

STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER & HALF YEAR ENDED 30 SEPTEMBER 2025

Particulars	Quarter ended			Half Year ended		(₹ In Lakhs) 31-Mar-25 (Audited)
	30-Sep-25 (Reviewed)	30-Jun-25 (Reviewed)	30-Sep-24 (Reviewed)	30-Sep-25 (Reviewed)	30-Sep-24 (Reviewed)	
Revenue from operations						
(a) Interest Income	1,263.90	740.55	584.33	2,004.45	1,129.12	2,322.46
(b) Sale of Shares	1,182.90	1,381.87	3,933.66	2,564.77	6,945.45	8,760.63
(c) Other Operating Income	269.02	70.70	5.53	359.72	12.26	21.52
I. Total Revenue from operations	2,715.82	2,193.12	4,523.52	4,908.94	8,086.83	11,104.61
II. Other income	49.87	38.86	41.25	88.72	77.83	194.81
III. Total Income (I-II)	2,765.69	2,231.98	4,564.77	4,997.66	8,164.66	11,299.42
Expenses:						
(a) Finance Costs	33.56	12.13	64.12	45.68	66.49	90.51
(b) Fees and Commission Expense	-	-	-	-	-	-
(c) Impairment of financial instruments	(28.03)	(25.68)	11.71	(53.71)	20.91	169.83
(d) Purchases of Stock-in-Trade	1,452.85	1,157.51	4,042.38	2610.36	7,014.65	8,829.89
(e) Changes in Stock-in-Trade	(215.71)	(11.60)	(235.64)	(227.31)	(354.40)	(4.94)
(f) Employee Benefits Expense	34.10	34.11	31.63	68.21	61.28	126.00
(g) Depreciation and Amortization Expenses	48.33	47.53	8.76	95.87	11.86	104.78
(h) Other expenses	348.80	205.67	61.61	554.47	113.41	289.47
IV. Total Expenses	1,673.90	1,419.67	3,984.57	3,093.57	6,934.20	9,605.54
V. Profit/(Loss) before tax (III-IV)	1,091.79	812.31	580.20	1,904.09	1,230.46	1,693.88
VI. Tax expense:						
(a) Current Tax	290.96	203.38	167.60	494.33	312.28	501.62
(b) Income Tax Adjustment	0.01	-	64.75	0.01	64.75	64.75
(c) Deferred Tax	(8.50)	12.18	1.28	3.69	(1.60)	(45.22)
VII. Profit/(Loss) for the period (V-VI)	809.32	596.75	346.57	1,406.06	855.03	1,172.73
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	(1.78)	(1.78)	1.81	(3.55)	3.62	(7.10)
(2) Net Loss on Fair Value Changes	-	-	-	-	-	-
IX. Total Comprehensive Income for the period (VII+VIII)	807.54	594.97	348.38	1,402.51	858.65	1,165.63
X. Earnings Per Equity Share (EPS) (Face Value ₹ 5/- each)						
(1) Basic	0.43*	0.31*	0.18*	0.74*	0.45*	0.62
(2) Diluted	0.43*	0.31*	0.18*	0.74*	0.45*	0.62

* Not Annualised

STANDALONE STATEMENT OF ASSETS AND LIABILITIES

Particulars	(₹ In Lakhs)	
	As at 30-Sep-25 (Unaudited)	As at 31-Mar-25 (Audited)
I ASSETS		
1. Financial assets		
(a) Cash and Cash Equivalents	1,959.09	791.90
(b) Bank balance other than (a) above	1.55	1.55
(c) Trade Receivable	-	-
(d) Loans	28,103.53	27,475.34
(e) Investment	2,132.27	2,058.80
(f) Other Financial Assets	1,320.00	1,972.05
2. Non-Financial Assets		
(a) Inventories	1,604.26	1,376.96
(b) Current Tax Assets (Net)	-	-
(c) Deferred Tax Assets (Net)	126.14	129.83
(d) Investment in Property	11.89	11.89
(e) Property, Plant and Equipment	495.93	541.27
(f) Other Non-Financial Assets	98.78	124.55
Total Assets	35,853.44	34,484.14
II LIABILITIES AND EQUITY		
Liabilities		
1. Financial Liabilities		
(a) Borrowings (other than debt securities)	394.90	550.53
(b) Other Financial Liabilities	81.68	70.92
2. Non-Financial Liabilities		
(a) Current Tax Liabilities (Net)	242.86	100.52
(b) Provisions	737.80	791.51
(c) Other Non-Financial Liabilities	28.25	5.22
3. Equity		
(a) Equity Share Capital	9,511.92	9,511.92
(b) Other Equity	24,856.03	23,453.52
Total Liabilities and Equities	35,853.44	34,484.14



