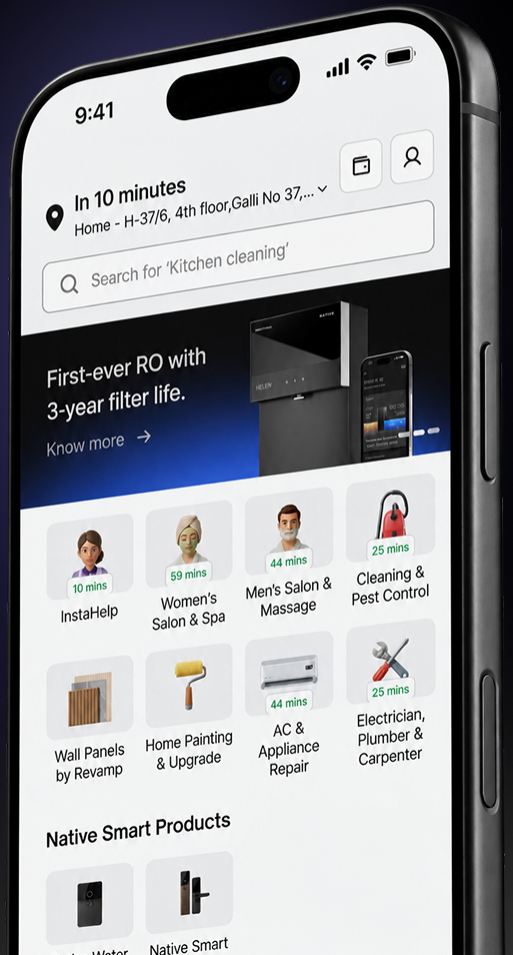
Corporate Presentation

Oct 2026

Urban Company



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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

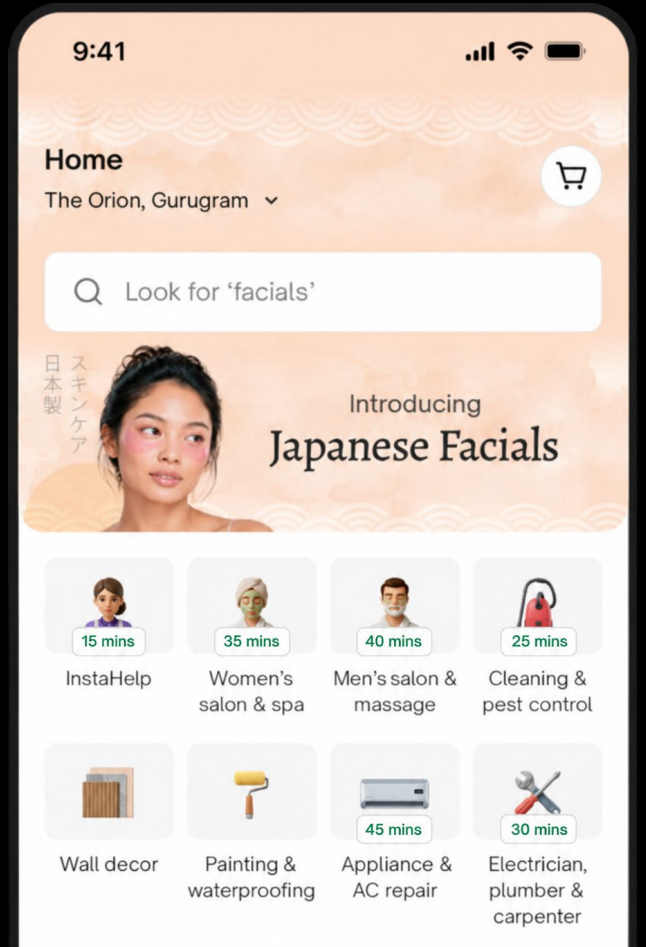
H1FY27 Segmental metrics

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

"NTV" stands for Net Transaction Value

India Consumer Services (Ex InstaHelp)



