

October 23, 2026

National Stock Exchange of India Limited
The Listing Department,
Exchange Plaza,
Bandra Kurla Complex,
Mumbai - 400 051

BSE Limited
Department of Corporate Services,
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai - 400 001

Symbol: URBANCO

Scrip Code: 544515

Sub.: Disclosure under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir/ Ma'am,

This is with reference to our earlier intimation dated October 21, 2026, regarding the Group Analyst/ Investor Meet scheduled to be held on Monday, October 26, 2026.

In this regard, please find enclosed the presentation to be made at the aforesaid meeting, in accordance with Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

The presentation is also being made available on the Company's website viz. <https://investorrelations.urbancompany.com/>

This is for your information and record.

Thanking you,

For Urban Company Limited
*(Formerly UrbanClap Technologies India Limited and
UrbanClap Technologies India Private Limited)*

**SONALI
SINGH**

Digitally signed by
SONALI SINGH
Date: 2026.10.23
20:00:57 +05'30'

Sonali Singh
Company Secretary and Compliance Officer
Membership No.: A26585

Urban Company Limited
(Formerly known as UrbanClap Technologies India Limited & UrbanClap Technologies India Private Limited)

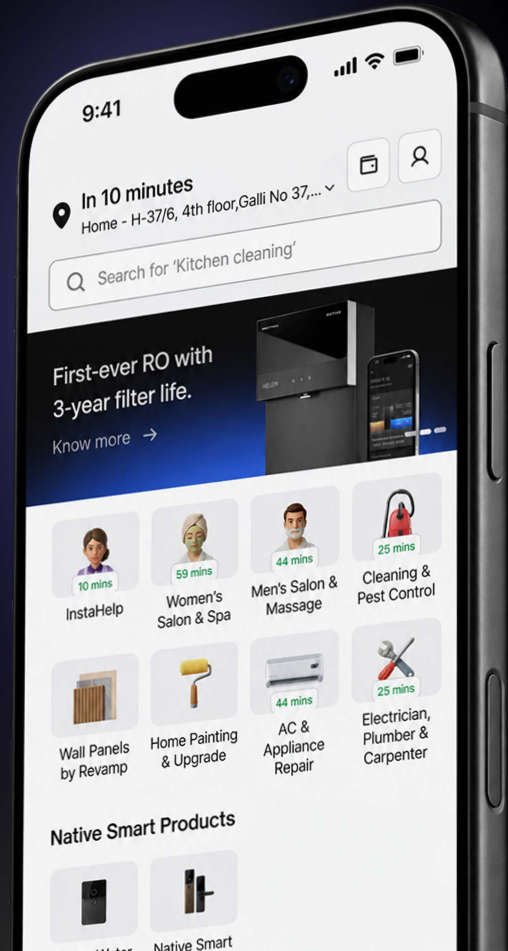
REGISTERED OFFICE:

Unit No. 8, Ground Floor,
Rectangle 1, D4, Saket District Centre,
New Delhi, 110017, Delhi, India

CORPORATE OFFICE:

7th & 8th Floor, Go Works,
Plot 183, Rajiv Nagar, Udyog Vihar
Phase 1, Sector 20,
Gurgaon - 122016, Haryana, India

Corporate Presentation Oct 2026



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Urban Company: Accelerating growth with expanding margins

1

Accelerating Growth

41%

Consolidated YoY NTV
growth during H1 FY27

2

Expanding margins

3.5% (+152 bps YoY)

Adj. EBITDA (Ex IH) % of
NTV in H1 FY27

3

Strong Balance Sheet

₹ 1,901 Cr

Existing cash and Treasury
Investments

UC H1 FY27 Performance

Net Transaction Value (NTV)

₹2,897 Cr

▲ 40.6% YoY

Revenue from Operations

₹1,066 Cr

▲ 42.6% YoY

Adjusted EBITDA

₹(209) Cr

▼ (195) Cr YoY

Adjusted EBITDA (ex Insta) / % of
NTV

₹97 Cr/3.5%

▲ ₹57 Cr YoY

▲ 152 bps YoY

Annual Transacting Users (Million)

10.0

▲ +2.6M/ 34.5% YoY

Monthly active service partners

86,834

Total Cities

51

Average Consumer Rating

4.78

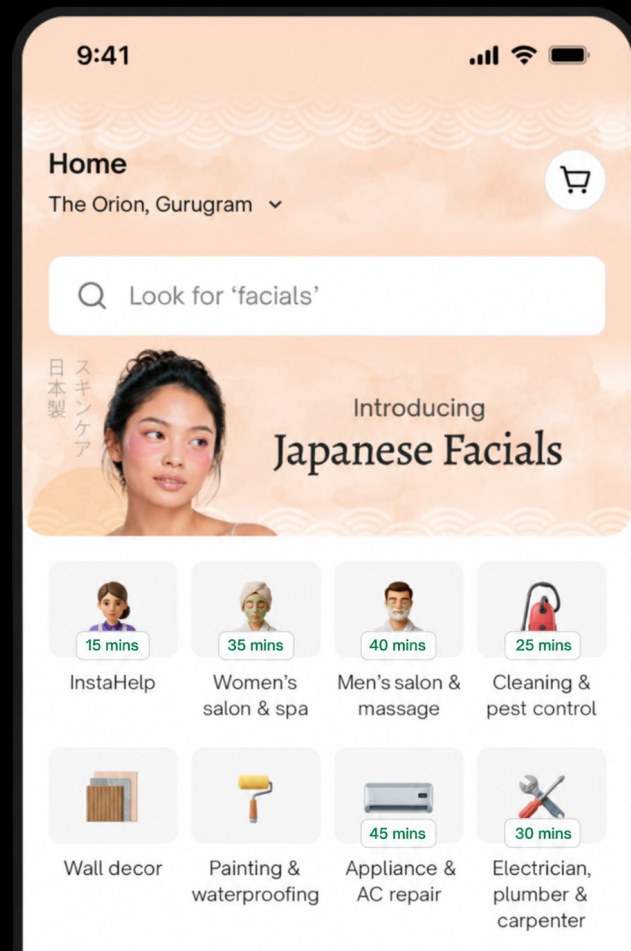
H1FY27 Segmental metrics

Broad based growth across segments. India Consumer Services

margins at 5.3% of NTV

Key metrics	Consolidated	India Consumer Services (Ex Insta)	Native	International	InstaHelp
Net Transaction Value <i>YoY growth</i>	₹ 2,897 Cr <i>40.6%</i>	₹ 2,018 Cr <i>27.9%</i>	₹ 251 Cr <i>42.4%</i>	₹ 504 Cr <i>70.6%</i>	₹ 124 Cr
Revenue from operations <i>YoY growth</i>	₹ 1,066 Cr <i>42.6%</i>	₹ 693 Cr <i>29.8%</i>	₹ 201 Cr <i>48.7%</i>	₹ 140 Cr <i>82.2%</i>	₹ 32 Cr
Contribution Profit <i>As a % of NTV</i>	₹ 438 Cr <i>15.1%</i>	₹ 438 Cr <i>21.7%</i>		₹ 90 Cr <i>17.9%</i>	
Adjusted EBITDA <i>As a % of Net NTV</i> <i>YoY change</i>	₹ (209) Cr <i>(7.2)%</i> <i>(655) bps</i>	₹ 107 Cr <i>5.3%</i> <i>+ 144 bps</i>	₹ (18) Cr <i>(7.0)%</i> <i>+ 306 bps</i>	₹ 8 Cr <i>1.6%</i> <i>+ 244 bps</i>	₹ (306) Cr
Adjusted EBITDA (Ex Insta) <i>As a % of Net NTV</i> <i>YoY change</i>	₹ 97 Cr <i>3.5%</i> <i>+152 bps</i>				

India Consumer Services (Ex InstaHelp)



