



Growth, Wealth, Success

U. Y. Fincorp Limited
(Formerly Known as Golden Goenka Fincorp Limited)

Ref. No. UYFL/122019/SE/02

Date: 13.12.2019

To,
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai- 400001
Company Code: 530579

To,
The Calcutta Stock Exchange Limited
7, Lyons Range,
Kolkata- 700001
Company Code: 10017059

Dear Sir,

Sub: Statement of Unaudited Standalone and Consolidated Financial Results for the quarter and six months ended 30th September, 2019

Pursuant to Regulation 30 and 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing herewith the Statement of Unaudited Standalone and Consolidated Financial Results for the quarter and six months ended 30th September, 2019 as per Indian Accounting Standard (Ind- AS) 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, 13th December, 2019 and also Limited Review Report furnished by the Statutory Auditors of the Company.

The above Statement of Unaudited Standalone and Consolidated Financial Results for the quarter and six months ended 30th September, 2019 is also available on the website of the Company (www.uyfincorp.com), The BSE Limited (www.bseindia.com) and The Calcutta Stock Exchange Limited (www.cse-india.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.

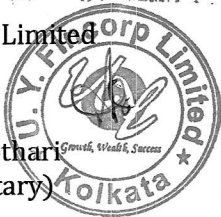
The Meeting of the Board of Directors commenced on 4:00 P.M. and concluded on 11:40 P.M.

This is for your information & records.

Thanking you,

Yours Faithfully
For U. Y. Fincorp Limited

Amrita Mohta Kothari
(Company Secretary)



{Encl:-As above}

Registered Office: 16, Strand Road, 9th Floor, Room No. 908B, Kolkata-700 001, West Bengal, India, Tel:+ 91 33 4603 2315
Corporate Office: 7th Floor, A-Wing, Vaman Techno Centre, Marol Naka, Makwana Road, off Andheri-Kurla Road, Andheri(E),
Mumbai - 400059, Maharashtra, India.Tel: + 91 22 4230 0800, Fax: +91 22 4230 0844

Email : contact@uyfincorp.com, Website: www.uyfincorp.com

CIN: L65993WB1993PLC060377

CA

Das & Prasad
Chartered Accountants

Limited Review Report on Unaudited Standalone Financial Results of U. Y. Fincorp Limited for the quarter and six months ended 30th September, 2019 pursuant to Regulation 33 of SEBI (Listing Obligations 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 financial results of U. Y. Fincorp Limited for the quarter and six months ended 30th September 2019. This statement is the responsibility of the Company's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on these financial statements based on our review.
2. We conducted our review of the Statement 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. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are 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.
3. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement.

For Das & Prasad
Chartered Accountants
Firm Registration No: 303054E



Sumit Kumar Rajgharia
Sumit Kumar Rajgharia
(Partner)

Membership No: 068270
UDIN- 19068270 AAAAX1965

Place: Kolkata
Date: December 13, 2019

Head Office : 4, Chowringhee Lane, Block - III, 8th Floor, Suit # 8F, Kolkata - 700 016
Tel : +91 33 2252 1911/12, Fax : 2252 1913, E-mail : d.p.kolkata@yahoo.com, Website : www.dasandprasad.com
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Bhubaneswar Office : Goda Vinayak Enclave, Block - A1, Room No. 408, Dist : Khurda, Bhubaneswar - 751006

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.uyfincorp.com Email for Investors: contact@uyfincorp.com Tel: +91 33 6607 4112, 4603 2315

STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER & SIX MONTHS ENDED 30TH SEPTEMBER, 2019

(₹ In Lakhs)

