

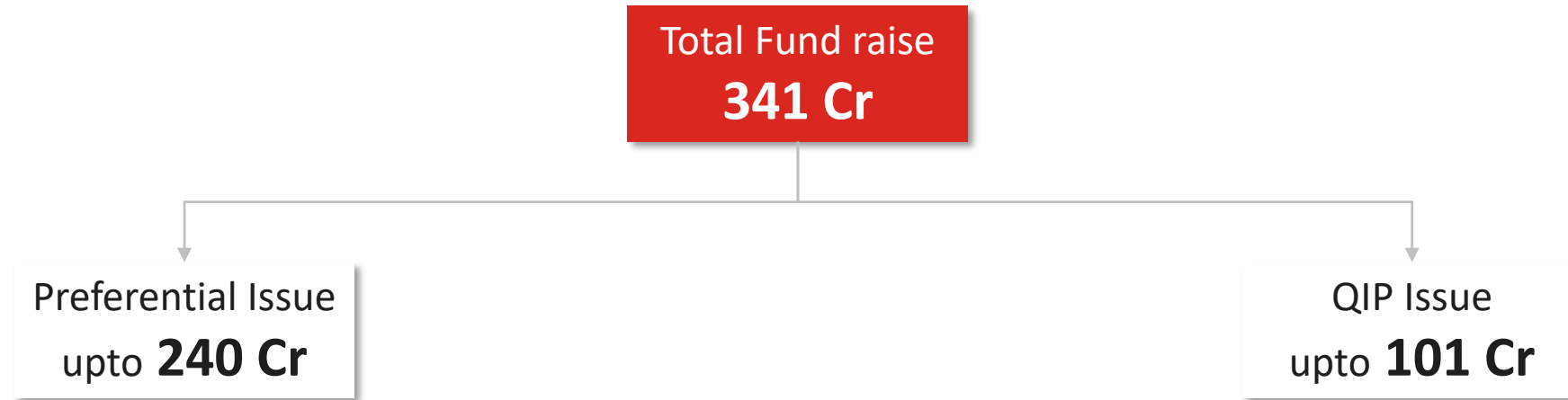
# UGRO Capital Limited

Update for the Quarter ended March 31, 2023  
(Q4'FY23)