We offer a wide assortment of services to our customers

Home services

Appliance repair and service



Cleaning & pest control



Painting & wall decor



Electrical, plumbing & carpentry



Beauty services

Women's skin & hair



Massage therapy

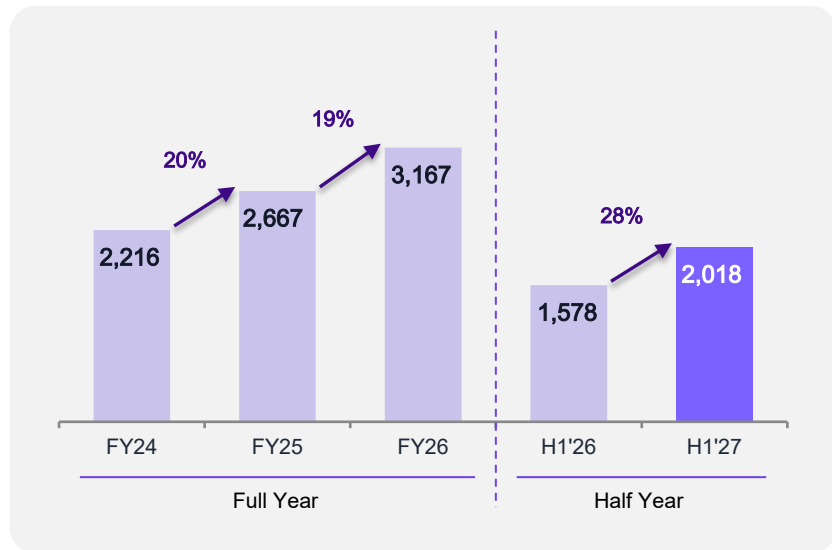


Men's grooming

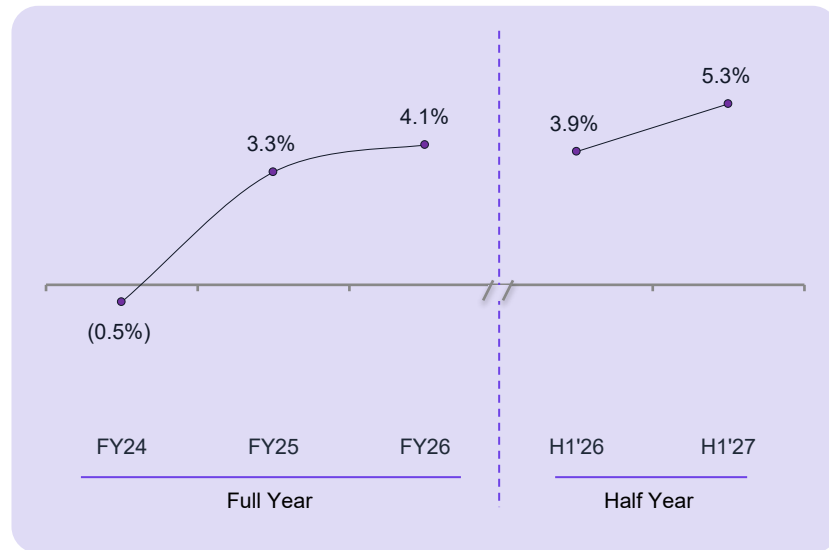


Growth acceleration & margin expansion during H1 FY27

28% YoY growth, Margins +144 bps YoY

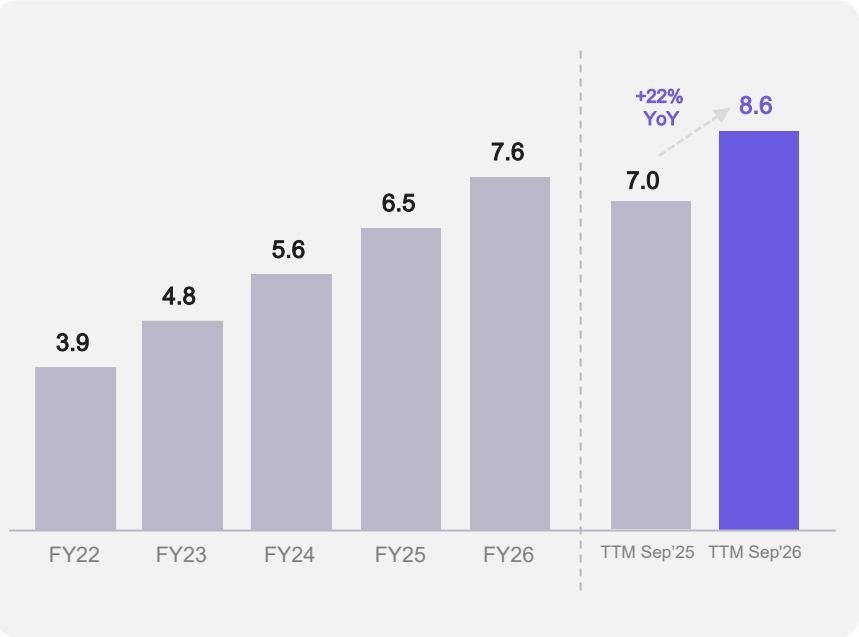


NTV (₹ Cr), YoY Growth %

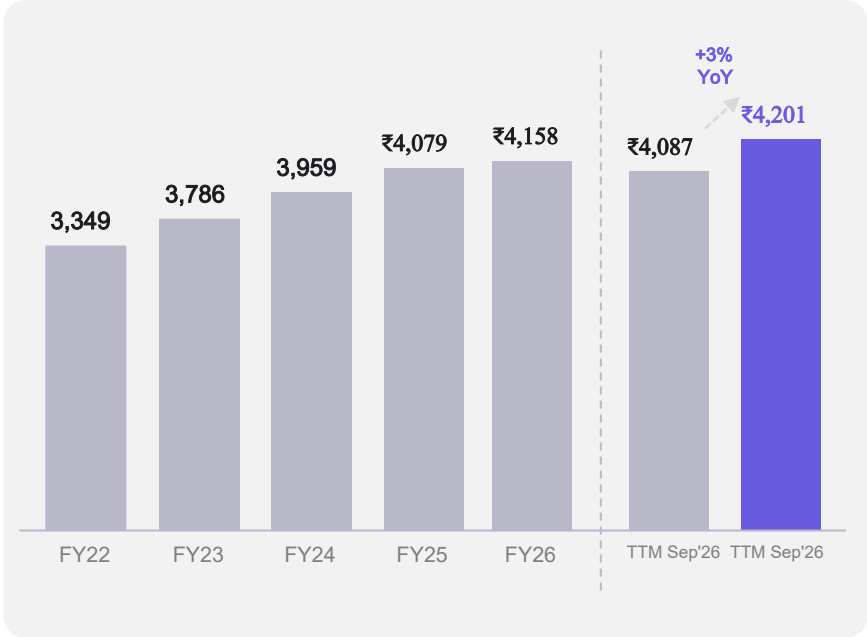


Adjusted EBITDA % of NTV

Growth led by ATU increase & increasing spends per transacting user



Annual transacting users (in Mn)



Spend per annual transacting user (in ₹)

Focus on consumer excellence has led to NTV retention improving with time

Consumer NTV retention (Consol ex KSA, ex Native)

Trailing 12 months	New users ('000)	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8
Sep'18	708	100.0%	102.9%	77.7%	95.3%	122.3%	133.0%	143.7%	150.3%	175.7%
Sep'19	1,723	100.0%	67.8%	75.2%	91.2%	98.1%	106.1%	111.4%	131.3%	
Sep'20	1,512	100.0%	82.3%	85.2%	85.8%	92.2%	97.4%	114.2%		
Sep'21	1,786	100.0%	80.7%	72.1%	74.7%	78.4%	91.4%			
Sep'22	2,087	100.0%	72.8%	69.7%	71.2%	82.1%				
Sep'23	2,151	100.0%	75.2%	71.6%	80.0%					
Sep'24	2,246	100.0%	78.3%	79.9%						
Sep'25	2,508	100.0%	88.7%							
Sep'26	3,632	100.0%								