Particulars	Quarter ended			Six Months Ended	
	30-Sep-19 (Reviewed)	30-Jun-19 (Reviewed)	30-Sep-18 (Reviewed)	30-Sep-19 (Reviewed)	30-Sep-18 (Reviewed)
Revenue from operations	521.42	537.22	506.60	1,058.64	1,070.56
(a) Interest Income					
I. Total Revenue from operations	521.42	537.22	506.60	1,058.64	1,070.56
II. Other income	39.19	1.45	108.00	40.64	108.35
III. Total Income (I-II)	560.61	538.67	614.60	1,099.28	1,178.91
Expenses:					
(a) Finance Costs	15.53	12.04	-	27.57	-
(b) Fees and Commission Expense	-	-	-	-	-
(c) Purchases of Stock-in-Trade	-	-	-	-	-
(d) Changes in Stock-in-Trade	0.29	(0.17)	1.00	0.12	5.00
(e) Employee Benefits Expense	34.05	23.68	29.00	57.73	56.69
(f) Depreciation and Amortization Expenses	3.37	3.37	5.00	6.74	9.55
(g) Other expenses	34.92	7.15	9.00	42.07	145.68
IV. Total Expenses	88.15	46.07	44.00	134.22	216.92
V. Profit/(Loss) before exceptional items and tax (III-IV)	472.46	492.60	570.60	965.06	961.99
VI. Exceptional items	-	-	-	-	-
VII. Profit/(Loss) before tax (V-VI)	472.46	492.60	570.60	965.06	961.99
VIII. Tax expense:					
(a) Current Tax	139.73	137.20	135.41	276.93	286.00
(b) Income Tax Adjustment	5.65	-	(0.03)	5.65	(0.03)
(c) Deferred Tax	(0.84)	7.92	(13.36)	7.08	3.00
IX. Profit/(Loss) for the period from continuing operations (VII-VIII)	327.92	347.48	448.55	675.40	672.99
X. Profit/(Loss) from discontinued operations	-	-	-	-	-
XI. Tax Expense of discontinued operations	-	-	-	-	-
XII. Profit/(loss) from discontinued operations (after tax) (X-XI)	-	-	-	-	-
XIII. Profit/(loss) for the period (IX+XII)	327.92	347.48	448.55	675.40	672.99
XIV. Other Comprehensive Income					
(a) Items that will not be Reclassified to Profit & Loss					
Remeasurement of Defined Benefit Obligation	0.03	0.03	-	0.06	-
XV. Total Comprehensive Income for the period (XIII+XIV)	327.89	347.45	448.55	675.34	672.99
XVI. Basic & Diluted Earnings Per Equity Share (EPS) (Face Value ₹ 5/- each)					
(a) From Continuing Operations*	0.17*	0.18*	0.24*	0.35*	0.35*
(b) From Discontinuing Operations*	-	-	-	-	-
(c) From Total Operations*	0.17*	0.18*	0.24*	0.35*	0.35*

* Not Annualised



STATEMENT OF ASSETS AND LIABILITIES

		(₹ In Lakhs)
		30-Sep-19
		(Reviewed)
Particulars		
A. ASSETS		
1. Financial Assets		
(a) Cash and Cash Equivalents		957
(b) Bank Balance other than (a) above		2
(c) Loan Assets		21,782
(d) Investments		3,588
(e) Trade Receivable		193
Total Financial Assets		26,522
2. Non-Financial Assets		
(a) Inventories		1
(b) Deferred Tax Assets (Net)		86
(c) Investment Property		12
(d) Property, Plant and Equipment		84
(e) Other Non-Financial Assets		715
Total - Non-Financial Assets		898
TOTAL - ASSETS		27,420
Particulars		30-Sep-19
		(Reviewed)
B. LIABILITIES AND EQUITY		
LIABILITIES		
1. Financial Liabilities		
(a) Payables		-
(i) Trade Payables		-
(ii) Total outstanding dues of micro enterprises and small enterprises		-
(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises		-
(II) Other Payables		11
(i) Total outstanding dues of micro enterprises and small enterprises		1,000
(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises		27
(b) Borrowings		1,038
(c) Other Financial Liabilities		
Total Financial Liabilities		542
2. Non-Financial Liabilities		
(a) Provisions		3
(b) Other Non-Financial Liabilities		545
Total - Non-Financial Liabilities		9,512
3. Equity		
(a) Equity Share Capital		16,325
(b) Other Equity		25,837
Total Equity		27,420
TOTAL- EQUITY AND LIABILITIES		



Cash Flow Statement for the Six Months Ended September 30, 2019

(₹ in Lakhs)

