

7<sup>th</sup> February 2026

**To**  
**BSE Limited**  
**Phiroze Jeejeebhoy Towers**  
**Dalal Street**  
**Mumbai 400001**

**National Stock Exchange of India Limited**  
**Exchange Plaza, 5<sup>th</sup> Floor, Plot No. C/1, G**  
**Block Bandra, Kurla Complex, Bandra**  
**(East) Mumbai 400051**

**Scrip Code – 511742**

**Symbol – UGROCAP**

**Subject: Investor Presentation for the quarter and nine months ended 31<sup>st</sup> December 2025**

Dear Sir/Madam,

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing herewith investor presentation for the quarter and nine months ended 31<sup>st</sup> December 2025.

This is for your information and records.

The aforesaid information is being made available on the Company's website at [www.ugrocapital.com](http://www.ugrocapital.com)

Thanking You,

**For UGRO Capital Limited**

**Satish Kumar**  
**Company Secretary and Compliance Officer**  
*Encl: a/a*

**UGRO CAPITAL LIMITED**

**Registered Office Address:** Equinox Business Park, Tower 3, 4th Floor, LBS Road, Kurla (West), Mumbai - 400070

**CIN:** L67120MH1993PLC070739

**Telephone:** +91 22 41821600 | **E-mail:** info@ugrocapital.com | **Website:** www.ugrocapital.com



# UGRO Capital Limited

Building an Institution for MSME Lending

Data Tech Empowering

Small Businesses (MSME) Lending

## Investor Presentation

**(Q3'FY26)** December 2025

NSE: UGROCAP | BSE: 511742



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# Performance snapshot for Q3'FY26

	Q3'FY26 <sup>(5)</sup>	Q3'FY25 <sup>(5)</sup>		9M'FY26 <sup>(5)</sup>	9M'FY25 <sup>(5)</sup>	
AUM (INR Cr)	15,454	11,067	↑ 40%	15,454	11,067	↑ 40%
Net Disbursement (INR Cr) <sup>(1)</sup>	2,217	2,098	↑ 6%	5,605	5,215	↑ 7%
Off-book AUM	36%	44%	↓ 794 bps	36%	44%	↓ 794 bps
Net Total Income % <sup>(2)</sup>	12.4%	14.7%	↓ 235 bps	11.4%	14.0%	↓ 252 bps
Pre-Tax Profit (INR Cr)	63.0	53.0	↑ 19%	172.3	145.9	↑ 18%
PAT (INR Cr)	46.3	37.5	↑ 23%	123.7	103.4	↑ 20%
Cost to Income Ratio	58.1%	56.7%	↑ 139 bps	56.9%	54.6%	↑ 227 bps
ROA	2.2%	2.5%	↓ 33 bps	2.0%	2.5%	↓ 51 bps
ROE <sup>(3)</sup>	7.3%	8.4%	↓ 116 bps	7.0%	8.5%	↓ 146 bps

Annualized EPS of 9M'FY26<sup>(4)</sup>  
**INR 14.4 per share**

Price to Earnings Ratio (P/E)  
**12.6x**  
(Basis NSE price as on Dec 31, 2025)

(1) Net Disbursement = Gross Disbursements – Repayment received in Supply Chain Financing during the period ; (2) On Average On-books AUM for the relevant period; (3) Excluding equity component of CCDs; (4) Annualised Diluted EPS for 9M'FY26 is INR 13.1; (5) Annualised ratios for period

Note: Entire presentation reflects Q3'FY26 and 9M'FY26 data on consolidated basis unless specifically mentioned

# Key metrics for Q3'FY26

**01** **Asset Growth**

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**AUM**  
 As of Dec'25: **15,454 Cr**  
 (+40% Y-o-Y)

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**Net Loans Originated**  
 Q3'FY26: **2,217 Cr**  
 (6% Y-o-Y)

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**Portfolio yield**  
 As of Dec'25: **17.2%**  
 (Dec'24: 16.7%)

**02** **Profitability**

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**Net Total Income**  
 Q3'FY26: **260 Cr**  
 (+19% Y-o-Y)

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**PPOP**  
 Q3'FY26: **109 Cr**  
 (+15% Y-o-Y)

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**Net Profit**  
 Q3'FY26: **46 Cr**  
 (+23% Y-o-Y)

**03** **Asset Quality**

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**GNPA (AUM)**  
 As of Dec'25 : **2.2%**  
 (Dec'24: 2.1%)

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**NNPA (AUM)**  
 As of Dec'25 : **1.4%**  
 (Dec'24: 1.5%)

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**Collection efficiency<sup>(1)</sup>**  
 Q3'FY26: **99%**  
 (Q3'FY25: 96%)

**04** **Liability & Co - lending**

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**Leverage**  
 As of Dec'25: **3.8x**  
 (Dec'24: 3.1x)

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**Co-lending**  
 - Partnership with **16** co-lenders / co-originators  
 - Off-book AUM: **36%**

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**Cost of Borrowings**  
 As of Dec'25 : **10.24%**

(1) Total Collections (including overdue) / Current month demand

# Key Product Suite with focus on direct sourced high-yielding products

## UGRO's Core Offerings

### Emerging Market: Tier 2 & beyond branches

**Collateral:** Standard Property  
**Cashflow:** Liquid income assessment

<Rs 3Cr  
Customer Turnover  
  
Rs 18L  
Average ticket size

**Yield: 19%**  
**Tenure: 10 yrs**

Channel AUM Mix: 21%

Tech Stack



### Embedded Finance

**Cashflow:** Banking & Liquid income assessment

<Rs 50L  
Customer Turnover  
  
Rs 1L  
Average ticket size

**Yield: 26%**  
**Tenure: 1 yr**

Channel AUM Mix: 12%

Tech Stack



### Prime Intermediated: Metro & Tier 1/2 Branches

**Collateral:** Prime Property (For Sec.), Prime Machinery  
**Cashflow:** GST, Banking & Liquid income assessment

Rs 1Cr – 15Cr  
Customer Turnover

**Secured Biz. Loan:** Rs 75L  
**Biz. Loan<sup>(1)</sup>:** Rs 20L  
**Prime Machinery:** Rs 46L  
Average ticket size

**Yield:** Sec/Biz/Mch: 14%/18%/15%  
**Tenure:** Sec/Biz/Mch: 11/4/4 yrs  
**Channel AUM Mix:** 41%  
Sec/Biz/Mch : 23%/15%/3%