We offer a wide assortment of services to our customers

Home services

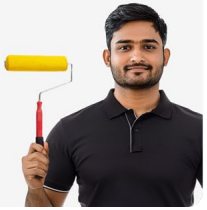
Appliance repair and service



Cleaning & pest control



Painting & wall decor



Electrical, plumbing & carpentry



Beauty services

Women’s skin & hair



Massage therapy

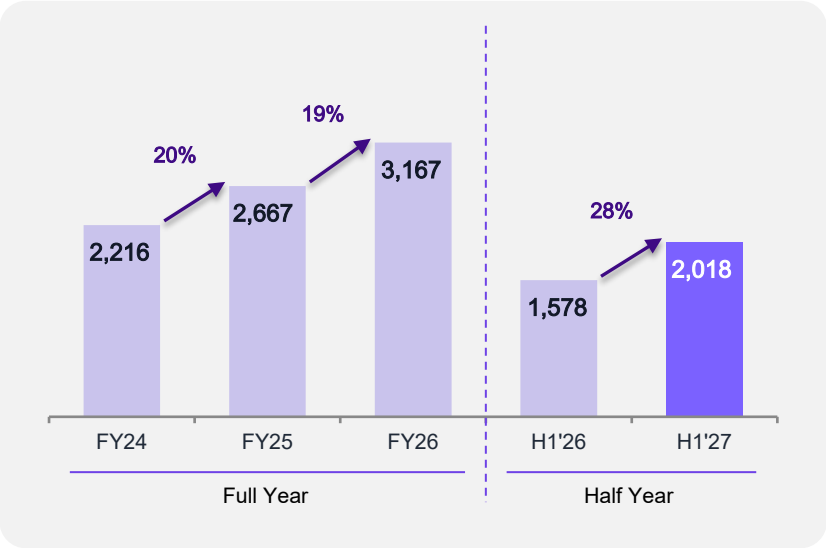


Men’s grooming

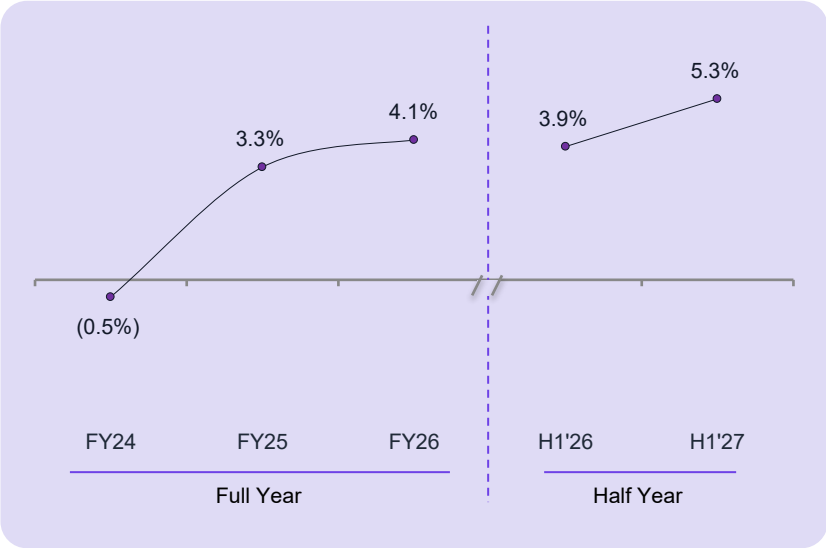


Growth acceleration & margin expansion during H1 FY27

28% YoY growth, Margins +144 bps YoY



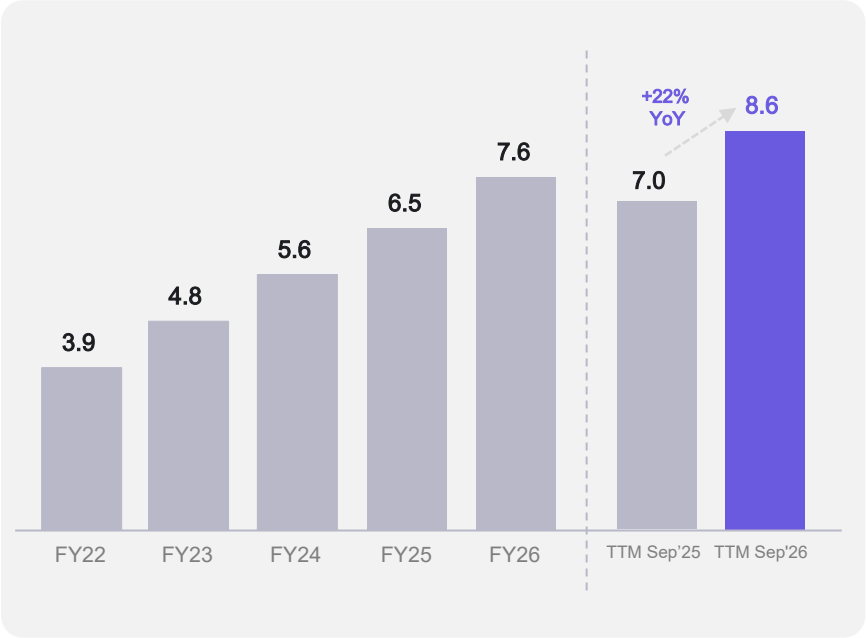
NTV (₹ Cr), YoY Growth %



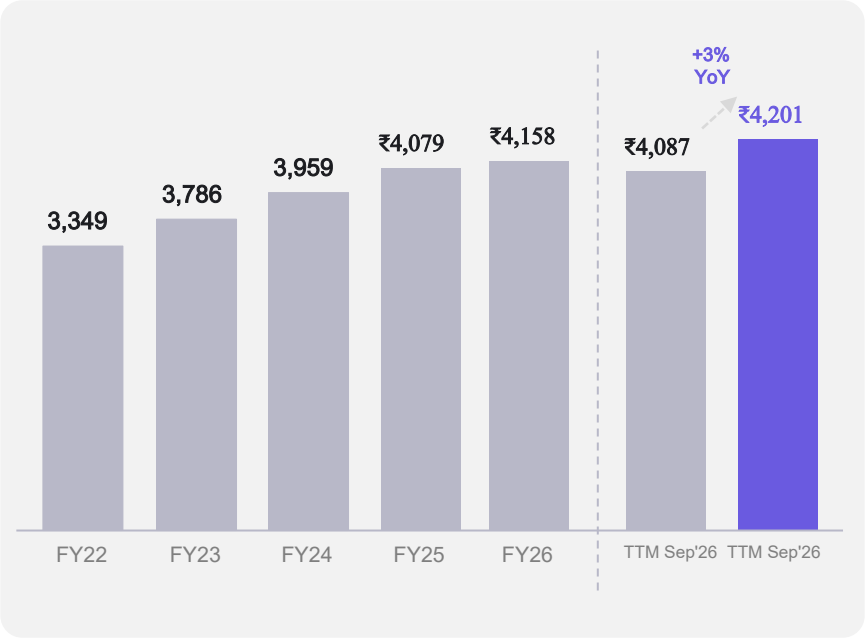
Adjusted EBITDA % of NTV

"NTV" stands for Net Transaction Value

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, Y 0 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 (Oc t 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 mo re in aggregate than in its acquisition year. "NTV" stands for Net Transaction Value

