

**Annexure 1
LETTER of OFFER**

Issue of Commercial Paper (CP) & Non-Convertible Debentures (NCD) of original or initial maturity up to one year

PART I

| | |
|--|---|
| Issuer Details | Ugro Capital Limited |
| Name and Address of Issuer | UGRO Capital Limited Equinox Business Park, Tower-3, 4th Floor, LBS Marg, Off BKC Road, Kurla(West), Mumbai 400 070 |
| Business Segment / Activity | Non – Banking Financial Company |
| Chief Executive (Managing Director / President / CEO / CFO / Equivalent Official in the hierarchy as per Constitution of the Issuer entity) | Mr. Mahesh Gindi – Dy. Vice President |
| Group Affiliation (If Any) | N.A |

PART II

| | | |
|---|---|--|
| Issue Details | | |
| ISIN | INE583D14758 | |
| Proposed Date of Issue | 20-11-2025 | |
| Amount (Rs.) | 110,00,00,000 (Rupees One Hundred Ten Crores only) | |
| Tenor and Date of Maturity | 18 days & 08-12-2025 | |
| Proposed to be Listed / Unlisted | Unlisted | |
| End Use of CP / NCD proposed (specific details) | The proceeds of the commercial paper issue shall be used to meet working capital requirements. Further, funds raised from the issue shall not be directly or indirectly utilised for capital markets, acquisition of land or shares, any speculative activity or in any manner or purpose that would violate RBI Guidelines in respect of subscription by banks. Issuer shall adhere to the regulations as may be applicable for the facility specified by the RBI and/ or any other regulatory agency | |
| Market Conventions | FIMMDA Conventions | |
| | | |
| Credit Rating Details for the Proposed Issue | Credit Rating – 1 | Credit Rating – 2 (obtained if any) |
| Credit Rating Issuer | India Rating & Research | N.A |
| Rating | IND A1+ | N.A |
| Date of Rating | October 16, 2025 | N.A |
| Validity of Issuance | 60 days | N.A |
| Validity period for rating | Throughout the life of the captioned Commercial Paper | N.A |
| For Amount (Rs.) | 500 crores | N.A |

U GRO CAPITAL LTD.

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

S.R. No. 104414

| | | |
|---|---|-----|
| Conditions (If Any) | NIL | N.A |
| Long term credit rating obtained by the Issuer | IND A+/Positive Implications | N.A |
| Unaccepted Credit Rating assigned to the Issuer | N.A | N.A |
| Issuing and Paying Agent Details (Name and Address) | Yes Bank Limited YES BANK House, 3rd Floor, North wing, Off Western Express Highway, Santacruz East, Mumbai - 400 055. | |

| | | |
|--|---|---|
| Debenture Trustee Details (Name and Address) (In case of NCD) | Not Applicable | |
| Credit Enhancement Details (If any) | NIL | |
| Description of Instrument | Commercial Paper | |
| Amount | INR 110 Crores (Rupees One Hundred Ten Crores Only) | |
| In Favor of | Holder of CP | |
| Name and Address of the Guarantor | N.A | |
| Net worth of the Guarantor (Rs. In Lacs) | N.A | |
| Extent of The Guarantee Offered by the Guarantor for the Issue | N.A | |
| Conditions under which the guarantee will be invoked | N.A | |
| Trustee Details (Name and Address) | N.A | |
| Whether guarantor is a group entity If yes, | (Yes / No) | |
| Names of Companies to which Guarantor has issued similar guarantees, | | |
| Name | Extent of Guarantee | Conditions Under Which the guarantee will be invoked |
| NA | NA | NA |

PART III

A. Issuer Financial Details

| | |
|----------------------------|--|
| CP Borrowing | 497 Crs |
| Date of Board Resolution | 26-04-2025 |
| 1. Limit approved by Board | As per Board Resolution dated 26-04-2025 INR 500 |

