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

Ref. No. UYFL/112022/SE/03

Date: 14.11.2022

To,
BSE Limited
PhirozeJeejeebhoy 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 half yearly ended 30th September, 2022

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 half yearly ended 30th September, 2022 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, 14th November, 2022 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 half yearly ended 30th September, 2022 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 2:00 P.M. and concluded on 05:50 P.M.

This is for your information & records.

Thanking you,

Yours Faithfully
For U. Y. Fincorp Limited

DINESH BURMAN Digitally signed by DINESH BURMAN Date: 2022.11.14 18:12:19 +05'30'

Dinesh Burman
(Executive Director)
(DIN: 00612904)

[Encl: As Above}

Das & Prasad
Chartered Accountants

Independent Auditor's Review Report on the Quarterly and Year to Date Unaudited Standalone Financial Results of the U.Y. Fincorp Limited for the quarter and six months ended September 30, 2022 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, 2022 and year to date from April 01, 2022 to September 30, 2022 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 14, 2022. 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. 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.

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

Das & Prasad
Kolkata
Chartered Accountants

Sweta Shah

Sweta Shah
Partner
Membership No.:067564
UDIN- 22067564BDBRBR5955

Place: Kolkata
Date: November 14, 2022

Head Office : 4, Chowringhee Lane, Block - III, 8th Floor, Suit # 8F, Kolkata - 700 016
Tel. : +91 33 2252 1912, E-mail : d.pkolkata@yahoo.com, Website : www.dasandprasad.com
Mumbai Branch : Suit No. 405, The Central, 4th Floor, Shell Colony Road, Chembur, Mumbai - 400 071, Tel. : 022-25221233
Bhubaneswar Office : Siddhivinayak 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, 2022

(₹ In Lakhs)

Particulars	Quarter ended			Six Months Ended		Year ended
	30-Sep-22 (Reviewed)	30-Jun-22 (Reviewed)	30-Sep-21 (Reviewed)	30-Sep-22 (Reviewed)	30-Sep-21 (Reviewed)	31-Mar-22 (Audited)
Revenue from operations						
(a) Interest Income	389.25	402.23	513.94	791.48	1,520.92	2,126.51
(b) Sale of Shares	1,138.17	554.67	2,988.02	1,692.84	2,988.02	6,237.38
(c) Other Operating Income	0.41	0.04	1.70	0.45	1.70	2.69
I. Total Revenue from operations	**1,527.83**	**956.94**	**3,503.66**	**2,484.77**	**4,510.64**	**8,366.57**
II. Other income	37.85	32.07	30.27	69.92	57.30	123.06
III.Total Income (I-II)	**1,565.68**	**989.01**	**3,533.93**	**2,554.69**	**4,567.94**	**8,489.64**
Expenses:						
(a) Finance Costs	9.64	18.74	28.23	28.38	56.15	112.00
(b) Fees and Commission Expense	-	-	-	-	-	-
(c) Impairment of financial instruments	106.16	(6.46)	168.25	99.70	327.36	1,400.08
(d) Purchases of Stock-in-Trade	1,147.61	539.60	4,323.36	1,687.21	4,323.36	7,952.92
(e) Changes in Stock-in-Trade	(144.99)	178.31	(1,397.94)	33.33	(1,397.92)	(1,733.75)
(f) Employee Benefits Expense	27.63	24.43	24.27	52.06	47.78	100.87
(g) Depreciation and Amortization Expenses	5.13	4.89	3.82	10.02	7.61	16.46
(h) Other expenses	24.17	17.90	29.47	42.07	41.03	215.78
IV. Total Expenses	**1,175.35**	**777.41**	**3,179.46**	**1,952.77**	**3,405.38**	**8,064.35**
V. Profit/(Loss) before tax (III-IV)	**390.33**	**211.60**	**354.47**	**601.92**	**1,162.57**	**425.28**
VI. Tax expense:						
(a) Current Tax	113.64	47.08	145.45	160.77	373.00	451.25
(b) Income Tax Adjustment	-	-	-	-	4.98	4.98
(c) Deferred Tax	(28.31)	1.06	(36.59)	(27.25)	(63.71)	(352.27)
VII. Profit/(Loss) for the period (V-VI)	**305.00**	**163.46**	**245.61**	**468.40**	**848.30**	**321.32**
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	(0.06)	(0.06)	0.49	(0.13)	0.99	(0.25)
(2) Net Loss on Fair Value Changes	-	-	-		-	-
IX. Total Comprehensive Income for the period (VII+VIII)	**304.94**	**163.40**	**246.08**	**468.27**	**849.29**	**321.07**
X. Earnings Per Equity Share (EPS) (Face Value ₹ 5/- each)						
(1) Basic	0.16*	0.09*	0.13*	0.25*	0.45*	0.17
(2) Diluted	0.16*	0.09*	0.13*	0.25*	0.45*	0.17