Note: Y0 = the trailing -twelve -month (TTM) period in which the cohort was acquired, indexed to 100%. Example: for the Sep'18 cohort, Y0 is the twelve months ending September 2018 (Oct 2017 –Sep 2018). Y1 = the next twelve months (Oct 2018 –Sep 2019), Y2 = the following twelve months (Oct 2019–Sep 2020), and so on. Each cell shows the cohort's annual NTV in that year as a % of its Y0 NTV; values above 100% mean the cohort transacts more in aggregate than in its acquisition year. “NTV” stands for Net Transaction Value

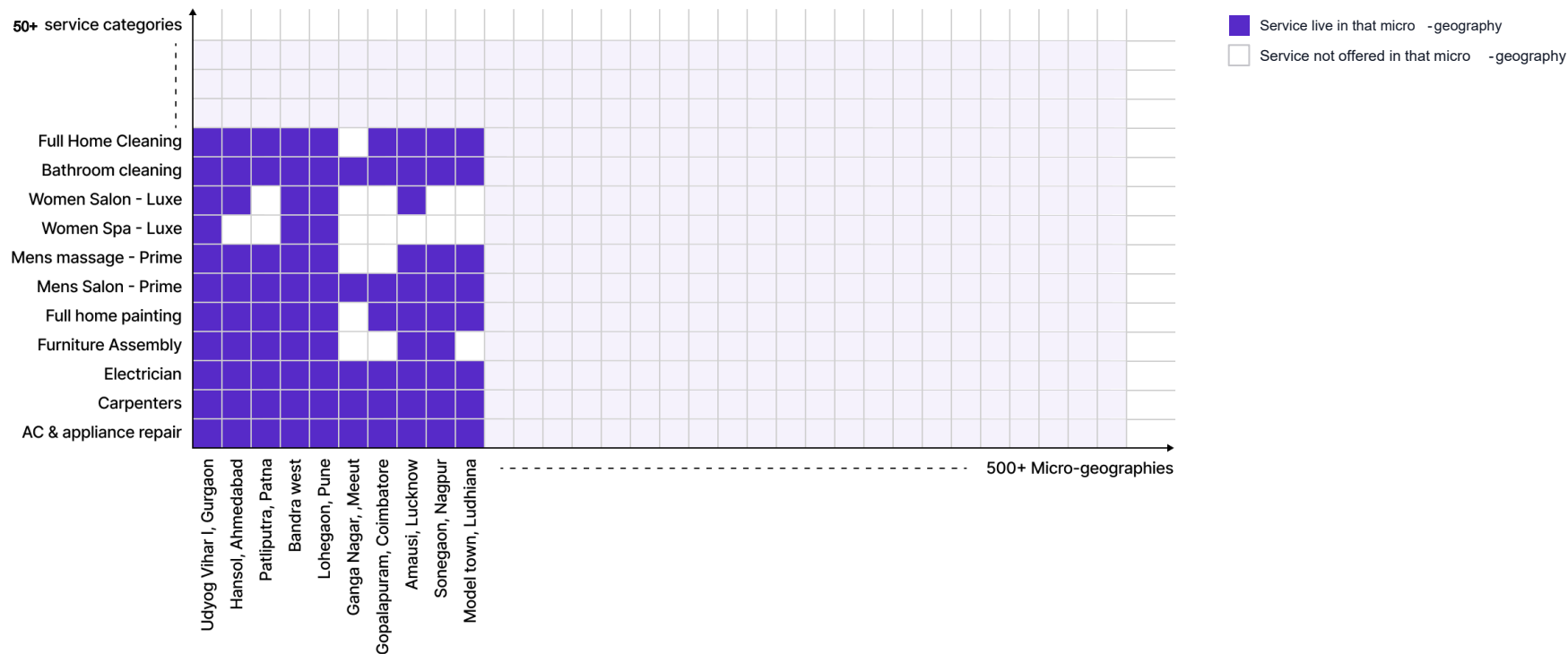
Retained user spends are compounding at 6 -7% YoY

Annual platform spend in ₹ per retained user (Consol ex KSA, ex Native)

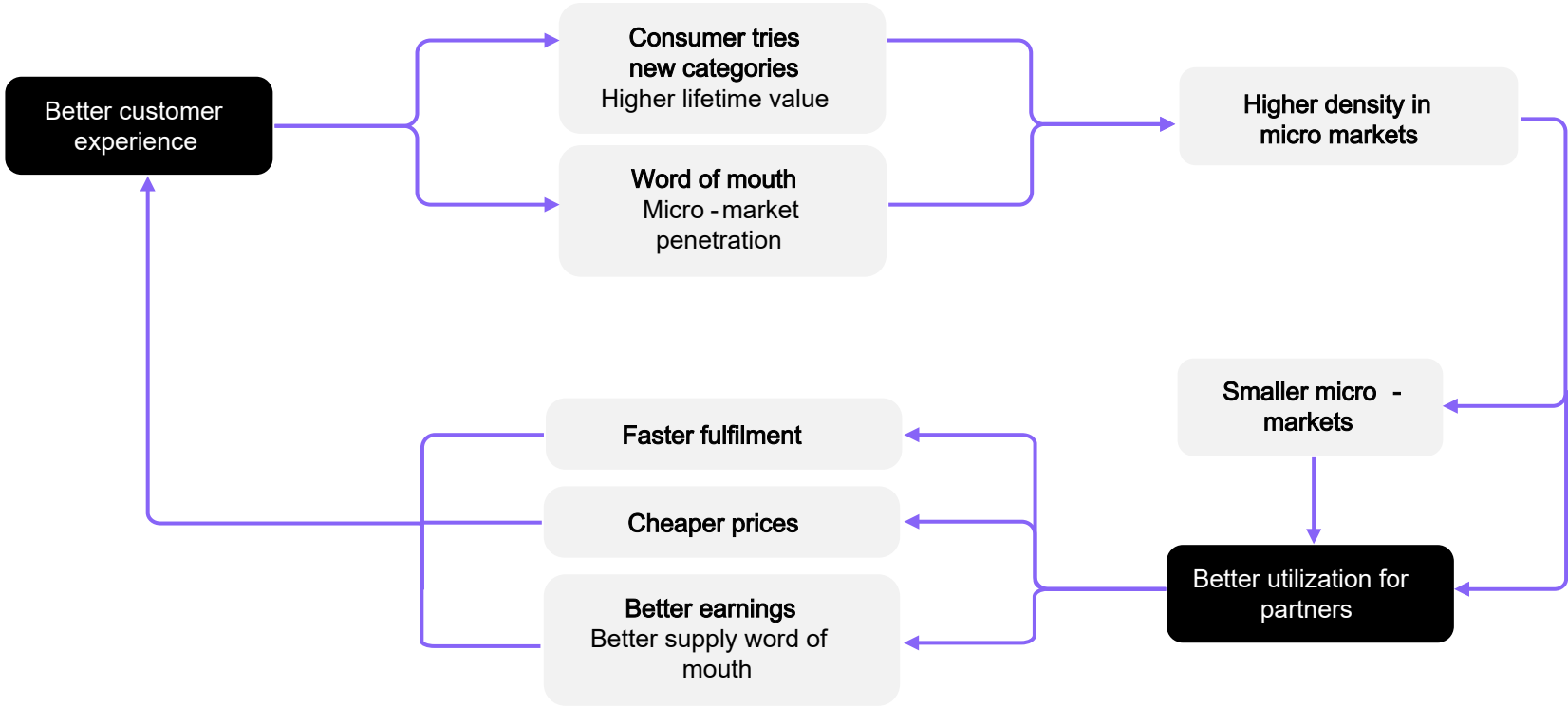
Trailing 12 months	New users ('000)	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	YoY growth
Sep'18	708	2,088	4,503	4,124	5,084	6,201	6,861	7,436	7,765	8,304	6.9%
Sep'19	1,723	2,279	3,684	4,521	5,328	5,893	6,427	6,741	7,223		7.1%
Sep'20	1,512	2,280	4,267	4,858	5,201	5,667	6,021	6,435			6.9%
Sep'21	1,786	2,578	4,661	4,881	5,269	5,626	6,007				6.8%
Sep'22	2,087	2,633	4,601	4,961	5,320	5,706					7.2%
Sep'23	2,151	2,540	4,606	4,965	5,342						7.6%
Sep'24	2,246	2,606	4,894	5,215							6.6%
Sep'25	2,508	2,692	5,468								NA
Sep'26	3,632	2,611									NA

