# PRAVEEN K SRIVASTAVA & CO

**Chartered Accountants**

Office - 306, 3rd Floor Ansal City Centre, China Bazar Raod, Behind Tulsi Cinema, Hazratganj Lucknow-226001

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**Independent Auditor's Review Report on Unaudited Standalone Financial Results of U.Y. Fincorp Limited for the quarter & half year ended September 30, 2026 pursuant to the regulation 33 of the SEBI (Listing obligations and Disclosure Requirements) Regulations, 2015, as amended.**

Review Report to
The Board of Directors
**U.Y. Fincorp Limited**

1 We have reviewed the accompanying statement of standalone unaudited financial results of U.Y. Fincorp Limited (the 'Company') for the quarter and half year ended 30 September, 2026 together with notes thereon (the 'Statement') attached herewith, being submitted by the Company pursuant to the requirements of regulation 33 of the SEBI (Listing obligations and Disclosure Requirements) Regulations, 2015, as amended ('the Listing Regulations').

2 The preparation of the statement in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34, Interim Financial Reporting (Ind AS 34) prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India, is the responsibility of the Company's management and has been approved by Company's Board of Directors as on November 02,2026. Our responsibility is to express a conclusion on the financial results based on our review.

3 We conducted our review in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under Section 143(10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

4 Emphasis of Matter

We draw attention to Note no. 3 in absence of the financial results of associate company M/s Purple Advertising Services Private Limited for the quarter and half year ended September 30, 2026, the results of same has not been consolidated as per IND AS 28 on "Investment in Associates and Joint Ventures" in Financial results. Consequently, the impact of the same and the value of investments in such associate are not ascertainable presently. Further, due to non-availability of financials and as the said company has gone into liquidation, the company has made the impairment of said investment of Rs. 900 lacs in the previous financial years.

Our opinion is not modified in respect of above matter.

5 **Other Matters**

The Statement includes the financial results for the quarter ended 30 September 2025, and the half year ended 30 September 2025 which were subject to a limited review by the predecessor auditor who expressed an unmodified conclusion.

Further, the financial statements of the Company for the year ended 31 March 2026 were audited by the predecessor auditor, who expressed an unmodified conclusion and an unmodified opinion.

Our conclusion on the Statement is not modified in respect of the above matter.

6 Based on our review conducted as stated above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard (Ind AS) 34, "Interim Financial Reporting", prescribed under Section 133 of the Companies Act, 2013, read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

**PRAVEEN K SRIVASTAVA & CO**
**CHARTERED ACCOUNTANTS**
**FRN 013251C**

Praveen K Srivastava & Co. Lucknow Chartered Accountants

**Praveen Kumar Srivastava**
Partner
Membership No. 075471
UDIN: 26075471OZJNPC5320

**Place: Kolkata**
**Date: November 02, 2026**

# U. Y. FINCORP LIMITED

Corporate Identification Number: L65993WB1993PLC060377
Regd office: 908B, 9th Floor, 16 Strand Road, Kolkata- 700 001
Website: www.uyfincorp.com. Email for Investors: contact@uyfincorp.com. Tel:- +91 33 6607 4112

## STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER & HALF YEAR ENDED 30 SEPTEMBER, 2026

(₹ In Lakhs)

