14th October 2022

BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street, Mumbai 400 001

Scrip Code: 511742

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

NSE Symbol : UGROCAP

Dear Sir/ Ma'am,

Subject: Updates for the quarter and half year ended 30th September, 2022

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Obligations and Disclosure Requirements) Regulation, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015. The Company hereby updates on the key numbers for the quarter and half year ended 30th September, 2022 in the document attached with this letter.

We would like to intimate the following updates for the quarter and half year ended 30th September, 2022

- AUM: INR 4,378 Crores as on 30th September, 2022 (+20% Q-o-Q and +126% Y-o-Y)
- Gross loans originated / disbursed: INR 3,011 Crores during H1'FY23 (+50% over H2'FY22) and INR 1,653 Crores during Q2'FY23 (+22% Q-o-Q and +110% Y-o-Y)
- Total liabilities: INR 2,721 Crores (excluding Direct Assignment) as of 30th September, 2022
- Lending as a Service ('LaaS'): 29% Off book AUM proportion as on 30th September, 2022 (vis-a-vis 21% as on 30th June, 2022)
- Active lenders: 67 as on 30th September, 2022 (added 6 new lenders during Q2'FY23)
- Our collection efficiency continues to remain robust.

The information provided in the quarterly and half yearly update is as per limited review by the Management Team and is not certified by the auditor.

Thanking you.
FOR UGRO Capital Limited

NAMRATA SAJNANI
Digitally signed by NAMRATA SAJNANI
Date: 2022.10.14 19:37:42 +05'30'