Note: Y0 = the trailing - twelve - month (TTM) period in which the cohort was acquired, Example: for the Sep'18 cohort, Y0 is the twelve months ending September 2018 (Oct 2017 –Sep 2018). Y1 = the next twelve months (Oct 2018 –Sep 2019), Y2 = the following twelve months (Oct 2019 –Sep 2020), and so on. Each cell shows the annual NTV spend per user in ₹ for retained users in the respective cohort. YoY growth represent the YoY increase in spend per retained for the TTM ended Sep'26 over the spend per retained user for the TTM ended Sep'25 “NTV” stands for Net Transaction Value

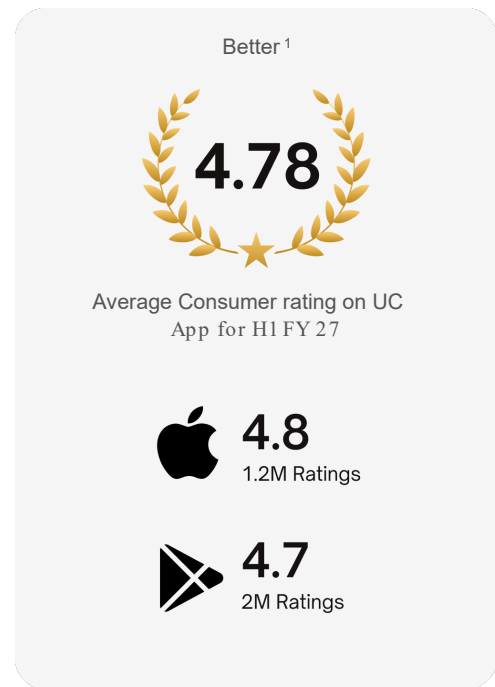
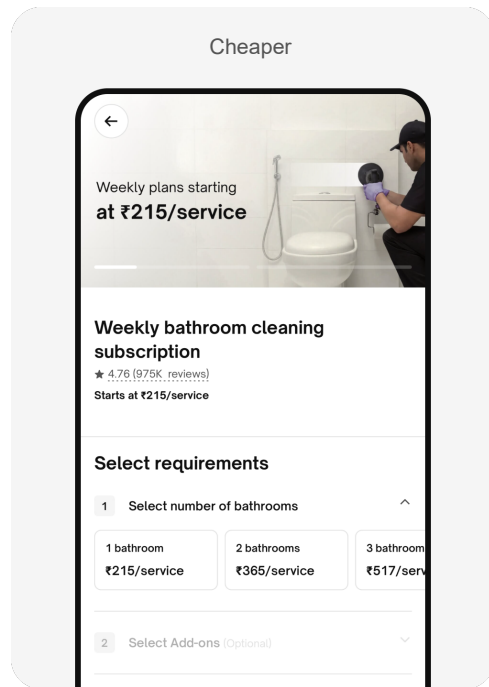
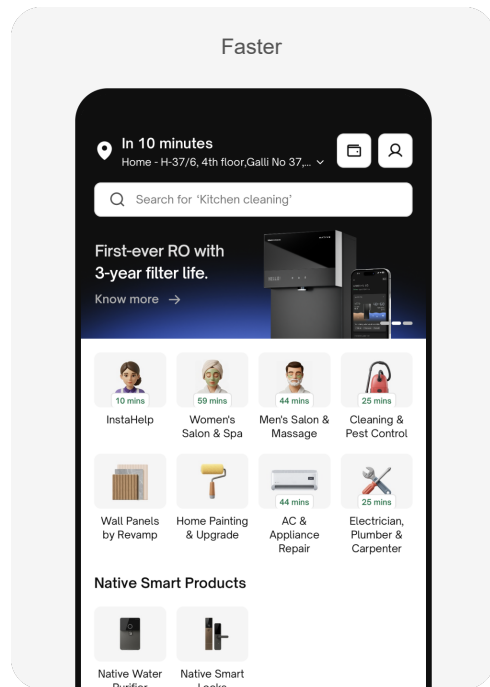
We operate across thousands of service micro - markets



Densification has helped strengthen the flywheel



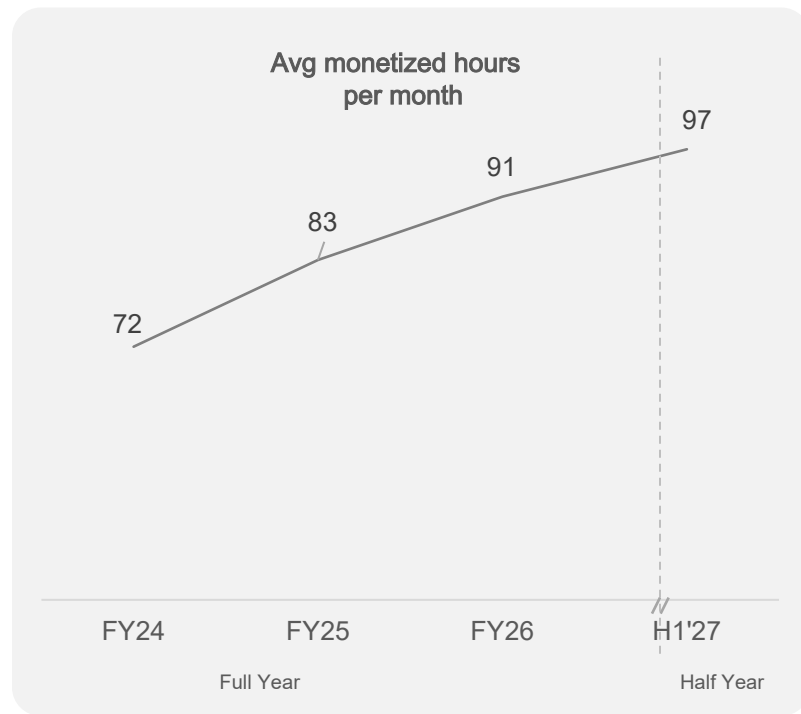
And helps us deliver services “Faster, Cheaper, Better”



Service professional utilisation and net earnings have grown consistently

Monthly partner earnings have grown by +35% between FY24 and H1 FY27

FY	Net earnings per month (₹)
H1 FY27	30,708
H1 FY26	27,950
FY26	28,758
FY25	26,407
FY24	22,716



H1 FY27: Partners earned ₹30.7k net per month in hand. Top 5% partners earned ₹56.7k.

