



U.Y. Fincorp Limited

(Formerly Known as Golden Goenka Fincorp Limited)

Ref. No. UYFL/112025/SE/02

Date: 07.11.2025

To, BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai- 400001 (Company Code: 530579)	To, NSE Limited Exchange Plaza, Bandra- Kurla Complex, Bandra (E), Mumbai- 400 051 (Company Code: UYFINCORP)
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Dear Sir,

Sub: Statement of Unaudited Standalone Financial Results for the quarter and half yearly ended 30th September, 2025

Pursuant to Regulation 30 and 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing herewith the Statement of Unaudited Standalone Financial Results for the quarter and half yearly ended 30th September, 2025 as per Indian Accounting Standard (Ind- AS) alongwith notes thereupon including the Standalone Statement of Assets & Liabilities and Standalone Statement of Cash Flow as at 30th September, 2025, which have been reviewed by the Audit Committee and approved by the Board of Directors of the Company in their meeting held today. i.e, 7th November, 2025 and also Limited Review Report furnished by the Statutory Auditors of the Company.

The above Statement of Unaudited Standalone Financial Results for the quarter and half yearly ended 30th September, 2025 is also available on the website of the Company (www.uyfincorp.com), The BSE Limited (www.bseindia.com) and NSE Limited (www.nseindia.com).

The results in the prescribed format will be published in the Newspapers pursuant to Regulation 47(1)(b) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

The Meeting of the Board of Directors commenced on 4:00 P.M. and concluded on 5:15 PM.

This is for your information & records.

Thanking you,

Yours Faithfully
For U. Y. Fincorp Limited

Dinesh Burman
(Executive Director)
(DIN:- 00612904)

[Encl: As Above]

U.Y.Fincorp Limited
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Kolkata - 700 001, West Bengal, India, ☎ +91 33 4603 2315-

Corporate Office: 7th Floor, A-Wing, Vaman Techno Centre,
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CIN: L65993WB1993PLC060377

Independent Auditor's Limited Review Report on Unaudited Standalone Financial Results of the U.Y. Fincorp Limited for the quarter and six months ended September 30, 2025 pursuant to Regulation 33 of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, as amended.

To
The Board of Directors of
U.Y. Fincorp Limited

1. We have reviewed the accompanying statement of unaudited standalone financial results of **U.Y. Fincorp Limited** (the 'Company') for the quarter ended September 30, 2025 and year to date from April 01, 2025 to September 30, 2025 together with notes thereon ('The Statement') 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 Regulation").
2. The preparation of the Statement in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, Interim Financial Reporting (Ind AS 34) prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued there under and other accounting principles generally accepted in India, is the responsibility of the Company's management and has been approved by the Board of Directors of the Company on November 07, 2025. Our responsibility is to issue 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, specified under Section 143(10) of the Companies Act, 2013. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and 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 ended September 30, 2025, the results of same has not been consolidated as per IND AS 28 on "Investment in Associates and Joint Ventures" in Consolidated 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. Based on our review conducted as 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 the applicable Indian Accounting Standards ('Ind AS') specified under Section 133 of the Companies Act, 2013, as amended read with relevant rules issued there under and other recognized accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material mismanagement.

Place: Kolkata
Date: November 07, 2025



For B Nath & Co.
Chartered Accountants
Firm Registration No: 307057E

GAURAV MORE
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Date: 2025.11.07 16:20:17 +05'30'

Gaurav More
Partner

Membership No.: 306466
UDIN- 25306466BMOSFC3576

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

Particulars	Quarter ended			Half Year ended		
	30-Sep-25 (Reviewed)	30-Jun-25 (Reviewed)	30-Sep-24 (Reviewed)	30-Sep-25 (Reviewed)	30-Sep-24 (Reviewed)	31-Mar-25 (Audited)
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	339.72	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	2,610.36	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	As at	
	30-Sep-25 (Unaudited)	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			(₹ In Lakhs)
Particulars	As at	As at	
	30-Sep-25 (Unaudited)	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	
Acturial Gain/ Loss on defined benefit obligation	-	-	
Deemded 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	1,317.99	708.68	a
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	50.52	577.40	b
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	(201.31)	(541.04)	c
Net Increase / (Decrease) in Cash and Cash Equivalents	1,167.20	745.04	a+b+c
Cash and Cash Equivalents at the beginning of the year	791.90	46.86	
Cash and Cash Equivalents at the end of the year	1,959.10	791.90	

Notes:

- 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.
- 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 Rs. 900 Lacs on account of such investment.
- 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 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

- 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).
- 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)

Place : Kolkata
Date : 7th November, 2025