Tech Stack **GRC+**  
**GroScore**

(1) CGTMSE backed

### Ecosystem Channel & Green Asset Financing

**Collateral:** Prime Machinery  
**Cashflow:** GST & Banking

Rs 1Cr – 10Cr  
Customer Turnover

Rs 38L  
Average ticket size

**Yield: 14%**  
**Tenure: 4 yrs**

Channel AUM Mix: 12%

Tech Stack **GRC+**  
**GroScore**

### School Financing

**Collateral:** Prime Machinery  
**Cashflow:** GST & Banking

Rs 1Cr – 10Cr  
Customer Turnover

Rs 1.4 Cr  
Average ticket size

**Yield: 14%**  
**Tenure: 8 yrs**

Channel AUM Mix: 5%

Tech Stack

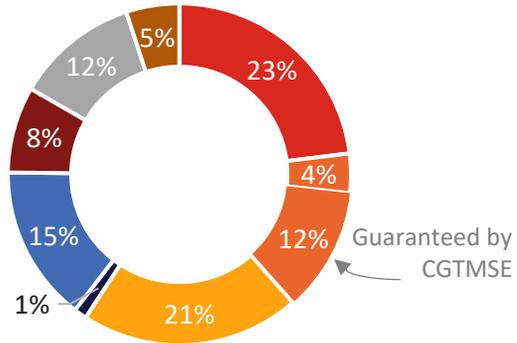


Products sold across channels: **Intermediated:** Secured Biz. Loan, Biz. Loan, Rooftop Solar and Machinery; **Emerging Market:** Secured Business Loan, Rooftop Solar and Machinery; **Equipment finance and Green Asset Financing:** Direct distribution and across other channels

P&A and SCF contributing 9% to AUM Mix – not covered above

# Well diversified, granular and stable portfolio quality

Product Mix (AUM)

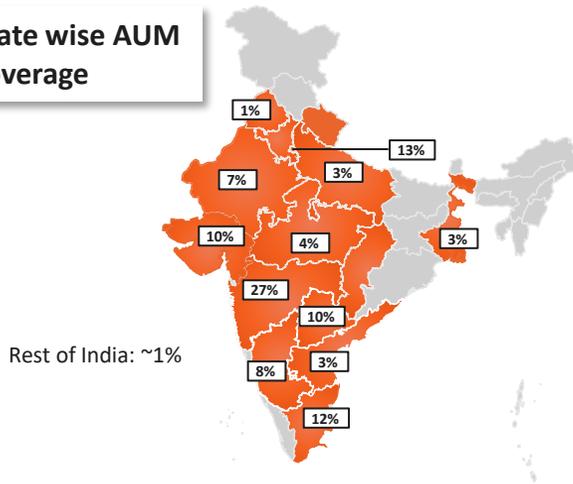


- Secured Business Loan
- Emerging Market LAP
- Machinery Loan
- Embedded Finance
- Business Loan
- Supply Chain Financing
- Partnerships & Alliances
- School Finance

Product category	AUM (Cr)	ROI (%)	Ticket size (Lakh)
Secured Business Loan	3,560	13.9%	75
Business Loan	2,390	18.5%	20
Emerging Market Loan	3,199	18.6%	18
Supply Chain Financing	186	14.8%	18
Machinery Loan	2,284	13.8%	39
Partnerships & Alliances	1,263	15.9%	8
Embedded Finance	1,798	26.3%	1
School Finance	775	13.6%	142
<b>AUM</b>	<b>15,454</b>	<b>17.2%</b>	

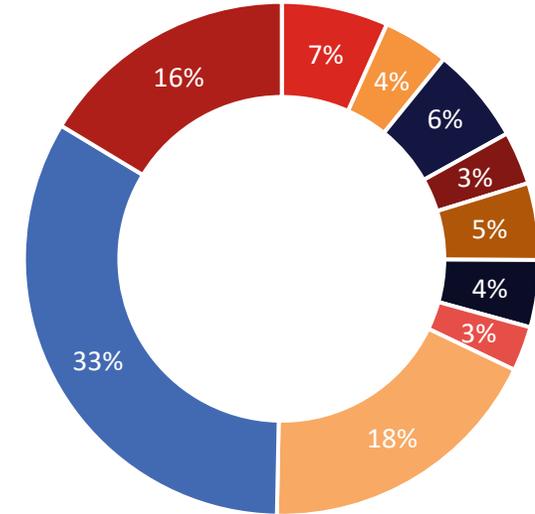
Portfolio Concentration in key geographical areas

State wise AUM coverage



State wise branches	EM	Prime	Total
Tamil Nadu	3	54	57
Madhya Pradesh	2	43	45
Maharashtra	4	36	40
Rajasthan	3	32	35
Andhra Pradesh	0	33	33
Uttar Pradesh	1	31	32
Karnataka	1	27	28
Telangana	1	20	21
Gujarat	5	12	17
Haryana	0	15	15
Other States	7	10	17
<b>Total</b>	<b>313</b>	<b>27</b>	<b>340</b>

Sector Mix



- Auto Components
- Chemicals
- Education
- Electrical Equipment
- Food Processing
- HealthCare
- Hospitality
- Light Engineering
- Emerging Market
- Other MSMEs