	Six months ended 30th September, 2019
A. Cash Flow from Operating Activities	675
Profit Before Tax	
Adjustment for:	7
Depreciation/Amortisation and Impairment	3
Contingent Provisions against Standard Assets	23
Provision for Non-Performing Assets	28
Finance Cost	735
Operating Profit before Working Capital Changes	
Adjustments for:	1,051
Increase / (Decrease) in Liabilities and Provisions	773
Decrease / (Increase) in Trade Receivables	(1,901)
Decrease / (Increase) in Loans and Advances/Other Assets	659
Cash Generated from/(used in) Operations	142
Direct Taxes Paid	801
Net Cash (Used in)/Generated from Operating Activities	a
B. Cash Flow from Investing Activities	(2)
Proceeds from Sale of Fixed Assets	(28)
Interest Income from Security Deposit/Bonds	(29)
Net Cash (Used)/ Generated in Investing Activities	b
C. Cash Flow from Financing Activities	(28)
Interest Exp	1
Dividend Paid	(27)
Net Cash (Used)/ Generated in Financing Activities	c
Net Increase/(Decrease) in Cash & Cash Equivalents	a+b+c
Cash & Cash Equivalents at the beginning of the year	745
Cash & Cash Equivalents at the end of the year	212
	957



Notes:

- 1 The above Statement of Standalone Unaudited Financial Results have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on 13th December, 2019.
- 2 Limited Review' as required under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 has been carried out by the Statutory Auditors.
- 3 The Company has adopted Indian Accounting Standards (Ind-AS), prescribed under the companies Act, 2013 read with relevant rules thereunder, with effect from April 1, 2019 with transition date of April 1, 2018 and accordingly these financial results have been prepared in accordance with Ind-AS notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards) (Amendments) Rules, 2016. The Financial results, presented in accordance with Ind-AS 101 "First Time Adoption of Indian Accounting Standards" have been prepared in accordance with the recognition and measurement principles in Ind-AS 34 "Interim Financial Reporting". The figures for the quarter and six months ended September 30, 2019 presented here are also Ind-AS compliant.
- 4 The Ind-AS compliant financial results pertaining to quarter and six months ended September 30, 2018 has not been subjected to limited review in line with SEBI circular no. CIR/CFD/FAC/62/2016 dated July 05, 2016. However, the management has exercised necessary due diligence to ensure that the financial results provide a true and fair view of its affairs.
- 5 The Company has reported the figures for the current quarter and six months ended 30th September, 2019 in accordance with the exemption available under SEBI Circular no. CIR/CFD/FAC/62/2016 dated July 05, 2016.
- 6 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.
- 7 Statement of Reconciliation for the net profit under Ind-AS and Indain GAAP are as under:-

Particulars	(₹ In Lakhs)	
	Quarter ended 30th September, 2018	Six months ended 30th September, 2018
Net Profit after tax for the period as per Indian GAAP	448.55	672.99
Other adjustments	-	-
Net Impact on Ind-AS adjustments	448.55	672.99
Other Comprehensive Income	-	-
Total Comprehensive Income under Ind-AS	448.55	672.99

- 8 The details of investor complaints for the quarter ended 30th September, 2019 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

- 9 The above statement of Standalone Unaudited Financial Results for the quarter & six months ended 30th September, 2019 is also available on the website of the Company (www.uvfincorp.com), the BSE Limited (www.bseindia.com) and The Calcutta Stock Exchange Limited (www.cse-india.com).
- 10 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.