Namrata Sajnani
Company Secretary and Compliance Officer

Encl: a/a



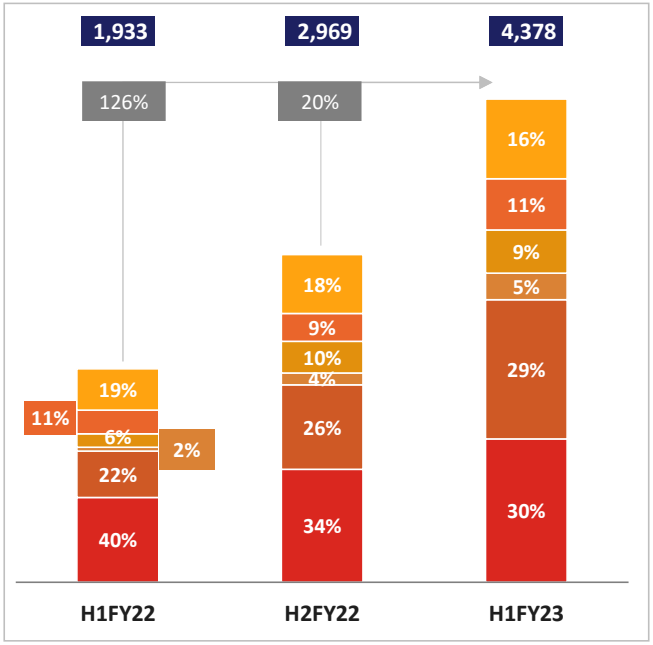
U GRO Capital

Updates for the Quarter (Q2) and Half year (H1) ended FY23

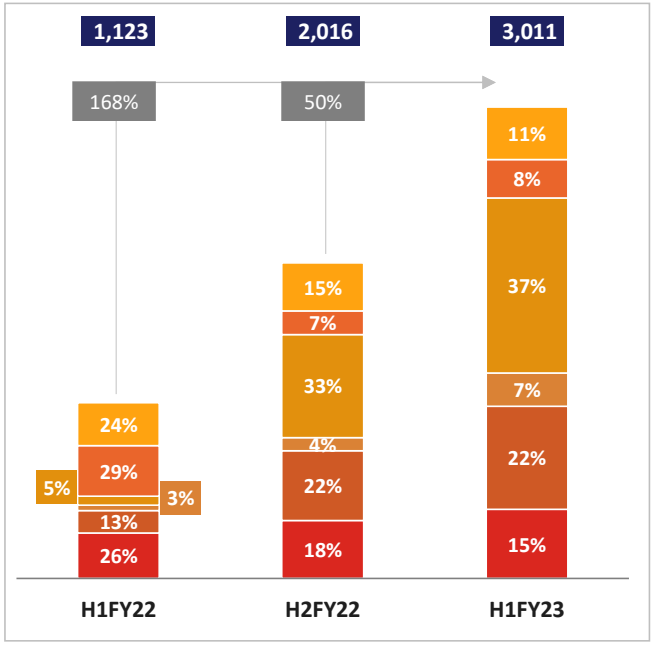
October 14 , 2022

UGRO Half Yearly Snapshot

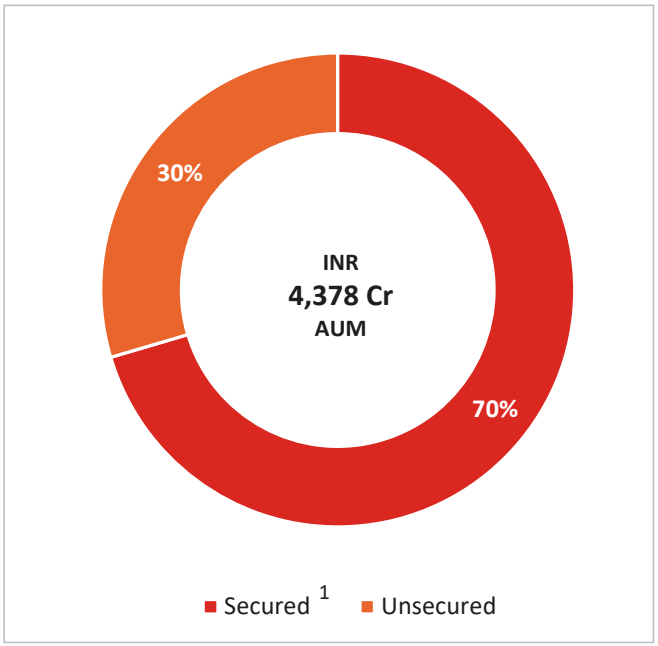
AUM - INR Cr



Gross Loans Originated / Disbursed - INR Cr



AUM – Secured/Unsecured Breakup



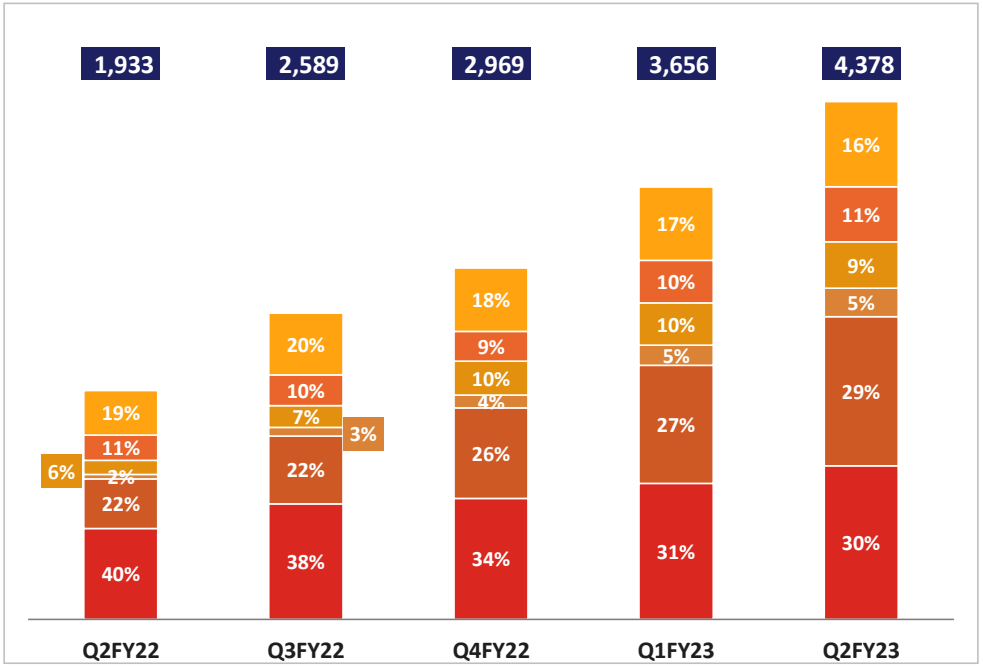
Secured Loans - Prime | Unsecured Loans - Prime | Micro Enterprises Loans | Machinery Loans | SCF* | P&A^

