

U. Y. FINCORP LIMITED
(Formerly known as Golden Goenka Fincorp Limited)

Corporate Identification Number: L65993WB1993PLC060377

Regd office: 908B, 9th Floor, 16 Strand Road, Kolkata- 700 001

Website: www.uvfincorp.com, Email for Investors: contact@uvfincorp.com, Tel: +91 33 6607 4112

STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER & NINE MONTHS ENDED 31ST DECEMBER 2025

Particulars	Quarter ended			Nine Months Ended		(₹ In Lakhs)
	31-Dec-25	30-Sep-25	31-Dec-24	31-Dec-25	31-Dec-24	Year ended
	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	31-Mar-25
Revenue from operations						
(a) Interest Income	2,135.52	1,263.90	584.79	4,139.98	1,713.91	2,322.46
(b) Sale of Shares	1,415.88	1,182.90	898.67	3,980.65	7,844.12	8,760.63
(c) Other Operating Income	664.33	269.02	3.65	1,004.04	15.91	21.52
I. Total Revenue from operations	4,215.73	2,715.82	1,487.11	9,124.67	9,573.94	11,104.61
II. Other income	47.50	49.87	77.75	136.23	155.59	194.81
III. Total Income (I-II)	4,263.23	2,765.69	1,564.86	9,260.90	9,729.53	11,299.42
Expenses:						
(a) Finance Costs	8.36	33.56	10.43	54.04	76.92	90.51
(b) Fees and Commission Expense	-	-	-	-	-	-
(c) Impairment of financial instruments	31.36	(28.03)	47.37	(22.34)	68.28	169.83
(d) Purchases of Stock-in-Trade	1,353.43	1,452.85	996.81	3,963.79	8,011.47	8,829.89
(e) Changes in Stock-in-Trade	(2.21)	(215.71)	120.71	(229.52)	(233.68)	(4.94)
(f) Employee Benefits Expense	41.15	34.10	32.38	109.37	93.66	126.00
(g) Depreciation and Amortization Expenses	48.59	48.33	44.84	144.45	56.70	104.78
(h) Other expenses	543.73	348.80	55.76	1098.21	169.17	289.47
IV. Total Expenses	2,024.41	1,673.90	1,308.30	5,118.00	8,242.52	9,605.54
V. Profit/(Loss) before tax (III-IV)	2,238.82	1,091.79	256.56	4,142.90	1,487.01	1,693.88
VI. Tax expense:						
(a) Current Tax	574.17	290.96	62.72	1,068.50	375.00	501.62
(b) Income Tax Adjustment	0.02	0.01	-	0.03	64.75	64.75
(c) Deferred Tax	(13.49)	(8.50)	(14.74)	(9.80)	(16.33)	(45.22)
VII. Profit/(Loss) for the period (V-VI)	1,678.12	809.32	208.58	3,084.17	1,063.59	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	(5.33)	5.44	(7.10)
(2) Net Loss on Fair Value Changes	-	-	-	-	-	-
IX. Total Comprehensive Income for the period (VII+VIII)	1,676.34	807.54	210.39	3,078.84	1,069.03	1,165.63
X. Earnings Per Equity Share (EPS) (Face Value ₹ 5/- each)						
(1) Basic	0.88*	0.43*	0.11*	1.62*	0.56*	0.62
(2) Diluted	0.88*	0.43*	0.11*	1.62*	0.56*	0.62

* Not Annualised

Notes:

- The above Statement of Standalone Unaudited Financial Results for the quarter & Nine months ended 31st December, 2025 have been reviewed by the Audit Committee and thereafter approved by the Board of Directors at their respective meetings held on 4th February, 2026.
- 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.
- 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.
- 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 "FUNDOBABA". 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 "FUNDOBABA" under its own NBFC license and the same will be managed by FCPL.
- 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.

- 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.

- The details of investor complaints for the quarter ended 31st December, 2025 are as below:

Investor Complaints	Nos
Pending at the beginning of the quarter	NIL
Received during the quarter	1
Disposed-off during the quarter	1
Remain unresolved at the end of the quarter	NIL

- The above statement of Standalone Unaudited Financial Results for the quarter and nine months ended 31st December, 2025 is also available on the website of the Company (www.uvfincorp.com), The NSE Limited (www.nseindia.com) and The BSE Limited (www.bseindia.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

Place : Kolkata
Date : 4th February, 2026



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