

STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER & HALF YEAR ENDED 30 SEPTEMBER 2024

Particulars	Quarter ended			Half Year ended		Year ended
	30-Sep-24 (Reviewed)	30-Jun-24 (Reviewed)	30-Sep-23 (Reviewed)	30-Sep-24 (Reviewed)	30-Sep-23 (Reviewed)	31-Mar-24 (Audited)
Revenue from operations						
(a) Interest Income	584.33	544.80	451.23	1,129.12	837.96	1,862.53
(b) Sale of Shares	3,933.66	3,011.79	2,451.23	6,945.45	4,135.16	10,299.08
(c) Other Operating Income	5.53	6.73	7.52	12.26	10.17	23.68
I. Total Revenue from operations	4,523.52	3,563.32	2,909.98	8,086.83	4,983.29	12,185.29
II. Other income	41.25	36.59	7,362.21	77.83	7,395.81	7,514.73
III. Total Income (I-II)	4,564.77	3,599.91	10,272.19	8,164.66	12,379.10	19,700.02
Expenses:						
(a) Finance Costs	64.12	2.00	2.02	66.49	4.01	8.20
(b) Fees and Commission Expense	-	-	-	-	-	-
(c) Impairment of financial instruments	11.71	9.20	1,041.69	20.91	1,075.75	(2,420.18)
(d) Purchases of Stock-in-Trade	4,042.38	2,972.28	2,126.75	7,014.65	3,557.46	9,665.04
(e) Changes in Stock-in-Trade	(235.64)	(118.75)	141.19	(354.40)	154.59	111.58
(f) Employee Benefits Expense	31.63	29.65	29.77	61.28	58.24	122.80
(g) Depreciation and Amortization Expenses	8.76	3.10	4.13	11.86	8.18	16.56
(h) Other expenses	61.61	52.17	30.99	113.41	62.17	3,758.39
IV. Total Expenses	3,984.57	2,949.65	3,376.54	6,934.20	4,920.40	11,262.39
V. Profit/(Loss) before tax (III-IV)	580.20	650.26	6,895.65	1,230.46	7,458.70	8,437.63
VI. Tax expense:						
(a) Current Tax	167.60	144.68	1,813.90	312.28	1,951.82	1,106.81
(b) Income Tax Adjustment	64.75	-	-	64.75	-	-
(c) Deferred Tax	1.28	(2.88)	(35.17)	(1.60)	(43.51)	838.59
VII. Profit/(Loss) for the period (V-VI)	346.57	508.46	5,116.93	855.03	5,550.39	6,492.23
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	1.81	1.81	0.26	3.62	0.52	7.25
(2) Net Loss on Fair Value Changes	-	-	-	-	-	-
IX. Total Comprehensive Income for the period (VII+VIII)	348.38	510.27	5,117.18	858.65	5,550.91	6,499.48
X. Earnings Per Equity Share (EPS) (Face Value ₹ 5/- each)						
(1) Basic	0.18*	0.27*	2.69*	0.45*	2.92*	3.41
(2) Diluted	0.18*	0.27*	2.69*	0.45*	2.92*	3.41

* Not Annualised

STANDALONE STATEMENT OF ASSETS AND LIABILITIES

Particulars	(₹ In Lakhs)	
	As at 30-Sep-24 (Unaudited)	As at 31-Mar-24 (Audited)
I ASSETS		
1. Financial assets		
(a) Cash and Cash Equivalents	892.79	46.86
(b) Bank balance other than (a) above	1.55	1.55
(c) Trade Receivable	2,894.16	5,434.16
(d) Loans	24,726.32	21,942.34
(e) Investment	1,986.24	1,918.22
(f) Other Financial Assets	990.49	1,476.71
2. Non-Financial Assets		
(a) Inventories	1,726.41	1,372.02
(b) Current Tax Assets (Net)	-	-
(c) Deferred Tax Assets (Net)	86.20	84.59
(d) Investment in Property	11.89	11.89
(e) Property, Plant and Equipment	417.22	68.66
(f) Other Non-Financial Assets	201.43	358.58
Total Assets	33,934.70	32,715.58
II LIABILITIES AND EQUITY		
Liabilities		
1. Financial Liabilities		
(a) Borrowings (other than debt securities)	411.40	100.00
(b) Other Financial Liabilities	48.46	45.47
2. Non-Financial Liabilities		
(a) Current Tax Liabilities (Net)	168.17	143.47
(b) Provisions	642.59	621.69
(c) Other Non-Financial Liabilities	5.60	5.14
3. Equity		
(a) Equity Share capital	9,511.92	9,511.92
(b) Other Equity	23,146.56	22,287.89
Total Liabilities and Equities	33,934.70	32,715.58