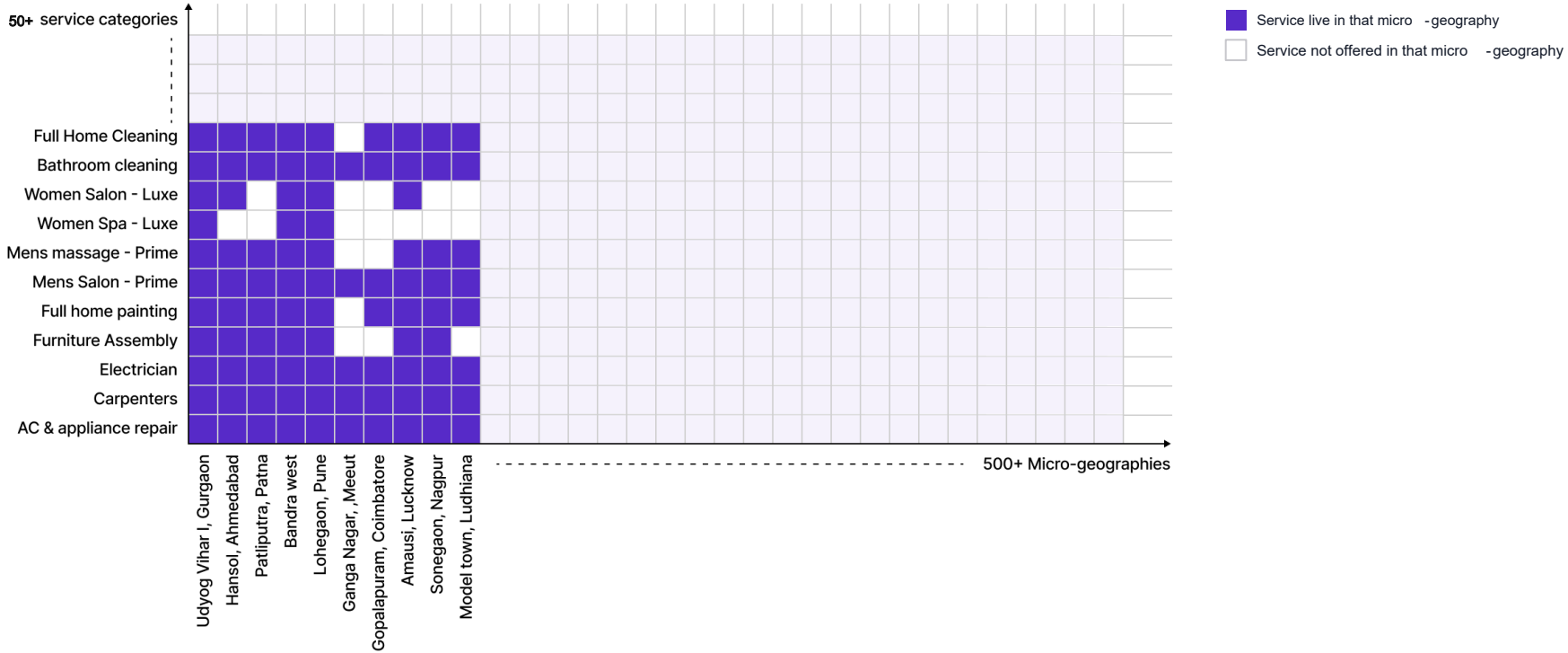
Retained user spends are compounding at 6 -7% YoY

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*

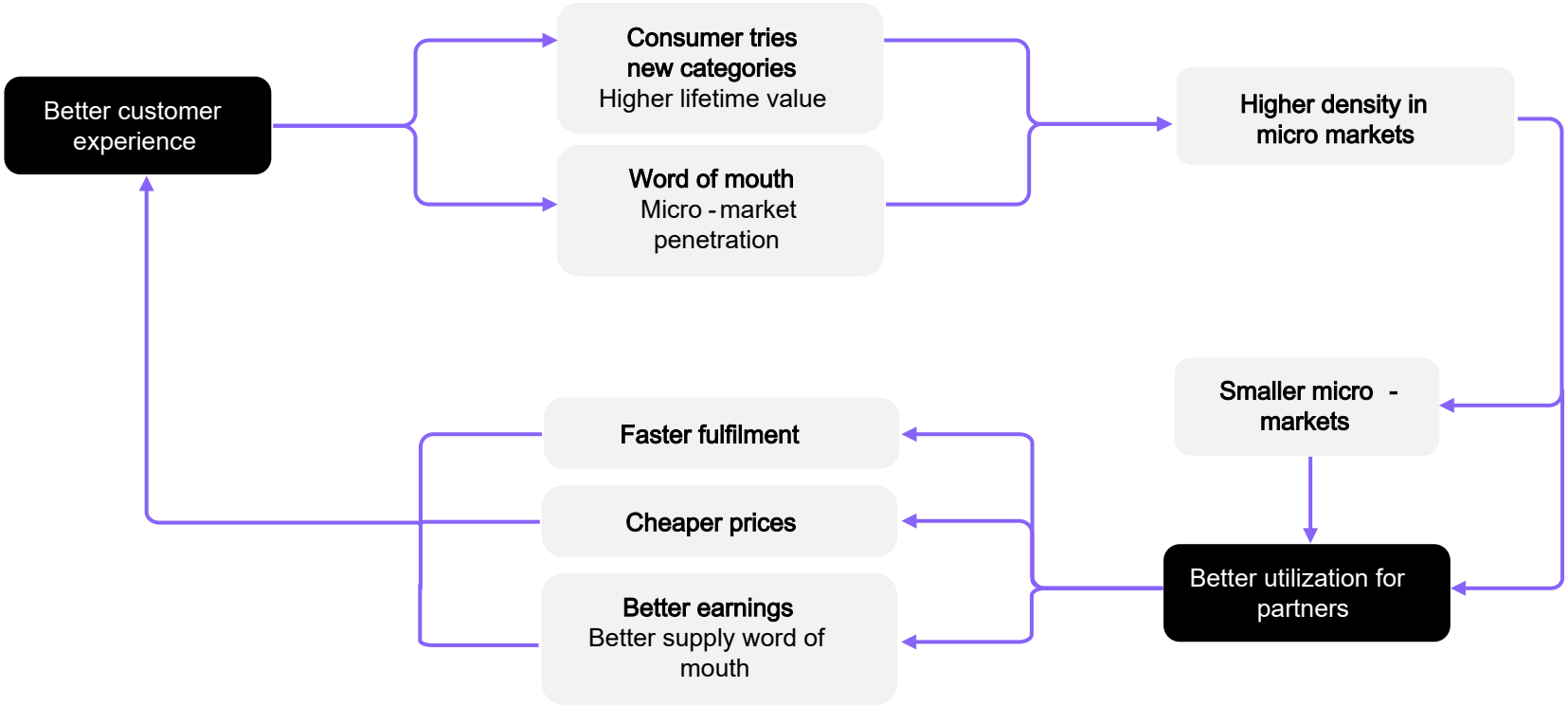
Note: Y0 = the trailing -twelve -month (TTM) period in which the cohort was acquired, Example: for the Sep'18 cohort, Y0 is the tw elve months ending September 2018 (Oct 2017 –Sep 2018). Y1 = the next twelve months (Oct 2018 –Sep 2019), Y2 = the following twelve months (Oct 2019 –Sep 2020), and so on. 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



