

12th October, 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 September 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Obligations and Disclosure Requirements) Regulation, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, management proposes to issue business update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 September 2021 in the document attached with this letter.

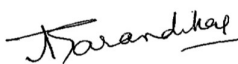
We would like to intimate the following updates for the month of September 2021

- For the month of September 2021, Total Disbursement stood at INR 288 Cr vis – a – vis INR 243 Cr in August 2021 (an increase of ~19% M-o-M) . As a result, the overall AUM as on September 2021 stood at INR 1,932 Cr up 47% since March 2021 and 97% since September 2020
- Recovery in the economic activity led to robust QoQ growth in disbursements across all segments. Total disbursements for Q2'FY22 stood at INR 791cr vis a vis INR 331cr (+139% QoQ)
- We continue to maintain healthy liquidity position, we raised INR 388 Cr of debt during Q2'FY22 as a result of which the total liabilities stood at approx. INR 1,096 Cr as on September 2021
- We added 6 new lenders during Q2'FY22 thereby further diversifying our liability base to a total of 38 lenders
- On the back of our robust portfolio quality, we were able to securitize portfolio of INR 68 cr during Q2'FY22 which acted as a liquidity booster to fuel disbursement growth for us
- Robust portfolio quality helped us securitize loans worth INR 68cr during the quarter which further improved our liquidity position.
- Our collection efficiency continues to remain stable along with low GNPA ratio

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

UGRO CAPITAL LIMITED

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

CIN: L67120MH1993PLC070739

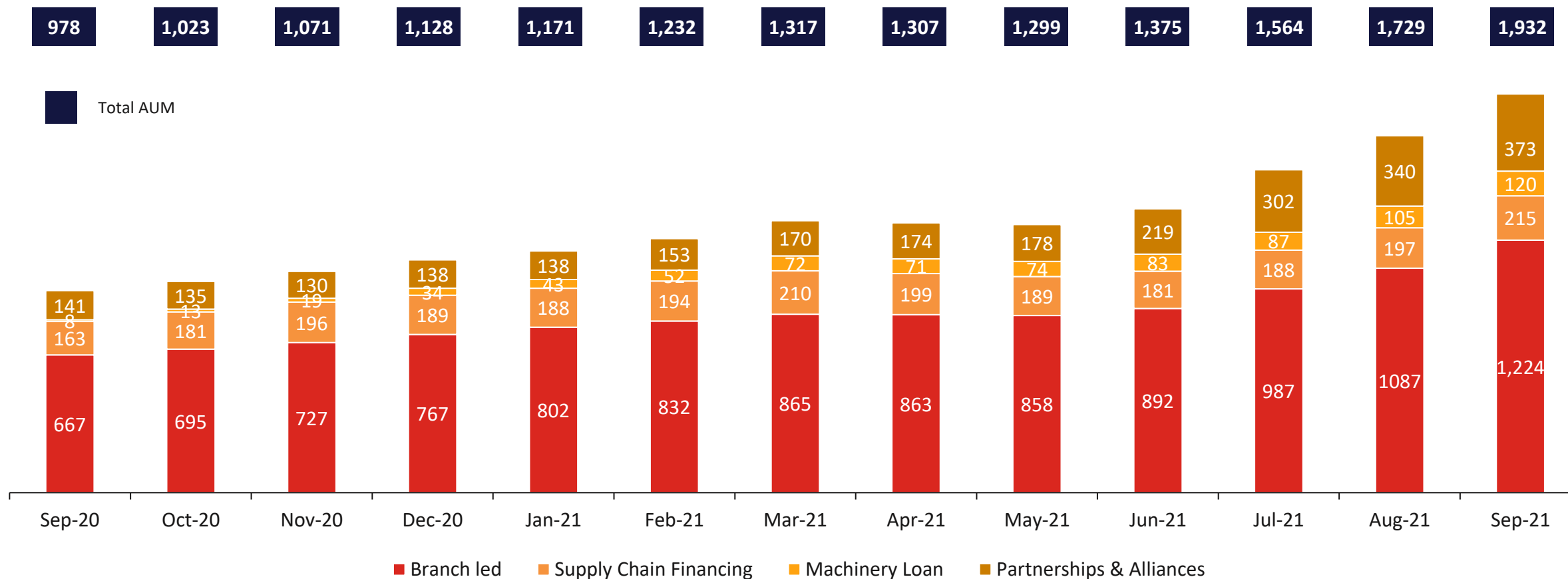
Telephone: +91 22 48918686 | **E-mail:** yougrow@ugrocapital.com | **Website:** www.ugrocapital.com

Updates for the month of September 2021

Oct 12th, 2021

AUM Trend (Segment-wise MoM)