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S.R. No. 105383

| | |
|--|--|
| | Crores (Rupees Five Hundred crores) |
| 2. Limit as per CRA | As per India Ratings Letter dated 16-10-2025 INR 500 Crores (Rupees Five Hundred crores) |
| 3. Limit approved by Regulator concerned (if applicable) | N.A |

B. Details of CP / NCD and other Debt Instruments outstanding as on date of Letter of Offer CP / NCD / other Debt Instruments (Including Liabilities not redeemed on due date)

CP outstanding as on date

| ISIN | Issue Date | Amount Issued | Maturity Date | Amount O/S (Rs) | IPA | CRA | Rating | Rated Amount |
|--------------|------------|---------------|---------------|-----------------|--------------|----------------------------------|---------|--------------|
| INE583D14626 | 23-May-25 | 10.00 | 21-Nov-25 | 10.00 | Yes Bank Ltd | India Rating & Research Pvt Ltd. | IND A1+ | 10.00 |
| INE583D14634 | 29-May-25 | 50.00 | 28-May-26 | 50.00 | Yes Bank Ltd | India Rating & Research Pvt Ltd. | IND A1+ | 50.00 |
| INE583D14642 | 01-Aug-25 | 20.00 | 30-Jan-26 | 20.00 | Yes Bank Ltd | India Rating & Research Pvt Ltd. | IND A1+ | 20.00 |
| INE583D14659 | 29-Aug-25 | 25.00 | 27-Nov-25 | 25.00 | Yes Bank Ltd | India Rating & Research Pvt Ltd. | IND A1+ | 25.00 |
| INE583D14667 | 10-Sep-25 | 25.00 | 13-Mar-26 | 25.00 | Yes Bank Ltd | India Rating & Research Pvt Ltd. | IND A1+ | 25.00 |
| INE583D14675 | 17-Sep-25 | 10.00 | 17-Dec-25 | 10.00 | Yes Bank Ltd | India Rating & Research Pvt Ltd. | IND A1+ | 10.00 |
| INE583D14691 | 30-Sep-25 | 50.00 | 02-Apr-26 | 50.00 | Yes Bank Ltd | India Rating & Research Pvt Ltd. | IND A1+ | 50.00 |
| INE583D14683 | 30-Sep-25 | 40.00 | 15-May-26 | 40.00 | Yes Bank Ltd | India Rating & Research Pvt Ltd. | IND A1+ | 40.00 |
| INE583D14709 | 10-Oct-25 | 15.00 | 17-Mar-26 | 15.00 | Yes Bank Ltd | India Rating & Research Pvt Ltd. | IND A1+ | 15.00 |
| INE583D14717 | 28-Oct-25 | 17.00 | 23-Mar-26 | 17.00 | Yes Bank Ltd | India Rating & Research Pvt Ltd. | IND A1+ | 17.00 |
| INE583D14725 | 04-Nov-25 | 10.00 | 05-May-26 | 10.00 | Yes Bank Ltd | India Rating & Research Pvt Ltd. | IND A1+ | 10.00 |

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S.R. No. 104416

| ISIN | Issue Date | Amount Issued | Maturity Date | Amount O/S (Rs) | IPA | CRA | Rating | Rated Amount |
|--------------|------------|---------------|---------------|-----------------|--------------|----------------------------------|---------|--------------|
| INE583D14733 | 13-Nov-25 | 100.00 | 13-Nov-26 | 100.00 | Yes Bank Ltd | India Rating & Research Pvt Ltd. | IND A1+ | 100.00 |
| INE583D14741 | 19-Nov-25 | 15.00 | 26-Feb-26 | 15.00 | Yes Bank Ltd | India Rating & Research Pvt Ltd. | IND A1+ | 15.00 |
| INE583D14758 | 20-Nov-25 | 110.00 | 08-Dec-25 | 110.00 | Yes Bank Ltd | India Rating & Research Pvt Ltd. | IND A1+ | 110.00 |