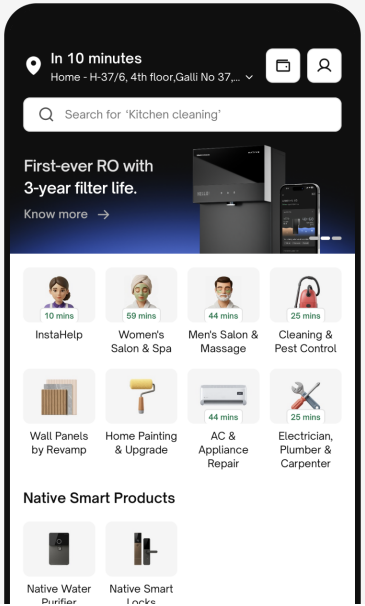
Note: [1] For India consumer services (ex -Insta). Number of micro markets are ~9,700 as on 30th Sept 2026.

Densification has helped strengthen the flywheel

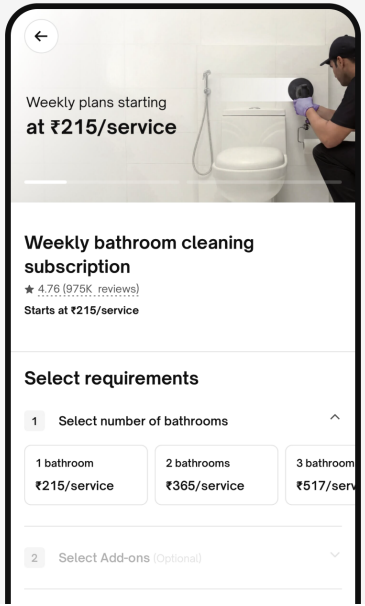


And helps us deliver services “Faster, Cheaper, Better”

Faster



Cheaper



Better[1]

4.78

Average Consumer rating on UC App for H1 FY 27

4.8
1.2M Ratings

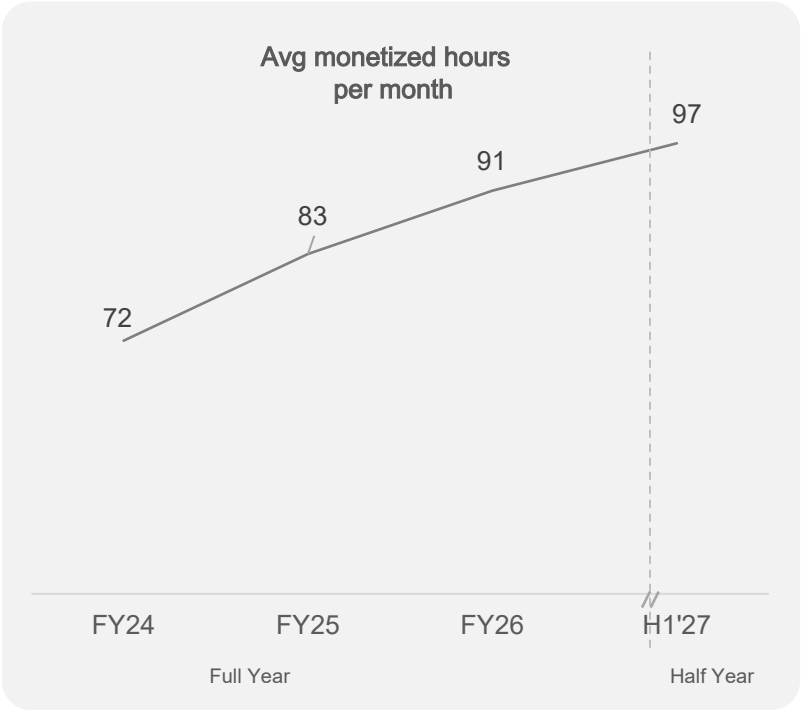
4.7
2M Ratings

[1]Ratings as on Sept 30, 2026
Bundle Service Offerings are cheaper than individual Services.

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



Note: Average monetized hours per month during H1 FY26 were 90.

