12th December, 2021

BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street, Mumbai 400 001

National Stock Exchange of India Limited
Exchange Plaza, 5th Floor, Plot No. C/1,
G Block, Bandra - Kurla Complex,
Bandra (E), Mumbai - 400 051

Subject: Updates for the month of November 2021

In accordance with SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, management proposes to issue business update on monthly basis for this Fiscal year. The Company hereby updates on the key numbers for the month of November 2021 in the document attached with this letter.

We would like to intimate the following updates for the month of November 2021

- For the month of November 2021, total Disbursements stood at INR 319 Cr vis – a – vis INR 320 Cr in October 2021. As a result, the overall AUM as on November 2021 stood at INR 2,335 Cr up 77% since March 2021 and 118% since November 2020.
- We continue to maintain healthy liquidity position, we raised INR 305 Cr of fresh sanctions during November 2021 and our total liabilities stood at approx. INR 1,583 Cr as of November 2021.
- We added 3 new lenders during November 2021 thereby further diversifying our liability base to a total of 43 lenders.
- Our collection efficiency has improved M-o-M across channels.

The information provided in the monthly update is as per limited review by the Management Team and is not certified by auditor. The company intends to disclose business update on monthly basis for current fiscal.

Thanking You,

For UGRO Capital Limited

Aniket Karandikar
Company Secretary

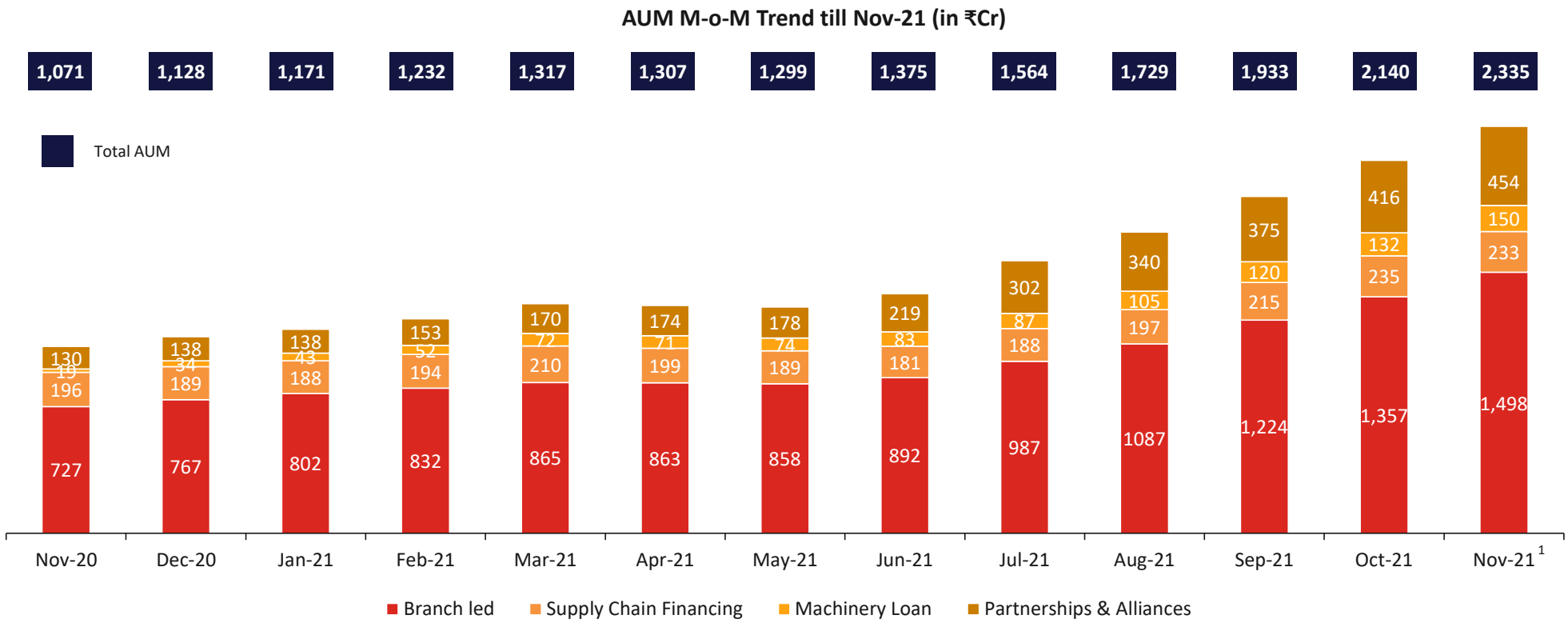
Encl: a/a

U GRO Capital

Updates for the month of November 2021

Dec 11th,2021

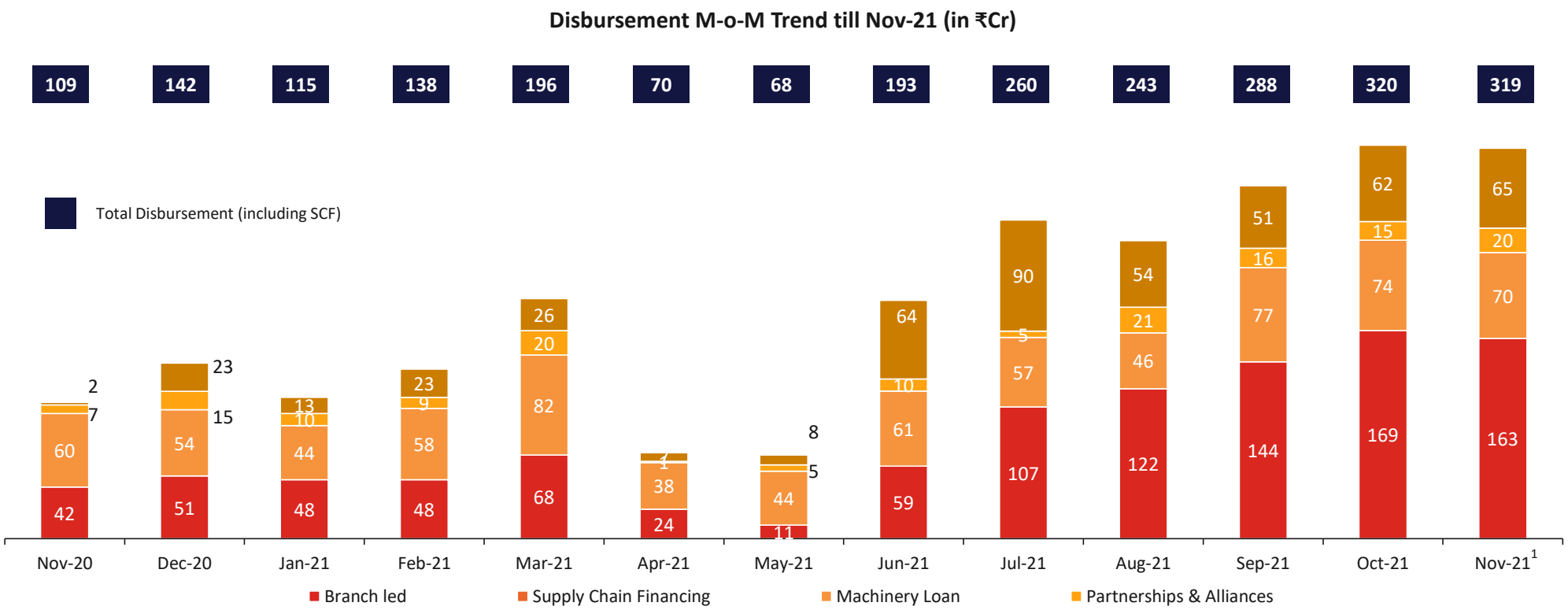
AUM Trend (Segment-wise MoM)



- Overall AUM reached ₹2,335 Cr indicating a growth of 118% in last 12 months and a growth of 77% since Mar-21