# Our collection efficiencies and portfolio performance (1/2)

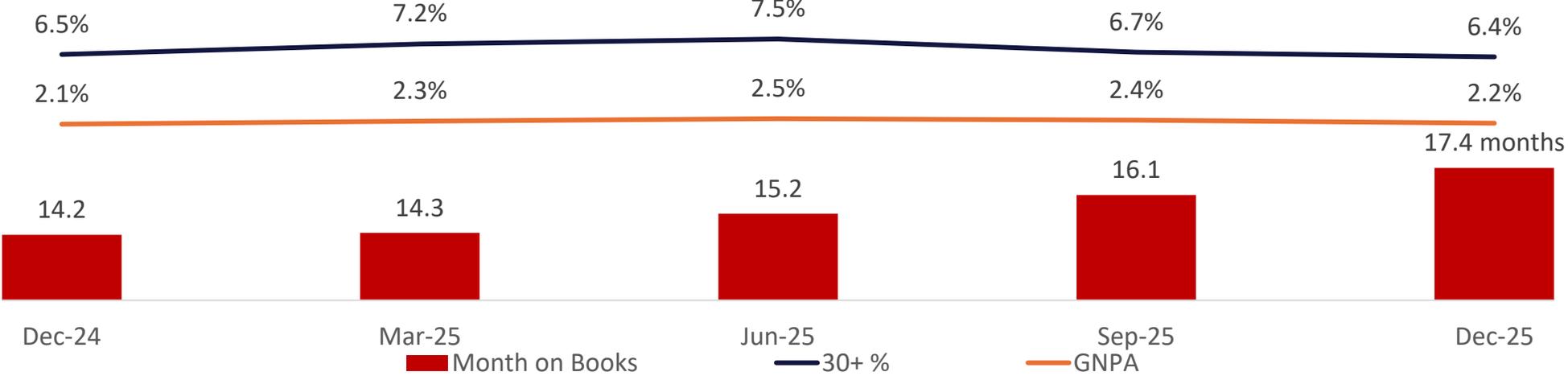


## Collection Efficiency, Month on Books, GNPA and 30+ quarterly trend

◆ Total Collections (1) (including overdue) / Current Month Demand



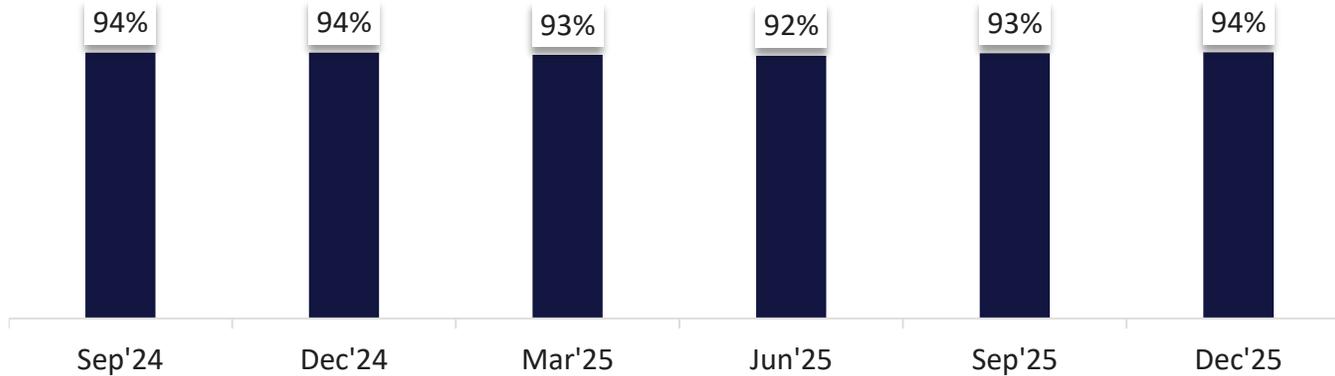
GNPA, 30+% and MOB



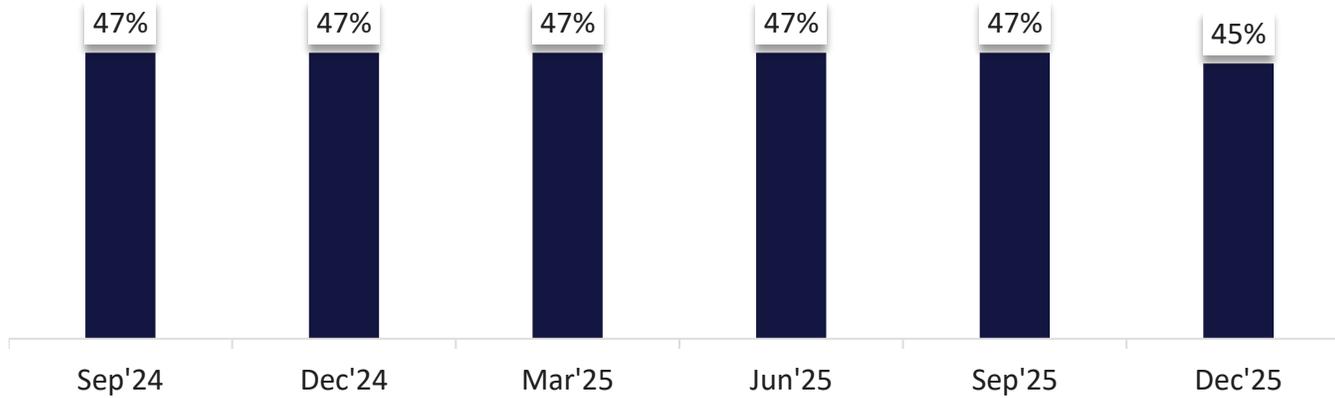
(1) Excluding foreclosures

# Our collection efficiencies and portfolio performance (2/2)

## Stable Stage 1 assets



## Adequate Provision Coverage Ratio



## ECL Data (Dec'25)

(INR Cr)	Loan Exposure	Loan Exposure (%)
Stage 1	14,469	93.6%
Stage 2	637	4.1%
Stage 3	348	2.2%
<b>Total</b>	<b>15,454</b>	<b>100.0%</b>

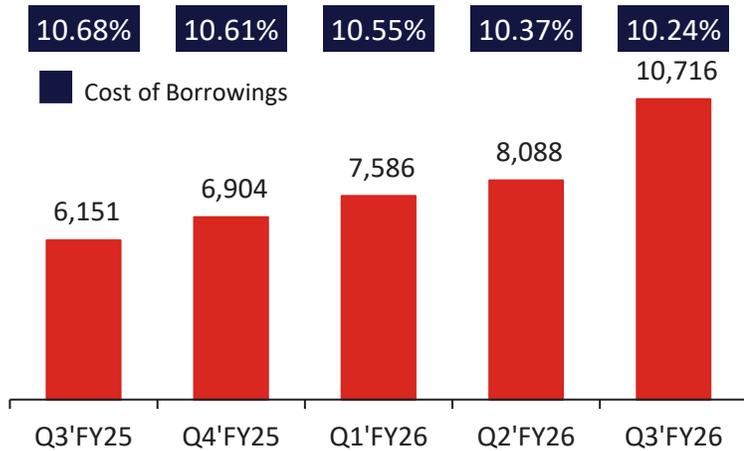
## Product wise GNPA

Product Category	AUM (INR Cr)	GNPA(%)
Secured Business Loan	3,560	1.4%
Business Loan	2,390	5.3%
Emerging Market Loan	3,199	1.0%
Machinery Loan	2,284	2.2%
Partnerships & Alliances	1,263	1.0%
Embedded Finance	1,798	1.5%
School Finance	775	0.4%
<b>AUM<sup>(1)</sup></b>	<b>15,454</b>	<b>2.2%</b>

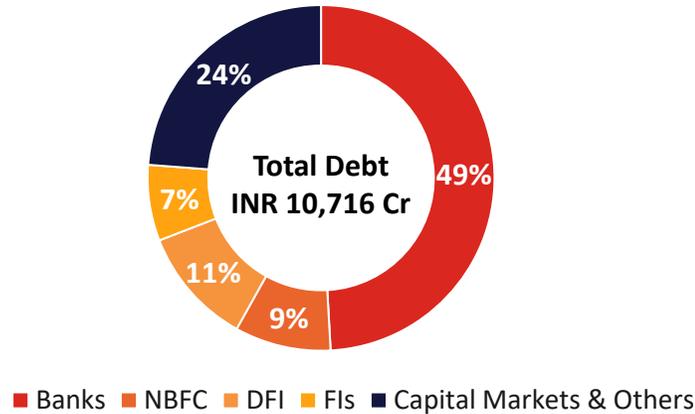
(1) AUM including run down portfolio of SCF amounting to INR 186 Cr. GNPA % at peak SCF AUM levels was 3.9% (Dec'23) which increased to 23.5% (INR 44 Cr) as of Dec'25 due to run down of portfolio