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 *(including travel time)*	Hours per month	97	116	156	172	183
H1 FY26						
Gross earnings (average) [2]	*In INR per month*	*54,538*	*65,651*	*89,000*	*97,241*	*1,03,426*
Utilised Hours (including travel time)	*Hours per month*	*90*	*113*	*148*	*163*	*175*
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

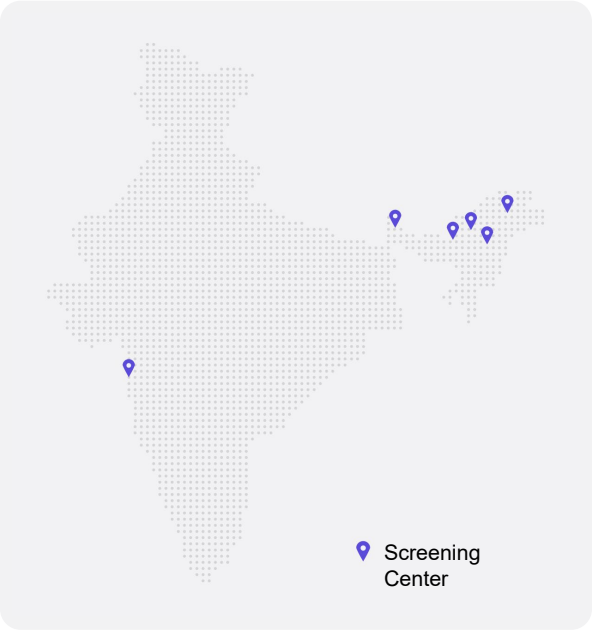
Feeder districts act as a launch pad for trained partners to start in cities and a network of experienced partners (Masters) helps us to source supply

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

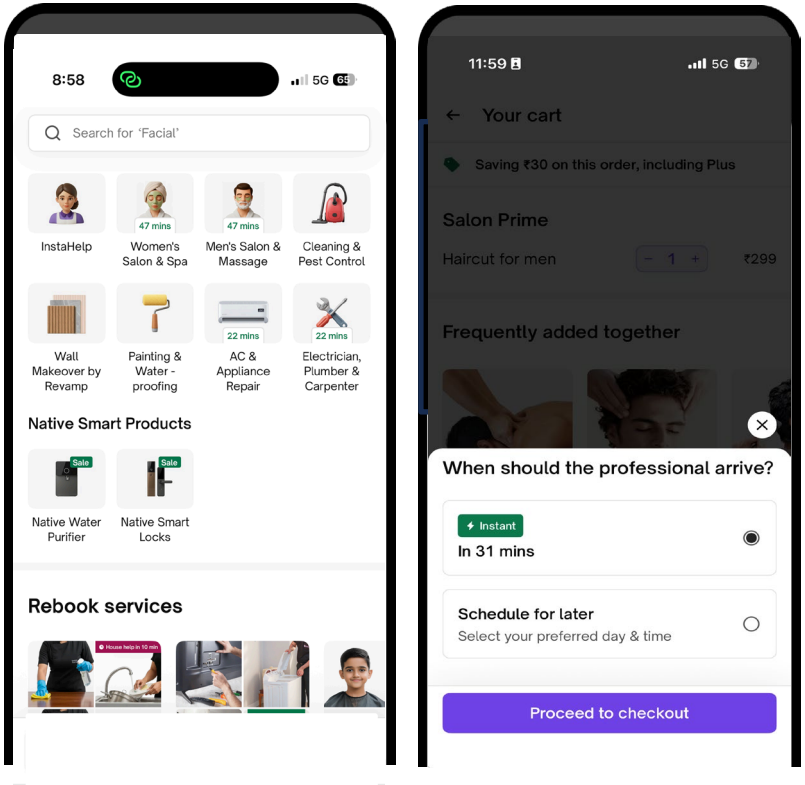
01 Masters source candidates from their home districts

02 They handhold the freshers during training

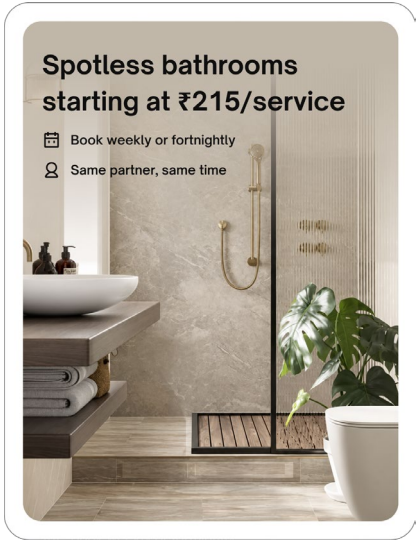
03 They also arrange local accommodation and other support in the main city

UC Instant: Driving faster fulfilment in core services

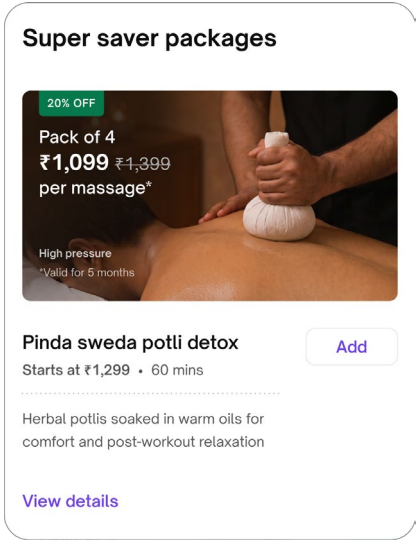
- Speed is a key thrust across India Core Services
- Availability basis partner schedule & proximity
- Limited coverage ac ross key cities today – Rollout across key categories and cities in progress



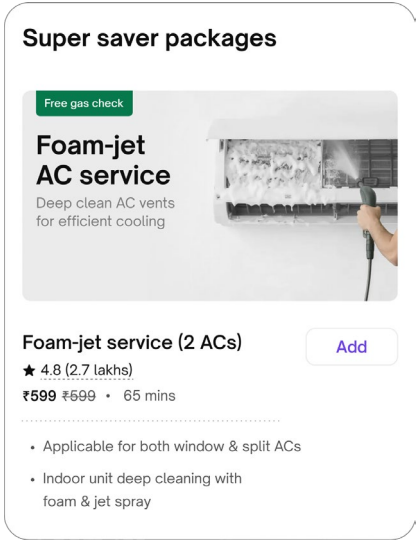
Over the years, we have launched multiple subscription and bundling constructs to deliver more value to our customers