[1]Data till 3rd December 2021

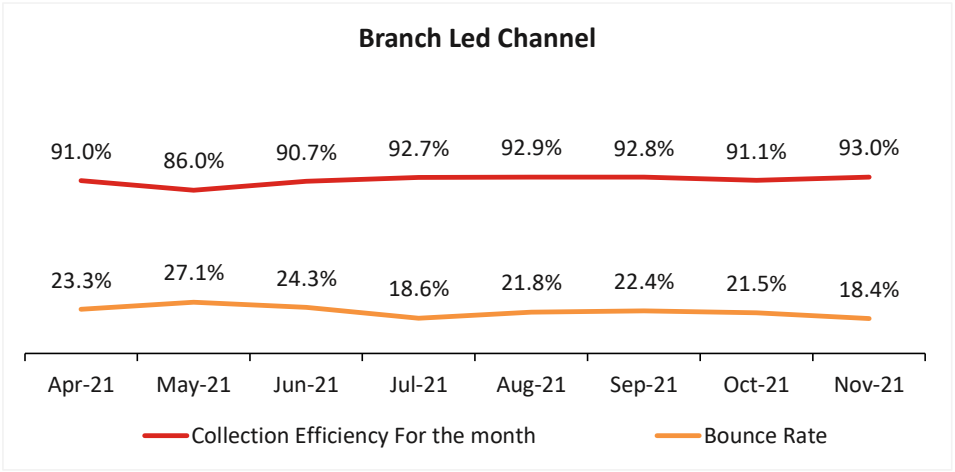
Disbursement Trend (Segment-wise M-o-M)

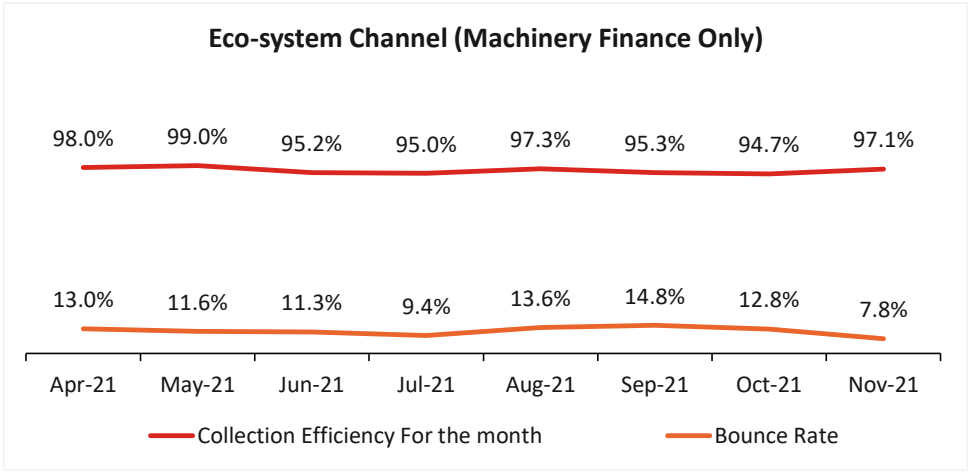


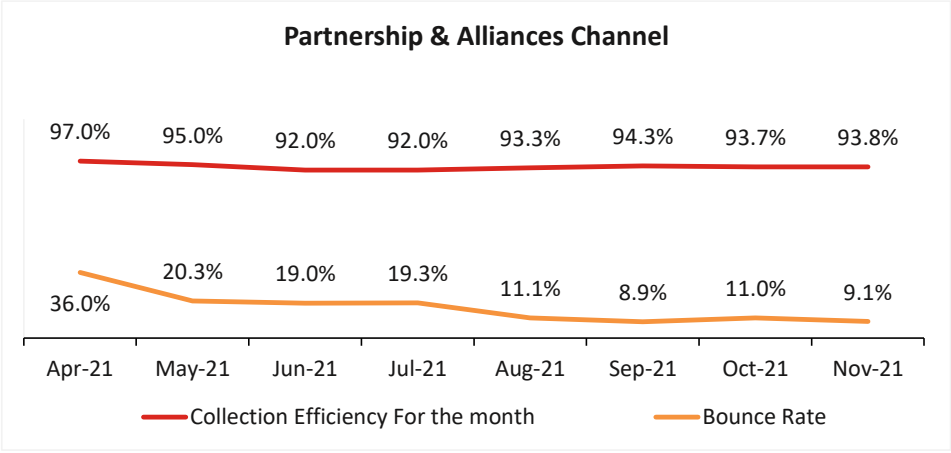
- Disbursement momentum continued in November 2021 with overall disbursements at ₹319 Cr

[1]*Data till 3rd December 2021*

Collection Efficiency & Bounce rate Trend (till Nov-21)







THANK YOU

UGRO CAPITAL

www.ugrocapital.com