# Diversified Lender base and continued build-out of liability book

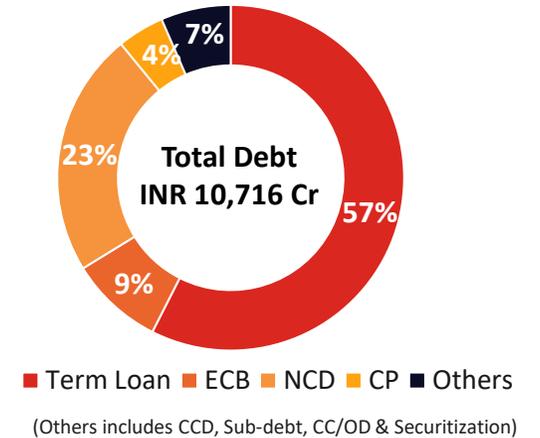
## Total Debt (INR Cr) and Cost of borrowings



## Liability mix by lender profile



## Liability mix by product

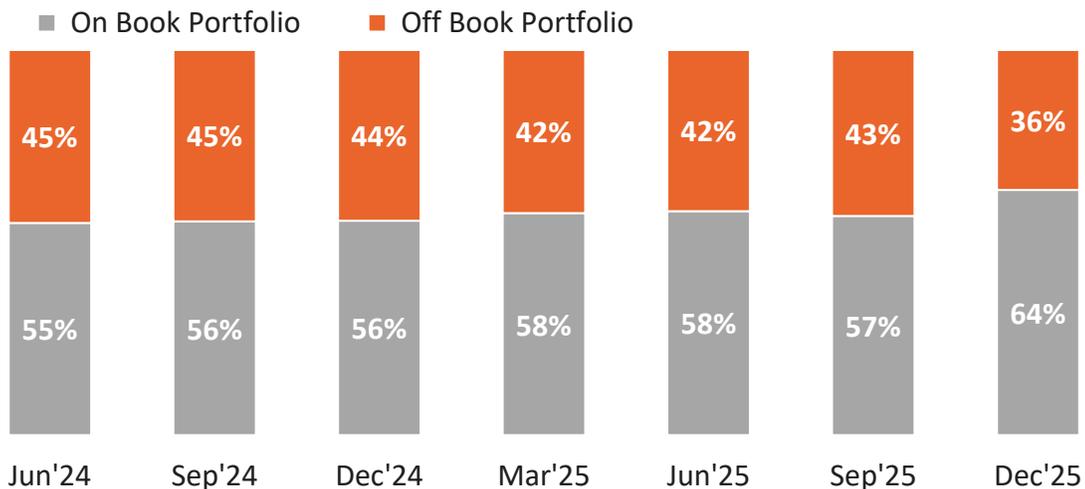


## Our liability sanctions have been raised from a diverse set of lenders

Public Sector Banks and Institutions	Private Sector Banks	DFIs	NBFCs
SBI बैंक ऑफ महाराष्ट्र Bank of Maharashtra यूपीको बैंक UCO BANK कॅनरा बँक ऑफ इंडिया Canara Bank Union Bank of India सेन्ट्रल बँक ऑफ इंडिया Central Bank of India इण्डियन ओवरसीज बँक Indian Overseas Bank सेन्ट्रल बँक ऑफ इंडिया Central Bank of India इंडियन बँक Indian Bank IDBI BANK sidbi	IDFC FIRST Bank Kannada Bank KVB RBL BANK Bandhan Bank ESAF SMALL FINANCE BANK WOORI BANK UNITY Small Finance Bank Jana Small Finance Bank A SCHEDULED COMMERCIAL BANK	FMO GMO ADB responsAbility WATEREQUITY Calvert EQ Enabling Capital MICROVEST PURPOSEFUL INVESTING Triple Jump	POONAWALLA FINCORP TATA CAPITAL vivriti CAPITAL LIC HOUSING FINANCE LTD CREDIT SAISON HINDUJA LEYLAND FINANCE

