars	Quarter Ended			Year to date	
		March 31, 2026	December 31, 2025	March 31, 2025	March 31, 2026	March 31, 2025
		Audited	Unaudited	Audited	Audited	Audited
1	Debt - Equity ratio ¹	1.41	1.53	1.98	1.41	1.98
2	Debt Service Coverage Ratio ²	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
3	Interest Service Coverage Ratio ²	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
4	Outstanding redeemable preference shares (Quantity and Value)					
	- Quantity	-	-	1,30,92,000	-	1,30,92,000
	- Value (in Lakhs)	-	-	1,309.20	-	1,309.20
5	Capital Redemption Reserve / Debenture Redemption Reserve ³	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
6	Networth (in lakhs) ⁴	1,19,086	1,16,580	1,14,030	1,19,086	1,14,030
7	Net Profit after tax (in lakhs)	2,528	1,494	424	5,067	2,665
8	Current ratio ²	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
9	Long term debt to working capital ²	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
10	Bad debts to Account receivable ratio ²	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
11	Current liability ratio ²	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
12	Total debts to Total assets ⁵	0.57	0.59	0.65	0.57	0.65
13	Debtors turnover ²	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
14	Inventory turnover ²	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
15	Operating Margin % ²	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
16	Net Profit Margin % ⁵	21.14%	11.46%	3.96%	10.83%	6.48%
17	Sector specific ratios					
	a) Gross NPA ⁷	1.67%	1.53%	1.87%	1.67%	1.87%
	b) Net NPA ⁸	1.02%	1.02%	1.26%	1.02%	1.26%
	c) CRAR ⁹	44.74%	45.71%	35.28%	44.74%	35.28%

Notes to Annexure 1 –

- Debt - Equity Ratio = (Debt securities + Borrowings (other than debt securities)) / Total Equity.
- The above-mentioned ratios are not relevant as the company is engaged in financing activities.
Capital redemption Reserve / Debenture redemption reserve is not required in respect of privately/publicly placed debentures in terms of Rule 18(7)(b)(iii) of Companies (Share Capital and Debentures) Rules, 2014.
- Net worth = Equity Share Capital + Other Equity
- Total debts to Total assets = (Debt securities + Borrowings (other than debt securities)) / Total Assets
- Net profit margin = Net profit after tax / Total income
- Gross Stage 3 = Gross Stage 3 Loans Exposure at Default (EAD) / Gross Total Loans EAD
- Net Stage 3 = (Gross Stage 3 Loans EAD - Impairment loss allowance for Stage 3) / (Gross Total Loans EAD - Impairment loss allowance)
- Capital to Risk-weighted assets is calculated as per the RBI guidelines.

- 4 The financial results for the quarter and year ended March 31, 2026 have been reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at their respective meetings held on April 15, 2026.
- 5 The financial results have been prepared in accordance with recognition and measurement principles laid down in the Indian Accounting Standards as prescribed under Section 133 of the Companies Act, 2013 ("the Act") read with the Companies (Indian Accounting Standards) Rules, 2015, as amended from time to time, and other accounting principles generally accepted in India along with the circulars, guidelines and directions issued by RBI from time to time.
- 6 In compliance with Regulation 52 of the Securities and Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulation 2015 as amended, the financial results for the quarter and year ended March 31, 2026 have been subjected to audit by the statutory auditor of the Company.
- 7 During the year ended March 31, 2026, the Company listed Non Convertible Debentures with NSE, amounting to Rs. 275 crores.
- 8 All secured Non-Convertible Debentures ("NCDs") issued by the Company are secured by way of an exclusive charge on receivables to the extent as stated in the respective offer document, term sheet and debenture trust deed (together referred to as "transaction documents"). Further, the Company has maintained minimum 100% asset cover which is sufficient to discharge the principal amount at all times for the said NCDs as specifically stated in the transaction documents.
The asset cover available as on March 31, 2026 in respect of listed secured debt securities is 1.12 times.
- 9 The Company is only engaged in the business of lending in India and hence there is no separate reportable disclosure in terms of Ind-AS 108 dealing with 'Operating Segment' as specified under Section 133 of the Companies Act, 2013.
- 10 Information as required by Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 as amended, is attached as Annexure - I.
- 11 Disclosures pursuant to Reserve Bank of India (Non-Banking Financial Companies – Financial Statement: Presentation and Disclosures) Directions, 2025, issued by the RBI vide their Notification No. RBI/DOR/2025-26/359, DOR.ACC.REC.No.278/21.04.018/2025-26 dated November 28, 2025, as amended (the "Notification").