Place : Kolkata
Date : 13th December, 2019



For U.Y. Fincorp Limited

Dinesh Burman
(Executive Director)
DIN:- 00612904





Das & Prasad

Chartered Accountants

Limited Review Report on Unaudited Consolidated Financial Results of U. Y. Fincorp Limited for the Quarter and six months ended September 30, 2019 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 Consolidated Unaudited Financial Results of U. Y. Fincorp Limited ("the Company") and its subsidiary (collectively referred to as "the group") and associate for the quarter and six months ended September 30, 2019 (the "Statement") being submitted by the Company pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("The Regulation") read with SEBI Circular No. CIR/CFD/CMD1/44/2019 dated March 29, 2019 ("the circular"). Attention is drawn to the fact that the consolidated figures for the corresponding quarter and six months ended September 30, 2018, as reported in these consolidated financial results have been approved by the Parent Company's Board of Directors but have not been subject to review.
2. This statement, which is the responsibility of the Parent Company's Management and approved by the Parent Board of Directors, has been prepared 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 there under and other accounting principles generally accepted in India. Our responsibility is to issue a report on these financial results based on our review.
3. We conducted our review in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and an analytical procedure applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. The consolidated unaudited financial results include unaudited financial results of 1(one) subsidiary, whose financial results reflect total net profit/ (loss) after tax amounting to (Rs. 420.27) Lakhs for the quarter and six months ended September 30, 2019. This financial results and other financial information have not been audited but have been certified by the Company's Management and which have been furnished to us by the Management and our opinion on the consolidated financial results, in so far as it relates to the amounts and disclosures included in respect of this subsidiary is based solely on the information and certified results provided by the Parent Company's Management. Our opinion is not modified in respect of this matter.



Head Office

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Tel : +91 33 2252 1911/12, Fax : 2252 1913, E-mail : d.p.kolkata@yahoo.com, Website : www.dasandprasad.co

Mumbai Branch

Suit No. 405, The Central, 4th Floor, Shell Colony Road, Chembur, Mumbai - 400 071, Tel : 022-26221233

Bhubaneswar Office

Siddhivinayak Enclave, Block - A1, Room No. 406, Dist. : Khurda, Bhubaneswar - 751006



Das & Prasad
Chartered Accountants

5. The statement includes the financial results of following:

Name of the Entity	Relationship
Arista Capital Markets Limited	Subsidiary

Further we draw attention to Point No. 6 to the consolidated financial results, in respect of non consolidation of financial results of one of its Associates, namely M/s Purple Advertising Services Private Limited due to non availability of audited accounts for the quarter and six months half ended September 30, 2019. Our Opinion is not modified in respect of this matter.

6. We draw attention in respect of the subsidiary, where the subsidiary has made investments in 1,385,000 equity shares of Aqua Logistics Ltd having face value of Rs. 1 each amounting to Rs. 157.34 Lakhs, being shown as quoted / Non-current investments in the Consolidated financial results of the Company quarter and six months ended September 30, 2019. The Hon'ble Bombay High Court vide its order dated 12th November, 2013, has ordered that Aqua Logistics Ltd. be wound up and the Official Liquidator attached to the Hon'ble High Court, Bombay has been appointed as Liquidator hereof with usual powers. Hence, we are unable to form an opinion regarding valuation of the said investment. The management of the Company is of the view that it will recover the investment amount and therefore no provision for diminution in the value of the investment has been made in the current financial year.

Our Opinion is not modified in respect of above matter.

7. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited consolidated financial results prepared in accordance with applicable Indian Accounting Standards specified in section 133 of the Companies Act, 2013 read with Rule 7 of the Companies (Accounts) Rules, 2014 and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 as amended by Circular No. CIR/CFD/CMD1/44/2019 dated March 29, 2019, of SEBI including the manner in which it is to be disclosed, or that it contains any material misstatement.

For Das & Prasad
Chartered Accountants
Firm Registration No: 303054E



Signature
Sumit Kumar Rajgharia
(Partner)

Membership No. 068270

UDIN- 19068240AAAAAX1969

Place: Kolkata

Date: December 13, 2019

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U. Y. FINCORP LIMITED

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STATEMENT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER & SIX MONTHS ENDED 30TH SEPTEMBER, 2019

(₹ In Lakhs)