April 11, 2023



# Company announces Equity Fund Raise of upto INR 341 Cr

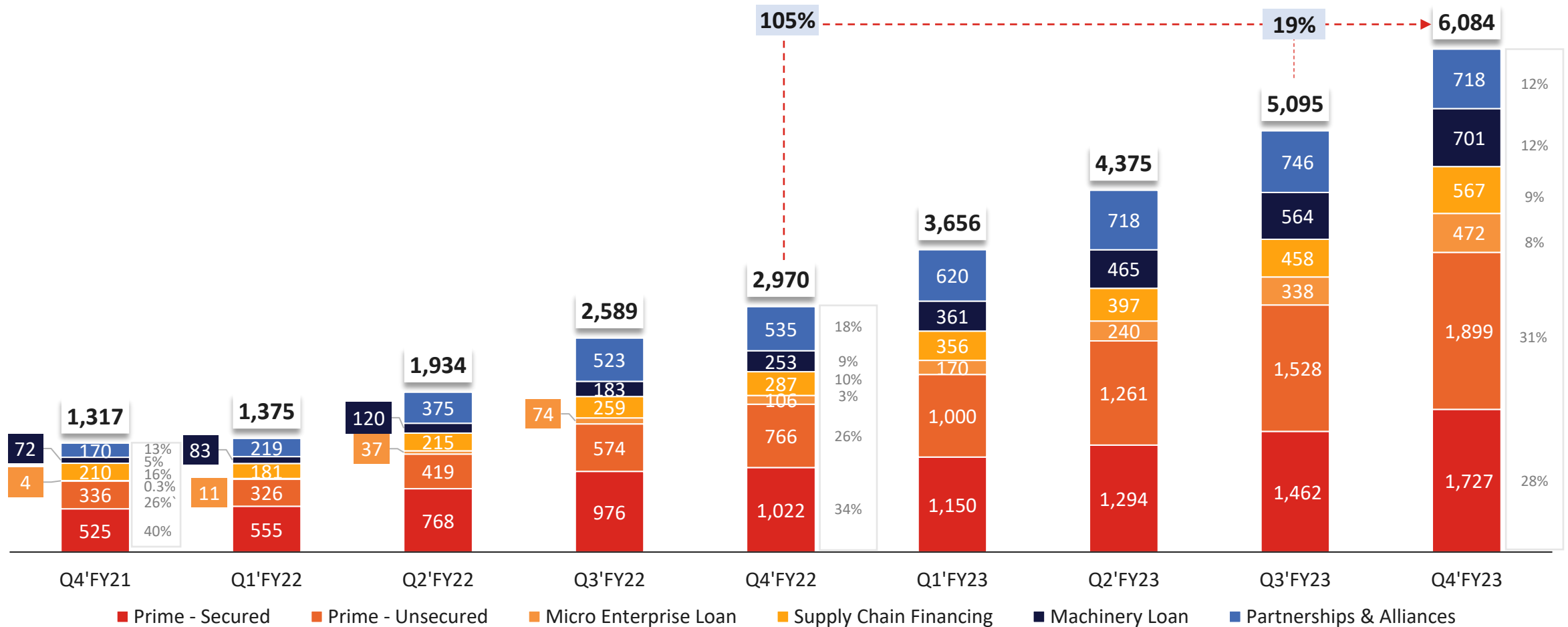


- ◆ Total Equity Fund raise announced of ~ **INR 341 Cr** :
  - ◆ Preferential issue of upto **INR 240 Cr** : UGRO Capital has entered into definitive share subscription agreement with IFU. IFU is an independent Denmark government-owned fund offering risk capital to companies in developing countries and emerging markets is the Danish Development Finance Institution and an impact investor which invests to support sustainable development in developing countries and contribute to the realization of the SDGs by creating better opportunities for people in low and middle-income countries.
  - ◆ QIP issue upto **INR 101 Cr** : Long term shareholders like Insurance, AIF and other financial institutions has participated in QIP. The issue will remain open from 11<sup>th</sup> April 2023 to 13<sup>th</sup> April 2023

# AUM Trend (Product wise Q-o-Q)

Amount in INR Cr

AUM increased to INR 6,084 Cr as on Mar'23 from INR 5,095 Cr as on Dec'22 (+19%) and INR 2,970 Cr as on Mar'22 (+105%).