STANDALONE CASH FLOW STATEMENT

(₹ In Lakhs)

Particulars	As at	As at
	30-Sep-24 (Unaudited)	31-Mar-24 (Audited)
A. Cash flow from operating activities		
Net Profit before extraordinary items and tax	1,230.46	8,437.63
Adjustment for:		
Depreciation/ Amortisation and Impairment	11.86	16.56
Finance costs	66.49	8.20
Actuarial Gain/ Loss on defined benefit obligation	-	-
Deemed Interest on Amortised Cost	(77.83)	(190.57)
Operating profit before Working Capital Changes	1,230.99	8,271.82
Adjustment for:		
(Increase)/Decrease in Trade and other Receivables	2,540.00	(4,930.78)
(Increase)/Decrease in Loans Assets	(2,783.97)	(400.24)
(Increase)/Decrease in Other Bank Balances	-	-
(Increase)/Decrease in Other Financial Assets	486.22	(152.34)
(Increase)/Decrease in Inventories	(354.40)	111.59
(Increase)/Decrease in Other Non Financial Assets	157.15	(259.90)
Increase/(Decrease) in Other Financial Liabilities	2.99	(68.72)
Increase/(Decrease) in Provisions	20.91	(3,321.34)
Increase/(Decrease) in Other Non Financial Liabilities	0.46	(4.61)
Cash Generated from / (used in) Operations	1,300.35	(754.52)
Direct Taxes Paid/Refund received	(338.90)	(1,092.29)
Net Cash Flow from/(used in) Operating Activities	a	(961.44)
B. Cash Flow from investing activities		
Capital Advances received	-	-
Purchase of Property, Plant & Equipments	(360.42)	2.56
Purchase of Investment	-	(800.00)
Proceeds from Sale of Investment	-	2,690.00
Net Cash Flow from /(used in) Investing Activities	b	(360.42)
C. Cash Flow from Financing Activities		
Proceeds from Borrowings	311.40	-
Dividend Paid	-	-
Tax on Dividend Paid	-	-
Finance cost	(66.49)	(8.20)
Net Cash Flow from /(used in) Financing Activities	c	(244.91)
Net Increase / (Decrease) in Cash and Cash Equivalents	a+b+c	845.93
Cash and Cash Equivalents at the beginning of the year	46.86	37.55
Cash and Cash Equivalents at the end of the year	892.79	46.86

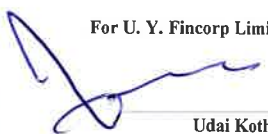
Notes:

- The above Statement of Standalone Unaudited Financial Results for the quarter & half yearly ended 30th September, 2024 alongwith notes thereupon including the Standalone Statement of Assets & Liabilities and Standalone Statement of Cash Flow as at 30th September, 2024 were reviewed by the Audit Committee and thereafter approved by the Board of Directors at their respective meetings held on 14th November, 2024.
- 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.
- During the period under review, the Board of Directors of the Company at its meeting held today i.e, 3rd May, 2024 has inter alia considered and approved the Proposal of opening the Branch Office of the Company at Lucknow.
- 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.
- The Equity Shares of the Company was listed and admitted to dealings on the main Board of National Stock Exchange of India with effect from 3rd October, 2024
- The details of investor complaints for the quarter ended 30th September, 2024 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
- The above statement of Standalone Unaudited Financial Results for the quarter & Half year ended 30th September, 2024 is also available on the website of the Company (www.uyfincorp.com), The NSE Limited (www.nseindia.com), The BSE Limited (www.bseindia.com) and The Calcutta Stock Exchange Limited (www.cse-india.com).
- 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.

For U. Y. Fincorp Limited




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

Place : Kolkata
Date : 14th November, 2024