Particulars	Quarter ended			Six Months Ended	
	30-Sep-19 (Reviewed)	30-Jun-19 (Reviewed)	30-Sep-18 (Reviewed)	30-Sep-19 (Reviewed)	30-Sep-18 (Reviewed)
Revenue from operations	521.42	537.22	506.60	1,058.64	1,070.56
(a) Interest Income	521.42	537.22	506.60	1,058.64	1,070.56
I. Total Revenue from operations	521.42	537.22	506.60	1,058.64	1,070.56
II. Other income	39.19	1.45	108.00	40.64	108.35
III. Total Income (I-II)	560.61	538.67	614.60	1,099.28	1,178.91
Expenses:					
(a) Finance Costs	15.53	12.04	-	27.57	-
(b) Fees and Commission Expense	-	-	-	-	-
(c) Purchases of Stock-in-Trade	-	-	-	-	-
(d) Changes in Stock-in-Trade	0.29	(0.17)	1.00	0.12	5.00
(e) Employee Benefits Expense	34.05	23.68	29.00	57.73	56.69
(f) Depreciation and Amortization Expenses	3.37	3.37	5.00	6.74	9.55
(g) Other expenses	34.92	7.15	9.00	42.07	145.68
IV. Total Expenses	88.15	46.07	44.00	134.22	216.92
V. Profit/(Loss) before exceptional items and tax (III-IV)	472.46	492.60	570.60	965.06	961.99
VI. Exceptional items	-	-	-	-	-
VII. Profit/(Loss) before tax (V-VI)	472.46	492.60	570.60	965.06	961.99
VIII. Tax expense:					
(a) Current Tax	139.73	137.20	135.41	276.93	286.00
(b) Income Tax Adjustment	5.65	-	(0.03)	5.65	(0.03)
(c) Deferred Tax	(0.84)	7.92	(13.36)	7.08	3.00
IX. Profit/(Loss) for the period from continuing operations (VII-VIII)	327.92	347.48	448.55	675.40	672.99
X. Profit/(Loss) from discontinued operations	(264.09)	(145.79)	(40.36)	(420.28)	300.33
XI. Profit/(loss) from discontinued operations (after tax) (X-XI)	(264.09)	(145.79)	(40.36)	(420.28)	300.33
XII. Profit/(loss) for the period (IX+XI)	63.83	201.69	408.19	255.12	973.32
XIII. Profit/(loss) for the period (IX+XII)	63.83	201.69	408.19	255.12	973.32
XIV. Other Comprehensive Income					
(a) Items that will not be Reclassified to Profit & Loss					
Remeasurement of Defined Benefit Obligation	0.03	0.03	-	0.06	-
XV. Total Comprehensive Income for the period (XIII+XIV)	63.80	201.66	408.19	255.06	973.32
XVI. Basic & Diluted Earnings Per Equity Share (EPS) (Face Value ₹ 5/- each)					
(a) From Continuing Operations*	0.17*	0.18*	0.24*	0.35*	0.35*
(b) From Discontinuing Operations*	(0.14)*	(0.08)*	(0.02)*	(0.22)*	0.16*
(c) From Total Operations*	0.03*	0.10*	0.24*	0.13*	0.51*

* Not Annualised



STATEMENT OF ASSETS AND LIABILITIES

		(₹ In Lakhs)
Particulars		30-Sep-19 (Reviewed)
A. ASSETS		
1. Financial Assets		
(a) Cash and Cash Equivalents		1,034
(b) Bank Balance other than (a) above		171
(c) Loan Assets		21,782
(d) Investments		2,318
(e) Trade Receivable		214
Total Financial Assets		25,519
2. Non-Financial Assets		
(a) Inventories		575
(b) Deferred Tax Assets (Net)		86
(c) Investment Property		12
(d) Property, Plant and Equipment		149
(e) Other Non-Financial Assets		1,089
Total - Non-Financial Assets		1,911
TOTAL -ASSETS		27,430
Particulars		30-Sep-19 (Reviewed)
B. LIABILITIES AND EQUITY		
LIABILITIES		
1. Financial Liabilities		
(a) Payables		
(i) Trade Payables		
(i) Total outstanding dues of micro enterprises and small enterprises		-
(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises		-
(II) Other Payables		
(i) Total outstanding dues of micro enterprises and small enterprises		-
(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises		37
(b) Borrowings		1,274
(c) Other Financial Liabilities		44
Total Financial Liabilities		1,355
2. Non-Financial Liabilities		
(a) Provisions		549
(b) Other Non-Financial Liabilities		5
Total - Non-Financial Liabilities		554
3. Equity		
(a) Equity Share Capital		9,512
(b) Other Equity		16,009
Total Equity		25,521
TOTAL- EQUITY AND LIABILITIES		27,430