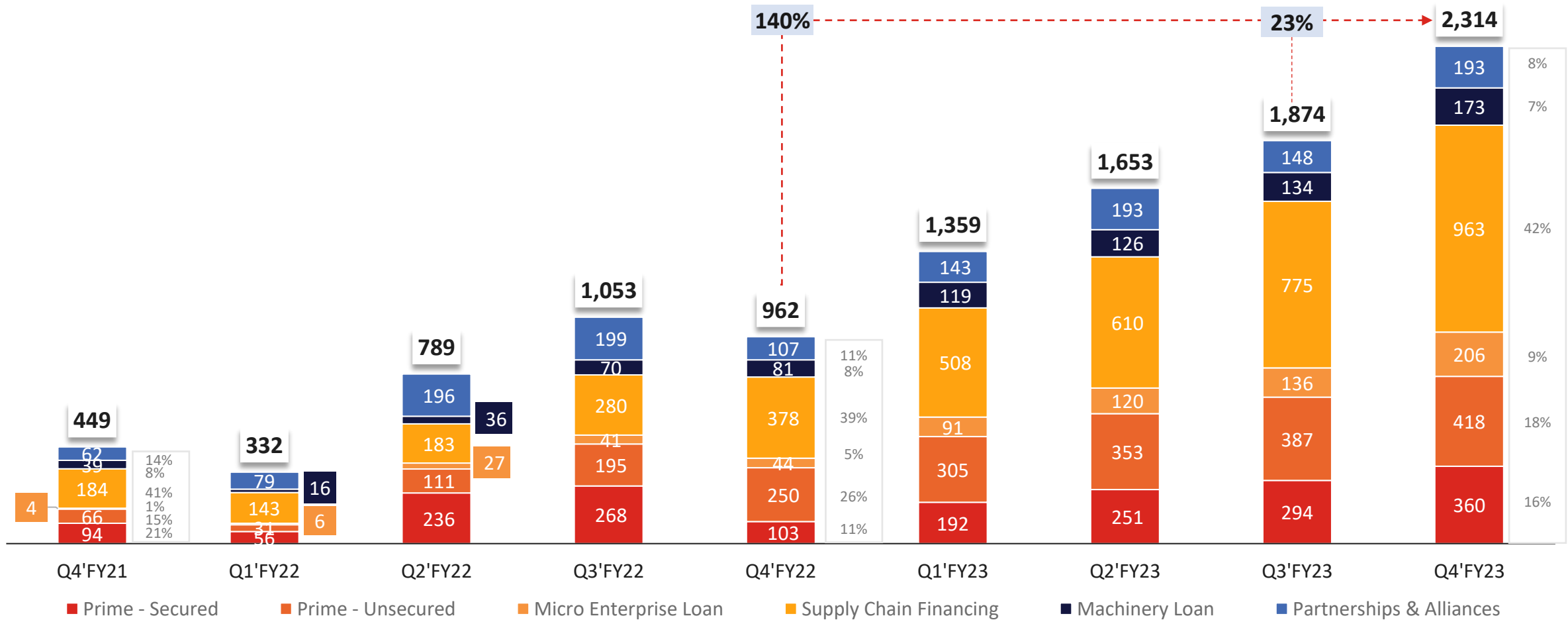


\*Percentages represent product wise portfolio mix

# Loan Origination (Product wise Q-o-Q)

Amount in INR Cr

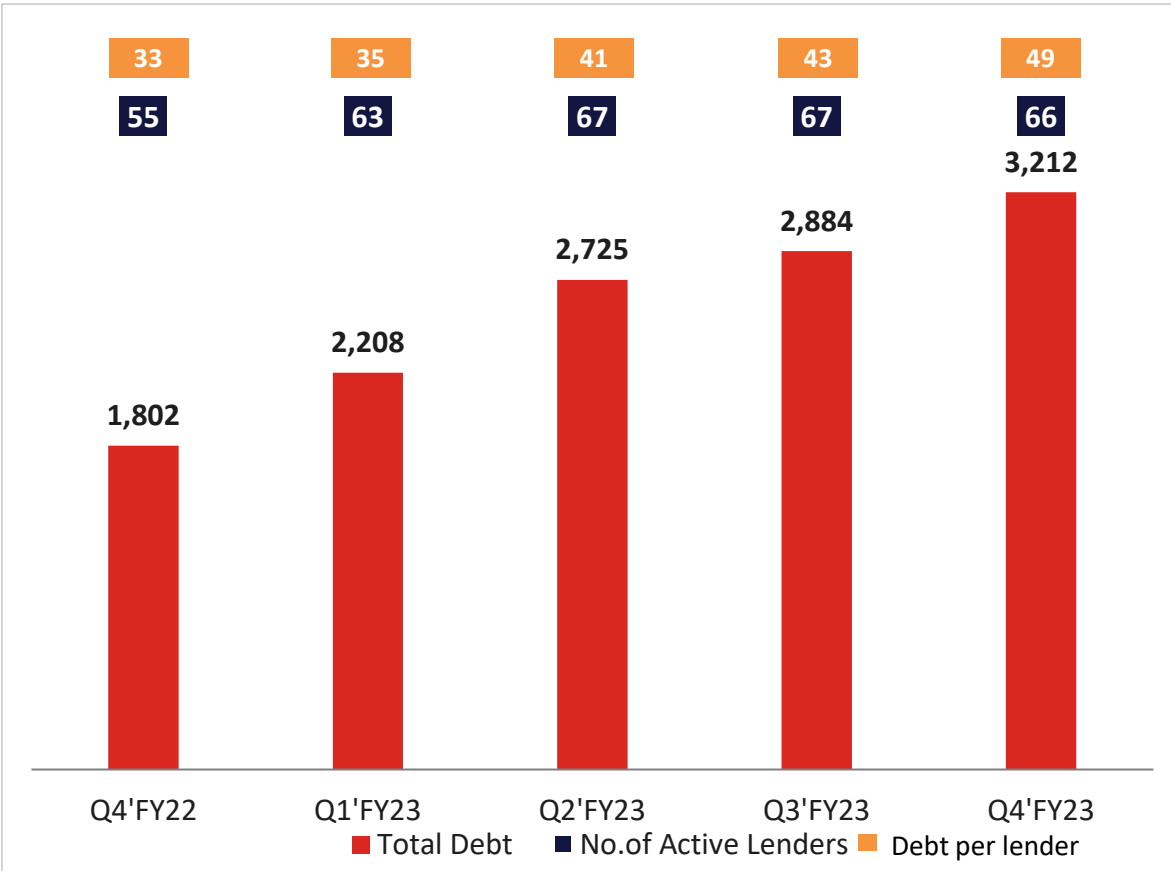
Gross loans originated increased to INR 2,314 Cr in Q4'FY23 from INR 1,874 Cr in Q2'FY23 (+23%) and INR 962 Cr in Q4'FY22(+140%).