Subscriptions
To encourage frequent usage



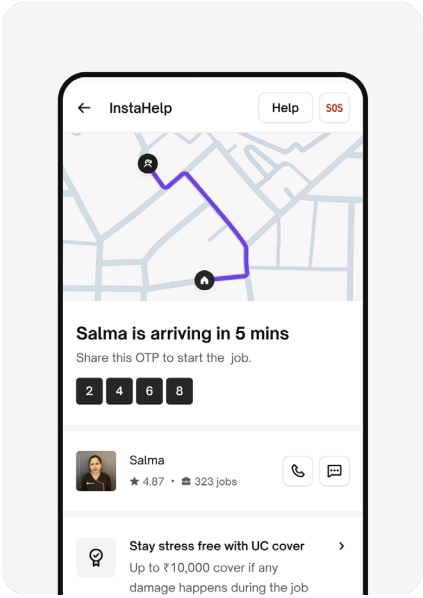
Multi-packs
Lower per unit pricing



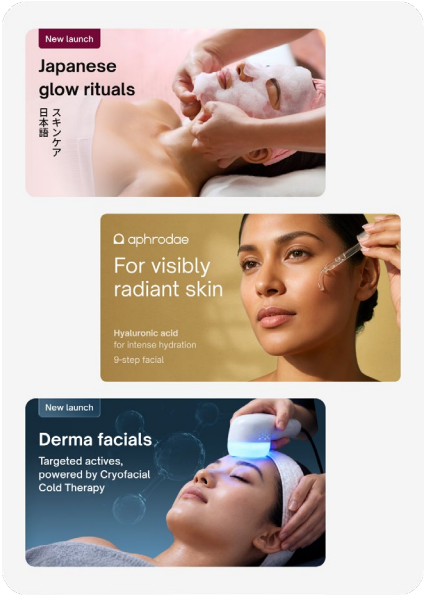
Bundling
Lower unit pricing

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



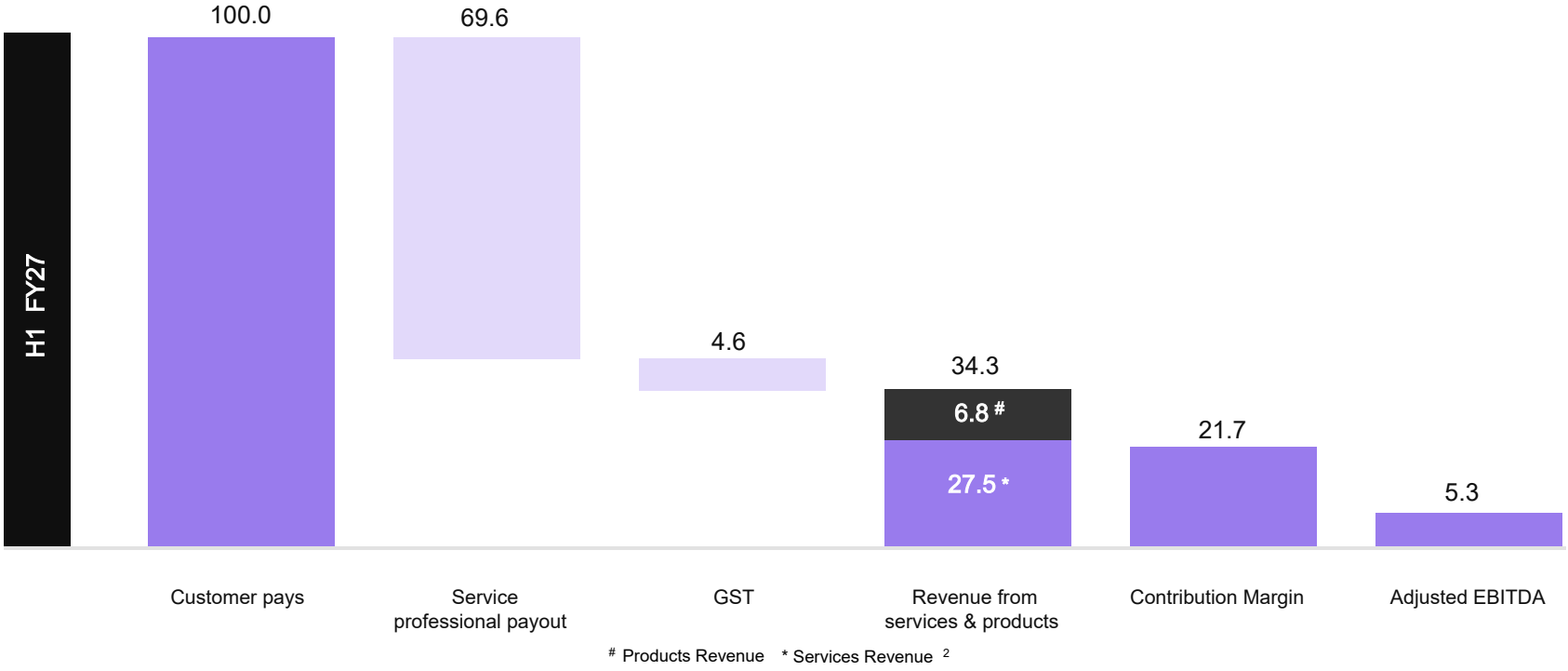


Driving growth: Annual category penetration in Top 8 cities is < 10%

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%

Assumes ~1.6 transacting users per household, as home services are typically booked by one or two adult members on behalf of the entire household`
TAM = RedSeer 2026 household survey: households earning > ₹5 lakh p.a. in top 200 cities,
ATU = Delivered order in trailing 12 months as of Mar 31 2026; Users attributed to tier of first delivered order;

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



Note: [1] Impact of full stack revenue for Panels & Pest has been adjusted to derive Service professional's share in the payout.