| Particulars | Quarter ended | | | Half Year ended | | Year ended |
|---|---|---|---|---|---|---|
| | 30-Sep-26 (Reviewed) | 30-Jun-26 (Reviewed) | 30-Sep-25 (Reviewed) | 30-Sep-26 (Reviewed) | 30-Sep-25 (Reviewed) | 31-Mar-26 (Audited) |
| **Revenue from operations** | | | | | | |
| (a) Interest Income | 4,602.47 | 5,021.34 | 1,263.90 | 9,623.81 | 2,004.45 | 8,461.29 |
| (b) Sale of Shares | 723.11 | 935.25 | 1,182.90 | 1,658.36 | 2,564.77 | 5,428.44 |
| (c) Other Operating Income | 1,329.21 | 1,294.44 | 269.02 | 2,623.65 | 339.72 | 2,274.40 |
| **I. Total Revenue from operations** | **6,654.79** | **7,251.03** | **2,715.82** | **13,905.82** | **4,908.94** | **16,164.13** |
| II. Other income | 86.77 | 3.11 | 49.87 | 89.87 | 88.72 | 125.79 |
| **III.Total Income (I-II)** | **6,741.56** | **7,254.14** | **2,765.69** | **13,995.69** | **4,997.66** | **16,289.92** |
| **Expenses:** | | | | | | |
| (a) Finance Costs | 125.97 | 7.10 | 33.56 | 133.07 | 45.68 | 61.77 |
| (b) Fees and Commission Expense | - | - | - | - | - | - |
| (c) Impairment of financial instruments | 246.61 | 181.12 | (28.03) | 427.72 | (53.71) | 137.00 |
| (d) Purchases of Stock-in-Trade | 722.38 | 970.09 | 1,452.85 | 1,692.47 | 2,610.36 | 5,102.73 |
| (e) Changes in Stock-in-Trade | 9.39 | (167.97) | (215.71) | (158.58) | (227.31) | 270.10 |
| (f) Employee Benefits Expense | 50.07 | 46.67 | 34.10 | 96.75 | 68.21 | 163.22 |
| (g) Depreciation and Amortization Expenses | 31.30 | 31.28 | 48.33 | 62.58 | 95.87 | 193.06 |
| (h) Other expenses | 2,796.92 | 3,616.07 | 348.80 | 6,412.99 | 554.47 | 3,697.66 |
| **IV. Total Expenses** | **3,982.64** | **4,684.36** | **1,673.90** | **8,667.00** | **3,093.57** | **9,625.54** |
| **V. Profit/(Loss) before tax (III-IV)** | **2,758.92** | **2,569.78** | **1,091.79** | **5,328.69** | **1,904.09** | **6,664.38** |
| **VI. Tax expense:** | | | | | | |
| (a) Current Tax | 750.38 | 661.01 | 290.96 | 1,411.39 | 494.33 | 1,879.26 |
| (b) Income Tax Adjustment | (146.47) | - | 0.01 | (146.47) | 0.01 | 10.51 |
| (c) Deferred Tax | (57.49) | (52.84) | (8.50) | (110.33) | 3.69 | (53.38) |
| **VII. Profit/(Loss) for the period (V-VI)** | **2,212.50** | **1,961.61** | **809.32** | **4,174.10** | **1,406.06** | **4,827.99** |
| **VIII. Other Comprehensive Income** | | | | | | |
| (a) Items that will not be reclassified to Profit & Loss and its related income tax effects:- | | | | | | |
| (1) Remeasurement of Defined Benefit Obligation | (0.69) | (0.69) | (1.78) | (1.37) | (3.55) | (0.69) |
| (2) Net Loss on Fair Value Changes | - | - | - | | | - |
| **IX. Total Comprehensive Income for the period (VII+VIII)** | **2,211.81** | **1,960.92** | **807.54** | **4,172.73** | **1,402.51** | **4,827.30** |
| **X. Earnings Per Equity Share (EPS) (Face Value ₹ 5/- each)** | | | | | | |
| (1) Basic | 1.16* | 1.03* | 0.43* | 2.19* | 0.74* | 2.54 |
| (2) Diluted | 1.16* | 1.03* | 0.43* | 2.19* | 0.74* | 2.54 |

* Not Annualised

## STANDALONE STATEMENT OF ASSETS AND LIABILITIES

(₹ In Lakhs)

| Particulars | As at 30-Sep-26 (Unaudited) | As at 31-Mar-26 (Audited) |
|---|---|---|
| **I ASSETS** | | |
| **1. Financial assets** | | |
| (a) Cash and Cash Equivalents | 2,718.17 | 112.58 |
| (b) Bank balance other than (a) above | - | - |
| (c) Trade Receivable | - | - |
| (d) Loans | 39,459.47 | 35,652.97 |
| (e) Investment | 1,660.92 | 1,660.92 |
| (f) Other Financial Assets | 3,311.79 | 3,114.80 |
| **2. Non-Financial Assets** | | |
| (a) Inventories | 1,265.43 | 1,106.86 |
| (b) Current Tax Assets (Net) | - | - |
| (c) Deferred Tax Assets (Net) | 293.53 | 183.20 |
| (d) Investment in Property | 11.89 | 11.89 |
| (e) Property, Plant and Equipment | 339.35 | 403.78 |
| (f) Other Non-Financial Assets | 125.71 | 96.14 |
| **Total Assets** | **49,186.26** | **42,343.14** |
| **II LIABILITIES AND EQUITY** | | |
| **Liabilities** | | |
| **1. Financial Liabilities** | | |
| (a) Borrowings (other than debt securities) | 275.29 | 335.17 |
| (b) Other Financial Liabilities | 3,111.09 | 1,070.53 |
| **2. Non-Financial Liabilities** | | |
| (a) Current Tax Liabilities (Net) | 1,271.57 | 977.36 |
| (b) Provisions | 1,360.43 | 928.51 |
| (c) Other Non-Financial Liabilities | 97.42 | 133.83 |
| **3. Equity** | - | - |
| (a) Equity Share capital | 9,511.92 | 9,511.92 |
| (b) Other Equity | 33,558.54 | 29,385.82 |
| **Total Liabilities and Equities** | **49,186.26** | **42,343.14** |