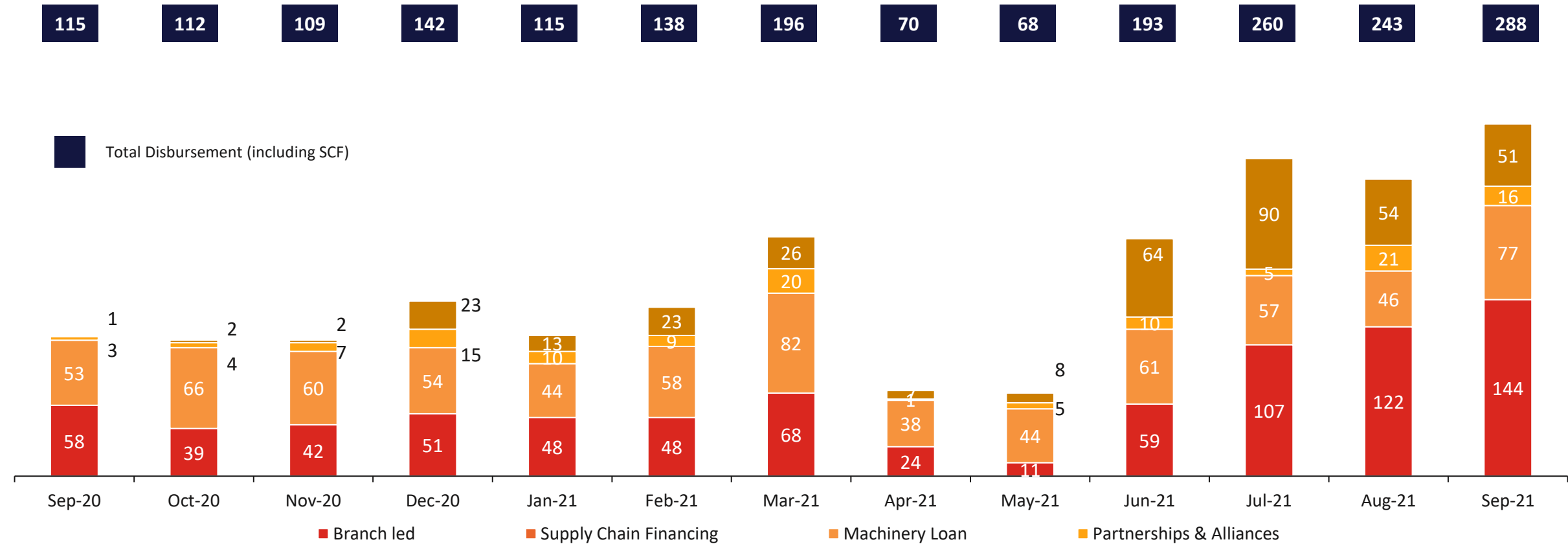
AUM M-o-M Trend till Sep-21 (in ₹Cr)



- Overall AUM reached ₹1,932 Cr indicating a growth of 97% in last 12 months and a growth of 47% since Mar-21