Details	Unit	All professionals	Partners with > 30 services in a month	Top 20% partners	Top 10% partners	Top 5% partners
% monthly active partners	%	100%	71%	20%	10%	5%
Gross earnings (average) ²	In INR per month	62,349	71,407	98,572	1,06,781	1,12,207
UC commissions & fee% ³	%	28.6%	28.2%	28.8%	28.9%	28.9%
Indirect taxes	In INR per month	638	752	1,033	1,136	1,218
Travel costs ⁴	In INR per month	2,863	3,372	4,697	5,148	5,435
Product costs ⁵	In INR per month	10,316	10,428	15,262	16,112	16,385
Net average earnings	In ₹ per month	30,708	36,684	49,178	53,545	56,731
Utilised hours <i>(including travel time)</i>	Hours per month	97	116	156	172	183

H1 FY26

<i>Gross earnings (average) ²</i>	<i>In INR per month</i>	<i>54,538</i>	<i>65,651</i>	<i>89,000</i>	<i>97,241</i>	<i>1,03,426</i>
<i>Utilised Hours <i>(including travel time)</i></i>	<i>Hours per month</i>	<i>90</i>	<i>113</i>	<i>148</i>	<i>163</i>	<i>175</i>
Net average earnings	In ₹ per month	27,950	35,243	46,296	50,865	54,459

Note: ¹ For the purpose of calculating net earnings, the following types of service professionals have been excluded – service professional operating as aggregators. ² Gross earnings represents the sum of the amount paid by the consumer (gross of discounts) and incentives earned by service professionals on the platform for the relevant set of service professionals as defined under note 1. ³ Urban Company fee % represents the portion of the gross earnings retained by Urban Company as a % of the total gross earnings. ⁴ For male service professionals, travel costs are assumed basis average distance travelled per job * fuel cost (basis mileage assumptions) + maintenance cost of vehicle. For female service professionals, travel costs are assumed on the basis that some female professionals use personal vehicles and the rest use autorickshaws - for own vehicle assumptions, cost assumptions are the same as defined for male service professionals. Autorickshaw rates are averages basis individual city rates where we operate. ⁵ Product costs and additional personnel costs represents the sum of costs borne by the service professionals towards the cost of consumables used during service delivery, cost of tools amortised over estimated useful life and payouts made by the service professionals to additional personnel in certain service categories.

Training depth has enabled us to scale supply side seamlessly

Many partners join without trade experience; UC trains them to become certified professionals and upgrades skills over time

4.6+ lakh

sq. ft of permanent training space, 400+ training rooms in 24 cities

500+

permanent trainers across 16 super - categories, teaching technical and soft skills

In-house

pedagogy developed by UC for every category



Training centers across 24 Indian cities

Building a migration network to drive long term supply sufficiency

Feeder districts act as a launch pad for trained partners to start in cities
(Masters) helps us to source supply

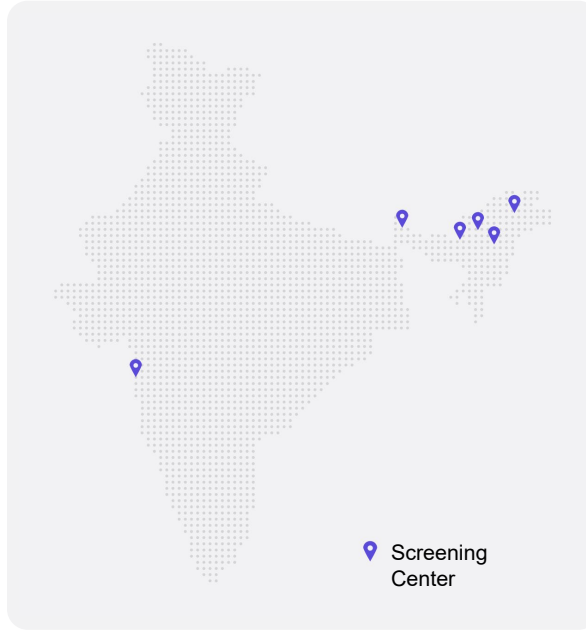
and a network of experienced partners

5,000+

partner migrations a year
across skills, on a run -
rate basis

6

screening and sourcing
centres live across Beauty
and Cleaning



Screening Center

3-5 partners

Recommended by each Master
every month

01

Masters source candidates from their home districts

02

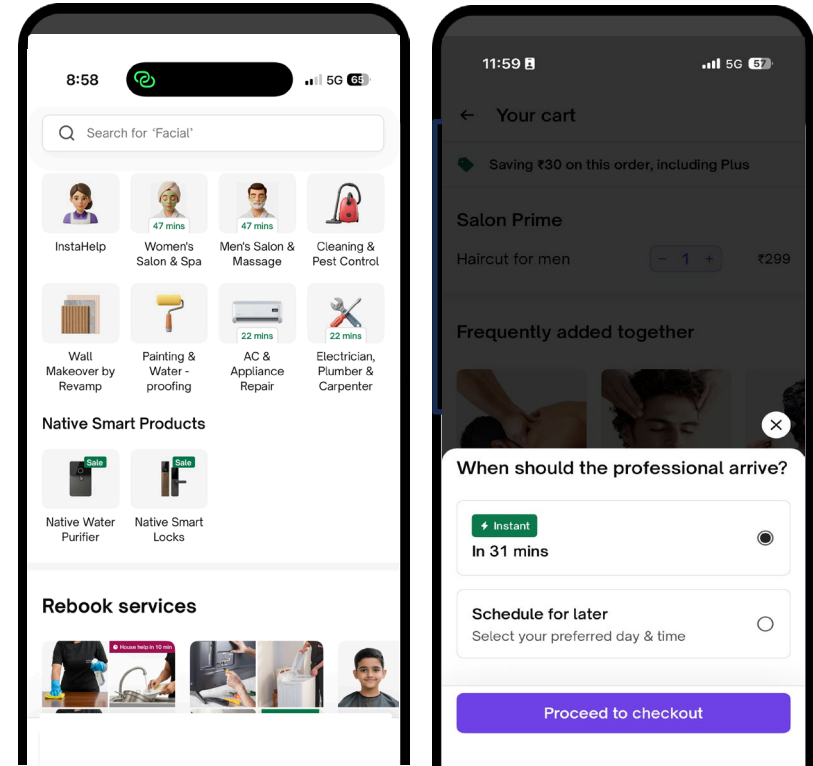
They handhold the freshers during training

03

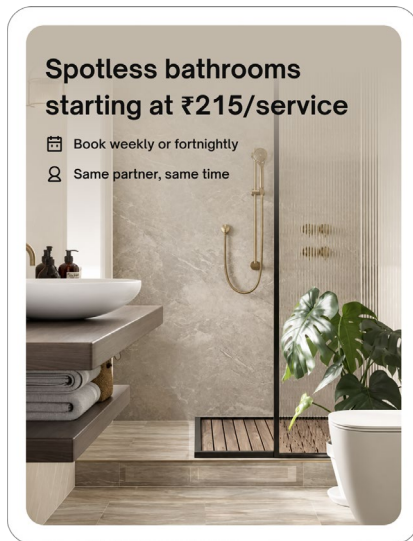
They also arrange local accommodation and other support in
the main city

UC Instant: Driving faster fulfilment in core services

- Speed is a key thrust across India Core Services
- Availability basis partner schedule & proximity
- Limited coverage across key cities today – Rollout across key categories and cities in progress



Over the years, we have launched multiple subscription and bundling constructs to deliver more value to our customers



Subscriptions
To encourage frequent usage

Super saver packages



Pinda sweda potli detox

Starts at ₹1,299 • 60 mins

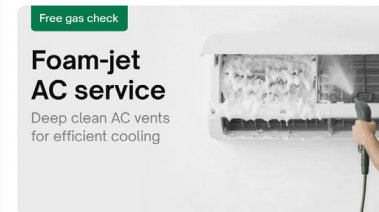
Herbal pottis soaked in warm oils for comfort and post-workout relaxation

[View details](#)

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Multi-packs
Lower per unit pricing

Super saver packages



Foam-jet service (2 ACs)

★ 4.8 (2.7 lakhs)

₹599 ₹699 • 65 mins

- Applicable for both window & split ACs
- Indoor unit deep cleaning with foam & jet spray