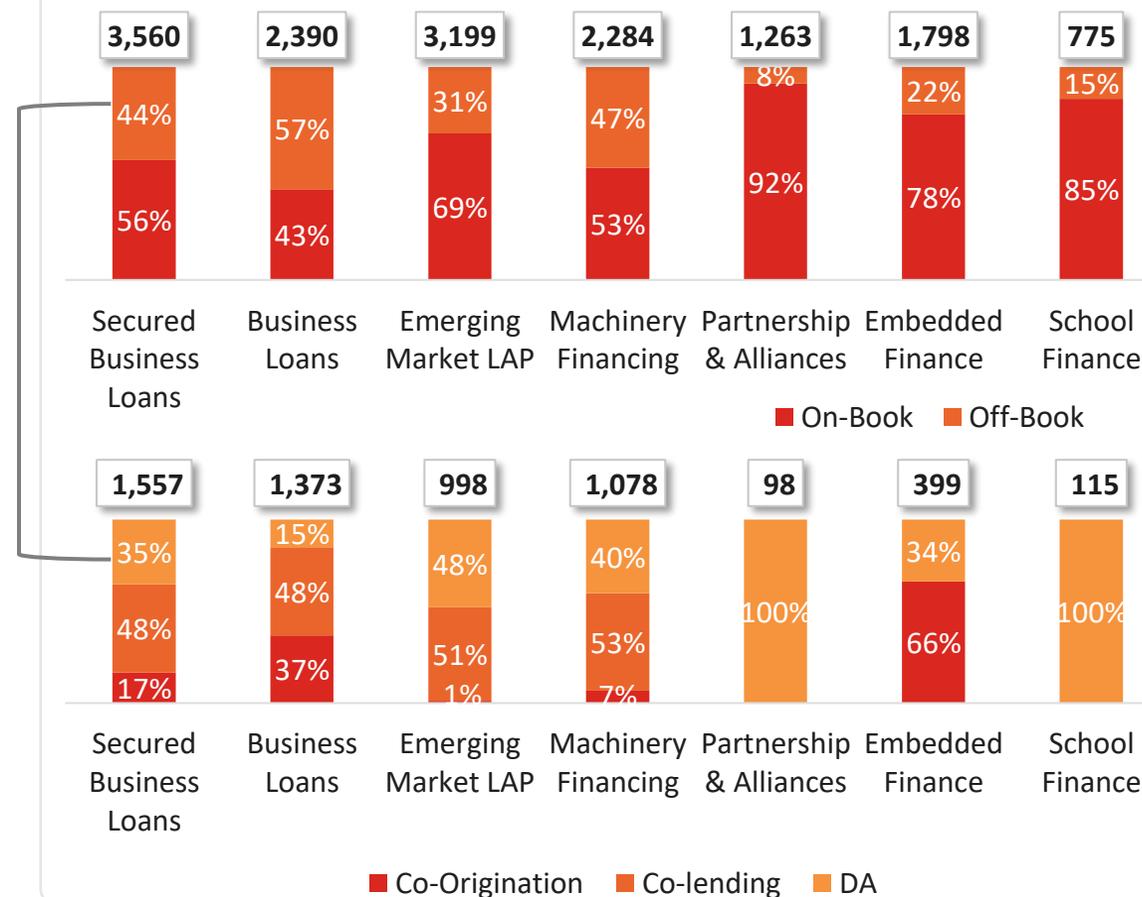
# Overall off book AUM

## Off - Book AUM mix



	Jun'24	Sep'24	Dec'24	Mar'25	Jun'25	Sep'25	Dec'25
Off Book AUM	4,114	4,493	4,902	5,087	5,055	5,271	5,619
Co-lending	1,839	2,222	2,350	2,474	2,467	2,484	2,491
Co-Origination	1,513	1,398	1,412	1,352	1,178	1,084	1,116
DA	762	874	1,141	1,260	1,410	1,703	2,012

## Product wise Mix of off - Book AUM (Dec'25)



# Finance | Quarterly Income Statement

Income Statement (INR Cr)	Q3'FY26	Q3'FY25	Y-o-Y	Q2'FY26	Q-o-Q
Interest Income	328.4	254.4	29%	322.4	2%
Income on Co-Lending / Direct Assignment	99.0	103.6	(4%)	100.6	(2%)
Other Income	78.9	26.9	194%	38.2	107%
<b>Total Income</b>	<b>506.4</b>	<b>385.0</b>	<b>32%</b>	<b>461.2</b>	<b>10%</b>
Finance Cost	246.7	167.3	47%	218.5	13%
<b>Net Total Income</b>	<b>259.7</b>	<b>217.7</b>	<b>19%</b>	<b>242.6</b>	<b>7%</b>
Employee Cost	77.3	64.6	20%	67.3	15%
Other Expenses	73.6	58.8	25%	69.9	5%
<b>PPOP</b>	<b>108.8</b>	<b>94.2</b>	<b>15%</b>	<b>105.4</b>	<b>3%</b>
Credit Cost	45.8	41.3	11%	44.3	3%
<b>PBT</b>	<b>63.0</b>	<b>53.0</b>	<b>19%</b>	<b>61.1</b>	<b>3%</b>
Tax	16.7	15.5	8%	17.8	(6%)
<b>PAT</b>	<b>46.3</b>	<b>37.5</b>	<b>23%</b>	<b>43.3</b>	<b>(7%)</b>

ROA Tree	Q3'FY26 <sup>(2)</sup>	9M'FY26 <sup>(2)</sup>
<i>As a % of Avg On Book AUM</i>		
Total Income	24.1%	22.1%
Finance Cost	11.8%	10.7%
Net Total Income	12.4%	11.4%
Opex	7.2%	6.5%
Credit cost	2.2%	2.2%
PBT	3.0%	2.7%
PAT	2.2%	2.0%

Key Ratios	Q3'FY26	9M'FY26
Leverage	3.8x	3.8x
RoE <sup>(1)(2)</sup>	7.3%	7.0%

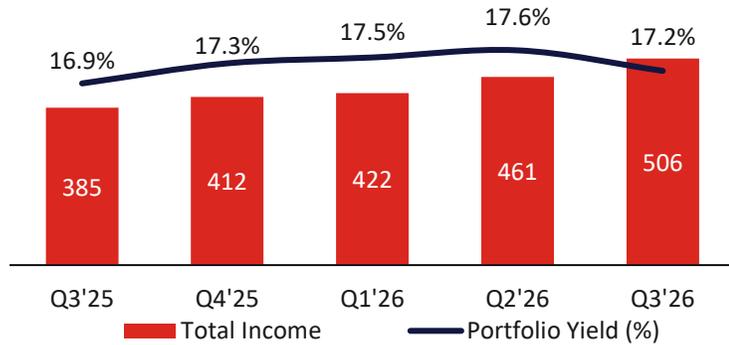
(1) Excluding Equity component of CCDs

(2) Annualised

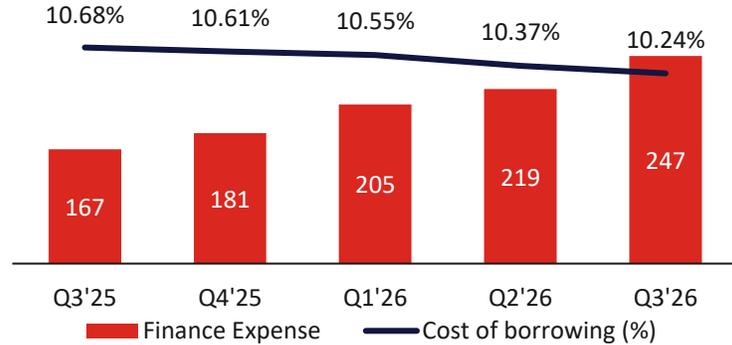
Note: Q3'FY26 and 9M'FY26 reflects data on consolidated basis and Q3'FY25 and Q2'FY26 reflects data on standalone basis

# Operating & Financial Metrics

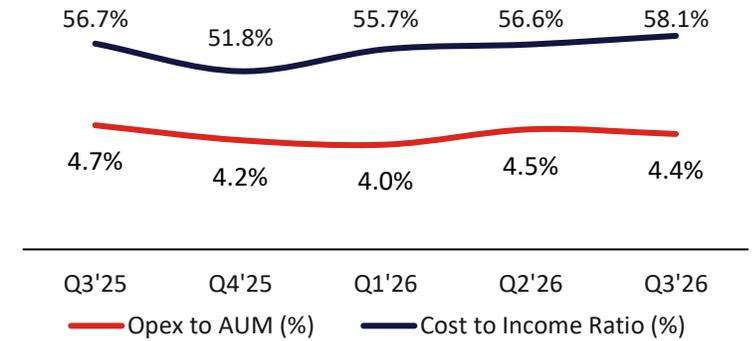
## Total Income (INR Cr) & Portfolio Yield<sup>(1)</sup>



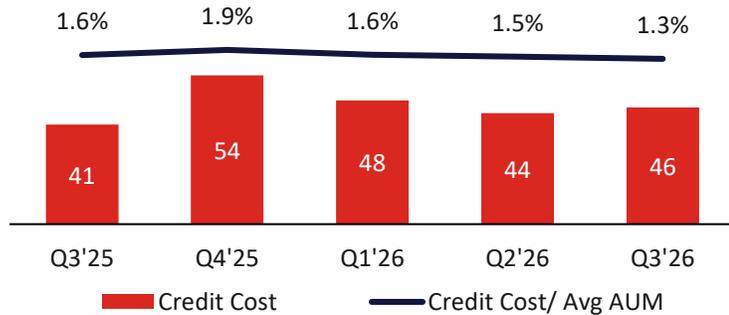
## Finance Cost (INR Cr) & Cost of Borrowing