NCD outstanding as on date 31st October 2025

| ISIN | Product | Sanction Date | Maturity Date | Sanction Amount | O/s Amt Crs. | CRA | Ratings | Rated Amount |
|--------------|---------|---------------|---------------|-----------------|--------------|-----------------------------------|---|--------------|
| INE583D07190 | NCD | 17-Dec-21 | 17-Dec-27 | 46.00 | 46.00 | Acuite ratings & Research Limited | ACUITE A Reaffirmed Developing Implications | 46.00 |
| INE583D07208 | NCD | 29-Dec-21 | 29-Dec-27 | 26.00 | 26.00 | Acuite ratings & Research Limited | ACUITE A Reaffirmed Developing Implications | 26.00 |
| INE583D07216 | NCD | 12-Jan-22 | 12-Jan-28 | 35.00 | 35.00 | Acuite ratings & Research Limited | ACUITE A Reaffirmed Developing Implications | 35.00 |
| INE583D07356 | NCD | 08-03-2023 | 08-Mar-26 | 50.00 | 50.00 | Crisil India Limited | Crisil A/Developing Implications | 50.00 |
| INE583D07380 | NCD | 25-Sep-23 | 26-Sep-26 | 28.00 | 9.33 | NA | NA | 28.00 |
| INE583D07406 | NCD | 08-Dec-23 | 12-Dec-27 | 249.60 | 187.20 | India Rating & Research | Ind A+/Positive Implications | 249.60 |
| INE583D07422 | NCD | 30-Jan-24 | 30-Jan-28 | 249.90 | 178.50 | NA | NA | 249.90 |
| INE583D07448 | NCD | 27-Feb-24 | 27-Feb-26 | 25.85 | 6.46 | India Rating & Research | Ind A+/Positive Implications | 25.85 |
| INE583D07455 | NCD | 27-Feb-24 | 27-May-26 | 46.42 | 46.42 | India Rating & Research | Ind A+/Positive Implications | 46.42 |
| INE583D07463 | NCD | 27-Feb-24 | 27-May-26 | 34.15 | 34.15 | India Rating & Research | Ind A+/Positive Implications | 34.15 |
| INE583D08040 | NCD | 24-Jan-24 | 18-Apr-26 | 50.00 | 12.50 | India Rating & Research | Ind A+/Positive Implications | 50.00 |
| INE583D08057 | NCD | 01-Mar-24 | 15-Sep-29 | 35.00 | 35.00 | India Rating & Research | Ind A+/Positive Implications | 35.00 |
| INE583D07471 | NCD | 25-Jun-24 | 25-Jun-27 | 35.00 | 23.33 | India Rating & Research | Ind A+/Positive Implications | 35.00 |
| INE583D07489 | NCD | 02-Jul-24 | 05-Jan-26 | 50.00 | 50.00 | India Rating & Research | Ind A+/Positive Implications | 50.00 |