(i) Details of loans not in default transferred through assignment for the year are given below :-

Particulars	To Banks	To NBFCs
	(Amt in lakhs)	(Amt in lakhs)
Aggregate Principal outstanding of loans transferred (in lakhs)	31,683.03	31,118.47
Aggregate consideration received (in lakhs)	27,407.78	28,146.51
Weighted average maturity of loans (in years)	4.61	8.87
Weighted average holding period of Loans (in years)	1.38	1.54
Retention of beneficial economic interest (in %)	13.49%	9.55%
Coverage of tangible security coverage (in %)	255.2%	228.4%
Rating-wise distribution of loans (in lakhs)	NA	NA

(ii) Details of receivables not in default purchased through assignment for the period are given below :-

Particulars	From NBFCs (Rs. in lakhs)
Aggregate principal outstanding of receivables (Rs. in Lakh)	48,186.48
Aggregate consideration received (Rs. in Lakh)	43,367.83
Weighted average maturity of receivables (in years)	9.48
Weighted average holding period of receivables (in years)	1.47
Retention of beneficial economic interest (in %)	10.00%
Coverage of tangible security (in %)	NA
Rating-wise distribution of rated receivables	NA

(iii) Details of receivables categorised as SMA 0, 1 & 2 purchased through assignment for the period are given below :-

Particulars	From NBFCs (Rs. in lakhs)	From other transferees
Aggregate principal outstanding of loans acquired	6,195.91	-
Aggregate consideration paid	6,195.91	-
Weighted average residual tenor of loans acquired	7.48	-

(iv) The rating-wise distribution of Security Receipts (SRs) held by the Company as on March 31, 2026 is given below:

Ratings	Recovery Rating*	Rating Agency	Rs. in lakhs
Rating not due	NA	NA	25,148.87

*It indicates the present value of expected recoveries in the specified range of the face value of outstanding SRs.

- 12 The Company has not acquired or sold any loan in default.

- 13 Reference to the Share Purchase Agreement (“SPA”) executed between the Company, Actis PC Investment (Mauritius) Limited, Actis PC (Mauritius) Limited (“Actis”) and UGRO Capital Limited on June 17, 2025 for acquisition of 100% equity shareholding of the Company by UGRO Capital Limited (“the Transaction”), the Transaction has been consummated on December 08, 2025 and there has been change of management/ control of the Company. Actis has ceased to exercise control over the Company, and UGRO Capital Limited has become 100% shareholder of the Company w.e.f. December 8, 2025.

Pursuant to the same, the Company has aligned its accounting practices with UGRO Capital Limited for transactions of similar nature entered by both companies and resultant impacts have been accounted during the current quarter.

- Material impact on account of this alignment included increase in the Net gain on derecognition of financial instruments at amortised cost by Rs. 1310 lakhs which is due to change in fair valuation of the Excess Interest Spread Income from existing shorter period to full contractual period cash flows. -
- Classification of Investment in Pass through certificates amounting to Rs. 47.92 crores as Loans on the basis of underlying assets being Loans

- 14 The Board of Directors have approved the discontinuation of the business of onward lending to non-banking finance companies and exiting the portfolio in the meeting held on October 15, 2025. This was done post approval granted by Reserve Bank of India to the Company, for change in control and to align with UGRO Capital Limited's Board approved lending policies.

The Company has sold the portfolio of onward lending to non-banking finance companies to a NBFC at par in two tranches as mentioned below;

Date of Transaction	Amount (in lakhs)
October 16, 2025	8,954
October 30, 2025	3,299

- 15 The Board of Directors have approved the discontinuation of the business of Supply Chain Finance and exiting the portfolio in the meeting held on December 4, 2025. This was done post consummation of the transaction for change of control resulting out of sale of 100% of the shares of the Company to UGRO Capital Limited and to align with UGRO Capital Limited's Board approved lending policies.

The Company has sold the portfolio of supply chain finance to a NBFC for a total consideration of Rs. 20,435 lakhs.

- 16 The Board of Directors in the meeting dated November 23, 2025, have approved conversion of Optionally convertible preference shares and Compulsarily convertible preference shares into equity shares in the ratio of 1:1.

- 17 Pursuant to the notification by the Ministry of Labour and employment on November 21, 2025 of the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020 and the Occupational Safety, Health and Working Conditions Code, 2020 (collectively referred to as the “New Labour Codes”), the group has recognised a provision towards past service cost on gratuity and compensated absences payable to the employees amounting to Rs. 41.71 lakhs during the quarter ended March 31, 2026 which is included under “employee benefit expense”. As the underlying Rules to the Labour Codes are yet to be notified, the Company will continue to monitor further developments and will evaluate and give effect to any consequential adjustments arising subsequently in this respect.

- 18 The figures for the quarter ended March 31, 2026 are the balancing figures between audited figures in respect of year ended March 31, 2026 and the reviewed figures for the period ended December 31, 2025. Similarly, the figures for the quarter ended December 31, 2025 are the balancing figures between reviewed figures in respect of period ended December 31, 2025 and the reviewed figures for the half year ended September 30, 2025 and the figures for the quarter ended March 31, 2025 are the balancing figures between audited figures in respect of the year ended March 31, 2025 and the reviewed figures for the period ended December 31, 2025.

- 19 Figures for the previous period/year have been regrouped wherever necessary to confirm to the current period's presentation.

For Profectus Capital Private Limited

**SATYANANDA
MISHRA**

Mr. Satyananda Mishra
Non-Executive (Independent) Director
DIN: 01807198

Place : Haryana
Date : April 15, 2026

Digitally signed by SATYANANDA
MISHRA
Date: 2026.04.15 18:23:19 +05'30'

**SHARAD
AGARWAL**

Mr. Sharad Agarwal
Chief Executive Officer

Place: Gurgaon

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AGARWAL
Date: 2026.04.15
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Mishra