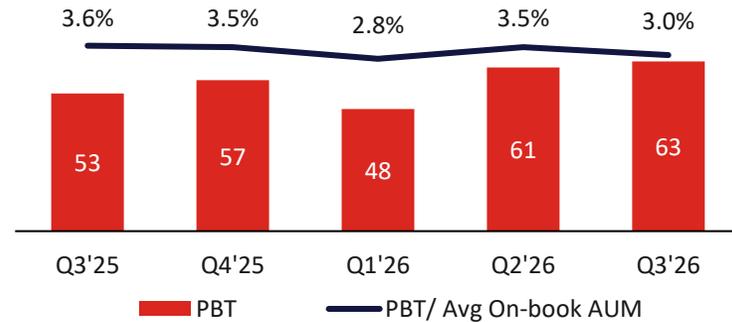
## Operating Exp to AUM<sup>(2)</sup> and Cost to Income



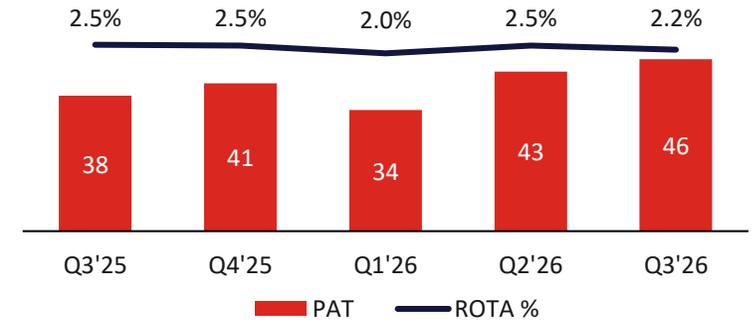
## Credit Cost (INR Cr) & Credit cost / Avg AUM<sup>(2)</sup>



## PBT (INR Cr) and PBT / Avg. On Book AUM<sup>(2)</sup>



## PAT (INR Cr) and PAT / Avg. On Book AUM<sup>(2)</sup>



**2,839 Cr**

**Net Worth**

**15,454 Cr**

**AUM**

**36%**

**Off book %**

**3.8x / 20.8%<sup>(3)</sup>**

**Debt to Equity /  
CRAR**

**2.2% / 1.4%**

**GNPA / NNPA  
(AUM)**

**340**

**Branches**

**~275,000**

**Active Loans**

(1) Weighted Average AUM yield as on Period End

(2) Annualized ratio based on quarterly average of AUM and On book AUM; (3) On standalone basis

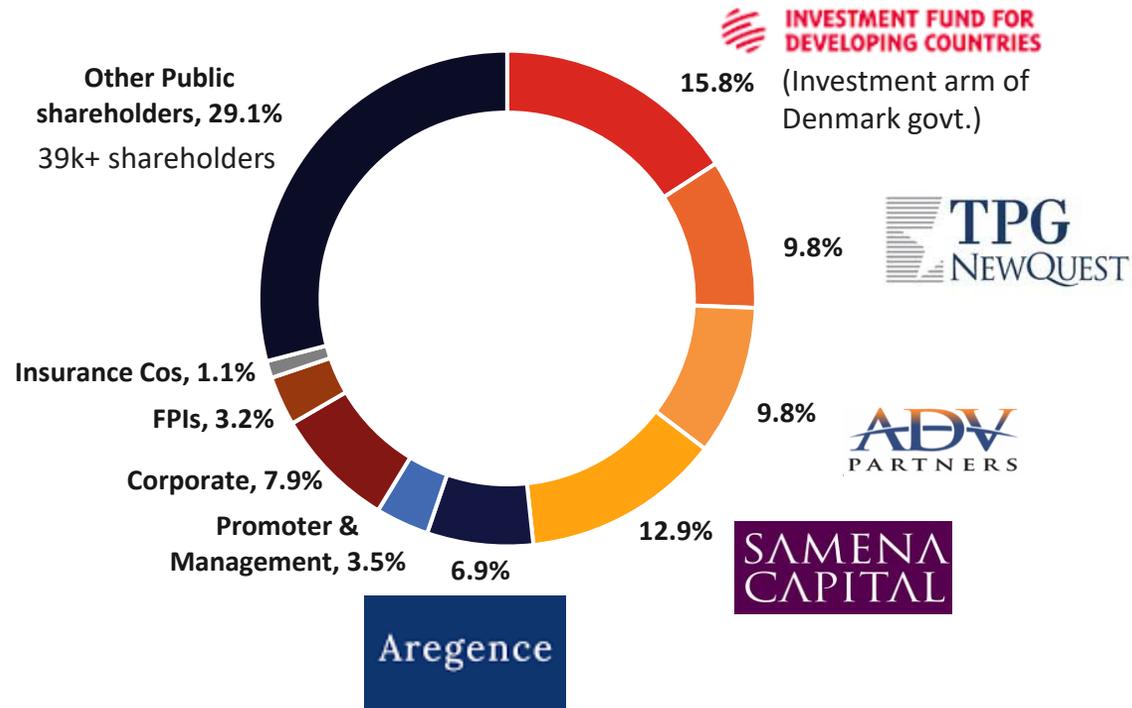
Note: Q3'FY26 reflects data on consolidated basis