U. Y. Fincorp Limited — Wealth, Success, Growth

Praveen K. Srivastava & Co. Lucknow Chartered Accountants

## STANDALONE CASH FLOW STATEMENT

(₹ In Lakhs)

| Particulars | | As at 30-Sep-26 (Unaudited) | As at 31-Mar-26 (Audited) |
|---|---|---|---|
| **A. Cash flow from operating activities** | | | |
| **Net Profit before extraordinary items and tax** | | **5,328.69** | **6,664.38** |
| Adjustment for: | | | |
| Depreciation/ Amortisation and Impairment | | 62.58 | 193.06 |
| Finance costs | | 133.07 | 61.77 |
| Acturial Gain/ Loss on defined benefit obligation | | - | - |
| Deemded Interest on Amortised Cost | | (11.12) | (26.70) |
| **Operating profit before Working Capital Changes** | | **5,513.22** | **6,892.51** |
| Adjustment for: | | | |
| (Increase)/Decrease in Trade and other Receivables | | - | - |
| (Increase)/Decrease in Loans Assets | | (3,806.50) | (8,177.62) |
| (Increase)/Decrease in Other Bank Balances | | - | - |
| (Increase)/Decrease in Other Financial Assets | | (196.98) | (1,142.75) |
| (Increase)/Decrease in Inventories | | (158.57) | 270.10 |
| (Increase)/Decrease in Other Non Financial Assets | | (29.56) | 28.41 |
| Increase/( Decrease) in Other Financial Liabilities | | 2,040.56 | 999.61 |
| Increase/( Decrease) in Provisions | | 431.92 | 137.00 |
| Increase/( Decrease) in Other Non Financial Liabilities | | (36.42) | 128.61 |
| **Cash Generated from / (used in) Operations** | | **3,757.67** | **(864.13)** |
| Direct Taxes Paid/Refund received | | (959.86) | 406.37 |
| **Net Cash Flow from/(used in) Operating Activities** | **a** | **2,797.81** | **(457.76)** |
| **B. Cash Flow from investing activities** | | | |
| Capital Advances received | | - | - |
| Purchase of Property, Plant & Equipments | | 0.73 | 55.57 |
| Purchase of Investment | | - | - |
| Proeeds from Sale of Investment | | - | - |
| **Net Cash Flow from /(used in) Investing Activities** | **b** | **0.73** | **55.57** |
| **C. Cash Flow from Financing Activities** | | | |
| Proceeds from Borrowings | | (59.88) | (215.36) |
| Dividend Paid | | - | - |
| Tax on Dividend Paid | | - | - |
| Finance cost | | (133.07) | (61.77) |
| **Net Cash Flow from /(used in) Financing Activities** | **c** | **(192.95)** | **(277.13)** |
| **Net Increase / (Decrease) in Cash and Cash Equivalents** | **a+b+c** | **2,605.59** | **(679.32)** |
| **Cash and Cash Equivalents at the beginning of the year** | | **112.58** | **791.90** |
| **Cash and Cash Equivalents at the end of the year** | | **2,718.17** | **112.58** |

**Notes:**

1 The above Statement of Standalone Unaudited Financial Results for the quarter & half year ended 30th September, 2026 alongwith notes thereupon including the Standalone Statement of Assets & Liabilites and Standalone Statement of Cash Flow as at 30th September, 2026 were reviewed by the Audit Committee and thereafter approved by the Board of Directors at their respective meetings held on 2nd November, 2026.

2 The management is of the view that the business of the Company predominantly falls within a single primary segment viz. "Financial and Related Services" and hence there are no separate reportable segments as per Ind-AS 108 dealing with segment reporting.

3 The Company is having one associate namely M/s Purple Advertising Services Private Limited with 33.33% shareholding, financial of which is not available and hence the same has not been considered for the consolidation purpose. The Associate company is under the process of liquidation. Considering the same the Company has made an impairment of Rs. 900 Lacs on account of such investment in the earlier years.

4 The details of investor complaints for the quarter ended 30th September, 2026 are as below:

| | Investor Complaints | Nos |
|---|---|---|
| | Pending at the beginning of the quarter | NIL |
| | Received during the quarter | NIL |
| | Disposed-off during the quarter | NIL |
| | Remain unresolved at the end of the quarter | NIL |

5 The above statement of Standalone unaudited Financial Results for the quarter & half year ended 30th September, 2026 is also available on the website of the Company (www.uyfincorp.com), The NSE Limited (www.nseindia.com) and The BSE Limited (www.bseindia.com).

6 Figures pertaining to the previous year/period have been rearranged/regrouped, reclassified and restated, wherever considered necessary, to make them comparable with those of current year / periods.

Praveen K. Srivastava & Co. Lucknow Chartered Accountants

**For U. Y. Fincorp Limited**

U. Y. Fincorp Limited Growth. Wealth. Success.

**Udai Kothari**
**(Chairman & Managing Director)**
**(DIN:- 00284256)**

**Place : Kolkata**
**Date : 2nd November, 2026**