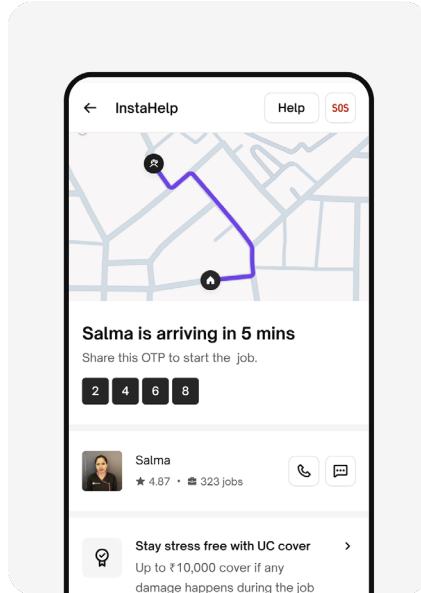
[Add](#)

Bundling
Lower unit pricing

Better services: Improved reliability, premium assortment and focus on kits/ tooling

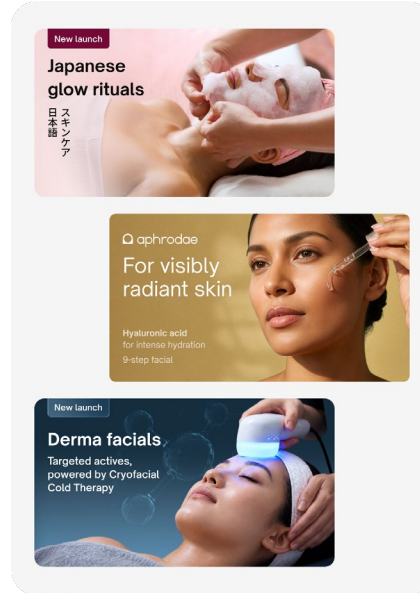
Improved reliability

Growing share of instant demand



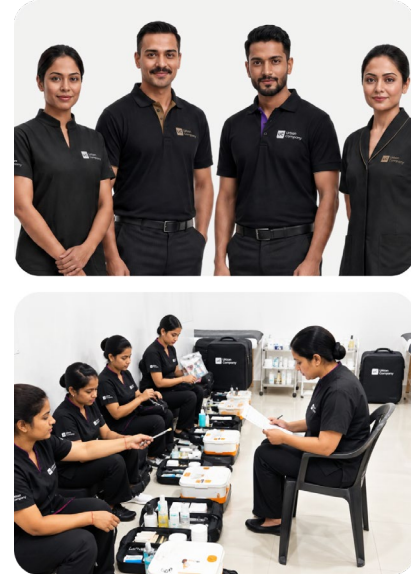
Premium assortment

Japanese glow rituals, cryofacial therapy



Uniforms, kits and tooling audits

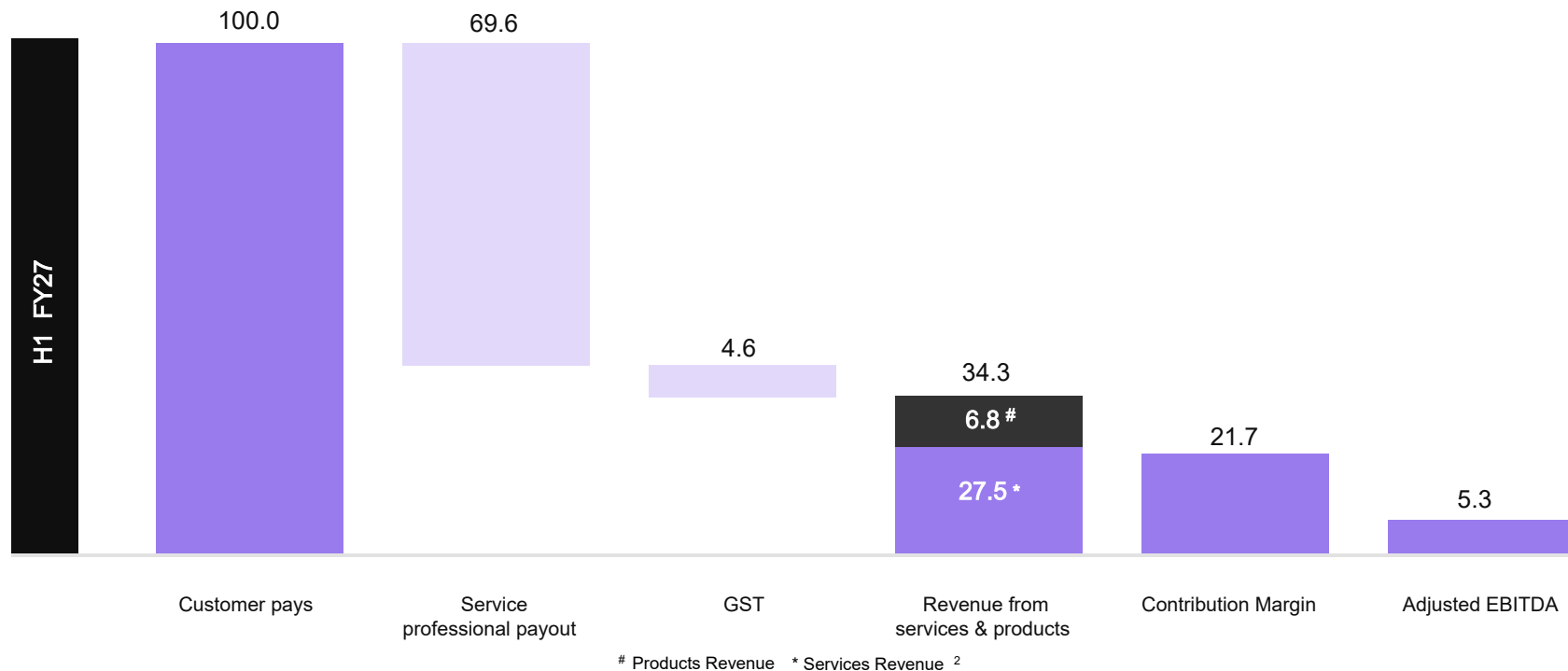
Re-designed uniforms, kit bags and tooling audits



Driving growth: Annual category penetration in Top 8 cities is < 10%

Cities	FY 26 ATU's (Million)	FY 26 Household Penetration (Top 8 Cities)	FY 26 Household Penetration (Rest 192 Cities)
Beauty	2.29	5.5%	0.5%
Cleaning	3.38	7.9%	0.9%
AC	1.93	4.2%	0.7%
Appliances	1.68	4.1%	0.3%
EPC	2.80	6.6%	0.6%
Home Improvement	0.10	0.3%	0.0%

Our India consumer services business enjoys strong unit economics with 22% contribution margin as a % of NTV



Margins improvement driven by cost efficiencies and operating leverage

India Consumer business P&L (INR Cr)	H1 FY26	H1 FY27	FY24	FY25	FY26
Net Transaction Value	1,578	2,018	2,216	2,667	3,167
Revenue from operations	534	693	710	881	1,087
<i>Contribution Profit as a % of NTV</i>	<i>20.6%</i>	<i>21.7%</i>	<i>19.6%</i>	<i>20.2%</i>	<i>21.2%</i>
Adjusted EBITDA	61	107	(10)	88	131
<i>Adjusted EBITDA as a % of NTV</i>	<i>3.9%</i>	<i>5.3%</i>	<i>(0.5%)</i>	<i>3.3%</i>	<i>4.1%</i>
<i>YoY NTV growth</i>	<i>-</i>	<i>28%</i>	<i>-</i>	<i>20%</i>	<i>19%</i>

International Business

International: UAE, Singapore & KSA (JV)

01

Large, fast -growing markets

Characterized by growing urbanization, expatriate heavy workforce and rising disposable incomes

02

UC business built over the past 7 -8 years

UC positioned as a reliable, tech enabled brand. Full stack supply model with deep supply side partnerships