Cash Flow Statement for the Six Months Ended September 30, 2019

(₹ in lacs)

	Six months ended 30th September, 2019
A. Cash Flow from Operating Activities	
Profit Before Tax	254
Adjustment for:	
Depreciation/Amortisation and Impairment	12
Contingent Provisions against Standard Assets	3
Provision for Non-Performing Assets	23
Finance Cost	38
Operating Profit before Working Capital Changes	330
Adjustments for:	
Increase / (Decrease) in Liabilities and Provisions	1,048
Decrease / (Increase) in Trade Receivables	773
Decrease / (Increase) in Inventories	421
Decrease / (Increase) in Loans and Advances/Other Assets	(1,859)
Cash Generated from/(used in) Operations	713
Direct Taxes Paid	142
Net Cash (Used in)/Generated from Operating Activities	855
<i>a</i>	
B. Cash Flow from Investing Activities	
Proceeds from Sale of Fixed Assets	(10)
Interest Income from Security Deposit/Bonds	(28)
Long-Term Loans and Advances	41
Net Cash (Used)/ Generated in Investing Activities	3
<i>b</i>	
C. Cash Flow from Financing Activities	
Loan repaid during the period	(49)
Interest Exp	(38)
Dividend Paid	1
Net Cash (Used)/ Generated in Financing Activities	(86)
<i>c</i>	
Net Increase/(Decrease) in Cash & Cash Equivalents	772
Cash & Cash Equivalents at the beginning of the year	262
Cash & Cash Equivalents at the end of the year	1,034



Notes:

- 1 The above Statement of Standalone Unaudited Financial Results have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on 13th December, 2019.
- 2 'Limited Review' as required under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 has been carried out by the Statutory Auditors.
- 3 The Company has adopted Indian Accounting Standards (Ind-AS), prescribed under the companies Act, 2013 read with relevant rules thereunder, with effect from April 1, 2019 with transition date of April 1, 2018 and accordingly these financial results have been prepared in accordance with Ind-AS notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards) (Amendments) Rules, 2016. The Financial results, presented in accordance with Ind-AS 101 "First Time Adoption of Indian Accounting Standards" have been prepared in accordance with the recognition and measurement principles in Ind-AS 34 "Interim Financial Reporting". The figures for the quarter and six months ended September, 2019 presented here are also Ind-AS compliant.
- 4 The Ind-AS compliant financial results pertaining to quarter and six months ended September 30, 2018 has not been subjected to limited review in line with SEBI circular no. CIR/CFD/FAC/62/2016 dated July 05, 2016. However, the management has exercised necessary due diligence to ensure that the financial results provide a true and fair view of its affairs.
- 5 The Company has reported the figures for the current quarter and six months ended 30th September, 2019 in accordance with the exemption available under SEBI Circular no. CIR/CFD/FAC/62/2016 dated July 05, 2016.
- 6 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.
- 7 Statement of Reconciliation for the net profit under Ind-AS and Indian GAAP are as under:-

(₹ In Lakhs)

Particulars	Quarter ended 30th September, 2018	Six months ended 30th September, 2018
Net Profit after tax for the period as per Indian GAAP	408.19	973.32
Other adjustments	-	-
Net Impact on Ind-AS adjustments	408.19	973.32
Other Comprehensive Income	-	-
Total Comprehensive Income under Ind-AS	408.19	973.32

- 8 The details of investor complaints for the quarter ended 30th September, 2019 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

- 9 The above statement of Standalone Unaudited Financial Results for the quarter and six months ended 30th September, 2019 is also available on the website of the Company (www.uyfincorp.com), the BSE Limited (www.bseindia.com) and The Calcutta Stock Exchange Limited (www.cse-india.com)
- 10 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.

Place : Kolkata
Date : 13th December, 2019



For U.Y. Fincorp Limited

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