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S.R. No. 104417

| ISIN | Product | Sanction Date | Maturity Date | Sanction Amount | O/s Amt Crs. | CRA | Ratings | Rated Amount |
|--------------|---------|---------------|---------------|-----------------|--------------|-------------------------|--|--------------|
| INE583D07497 | NCD | 11-Jul-24 | 11-Jan-27 | 75.00 | 37.50 | India Rating & Research | Ind A+/Positive Implications | 75.00 |
| INE583D07331 | MLD | 19-Dec-22 | 15-Apr-26 | 25.00 | 25.00 | Crisil India Limited | Crisil PPMLD A/Developing Implications | 25.00 |
| INE583D07505 | NCD | 21-Oct-24 | 24-Apr-26 | 96.52 | 96.52 | India Rating & Research | Ind A+/Positive Implications | 96.52 |
| INE583D07521 | NCD | 21-Oct-24 | 24-Oct-26 | 69.08 | 69.08 | India Rating & Research | Ind A+/Positive Implications | 69.08 |
| INE583D07513 | NCD | 21-Oct-24 | 24-Apr-27 | 34.39 | 34.39 | India Rating & Research | Ind A+/Positive Implications | 34.39 |
| INE583D07539 | NCD | 30-Jan-25 | 30-Jan-29 | 75.00 | 75.00 | India Rating & Research | Ind A+/Positive Implications | 75.00 |
| INE583D07547 | NCD | 07-Feb-25 | 07-Aug-26 | 50.00 | 50.00 | India Rating & Research | Ind A+/Positive Implications | 50.00 |
| INE583D07554 | NCD | 20-Feb-25 | 20-Feb-29 | 260.00 | 260.00 | India Rating & Research | Ind A+/Positive Implications | 260.00 |
| INE583D07562 | NCD | 24-Apr-25 | 24-Oct-26 | 44.49 | 44.49 | India Rating & Research | Ind A+/Positive Implications | 44.49 |
| INE583D07570 | NCD | 24-Apr-25 | 24-Oct-26 | 27.99 | 27.99 | India Rating & Research | Ind A+/Positive Implications | 27.99 |
| INE583D07604 | NCD | 24-Apr-25 | 24-Apr-27 | 39.42 | 39.42 | India Rating & Research | Ind A+/Positive Implications | 39.42 |
| INE583D07588 | NCD | 24-Apr-25 | 24-Apr-27 | 33.17 | 33.17 | India Rating & Research | Ind A+/Positive Implications | 33.17 |
| INE583D07596 | NCD | 24-Apr-25 | 24-Oct-28 | 54.94 | 54.94 | India Rating & Research | Ind A+/Positive Implications | 54.94 |
| INE583D08081 | NCD | 15-Sep-25 | 15-Mar-31 | 200.00 | 200.00 | India Rating & Research | Ind A+/Positive Implications | 200.00 |
| INE583D08099 | NCD | 25-Sep-25 | 25-Mar-31 | 50.00 | 50.00 | India Rating & Research | Ind A+/Positive Implications | 50.00 |
| INE583D07612 | NCD | 17-Oct-25 | 16-Oct-27 | 150.00 | 150.00 | India Rating & Research | Ind A+/Positive Implications | 150.00 |

C. Fund-based facilities from banks/Financial institutions, if any

As of March 25

| Lender | Product | O/s Amt Crs. | ASSET CLASSIFICATION |
|-----------------------------|-----------|--------------|----------------------|
| Union Bank Of India | ECB Loan | 299.39 | Standard |
| Canara Bank | ECB Loan | 253.10 | Standard |
| SIDRI | Term Loan | 200.00 | Standard |
| IREDA | Term Loan | 170.86 | Standard |
| MUDRA | Term Loan | 150.00 | Standard |
| LIC Housing Finance Limited | Term Loan | 125.00 | Standard |