03

Consumer habits similar to India

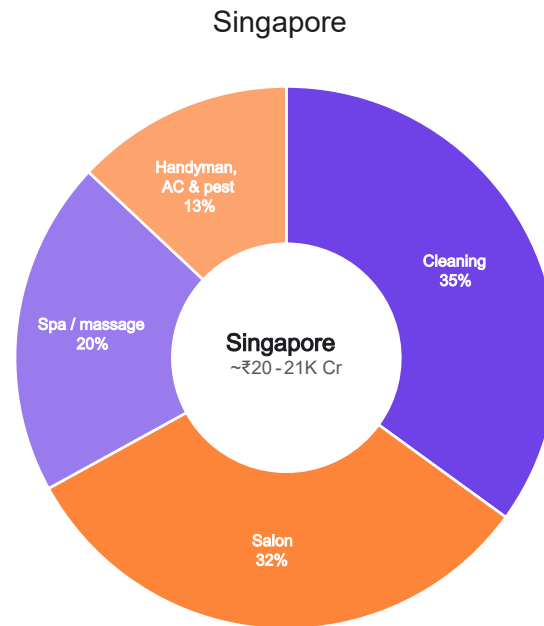
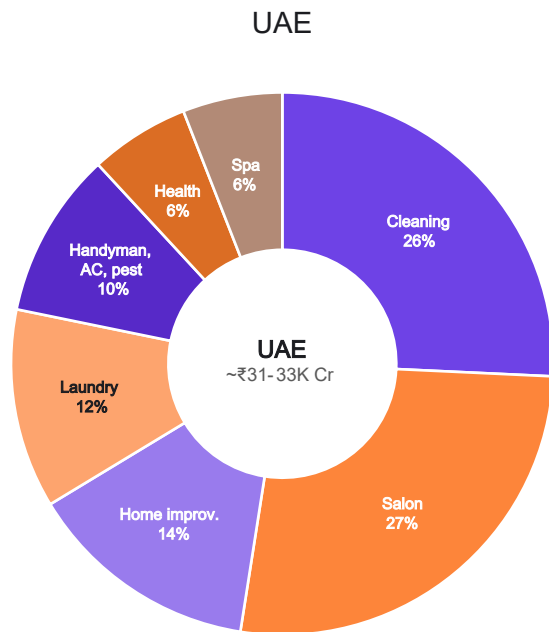
Consumers have a Do -it-for -me approach to home and beauty services. Density of demand with low online penetration

04

Fast growing, profitable business

H1 FY27 NTV (ex KSA) growth at 71%, 355K ATUs

UAE + Singapore: Combined SAM of ~ ₹52 k Cr



NTV grew 71% YoY during H1 FY27 with improving margins

International business P&L (INR Cr)	H1 FY26	H1 FY27	FY24	FY25	FY26
Net Transaction Value	295	504	311	448	700
Net Transaction Value (ex KSA)	295	504	292	400	700
Revenue from operations	77	140	90	147	185
Revenue from operations (ex KSA)	77	140	75	105	185
<i>Contribution Profit as a % of NTV</i>	<i>17.7%</i>	<i>17.9%</i>	<i>14.5%</i>	<i>19.0%</i>	<i>17.8%</i>
Adjusted EBITDA	(3)	8	(83)	(37)	6
<i>Adjusted EBITDA as a % of NTV</i>	<i>(0.9)%</i>	<i>1.6%</i>	<i>(26.8)%</i>	<i>(8.2)%</i>	<i>0.8%</i>
<i>YoY NTV growth (ex KSA)</i>	-	71%	-	37%	75%

International: Growth levers

01

Assortment
Expand service offerings

More categories to lift frequency

02

Distribution
Partnerships

Partnerships with regional super apps to expand top of the funnel

03

Frequency
Scale up subscriptions

Weekly and monthly cleaning plans

04

Geography
Grow coverage

Abu Dhabi (UAE) and HDB housing (Singapore)

KSA JV performance



₹ Cr	H1 FY26	H1 FY27
Net Transaction Value	70	171
Revenue from operations	60	149
Adjusted EBITDA	(37)	(26)
<i>Adjusted EBITDA as a % of NTV</i>	<i>(54)%</i>	<i>(15)%</i>
<i>YoY NTV growth</i>	<i>-</i>	<i>144%</i>

Native



Native: Tech-enabled devices designed for durability and minimal maintenance

Native Water Purifiers



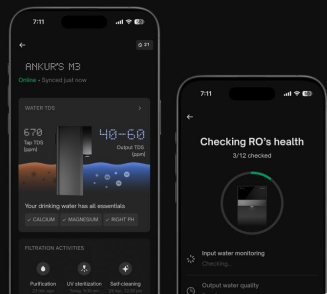
3-year filter life &
3-year unconditional
warranty



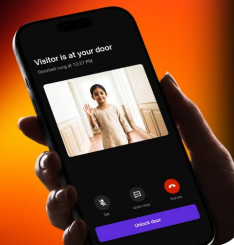
Native Smart Door Locks



Track your
water quality
and RO health
in real time.



See, hear & talk to
visitors live



Reinforced
steel mortise



Native is an integral part of UC's vision to be a Trusted Home Platform

- 01 We service > 5.5 million appliances last year, giving us insights into consumer needs and expectations
- 02 Our platform & service fleet enjoy the trust of millions of consumers giving us a strong distribution advantage
- 03 We have a technology first mindset helping us build world -class products for the Indian home
- 04 We bring strong capabilities in product design, sourcing, and supply chain management from our core business



Native growth at 42% in H1FY27 – moving towards profitability

Ambition to reach best in class margins through app led distribution and scale

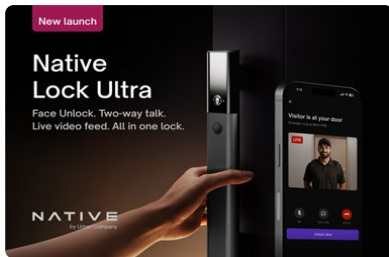
Native P&L (₹ Cr)	H1 FY26	H1 FY27	FY24	FY25	FY26
Net Transaction Value	176	251	38	156	345
Revenue from operations	135	201	29	116	267
Gross Margins (as % of revenue)	44.9%	47.8%	35.4%	39.7%	45.8%
Adjusted EBITDA	(18)	(18)	(26)	(39)	(31)
<i>Adjusted EBITDA as a % of NTV</i>	<i>(10.1)%</i>	<i>(7.0)%</i>	<i>(68.0)%</i>	<i>(25.1)%</i>	<i>(8.9)%</i>
<i>YoY NTV growth</i>	-	42%	-	311%	122%

Native: Device volumes and service revenue to drive growth in Native

Gain share through premiumization,
anchored on durability & UC service promise



M3 and M3 Pro
Native's first water purifier
with 3 year filter life



Lock ultra
Face recognition
+ 2 way chat

Compounding service revenue

As the installed base matures, recurring filter replacements should become a meaningful, high -margin revenue stream.

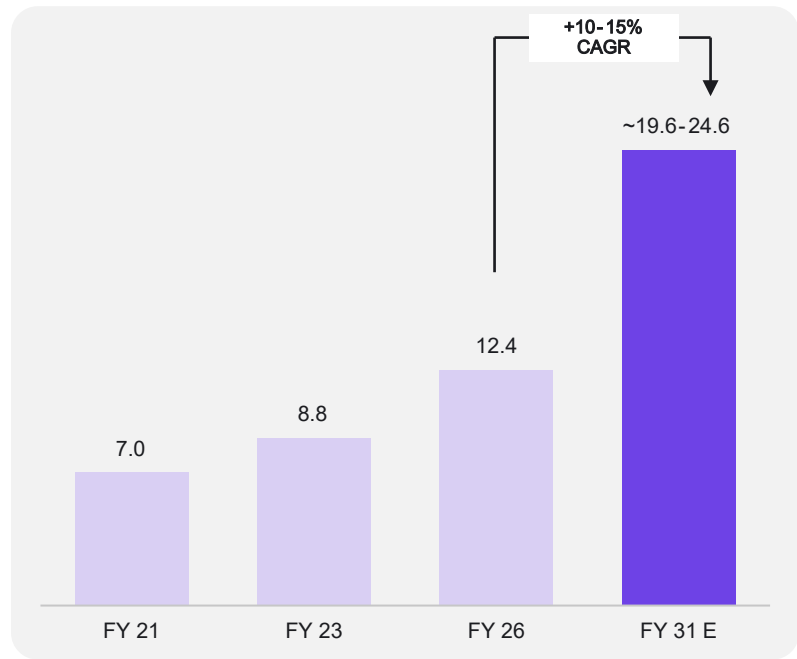
~75% ¹
of the eligible cohort
renewed filters