\*Percentages represent product wise portfolio mix

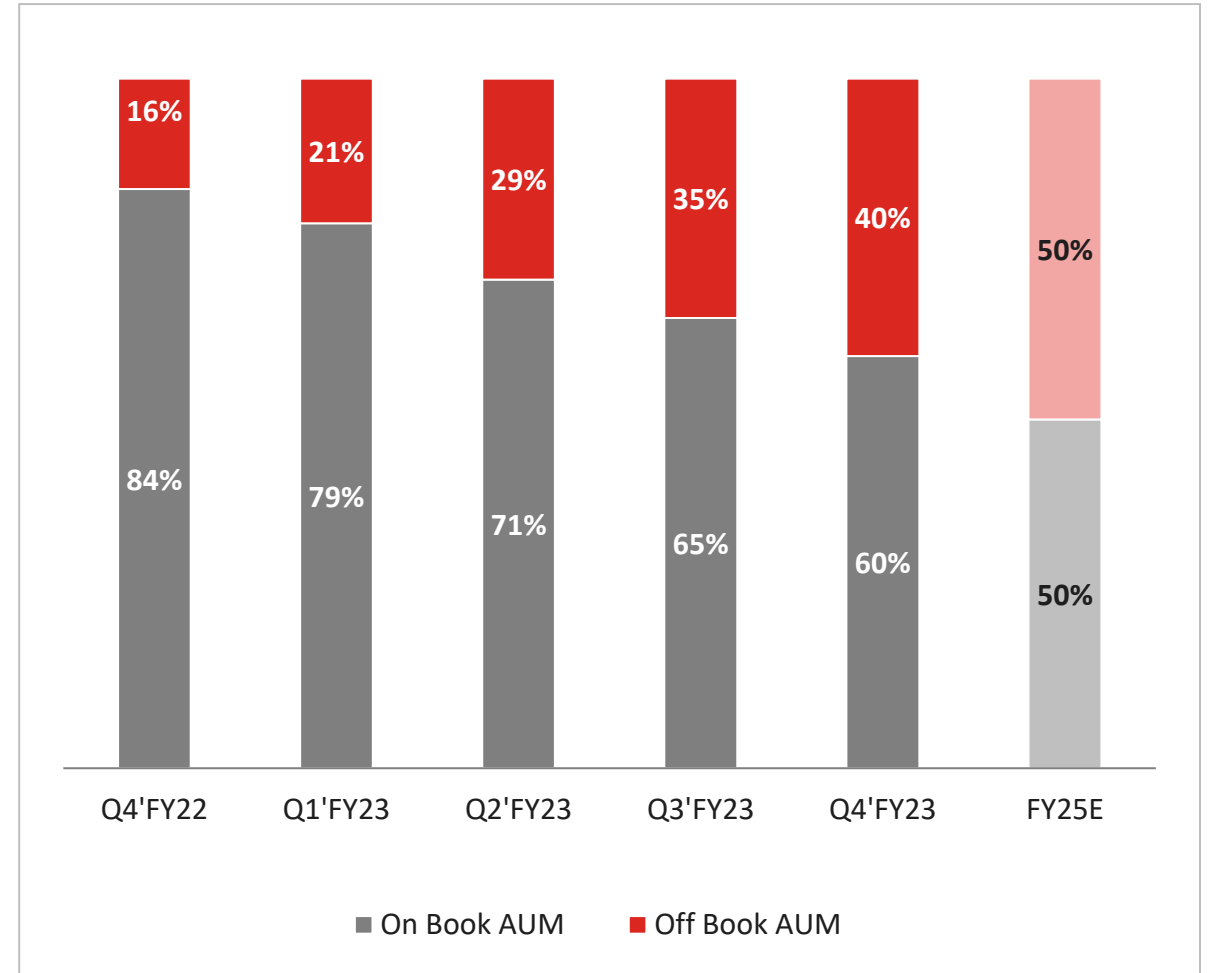
# Liability Update

## Total Debt (INR Cr), No. of Active Lenders and Debt per Lender



**Consolidation in count of lenders with increasing average debt exposure per lender demonstrating increasing lender confidence in the company**