STANDALONE CASH FLOW STATEMENT

Particulars	(₹ In Lakhs)	
	As at 30-Sep-25 (Unaudited)	As at 31-Mar-25 (Audited)
A. Cash flow from operating activities		
Net Profit before extraordinary items and tax	1,904.09	1,693.88
Adjustment for:		
Depreciation/ Amortisation and Impairment	95.87	104.78
Finance costs	45.68	90.51
Actuarial Gain/ Loss on defined benefit obligation	-	-
Deemed Interest on Amortised Cost	(88.72)	(194.81)
Operating profit before Working Capital Changes	1,956.92	1,694.36
Adjustment for:		
(Increase)/Decrease in Trade and other Receivables	0.00	5434.16
(Increase)/Decrease in Loans Assets	(628.19)	(5533.01)
(Increase)/Decrease in Other Bank Balances	-	-
(Increase)/Decrease in Other Financial Assets	652.06	(495.35)
(Increase)/Decrease in Inventories	(227.31)	(4.94)
(Increase)/Decrease in Other Non Financial Assets	25.77	234.03
Increase/(Decrease) in Other Financial Liabilities	10.76	25.44
Increase/(Decrease) in Provisions	(53.71)	169.83
Increase/(Decrease) in Other Non Financial Liabilities	23.03	0.09
Cash Generated from / (used in) Operations	1,759.33	1,524.61
Direct Taxes Paid/Refund received	(441.34)	(815.93)
Net Cash Flow from/(used in) Operating Activities	a	1,317.99
B. Cash Flow from investing activities		
Capital Advances received	-	-
Purchase of Property, Plant & Equipments	50.52	577.40
Purchase of Investment	-	-
Proceeds from Sale of Investment	-	-
Net Cash Flow from / (used in) Investing Activities	b	50.52
C. Cash Flow from Financing Activities		
Proceeds from Borrowings	(155.63)	(450.53)
Dividend Paid	-	-
Tax on Dividend Paid	-	-
Finance cost	(45.68)	(90.51)
Net Cash Flow from / (used in) Financing Activities	c	(201.31)
Net Increase / (Decrease) in Cash and Cash Equivalents	a+b+c	1,167.20
Cash and Cash Equivalents at the beginning of the year		745.04
Cash and Cash Equivalents at the end of the year		1,959.10

Notes:

- 1 The above Statement of Standalone Unaudited Financial Results for the quarter & half yearly ended 30th September, 2025 alongwith notes thereupon including the Standalone Statement of Assets & Liabilities and Standalone Statement of Cash Flow as at 30th September, 2025 were reviewed by the Audit Committee and thereafter approved by the Board of Directors at their respective meetings held on 7th November, 2025.
- 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 Rs. 900 Lacs on account of such investment.
- 4 The Board of Directors of the Company at their meeting held on 9th April, 2025, inter alia considered and approved the contractual joint venture agreement dated 9th April, 2025 entered into by the Company with Fintech Cloud Private Limited (FCPL) for expansion of its business into the field on small ticket size Personal and Business Loan under its new brand name "FUNDOMBABA". The Company agrees to invest in expansion of its business into the field on small ticket size Personal and Business Loan under its new brand name "FUNDOMBABA" under its own NBFC license and the same will be managed by FCPL.
- 5 The Company has received in-principle approval from the BSE Limited and NSE Limited both dated 15th July, 2025 under Regulation 28(1) of SEBI (LODR) Regulations, 2015 for the proposed private placement of equity shares face value of Rs. 5/- each, total amount to be raised not exceeding Rs. 50 Crores through Qualified Institutional Placements.
- 6 The Calcutta Stock Exchange (CSE) vide their letter dated 16 July, 2025 having Ref No. CSE/LD/DL/6860/2025 granted voluntary Delisting of equity shares of the Company from CSE w.e.f. 17th July, 2025.
- 7 The details of investor complaints for the quarter ended 30th September, 2025 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

- 8 The above statement of Standalone Unaudited Financial Results for the quarter and half year ended 30th Sep, 2025 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).
- 9 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.

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For U. Y. Fincorp Limited

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