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
Contribution Profit as a % of NTV	*20.6%*	*21.7%*	*19.6%*	*20.2%*	*21.2%*
Adjusted EBITDA	61	107	(10)	88	131
Adjusted EBITDA as a % of NTV	*3.9%*	*5.3%*	*(0.5%)*	*3.3%*	*4.1%*
YoY NTV growth	**-**	***28%***	**-**	***20%***	***19%***

"NTV" stands for Net Transaction Value

International Business

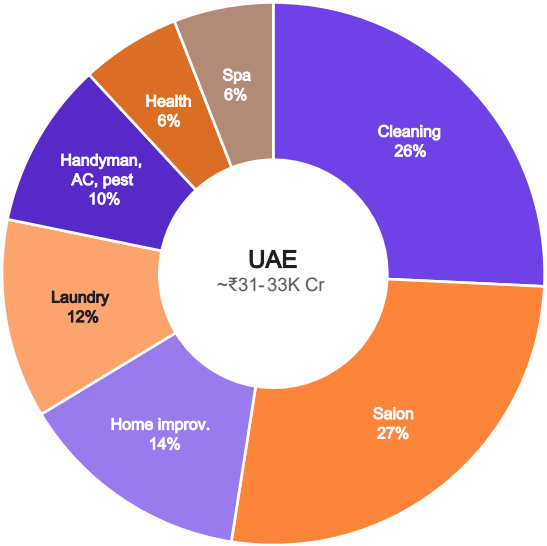


International: UAE, Singapore & KSA (JV)

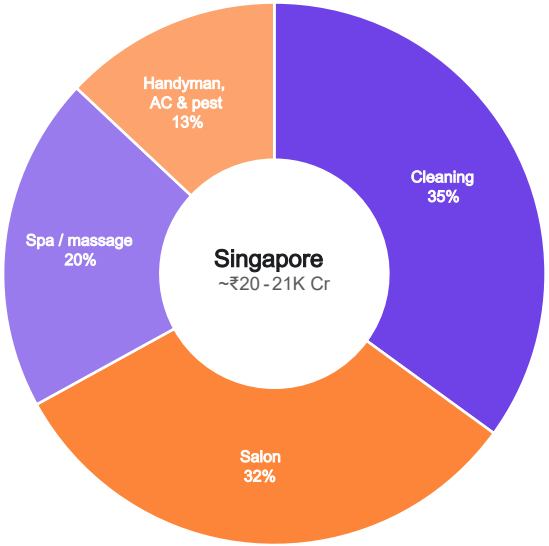
01	Large, fast-growing markets	Characterized by growing urbanization, expatriate heavy workforce and rising disposable incomes
02	UC business built over the past 7-8 years	UC positioned as a reliable, tech enabled brand. Full stack supply model with deep supply side partnerships
03	Consumer habits similar 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

UAE



Singapore



Note: FY26 SAM by category; UAE excludes full -time maids; Singapore excludes full -time maids and hair.

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
Contribution Profit as a % of NTV	*17.7%*	*17.9%*	*14.5%*	*19.0%*	*17.8%*
Adjusted EBITDA	(3)	8	(83)	(37)	6
Adjusted EBITDA as a % of NTV	*(0.9)%*	*1.6%*	*(26.8)%*	*(8.2)%*	*0.8%*
YoY NTV growth (ex KSA)	**-**	***71%***	**-**	***37%***	***75%***

"NTV" stands for Net Transaction Value

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)
Adjusted EBITDA as a % of NTV	*(54)%*	*(15)%*
YoY NTV growth	-	*144%*

Note: With effect from 1 January 2025, UC no longer consolidates the KSA JV; UC's 50% share of JV losses is reported below Ad justed EBITDA.
"NTV" stands for Net Transaction Value

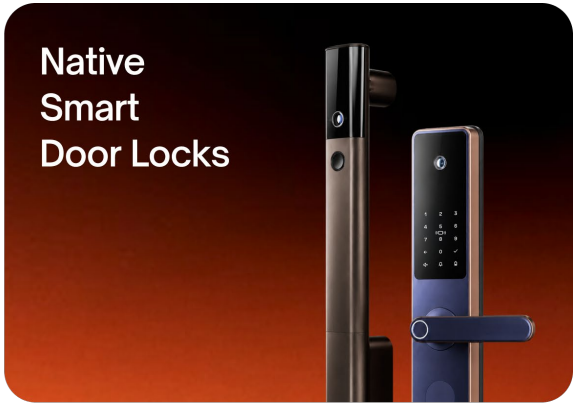
Native

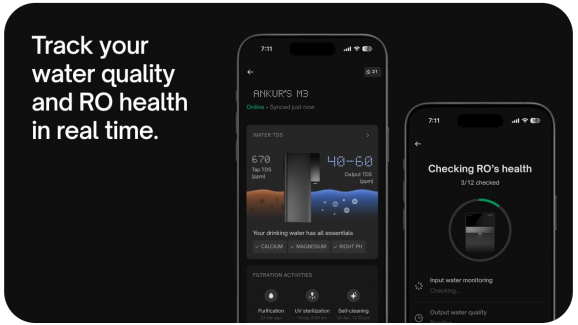


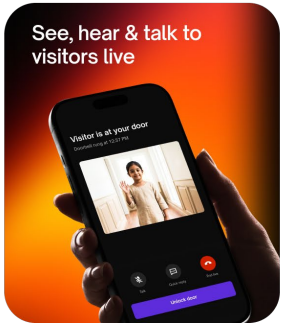
Native: Tech - enabled devices designed for durability and minimal maintenance

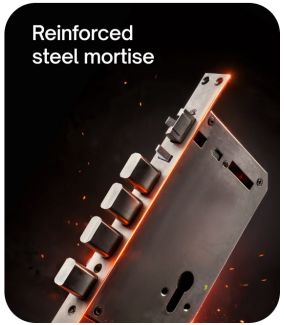












Native is an integral part of UC's vision to be a Trusted Home Platform

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)
Adjusted EBITDA as a % of NTV	*(10.1)%*	*(7.0)%*	*(68.0)%*	*(25.1)%*	*(8.9)%*
YoY NTV growth	-	*42%*	-	*311%*	*122%*