* Not Annualised

STANDALONE STATEMENT OF ASSETS AND LIABILITIES

(₹ In Lakhs)

Particulars	As at 30-Sep-22 (Reviewed)	Year ended 31-Mar-22 (Audited)
I ASSETS		
1. Financial assets		
(a) Cash and Cash Equivalents	950.54	368.82
(b) Bank balance other than (a) above	1.55	1.55
(c) Receivables		
(i) Trade receivables	-	
(d) Loans	20,395.96	21,182.97
(e) Investment	4,911.70	4,853.38
(f) Other Financial Assets	836.33	1,140.15
2. Non-Financial Assets		
(a) Inventories	1,701.24	1,734.56
(b) Current Tax Assets (Net)	-	-
(c) Deferred Tax Assets (Net)	954.23	926.98
(d) Investment in Property	11.89	11.89
(e) Property, Plant and Equipment	92.30	100.19
(f) Other Non-Financial Assets	51.32	39.68
Total Assets	**29,907.06**	**30,360.17**
II LIABILITIES AND EQUITY		
Liabilities		
1. Financial Liabilities		
(a) Borrowings (other than debt securities)	100.00	1,400.00
(b) Other Financial Liabilities	139.58	108.92
2. Non-Financial Liabilities		
(a) Current Tax Liabilities (Net)	136.97	50.31
(b) Provisions	4,068.51	3,965.13
(c) Other Non-Financial Liabilities	468.97	311.05
3. Equity		
(a) Equity Share capital	9,511.92	9,511.92
(b) Other Equity	15,481.11	15,012.84
Total Liabilities and Equities	**29,907.06**	**30,360.17**

Das & Prasad
Kolkata
Chartered Accountants

U. Y. Fincorp Limited

STANDALONE CASH FLOW STATEMENT

(₹ In Lakhs)

Particulars		As at 30-Sep-22 (Reviewed)	Year ended 31-Mar-22 (Audited)
A. Cash flow from operating activities			
Net Profit before extraordinary items and tax		**601.92**	**425.28**
Adjustment for:			
Depreciation/ Amortisation and Impairment		10.02	16.46
Finance costs		28.38	112.00
Interest Income from Investment in Fixed Deposit/Bonds			-
Acturial Gain/ Loss on defined benefit obligation		(0.13)	(0.25)
Deemded Interest on Amortised Cost		(58.39)	(123.06)
Operating profit before Working Capital Changes		**581.80**	**430.43**
Adjustment for:			
(Increase)/Decrease in Trade and other Receivables		-	-
(Increase)/Decrease in Loans Assets		787.02	(469.91)
(Increase)/Decrease in Other Bank Balances		-	-
(Increase)/Decrease in Other Financial Assets		303.83	115.24
(Increase)/Decrease in Inventories		33.33	(1,733.75)
(Increase)/Decrease in Other Non Financial Assets		(11.64)	(38.92)
Increase/(Decrease) in Other Financial Liabilities		30.66	(35.98)
Increase/(Decrease) in Provisions		103.38	1,407.44
Increase/(Decrease) in Other Non Financial Liabilities		157.91	225.28
Cash Generated from / (used in) Operations		**1,986.29**	**(100.17)**
Direct Taxes Paid/Refund received		(74.05)	(400.94)
Net Cash Flow from/(used in) Operating Activities	**a**	**1,912.24**	**(501.11)**
B. Cash Flow from investing activities			
Capital Advances received		-	-
(Purchase)/ Additions of Property, Plant & Equipments (Net)		(2.13)	(0.44)
Purchase of Investment		-	
Interest Income from Investment in Fixed Deposit/Bonds		-	-
Net Cash Flow from /(used in) Investing Activities	**b**	**(2.13)**	**(0.44)**
C. Cash Flow from Financing Activities			
Proceeds from Borrowings		(1,300.00)	-
Dividend Paid		-	-
Tax on Dividend Paid		-	-
Finance cost		(28.38)	(112.00)
Net Cash Flow from /(used in) Financing Activities	**c**	**(1,328.38)**	**(112.00)**
Net Increase / (Decrease) in Cash and Cash Equivalents	**a+b+c**	**581.73**	**(613.55)**
Cash and Cash Equivalents at the beginning of the year		**368.81**	**982.36**
Cash and Cash Equivalents at the end of the year		**950.54**	**368.81**