₹5.5k
per renewal

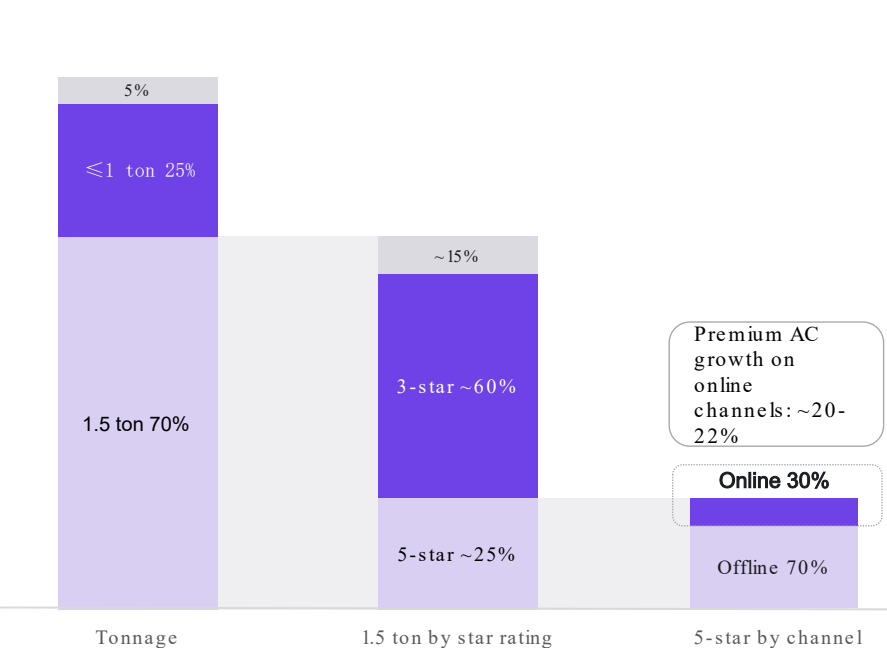
Residential AC: In principle approval by Board

Large market - ~12 million residential ACs were sold in India during FY 26, Premium AC segment growing faster

Room AC sales volume, India, Mn units



Room AC market by volume, FY26



Insta Help



InstaHelp deliveries grew 63% QoQ during Q2 FY27 to reach 6.23 Mn.

InstaHelp Key Metrics	Q1FY26	Q2FY26	Q3FY26	Q4FY26	Q1FY27	Q2FY27
Net Transaction Value (₹ Cr)	0.9	9.9	27.6	40.1	52.9	71.0
Fulfilled orders ('000)	72	582	1,607	2,670	3,823	6,227
Adjusted EBITDA (₹ Cr)	(9.9)	(44.3)	(61.3)	(119.3)	(132.3)	(173.7)
Net Order Value (₹)	122	170	172	150	138	114
Adjusted EBITDA loss/order (₹)	(1,374)	(760)	(381)	(447)	(346)	(279)

Strategic category which drives customer frequency and new user trial for the platform

01

2.5 - 3.0 transactions per user per month

High frequency, habit forming category

02

45% of platform new users come from InstaHelp

In common hubs and cross over to core services

03

High frequency, low margin, utility business

Scale, density & utilisation will reduce cost to serve and drive leverage



Path towards market leadership

Absolute losses to remain elevated for the next few quarters as we continue investing

01

Density in key micro -markets : Prioritize new user acquisition & penetration

02

Superior consumer experience : Selection, training and steady earnings led retention

03

Premiumization and customer lock -in: Gold, Subscriptions & Preferred Pro Bookings

04

Improve NOV & Utilization : Fixed cost investments made ahead of the curve

Key Metrics

NTV grew 41% YoY during H1 FY27 with improving margins

UC Console business P&L (INR Cr)	H1 FY26	H1 FY27	FY24	FY25	FY26
Net Transaction Value	2,060	2,897	2,564	3,271	4,290
Revenue from operations	747	1,066	828	1,144	1,556
<i>Contribution Profit as a % of NTV</i>	<i>18.8%</i>	<i>15.1%</i>	<i>18.8%</i>	<i>19.5%</i>	<i>17.8%</i>
Adjusted EBITDA	(14)	(209)	(119)	12	(129)
<i>Adjusted EBITDA as a % of NTV</i>	<i>(0.7)%</i>	<i>(7.2)%</i>	<i>(4.6)%</i>	<i>0.4%</i>	<i>(3.0)%</i>
Adjusted EBITDA (Ex Insta)	40	97	(119)	12	106
<i>Adjusted EBITDA (Ex Insta) as a % of NTV</i>	<i>2.0%</i>	<i>3.5%</i>	<i>(4.6)%</i>	<i>0.4%</i>	<i>2.5%</i>
Profit before tax	(54)	(259)	(93)	29	(175)

Key pillars of our ESG commitments



Social

Middle -class earnings Help service professionals improve their earnings meaningfully

Social protection that provides life, accidental (on - job), and health insurance cover to active service professionals

Train & upskill to improve quality of service delivery by the professionals

Partner welfare: Project Udaan, Project Nidar , Cdr. Nishant Singh Scholarship Program etc.

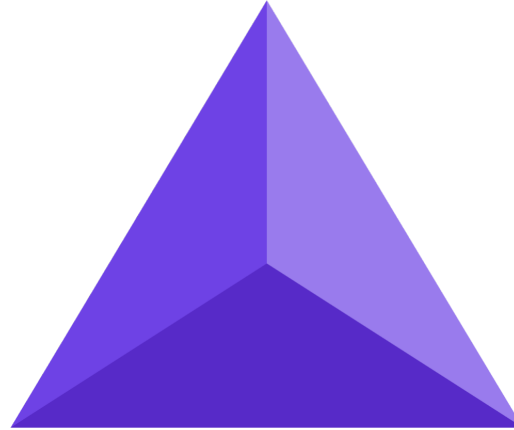


Governance

Independent (50%) & diverse set of Board of Directors

Diversity by improving women representation in leadership roles and overall workforce

Inclusive platform to help people from all backgrounds and unlock their potential



Environment

Reduce carbon footprint by promoting reuse and repair of home appliances

Ethical supply chain

Promoters and Board of Directors

Promoter led company with an accomplished, independent board



Abhiraj Singh Bhal
Chairperson, Managing Director and
Chief Executive Officer



Varun Khaitan
Executive Director and Chief Operating
Officer



Raghav Chandra
Executive Director and Chief Technology
and Product Officer



Vamsi Krishna Duvvuri
Non-Executive Non independent Director



Shyamal Mukherjee
Independent Director
(Audit Committee and Risk Management
Committee Chair)



Ashish Gupta
Independent Director



Rajesh Gopinathan
Independent Director
(Stakeholders' Relationship Committee
Chair)



Ireena Vittal
Independent Director
(Nomination & Remuneration Committee
Chair)

AI now embedded in daily operations - and visible in the P&L

Embedded across customer support, quality, partner ops, commercial and engineering. In H1 FY27 this began showing up in reported margins, with adoption still early relative to the headroom ahead.

90%

Customer queries resolved by AI chat end-to-end - no human handoff

100%

Images collected during service delivery audited in real time via AI image analysis against SOPs

80%

Partner voice queries resolved by AI agents

14M+

AI voice -call minutes per quarter run rate

Thank you