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| Lender | Product | O/s Amt Crs. | ASSET CLASSIFICATION |
|---|-----------|--------------|----------------------|
| State Bank of India | Term Loan | 119.96 | Standard |
| State Bank of India | Term Loan | 118.75 | Standard |
| State Bank of India | Term Loan | 112.50 | Standard |
| Indian Overseas Bank | Term Loan | 100.00 | Standard |
| Union Bank Of India | Term Loan | 100.00 | Standard |
| IDFC First Bank | ODFD | 94.84 | Standard |
| Poonawalla Fincorp Limited | Term Loan | 91.97 | Standard |
| UCO BANK | Term Loan | 89.99 | Standard |
| Bank of Maharashtra | Term Loan | 89.99 | Standard |
| State Bank of India | Term Loan | 89.30 | Standard |
| State Bank of India | Term Loan | 89.30 | Standard |
| Jana Small Finance Bank | Term Loan | 85.14 | Standard |
| ResponsAbility AG | ECB Loan | 82.72 | Standard |
| Calvert | ECB Loan | 82.70 | Standard |
| GAF IV LP (Waterequity) | ECB Loan | 82.05 | Standard |
| Indian Overseas Bank | Term Loan | 76.00 | Standard |
| IDFC First Bank | Term Loan | 75.00 | Standard |
| Indian Overseas Bank | Term Loan | 71.25 | Standard |
| Canara Bank | Term Loan | 63.75 | Standard |
| Kisetsu Saison | Term Loan | 60.00 | Standard |
| Hinduja Leyland Finance Ltd | Term Loan | 60.00 | Standard |
| Microvest Short Duration Fund LP | ECB Loan | 57.43 | Standard |
| IndusInd Bank | WCDL | 50.00 | Standard |
| Maanaveeyaa Devlopement & Finance Private Limited | Term Loan | 50.00 | Standard |
| Canara Bank | Term Loan | 49.98 | Standard |
| UCO BANK | Term Loan | 49.77 | Standard |
| Unity Small Finance bank | Term Loan | 47.36 | Standard |
| Export Import Bank of India (Exim Bank) | Term Loan | 46.88 | Standard |
| SIDBI | Term Loan | 46.00 | Standard |
| Nabkisan Finance Limited | Term Loan | 45.00 | Standard |
| State Bank of India | ODFD | 43.73 | Standard |
| Indian Overseas Bank | Term Loan | 42.75 | Standard |
| Enabling Qapital | ECB Loan | 40.95 | Standard |
| Central Bank of India | Term Loan | 40.00 | Standard |
| Poonawalla Fincorp Limited | Term Loan | 38.93 | Standard |
| Indian Bank | Term Loan | 37.20 | Standard |
| Indian Bank | Term Loan | 36.97 | Standard |
| Union Bank Of India | Term Loan | 36.81 | Standard |
| Karnataka Bank | Term Loan | 35.95 | Standard |
| Canara Bank | Term Loan | 35.00 | Standard |
| Canara Bank | Term Loan | 35.00 | Standard |
| ResponsAbility AG | ECB Loan | 34.96 | Standard |
| Central Bank of India | Term Loan | 33.60 | Standard |
| Bank of Maharashtra | Term Loan | 32.41 | Standard |
| RBL Bank Limited | WCDL | 30.00 | Standard |
| Dhanlaxmi Bank Limited | Term Loan | 30.00 | Standard |
| Shivalik Small Finance Bank | Term Loan | 30.00 | Standard |
| Poonawalla Fincorp Limited | Term Loan | 28.33 | Standard |
| SIDBI | Term Loan | 28.00 | Standard |