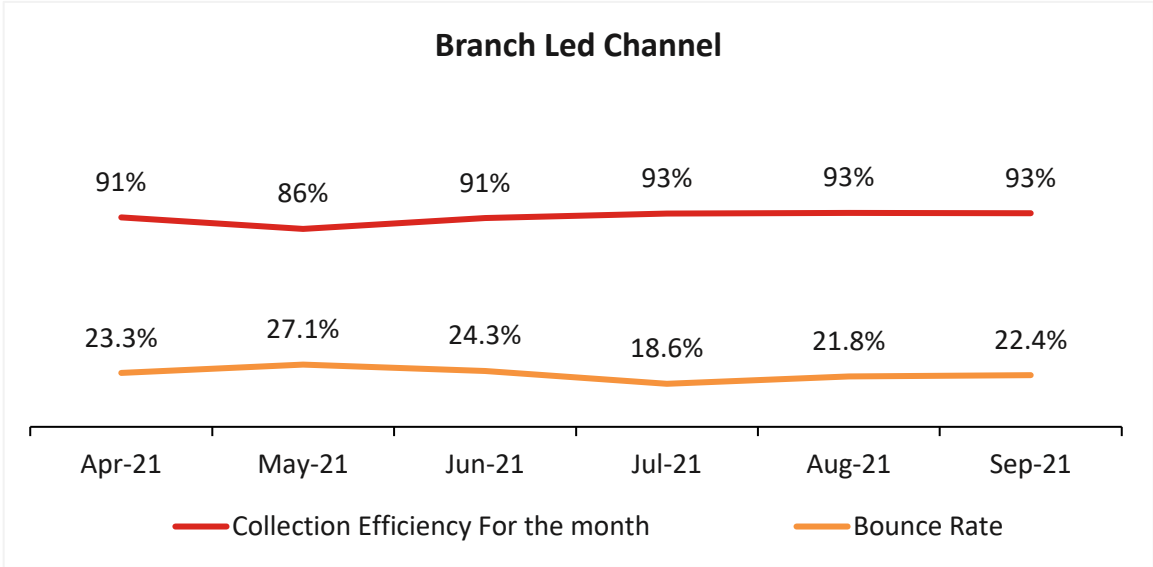
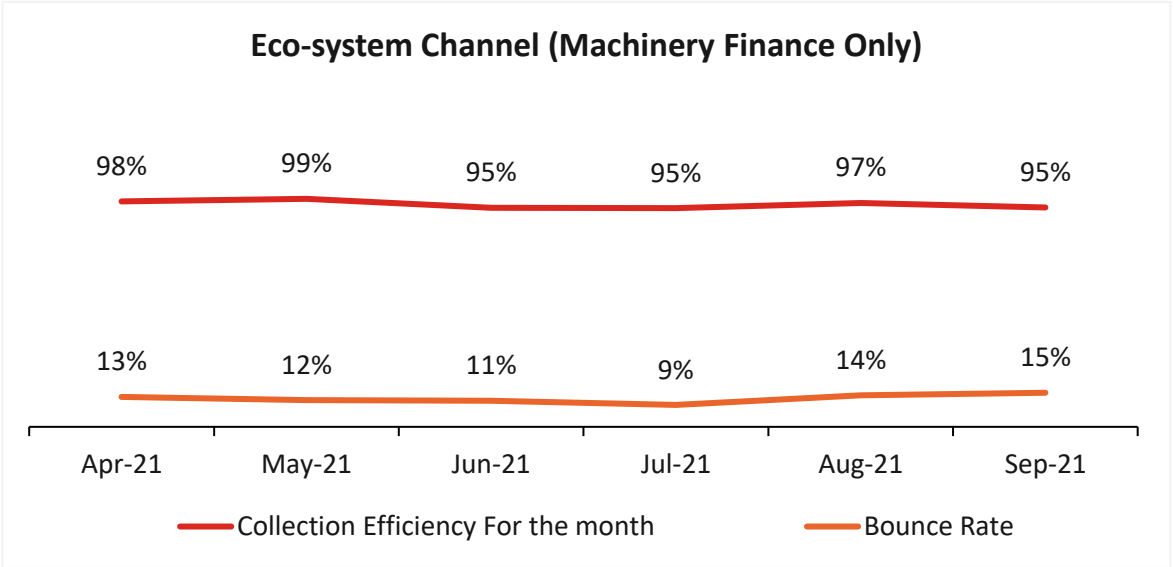
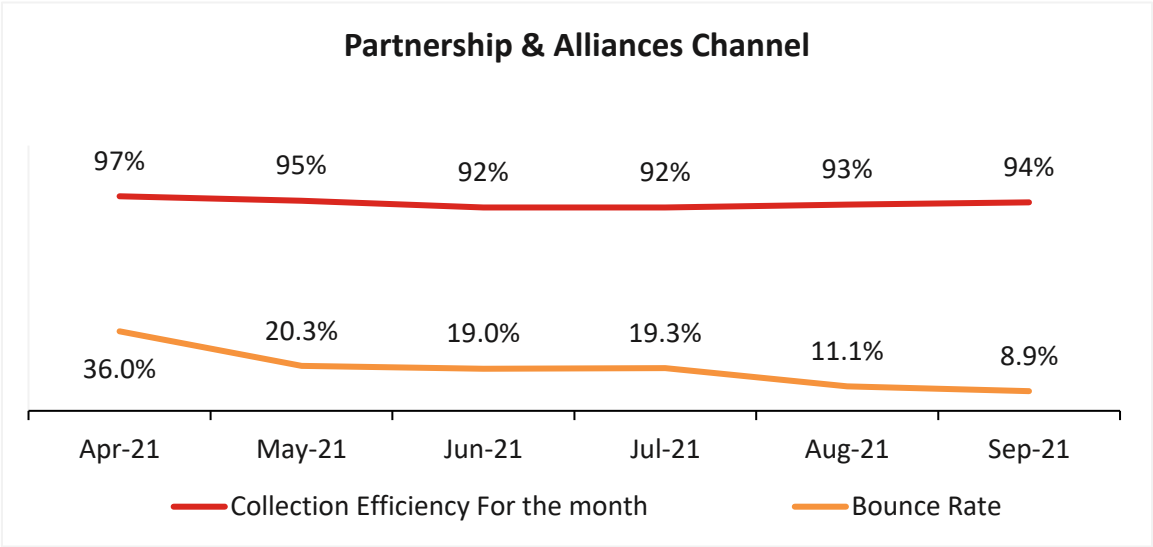
Disbursement Trend (Segment-wise M-o-M)

Disbursement M-o-M Trend till Sep-21 (in ₹Cr)



▪ Disbursement momentum was maintained in Sep-21 with overall disbursement being ₹288 Cr

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



THANK YOU



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