# Shareholding, Board, and Management

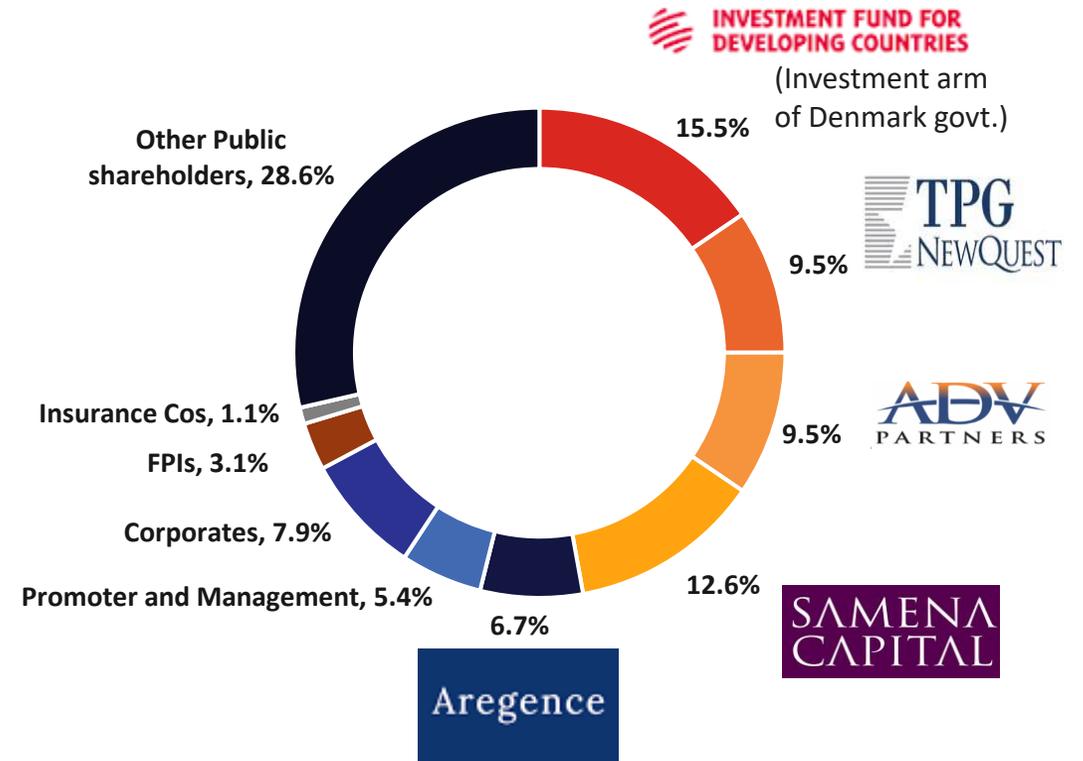


# Institutionally Owned: Majority held by Institutional Investors

## Shareholding Pattern as of Dec'25



## Fully Diluted Shareholding Pattern



Promoter and Management to potentially own approx. 8.5 Mn shares on a fully diluted basis; vesting conditions are tenure linked over period of next 3 years, thereby aligning management's goals towards company's performance and ultimately shareholder returns

# We are Independently supervised by **eminent Board of Directors**

## Non-Executive Chairman



**Satyananda Mishra**  
Chairman, Corporate Social  
Responsibility Committee  
Ex-Chairman- MCX, Ex-CIC, GOI,  
Ex-Director - SIDBI



## Independent Directors



**S. Karuppasamy**  
Ex-Executive Director, RBI



Committee Chairman  
IT Strategy,  
Compliance & Customer Service



**Karnam Sekar**  
Ex - MD & CEO of  
Indian Overseas Bank



Committee Chairman  
Risk Management



**Hemant Bhargava**  
Ex-Chairman in  
charge and MD of LIC



Committee Chairman  
Audit



**Rajeev K. Agarwal**  
Ex-Whole Time  
Member, SEBI



Committee Chairman  
Nomination & Remuneration,  
Stakeholder Relationship, Securities  
allotment and Transfer committee



**Tabassum Inamdar**  
Ex Goldman Sachs,  
UBS Securities, Kotak  
Securities



## Nominee / Shareholder Directors



**Chetan Gupta**  
(Samena Nominee)  
Managing Director  
at Samena Capital



**Ramanathan  
Subramanian Arun Kumar**  
Partner and COO at ADV



**Rohit Goyal**  
(IFU Nominee)  
VP at IFU



**Shachindra Nath -  
Founder & Managing Director**  
26+ Years of diversified financial  
services experience across asset  
management, lending, capital  
markets & insurance

# With strong corporate governance framework enshrined in the Articles

- High degree of **regulatory oversight and transparency**
- An institution created with a **long-term view**, designed for continued operational efficiency
- Access to **permanent capital**



- **Reputed Audit Firm** to be appointed as the statutory auditors
- **Sharp and Tannan** appointed as the **statutory auditor** and **Khimji Kunverji & Co** appointed as the co-sourced firm for **internal audit**

- Any proposed loan **>1% of net worth or to a related party** to require unanimous approval of ALCO and the Board
- Board approved **multi-layer credit authority delegation**
- **Removal of key management (including CRO, CFO)** to require 3/4th board approval
- Any significant action by the Company to need **3/4<sup>th</sup> approval of the Board**

- **Independent directors** to comprise majority for perpetuity
- Any shareholder holding **>10%** to **qualify for a board seat**
- Key committees to be headed by an independent member with required credentials
- **The majority of the NRC, ALCO and Audit Committees** to comprise of **independent directors**

Special Resolution of Shareholders required for effecting any changes to the AoA; Promoters/Management do not have unfettered rights to divert business strategy

**Professionally Managed: Leadership team has 180+ years of cumulative experience**



**Shachindra Nath**  
**Founder & Managing Director**  
26+ Years of Experience



**Anuj Pandey**  
**Chief Executive Officer**  
25+ Years of Experience



**Shilpa Bhatler**  
**Chief Financial Officer**  
18+ Years of Experience



**Sameer Nanda**  
**Chief Revenue Officer**  
24+ Years of Experience



**Irem Sayeed**  
**Chief Risk Officer**  
20+ Years of Experience



**Rajni Khurana**  
**Chief People Officer**  
24+ Years of Experience



**Sunil Lotke**  
**Chief Legal & Compliance Officer**  
21+ Years of Experience



**Sharad Agarwal**  
**Chief Operating & Technology Officer**  
25+ Years of Experience

# ESG – Driving Inclusive and Responsible Value Creation



# Strengthening UGRO's ESG Framework

## Launch of Environmental & Social Management System (ESMS)

### Strategic Milestone

- Board-approved ESMS
- Aligns with global ESG benchmarks (IFC ESMS Framework) and investor expectations
- Reinforces UGRO's commitment to responsible MSME financing

### Investor Value Proposition

- **Risk Mitigation:** Robust screening safeguards lending portfolio against environmental & social risks
- **Transparency:** Clear monitoring, reporting, and disclosures enhance investor confidence
- **Impact Orientation:** Financing MSMEs with sustainable practices drives long-term value creation