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| Lender | Product | O/s Amt Crs. | ASSET CLASSIFICATION |
|---|-----------|-----------------|----------------------|
| Kotak Mahindra Investment Limited | Term Loan | 27.78 | Standard |
| RBL Bank Limited | Term Loan | 27.50 | Standard |
| ESAF Small Finance Bank | Term Loan | 26.87 | Standard |
| RBL Bank Limited | WCDL | 25.00 | Standard |
| Suryoday Small Finance Bank | Term Loan | 24.98 | Standard |
| UCO BANK | Term Loan | 24.94 | Standard |
| Woori Bank | Term Loan | 24.79 | Standard |
| The Karur Vysya Bank Limited | Term Loan | 21.86 | Standard |
| Nabsamruddhi Finance Ltd | Term Loan | 21.70 | Standard |
| Nabsamruddhi Finance Ltd | Term Loan | 21.68 | Standard |
| JM Financial Products Limited | Term Loan | 21.20 | Standard |
| Bajaj Finance Ltd | Term Loan | 20.00 | Standard |
| Maharashtra Gramin Bank | Term Loan | 19.99 | Standard |
| Barclays Bank Plc | STL/WCDL | 19.53 | Standard |
| Capital Small finance Bank | Term Loan | 19.51 | Standard |
| Northern Arc | Term Loan | 18.75 | Standard |
| Manapurram Finance Ltd | Term Loan | 18.69 | Standard |
| IDBI Bank | Term Loan | 17.50 | Standard |
| JM Financial Credits Solutions Limited | Term Loan | 17.14 | Standard |
| Bandhan Bank Ltd | Term Loan | 16.67 | Standard |
| IDFC First Bank | Term Loan | 16.67 | Standard |
| Bank of Maharashtra | Term Loan | 16.49 | Standard |
| IDFC First Bank | Term Loan | 15.56 | Standard |
| RBL Bank Limited | Term Loan | 15.00 | Standard |
| Central Bank of India | WCDL | 15.00 | Standard |
| Nabkisan Finance Limited | Term Loan | 15.00 | Standard |
| The Karur Vysya Bank Limited | Term Loan | 14.06 | Standard |
| Piramal Enterprises Limited | Term Loan | 13.33 | Standard |
| Union Bank of India | Term Loan | 13.16 | Standard |
| STCI Finance Limited | Term Loan | 13.00 | Standard |
| Central Bank of India | Term Loan | 12.35 | Standard |
| Barclays Bank Plc | ODFD | 12.05 | Standard |
| Kisetsu Saison | Term Loan | 12.00 | Standard |
| IDFC First Bank | Term Loan | 11.46 | Standard |
| Canara Bank | Term Loan | 11.10 | Standard |
| Woori Bank | Term Loan | 10.87 | Standard |
| Canara Bank | Term Loan | 10.00 | Standard |
| RBL Bank Limited | WCDL | 10.00 | Standard |
| IDBI Bank | Term Loan | 9.22 | Standard |
| IREDA | Term Loan | 8.99 | Standard |
| Central Bank of India | CC | 8.16 | Standard |
| Bajaj Finance Ltd | Term Loan | 7.50 | Standard |
| Indian Bank | WCDL | 6.00 | Standard |
| Tata Capital Financial Services Limited | Term Loan | 5.83 | Standard |
| State Bank of India | Term Loan | 5.83 | Standard |
| IDFC First Bank | Term Loan | 5.73 | Standard |
| South Indian Bank | Term Loan | 5.65 | Standard |
| Nabsamruddhi Finance Ltd | Term Loan | 4.54 | Standard |
| Indian Bank | Term Loan | 4.19 | Standard |

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| Lender | Product | O/s Amt Crs. | ASSET CLASSIFICATION |
|---------------------------------|-----------|--------------|----------------------|
| HDFC Bank | Term Loan | 4.17 | Standard |
| Suryoday Small Finance Bank | Term Loan | 4.05 | Standard |
| Shriram Housing Finance Limited | Term Loan | 3.27 | Standard |
| Woori Bank | Term Loan | 3.26 | Standard |
| HDFC Bank | Term Loan | 3.13 | Standard |
| Indian Bank | OD | 3.05 | Standard |
| Ujjivan Small Finance Bank | Term Loan | 2.92 | Standard |
| Ujjivan Small Finance Bank | Term Loan | 2.69 | Standard |
| State Bank of India | Term Loan | 2.49 | Standard |
| Dhanlaxmi Bank Limited | Term Loan | 2.14 | Standard |
| DCB bank | Term Loan | 2.08 | Standard |
| Nabkisan Finance Limited | Term Loan | 1.66 | Standard |
| Hinduja Leyland Finance Ltd | Term Loan | 1.63 | Standard |
| State Bank of India | Term Loan | 1.13 | Standard |
| SBM Bank India Ltd | Term Loan | 1.11 | Standard |
| Canara Bank | Term Loan | 0.50 | Standard |
| State Bank of India | Term Loan | 0.01 | Standard |

D. Shareholding Details of Promoters

| Name of Promoter | No. of Shares | Percentage (%) |
|-------------------------------|---------------|----------------|
| Poshika Advisory Services LLP | 20,27,709 | 2.18% |
| Shachindra Nath | 46,300 | 0.05% |
| Total | 20,74,009 | 2.23% |