Notes:

1 The above Statement of Standalone Unaudited Financial Results for the quarter & six months ended 30th September, 2022 have been reviewed by the Audit Committee and thereafter approved by the Board of Directors at their respective meetings held on 14th November, 2022.

2 Limited Review' as required under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 has been carried out by Statutory Auditors.

3 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.

4 The Board of Directors of the Company at its meeting held on 19th January, 2017 considered and approved the disinvestment of the entire shares of one of its material wholly owned subsidiary viz. Aristro Capital Markets Limited (ACML) to one or more entities subjected to the Shareholders approval vide Postal Ballot.
Further as per the combined Scrutinizer Report on E-voting & Postal Ballot dated 21st March, 2017 issued by Mr. Prateek Kohli, Practicing Company Secretary (CP No 16457), Proprietor of M/s Prateek Kohli & Associates, Company Secretaries, the Scrutinizer, the members of our Company had approved the proposal of disinvestment of the M/s Aristro Capital Markets Limited to one or more entities.
ACML had received the approval from SEBI for the Change in shareholding resulting into change in control of the company vide their letter No.SEBI/HO/MIRSD/NOC/OW/2022/26832/1 dated 30th June, 2022. The Company has eneteed into Share Purchase Agreement on 4th November, 2022 with M/s Topdeal Agencies Private Limited (TAPL) for transfering its entire equity stake in ACML to TAPL.The process for disinvestment of equity shares is under process. Pending such transfer, the effect of the transaction has not been reflected in these results and hence treated as "Non Current Assets held for Sale" as per Ind AS 105.

5 The details of investor complaints for the quarter ended 30th September, 2022 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

6 During the quarter under review, the Board of Directors of the Company at their meeting held on 18th July, 2022 approved the proposal for expanding the business operations of the Company into various other segments of loan financing under the New Brand name "GrowU" as a pilot project. Based on the response of the pilot project and after obtaining necessary regulatory approvals, the company would like to foray into the space of digitally enabled lending through its own platform.

7 The above statement of Standalone Unudited Financial Results for the quarter & six months ended 30th September, 2022 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)**.

8 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

U. Y. Fincorp Limited

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

Place : Kolkata
Date : 14th November, 2022

Das & Prasad
Kolkata
Chartered Accountants

Das & Prasad
Chartered Accountants

Independent Auditor's Review Report on the Quarterly and Year to Date Unaudited Consolidated Financial Results of the U.Y. Fincorp Limited for the quarter and six months ended September 30, 2022 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") for the quarter ended September 30, 2022 and year to date from April 01, 2022 to September 30, 2022 together with notes thereon ('The Statement') being submitted by the Parent 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 Parent's management and has been approved by the Board of Directors of the Parent on November 14, 2022. 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 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 statement includes the financial result of following:

Name of the Entity	Relationship
i) Aristro Capital Markets Limited	Subsidiary

5. The consolidated unaudited financial results include unaudited financial results of 1 (One) subsidiary, whose financial results reflects total net profit/(loss) from discontinued operation of Rs. 219.64 Lakhs and Rs. 0.86 Lakhs for the quarter and six months ended September 30, 2022 respectively, as considered in the consolidated financial results. This financial results have not been reviewed by us but have been certified by the Company's Management and which have been furnished to us by the Management and our conclusion 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 unaudited financial results provided by the Company's Management. Our conclusion is not modified in respect of this matter.

6. Note no 6 of the consolidated financial results, in absence of the financial statements of associate company M/s Purple Advertising Services Private Limited for the quarter and six months ended September 30, 2022, 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.

Das & Prasad
Kolkata
Chartered Accountants

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: 0303054E

Das & Prasad
Kolkata
Chartered Accountants

Sweta Shah

Sweta Shah
Partner
Membership No.: 067564
UDIN- 22067564BDBSBL3275

Place: Kolkata
Date: November 14, 2022

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 CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER & SIX MONTHS ENDED 30TH SEPTEMBER, 2022

(₹ In Lakhs)

Particulars	Quarter ended			Six Months Ended		Year ended
	30-Sep-22 (Reviewed)	30-Jun-22 (Reviewed)	30-Sep-21 (Reviewed)	30-Sep-22 (Reviewed)	30-Sep-21 (Reviewed)	31-Mar-22 (Audited)
Revenue from operations						
(a) Interest Income	389.25	402.23	513.94	791.48	1,520.92	2,126.51
(b) Sale of Shares	1,138.17	554.67	2,988.02	1,692.84	2,988.02	6,237.38
(c) Other Operating Income	0.41	0.04	1.70	0.45	1.70	2.69
I. Total Revenue from operations	**1,527.83**	**956.94**	**3,503.66**	**2,484.77**	**4,510.64**	**8,366.57**
II. Other income	37.85	32.07	30.27	69.92	57.30	123.06
III.Total Income (I-II)	**1,565.68**	**989.01**	**3,533.93**	**2,554.69**	**4,567.94**	**8,489.64**
Expenses:						
(a) Finance Costs	9.64	18.74	28.23	28.38	56.15	112.00
(b) Fees and Commission Expense	-	-	-	-	-	-
(c) Impairment of financial instruments	106.16	(6.46)	168.25	99.70	327.36	1,400.08
(d) Purchases of Stock-in-Trade	1,147.61	539.60	4,323.36	1,687.21	4,323.36	7,952.92
(e) Changes in Stock-in-Trade	(144.99)	178.31	(1,397.94)	33.33	(1,397.92)	(1,733.75)
(f) Employee Benefits Expense	27.63	24.43	24.27	52.06	47.78	100.87
(g) Depreciation and Amortization Expenses	5.13	4.89	3.82	10.02	7.61	16.46
(h) Other expenses	24.17	17.90	29.47	42.07	41.03	215.78
IV. Total Expenses	**1,175.35**	**777.41**	**3,179.46**	**1,952.77**	**3,405.37**	**8,064.36**
V. Profit/(Loss) before tax (III-IV)	**390.33**	**211.60**	**354.47**	**601.92**	**1,162.57**	**425.28**
VI. Tax expense:						
(a) Current Tax	113.64	47.08	145.45	160.77	373.00	451.25
(b) Income Tax Adjustment	-	-	-	-	4.98	4.98
(c) Deferred Tax	(28.31)	1.06	(36.59)	(27.25)	(63.71)	(352.27)
VII. Profit/(Loss) for the period (V-VI)	**305.00**	**163.46**	**245.61**	**468.40**	**848.30**	**321.32**
VIII Profit/(Loss) from discontinued operations	**219.64**	**(218.78)**	**155.94**	**0.86**	**506.24**	**497.55**
IX Tax Expenses of discontinued operations	-	-	-	-	-	-
X. Profit/(Loss) for the period from discontinued operations (after tax) (VIII-IX)	**219.64**	**(218.78)**	**155.94**	**0.86**	**506.24**	**497.55**
XI. Profit/(Loss) for the period (VII+X)	**524.64**	**(55.32)**	**401.55**	**469.26**	**1,354.55**	**818.87**
XII. 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	(0.06)	(0.06)	0.49	(0.13)	0.99	(0.25)
(2) Net Loss on Fair Value Changes from continuing operations	-	-	-	-	-	-
(3) Net Loss on Fair Value Changes from discontinuing operations	-	-	-	-	-	-
XIII. Total Comprehensive Income for the period (XI+XII)	**524.58**	**(55.38)**	**402.04**	**469.13**	**1,355.54**	**818.62**
XIV. Basic & Diluted Earnings Per Equity Share (EPS) (Face Value ₹ 5/- each)						
(a) From Continuing Operations	0.16*	0.09*	0.13*	0.25*	0.45*	0.17
(b) From Discontinuing Operations	0.12*	(0.12)*	0.08*	0.00*	0.27*	0.26
(c) From Total Operations	0.28*	(0.03)*	0.21*	0.25*	0.71*	0.43