- **Gross loans originated increased to INR 3,011 Cr in H1'FY23 from INR 2,016 Cr in H2'FY22 (+ 50%).**
- **AUM increased to INR 4,378 Cr as on Sep'22 from INR 2,969 Cr as on Mar'22 (+47%).**

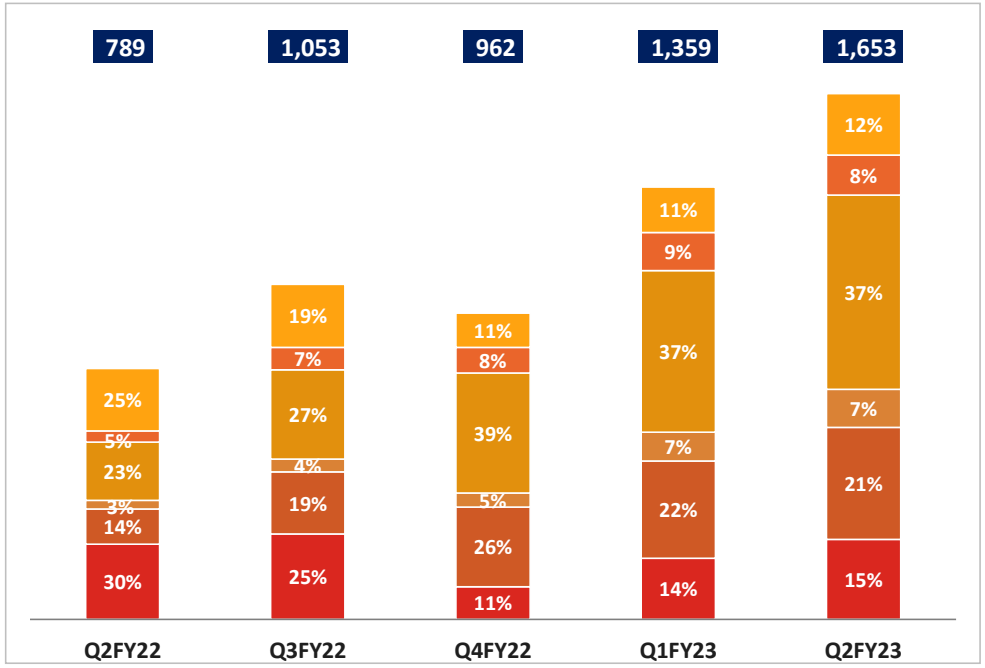
* SCF – Supply Chain Financing ; ^ P&A – Partnerships and Alliances ; [1] Includes Quasi secured portfolio backed by FLDG

UGRO Quarterly Snapshot

AUM – INR Cr (Q-o-Q)



Gross Loans Originated / Disbursed – INR Cr (Q-o-Q)