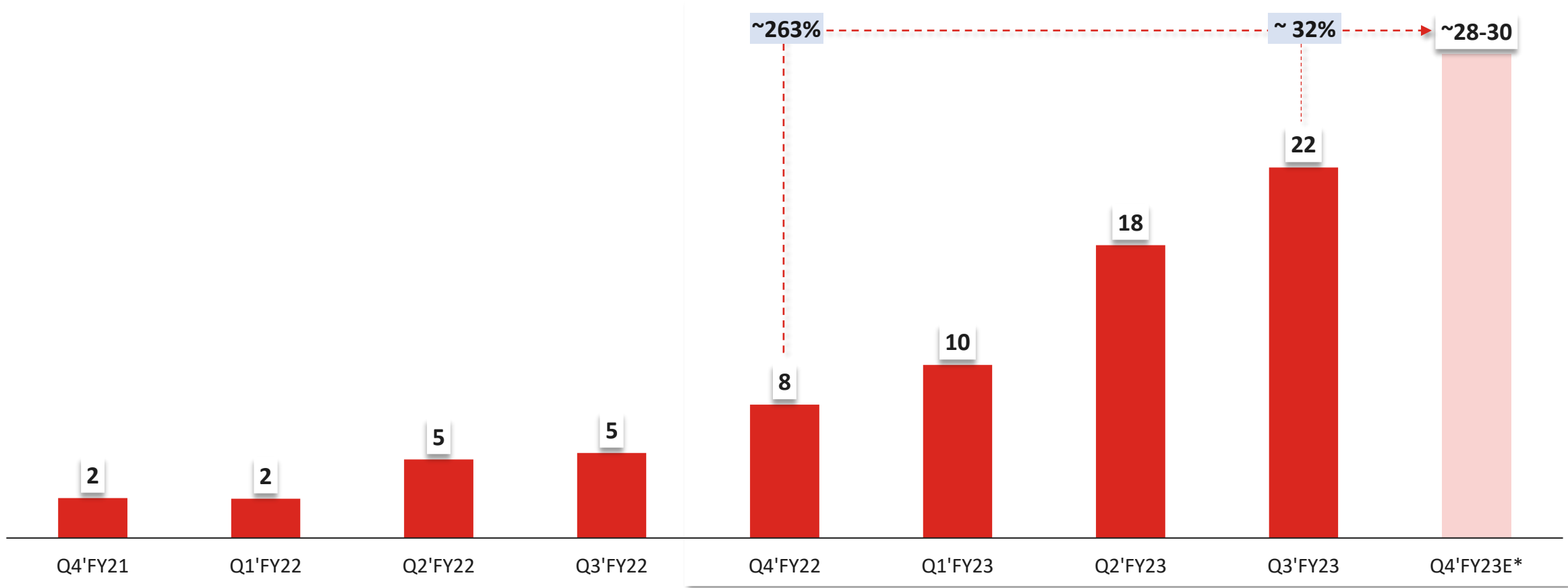
## Breakup of On Book and Off Book AUM



# Increasing profitability Q-o-Q

Amount in INR Cr

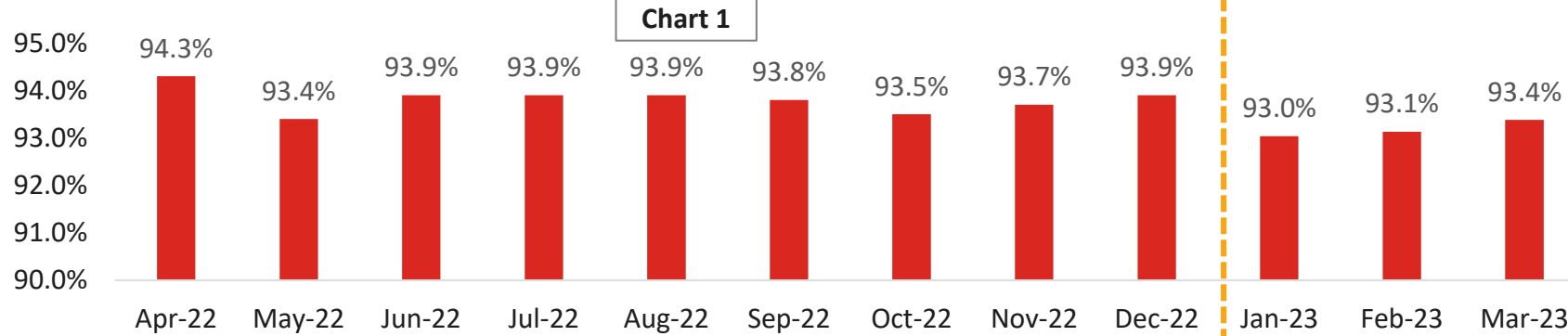
*Consistently increasing profitability over past 5 quarters*



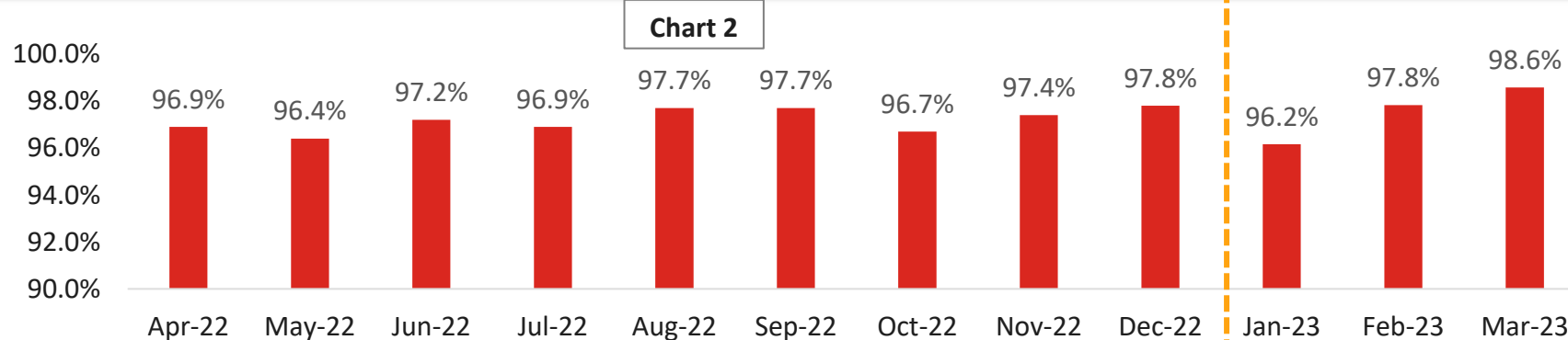
\* Unaudited numbers, management estimate

# Collection Efficiency

## Current Month Collection (excluding overdue) / Current Month Demand



## Total Collections\* (including overdue) / Current Month Demand



- Collection efficiency considering current month collections against current month demand (Chart 1) has improved by ~ 10 bps in Feb - 23 and ~30 bps in March 23. Majority of the balance demand amount gets resolved and this is reflected in our Total Collection Efficiency ratio (Chart 2) which is close to 98% for the month of Mar-23.

\*Excluding foreclosures

Thank You