Details of share Pledged : N.A

E. Financial Summary

(Including Net worth / Equity / Investment in subsidiaries / Affiliates)

| Financial Summary (Audited) | 31 st March 2022 | 31 st March 2023 | 31 st March 2024 | 31 st March 2025 |
|---------------------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| Net worth/ Equity | 966.56 | 984.04 | 1,438.36 | 2046.39 |
| Investment in Subsidiaries/Affiliates | N.A | N.A | N.A | N.A |
| Total Debt | 1,802.25 | 3,148.93 | 4,653.25 | 6,904.11 |
| Total Liabilities | 2,854.90 | 4,305.59 | 6,279.98 | 9168.31 |
| Loan Book | 2,451.12 | 3,806.36 | 5,432.21 | 7919.11 |
| Total Assets | 2,854.90 | 4,305.59 | 6,279.98 | 9168.31 |
| Total Income | 312.11 | 683.76 | 1,081.68 | 1441.85 |
| Profit Before Tax (PBT) | 20.18 | 83.83 | 178.76 | 203.13 |
| Profit After Tax (PAT) | 14.55 | 39.78 | 119.34 | 143.93 |
| Audit Qualifications (If Any) | None | None | None | None |

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S.R. No. 104421

Note: If the Issuer has not been in existence for three years, the information of the Issuer for the period such information is available shall be disclosed.

F. Details of Statutory auditor and changes thereof in the last three financial years

| Name | Date of appointment | Date of cessation (in case of resignation) | Remarks (viz. reasons for change etc) |
|------------------------------------|---------------------|--|---------------------------------------|
| M/s. Deloitte Haskins & Sells LLP, | 03-07-2018 | 12-08-2020 | Resignation |
| M/s MSKA & Associates, | 12-08-2020 | 08-08-2023 | Completion of Term |
| M/s Sharp & Tannan Associates | 08-08-2023 | - | Appointment |

G. Details of default-in repayment of CP, NCD or any other debt instrument and other financial indebtedness including corporate guarantee issued in the past five financial years including in the current financial year.

Payment delay of Rs 5 Crs by payment processing bank (IDFC First Bank) due to technical reason for ISIN no INE583D14162 in Apr-23

H. Details of any other material event / development having implications for the financials / credit quality resulting in material liability, corporate restructuring event or such other matters affecting the issue or investor's decision. : None

I. Material Litigation if any: None

(All ongoing and outstanding material litigation irrespective of age to be reported)

J. Regulatory Structures, if any: None

(Regulatory strictures issued during the past five Financial Years to be reported. Also, any regulatory structure which continue to be applicable is to be disclosed)

K. An Issuer which is either an NBFC or an HFC shall disclose the residual maturity profile of its assets and liabilities in the following format:

As of March 25

| Category | Up to 30/31 days | >1 month – 2 months | >2 months – 3 months | >3 months – 6 months | >6 months – 1 year | > 1 year – 3 years | >3 years – 5 years | >5 years | Total |
|-------------------------|------------------|---------------------|----------------------|----------------------|--------------------|--------------------|--------------------|----------|-----------|
| Deposit | - | - | - | - | - | - | - | - | - |
| Advances | 559.29 | 275.02 | 226.13 | 933.95 | 806.59 | 2,154.61 | 1,569.28 | 529.45 | 7,054.33 |
| Investments | - | - | - | 529.16 | 1,014.99 | 7,144.09 | - | 1,645.99 | 10,334.23 |
| Borrowings | 184.18 | 292.20 | 290.01 | 617.98 | 1,200.63 | 3,330.91 | 1,017.55 | 12.08 | 6,945.54 |
| Foreign Currency Assets | - | - | - | - | - | - | - | - | - |

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S.R. No. 104422

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| (FCA) | | | | | | | | | |
| Foreign Currency Liabilities (FCL) | - | - | - | - | - | - | - | - | - |

For UGRO Capital Ltd,

mxyz2025


Authorized Signatory of the Issuer

Date: 20-11-2025

Original / authenticated copy of any document related to above information will be made available to the investors on request.

U GRO CAPITAL LTD.

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