

# POSITIONAL PICK



- **CMP = ₹ 242**
- **TARGET = 315, 410**
- **STOP LOSS = 210**
- **Time Frame = 1 year**

## About The Company

Ugro Capital Ltd. is a leading fintech-focused NBFC in India, specializing in providing tailored financing solutions to small and medium enterprises (SMEs) across diverse sectors. With a data-driven approach and advanced technology platforms, the company aims to bridge the credit gap for underserved businesses. Its innovative product offerings and sector-specific lending expertise position it as a key player in India's SME lending ecosystem.

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 **GANESH**  
STOCKINVEST PVT. LTD.

# Q2 FY25



## KEY HIGHLIGHTS

Revenue = ₹ 330 crore  
Up by 34.5 % Y-o-Y

PAT = ₹ 36 crore  
Up by 24 % Y-o-Y

AUM = ₹ 10,157 crore  
Up by 34 % Y-o-Y

GNPA = 2.1%  
NNPA = 1.3%

- **Ugro Capital Ltd.** achieved a significant milestone, reaching an AUM of INR 10,000 crores within 6 years of operations. Focused on MSME financing, UGRO aims to address the credit gap for small businesses in India, which is estimated at INR 90 lakh crores.
- UGRO plans to expand its branch network to 250 locations by the end of FY '25 and 400 by the end of FY '26.
- India Ratings upgraded UGRO Capital to 'IND A+/ Stable' (long-term) and 'IND A1+' (Short-term).
- UGRO is targeting a return on assets (ROA) of 4% by FY '26, with a gradual ramp-up expected as the branch network expands.
- UGRO's Portfolio construct designed with 70% secured and 30% unsecured loans.
- The co. aims to capture a 1% market share over the next three years i.e by FY27.

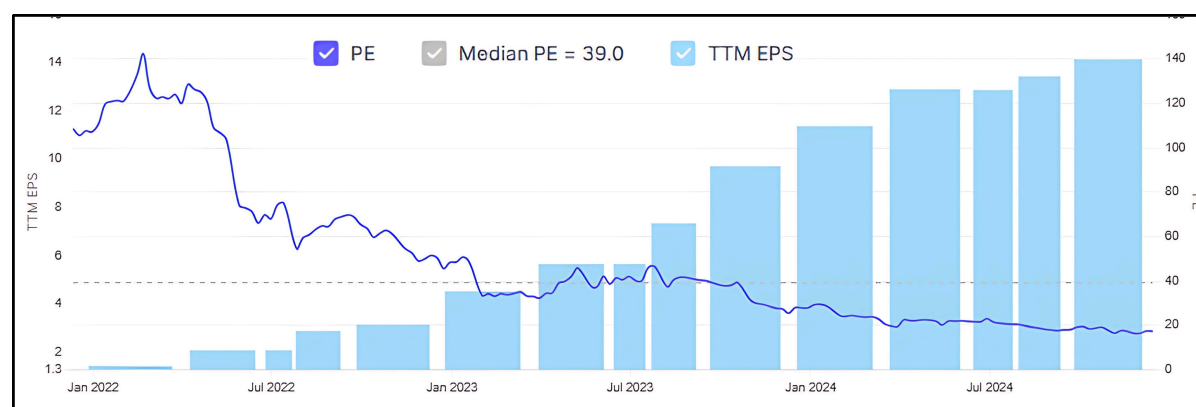
### Profit CAGR Growth

5 years : 96%  
3 Years : 61%  
TTM : 61%

Vis-a-Vis

### Stock Price CAGR Growth

5 years : 5%  
3 Years : 10%  
TTM : -21%



# TECHNICAL CHART ANALYSIS



## UGro Capital Ltd - Chart Analysis - CMP 242

- Ugro Capital is currently consolidating in the range of 215 to 315, and it looks like the stock will respect its long term support at Rs. 215. Hence, giving opportunity to accumulate before a potential Breakout as fundamentally the company has been doing great.
- Ugro Capital Ltd is trading at a favorable Risk Reward Scenario for investors to grab this opportunity.
- **Target 1 = 315, Target 2 = 410** (Upside Potential = 30-50%)
- **Stop Loss = 210** (Downside risk =12%)

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