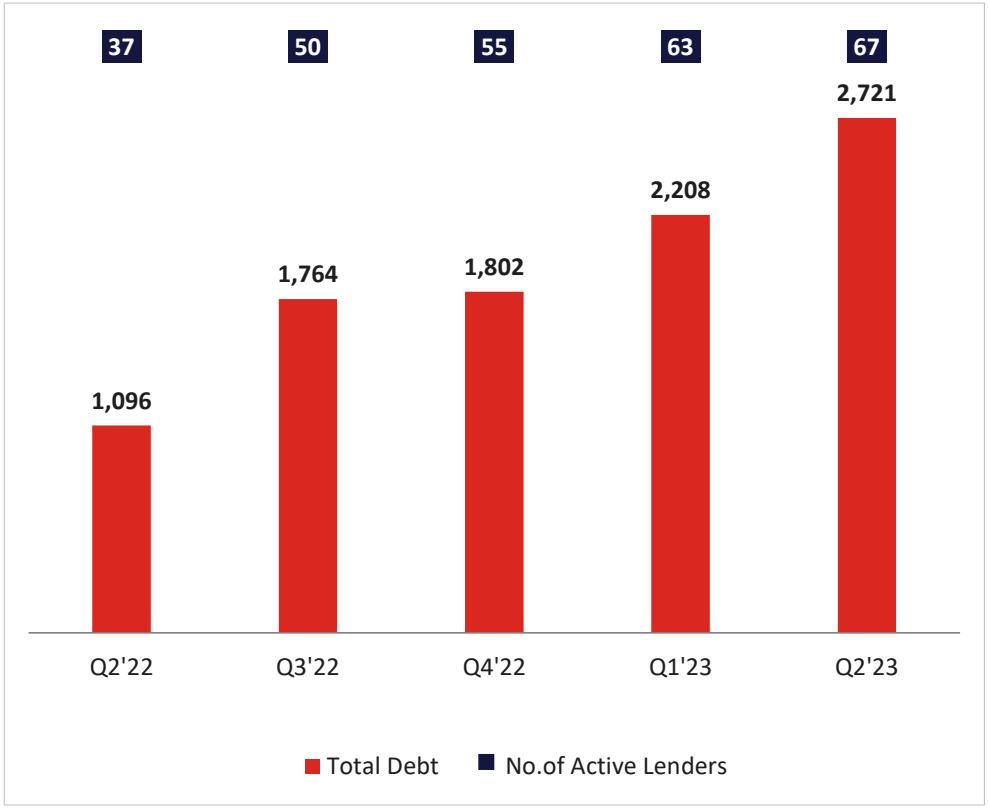
■ Secured Loans - Prime ■ Unsecured Loans - Prime ■ Micro Enterprises Loans ■ Machinery Loans ■ SCF* ■ P&A^

- **Gross loans originated increased to INR 1,653 Cr in Q2'FY23 from INR 789 Cr in Q2'FY22 and INR 1,359 Cr in Q1'FY23 (+110% and +22% respectively).**
- **AUM increased to INR 4,378 Cr in Q2'FY23 from INR 1,933Cr in Q2'FY22 and INR 3,656 Cr Q4'FY22 (+126% and +20% respectively).**

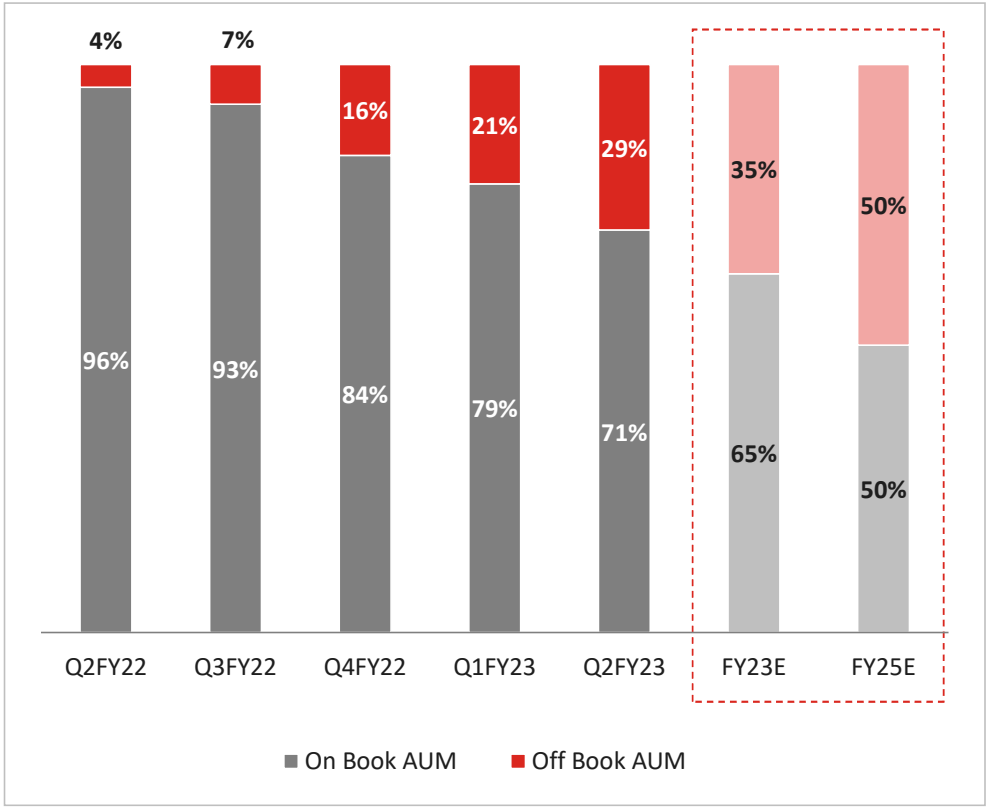
* SCF – Supply Chain Financing ; ^ P&A – Partnerships and Alliances