* Not Annualised

CONSOLIDATED STATEMENT OF ASSETS AND LIABILITIES

(₹ In Lakhs)

Particulars	As at 30-Sep-22 (Reviewed)	Year ended 31-Mar-22 (Audited)
I ASSETS		
1. **Financial Assets**		
(a) Cash and Cash Equivalents	950.54	368.82
(b) Bank balance other than (a) above	1.55	1.55
(c) Receivables		
(i) Trade receivables	-	-
(d) Loans	20,395.96	21,182.97
(e) Investment	3,425.84	3,367.52
(f) Other Financial Assets	836.33	1,140.15
2. **Non-Financial Assets**		
(a) Inventories	1,701.24	1,734.56
(b) Current Tax Assets (Net)	-	-
(c) Deferred Tax Assets (Net)	954.23	926.98
(d) Investment in Property	11.89	11.89
(e) Property, Plant and Equipment	92.30	100.19
(f) Other Non-Financial Assets	51.32	39.68
3. Total Assets from Discontinued Operations	3,125.40	2,482.53
Total Assets	**31,546.60**	**31,356.84**
II LIABILITIES AND EQUITY		
Liabilities		
1. **Financial Liabilities**		
(a) Borrowings (other than debt securities)	100.00	1,400.00
(b) Other Financial Liabilities	139.58	108.92
2. **Non-Financial Liabilities**		
(a) Current Tax Liabilities (Net)	136.97	50.31
(b) Provisions	4,068.51	3,965.13
(c) Other Non-Financial Liabilities	468.97	311.05
3. **Equity**		
(a) Equity Share capital	9,511.92	9,511.92
(b) Other Equity	15,386.24	14,917.12
4. Total Liabilities from Discontinued Operations	1,734.41	1,092.39
Total Liabilities and Equities	**31,546.60**	**31,356.84**

Das & Prasad Kolkata Chartered Accountants

U.Y. Fincorp Limited

CONSOLIDATED CASH FLOW STATEMENT

(₹ In Lakhs)