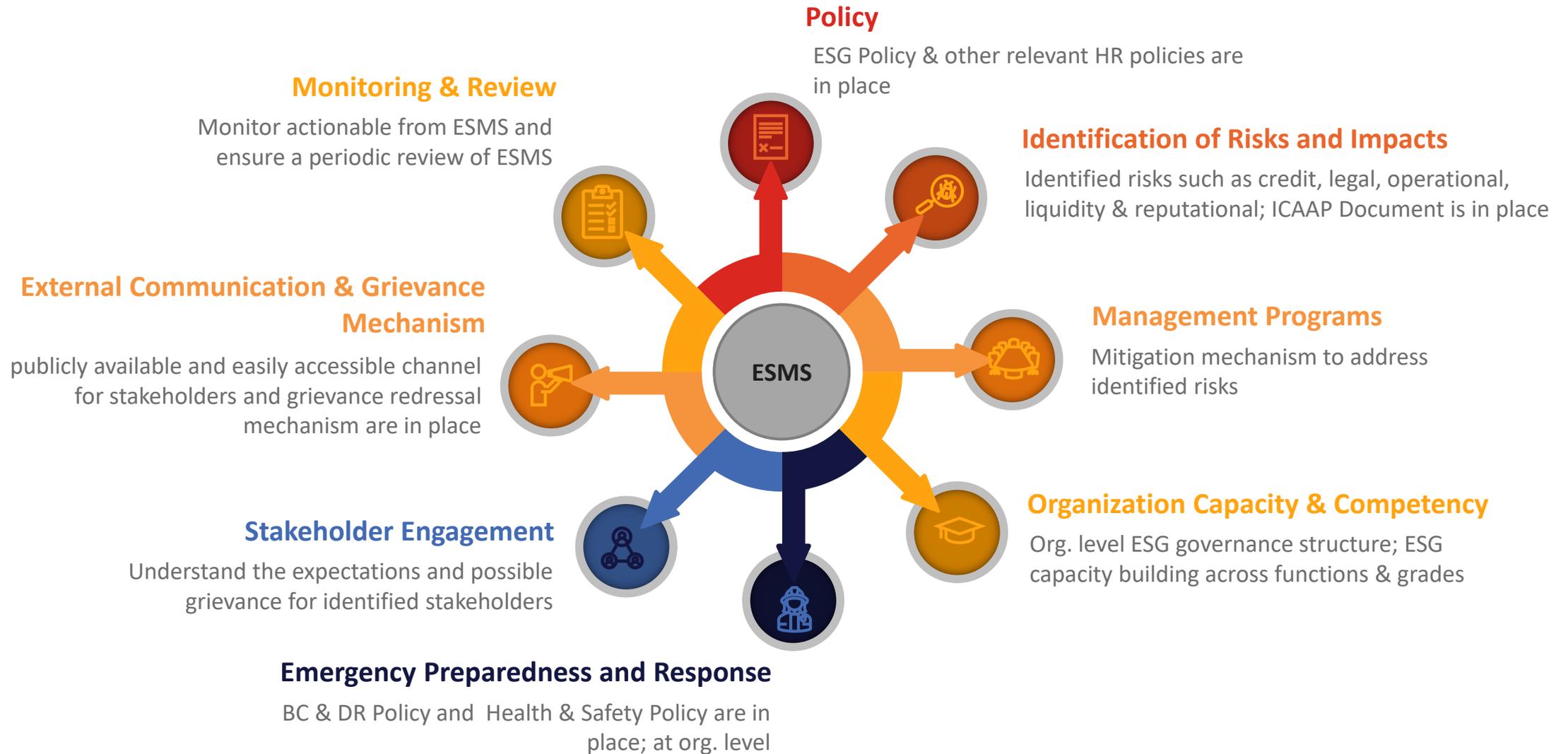
### Why It Matters?

- Strengthens UGRO's ESG credentials, boosting attractiveness to impact-focused funds
- Enhances access to green finance pools and sustainability-linked capital
- Demonstrates proactive governance and resilience in a rapidly evolving regulatory landscape

### Next Step

- Operational rollout of ESMS across lending processes
- BRSR Reporting mandatory from FY27
- Investor engagement through sustainability disclosures

# Key Components of ESMS



# Weaving ESG into Business

## Strengthening ESG Ecosystem

1. Newly developed ESMS with updated ESG Policy,
2. ESG Committee formation charter, stakeholder engagement framework and mapping of customer sector specific ESG Risks



## Enhanced ESG Risk Tracking

1. Enhanced ESG Risk tracking mechanism – expanded the scope to MyShubhLife customers
2. Tailor-made ESG Scorecard to cater specific requirements of Emerging Market Portfolio

## Digital Forms for ESG survey

Implemented digital ESG Survey forms for ease of completion and digitized dashboard readiness



## ESG Trainings

1. Detailed ESG Training organized separately for senior leaders and Credit Managers from all products
2. ESG component added in the induction training content

## Health & Safety Practices

1. Newly developed UGRO's Health & Safety Policy
2. Development of Health, Safety & Environment (HSE) checklist for branch inspections
3. HSE inspection carried out for 8 branches and corrective actions taken



## KYC – Supportive platform for PwDs

1. Integration of Person with Disability (PwDs) customers requirements in on-boarding journey
2. Dedicated hotline and email for PwD customers
3. Developed PwD awareness training module for UGRO employees

# Existing ESG Integration at UGRO Capital



## Strategic Alignment

- Mission: “Solving the Unsolved” MSME credit gap
- Every loan is ESG-screened through a proprietary Scorecard and exclusion list, ensuring responsible growth
- Business alignment with 8 UNSDGs



## Impact Highlights

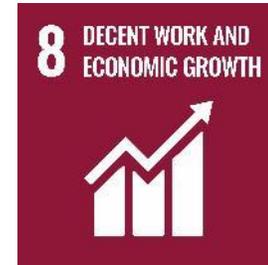
- 100% Portfolio assessment via ESG DD for customers
- Business presence all 10 low-income state comprises of 28% of total AUM
- Transparent annual [Social Impact Report](#) — benchmarking UGRO’s progress against global ESG standards.



## Campaigns & Culture

- progressive campaigns like *#MSMEAchhahai*; *#BharosaMSMEpar*; *#IndiabyMSME*
- ESG-led credit as a lever for inclusive growth

## UN SDG Alignment @ UGRO Capital



# Existing ESG Integration at UGRO Capital



## Financial Inclusion

3,11,074 active MSME across industries  
14% increase in income observed\*



## Health & Wellbeing

4% of total AUM contributes towards healthcare portfolio with ~2500 business beneficiaries  
Policies aligning with H&S i.e. POSH, Health & Safety Policies



## Education

Q-o-Q - 5% increase in education portfolio with 1000+ business beneficiaries



## Diversity & Inclusion

Business: 70% of total AUM shared by women borrowers  
Operation: 44% of women representation in senior management

\* Result derived based on sample surveys

# Existing ESG Integration at UGRO Capital



## Policies:

CG Code, ESG, CSR, Whistleblower, POSH, CoC & Business Ethics, Anti-bribery & Anti-corruption, Equal Opportunity, Health & Safety Policy (New), etc.



## Board Committees:

RMC, ALCO, IT Strategy Committee, Audit Committee, Compliance Committee, CSR Committee etc.



## Reports & Frameworks

Annual Reports, Impact Reports, ICAAP, BC&DR and ESMS Frameworks (new); voluntary disclosure of BRSR



Robust Grievance Redressal Mechanism for internal & external stakeholders

Thank you

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