Liability Update

Total Debt (INR Cr) and No. of Active Lenders

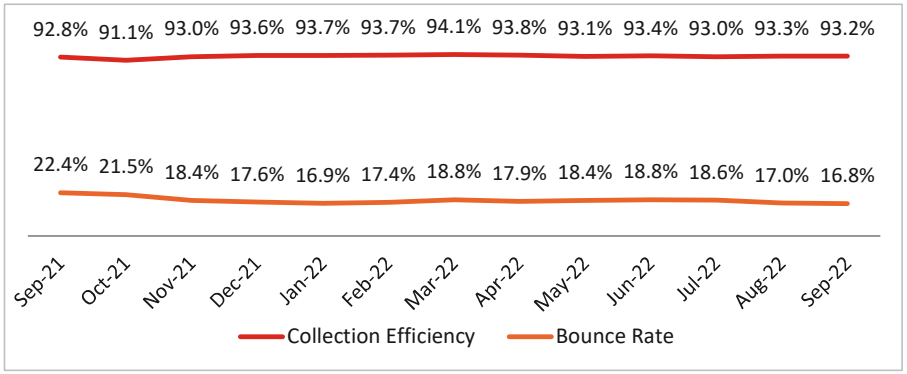


Breakup of On Book and Off Book AUM

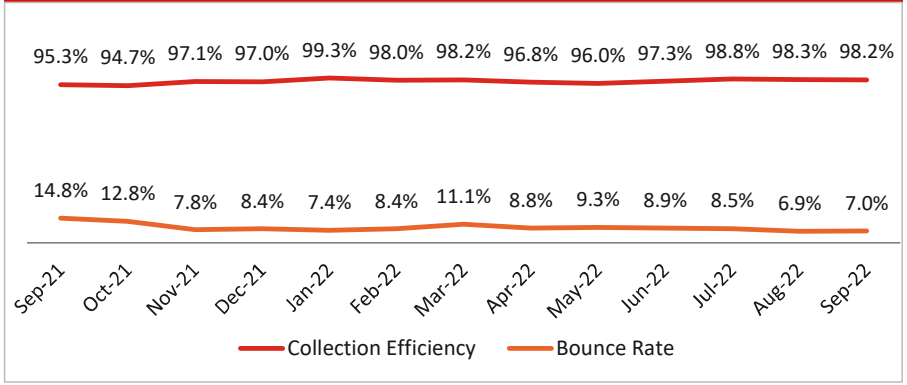


Collection Efficiency and Bounce rates

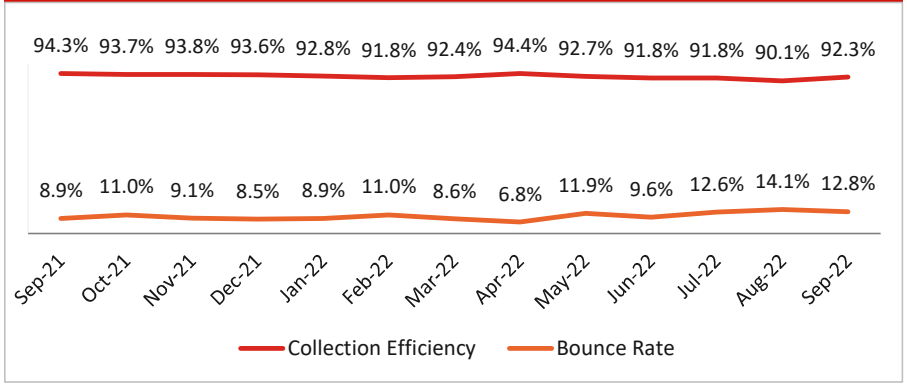
Branch Led Channel



Eco System Channel - Machinery



Partnership & Alliances Channel



Thank You

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