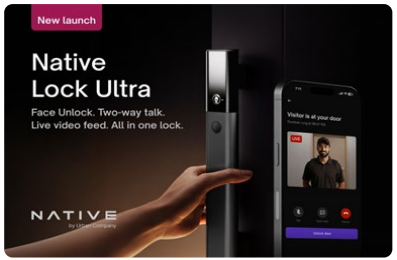
"NTV" stands for Net Transaction Value

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

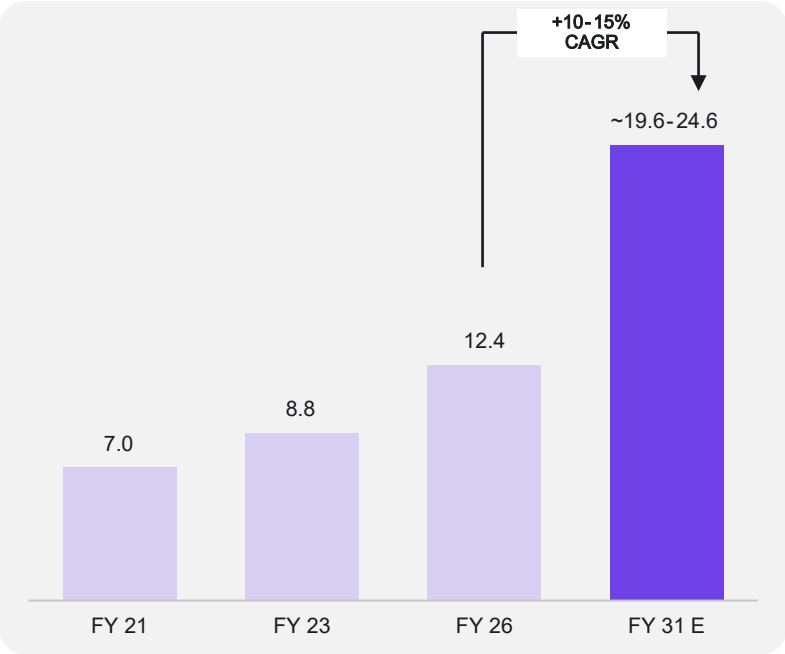
₹5.5k
per renewal

[1]Filter attach rate for devices sold between October 2023 – March 2024

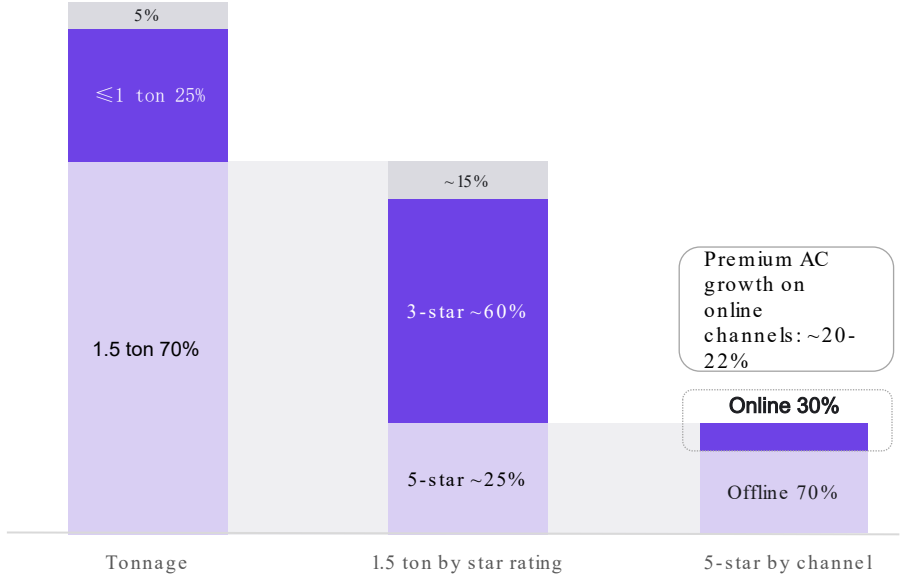
Residential AC: In principle approval by Board

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

"NOV" stands for Net Order Value

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
Contribution Profit as a % of NTV	*18.8%*	*15.1%*	*18.8%*	*19.5%*	*17.8%*
Adjusted EBITDA	(14)	(209)	(119)	12	(129)
Adjusted EBITDA as a % of NTV	*(0.7)%*	*(7.2)%*	*(4.6)%*	*0.4%*	*(3.0)%*
Adjusted EBITDA *(Ex Insta)*	*40*	*97*	*(119)*	*12*	*106*
Adjusted EBITDA (Ex Insta) as a % of NTV	*2.0%*	*3.5%*	*(4.6)%*	*0.4%*	*2.5%*
Profit before tax	(54)	(259)	(93)	29	(175)

"NTV" stands for Net Transaction Value; KSA JV deconsolidated w.e.f. 1 Jan 2025 - FY24 and FY25 (till Dec-24) include KSA

Key pillars of our ESG commitments

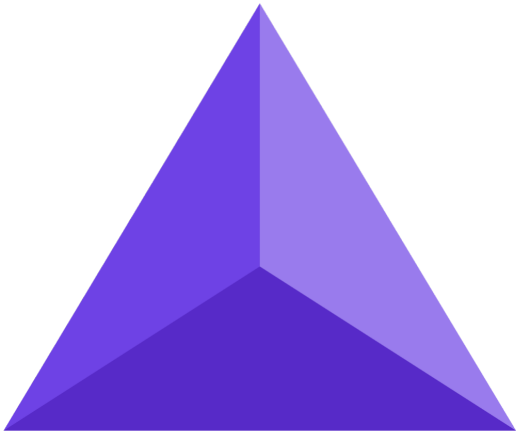
Social

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 repor ted 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