Particulars		As at 30-Sep-22 (Reviewed)	Year ended 31-Mar-22 (Audited)
A. Cash flow from operating activities			
Net Profit before extraordinary items and tax		**602.78**	**922.83**
Adjustment for:			
Depreciation/ Amortisation and Impairment		10.02	16.46
Finance costs		28.38	112.00
Interest Income from Investment in Fixed Deposit/Bonds		-	-
Adjustment from discontinued operations		(10.85)	(200.93)
Acturial Gain/ Loss on defined benefit obligation		(0.13)	(0.25)
Deemded Interest on Amortised Cost		(58.39)	(123.06)
Operating profit before Working Capital Changes		**571.82**	**727.04**
Adjustment for:			
(Increase)/Decrease in Trade and other Receivables		-	-
(Increase)/Decrease in Loans Assets		787.02	(469.91)
(Increase)/Decrease in Other Bank Balances		-	-
(Increase)/Decrease in Other Financial Assets		303.83	115.24
(Increase)/Decrease in Inventories		33.33	(1,733.75)
(Increase)/Decrease in Other Non Financial Assets		(11.64)	(38.92)
(Increase)/Decrease in Total Assets from discontinued operations		(6.23)	(150.40)
Increase/(Decrease) in Other Financial Liabilities		30.66	(35.98)
Increase/(Decrease) in Provisions		103.38	1,407.44
Increase/(Decrease) in Other Non Financial Liabilities		157.91	225.28
Increase/(Decrease) in Total Liabilities from discontinued operations		(642.02)	(933.18)
Cash Generated from / (used in) Operations		**1,328.05**	**(887.14)**
Direct Taxes Paid/Refund received		(74.05)	(404.81)
Net Cash Flow from/(used in) Operating Activities	**a**	**1,254.00**	**(1,291.95)**
B. Cash Flow from investing activities			
Capital Advances received		-	-
(Purchase) / Additions of Property, Plant & Equipments (Net)		(2.13)	(0.44)
Purchase of Investment		-	-
Interest Income from Investment in Fixed Deposit/Bonds		-	-
Net Cash (Used)/Generated from discontinued operation		45.05	(95.25)
Net Cash Flow from /(used in) Investing Activities	**b**	**42.92**	**(95.69)**
C. Cash Flow from Financing Activities			
Proceeds from Borrowings		(1,300.00)	-
Tax on Dividend Paid		-	-
Finance cost		(28.38)	(112.00)
Net Cash (Used)/Generated from discontinued operation		613.19	886.08
Net Cash Flow from /(used in) Financing Activities	**c**	**(715.19)**	**774.08**
Net Increase / (Decrease) in Cash and Cash Equivalents	**a+b+c**	**581.73**	**(613.55)**
Cash and Cash Equivalents at the beginning of the year		**368.81**	**982.36**
Cash and Cash Equivalents at the end of the year		**950.54**	**368.81**

Notes:

1 The above Statement of Consolidated Unaudited Financial Results for the quarter and six months ended 30th September, 2022 have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on 14th November, 2022.

2 Limited Review' as required under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 has been carried out by Statutory Auditors.

3 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.

4 The Board of Directors of the Company at its meeting held on 19th January, 2017 considered and approved the disinvestment of the entire shares of one of its material wholly owned subsidiary viz. Aristro Capital Markets Limited (ACML) to one or more entities subjected to the Shareholders approval vide Postal Ballot.

Further as per the combined Scrutinizer Report on E-voting & Postal Ballot dated 21st March, 2017 issued by Mr. Prateek Kohli, Practicing Company Secretary (CP No 16457), Proprietor of M/s Prateek Kohli & Associates, Company Secretaries, the Scrutinizer, the members of our Company had approved the proposal of disinvestment of the M/s Aristro Capital Markets Limited to one or more entities.

5 ACML had received the approval from SEBI for the Change in shareholding resulting into change in control of the company vide their letter No.SEBI/HO/MIRSD/NOC/OW/2022/26832/1 dated 30th June, 2022. The Company has entered into Share Purchase Agreement on 4th November, 2022 with M/s Topdeal Agencies Private Limited (TAPL) for transfering its entire equity stake in ACML to TAPL. Pending such transfer, the effect of the transaction has not been reflected in these results and hence treated as "Non Current Assets held for Sale" as per Ind AS 105.

6 The Consolidated Unaudited Financial Results include results of the following company:

Name of the Company	% of Shareholding and Voting	Consolidated as
Aristro Capital Markets Limited	100%	Subsidiary

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.

7 The above statement of Consolidated Unaudited Financial Results for the quarter & six months ended 30th September, 2022 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**).

8 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, 2022

U.Y. Fincorp Limited

Das & Prasad
Kolkata
Chartered Accountants