

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

Corporate Identification Number: 165993WB1993PLC060377

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

Website: [www.uyfincorp.com](http://www.uyfincorp.com), Email for Investors: [investor@uyfincorp.com](mailto:investor@uyfincorp.com), [info@uyfincorp.com](mailto:info@uyfincorp.com)

**STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER & NINE MONTHS ENDED 31ST DECEMBER, 2022**

Particulars	Quarter ended			Nine Months Ended		Year ended
	31-Dec-22 (Reviewed)	30-Sep-22 (Reviewed)	31-Dec-21 (Reviewed)	31-Dec-22 (Reviewed)	31-Dec-21 (Reviewed)	31-Mar-22 (Audited)
<b>Revenue from operations</b>						
(a) Interest Income	388.01	389.25	(696.25)	1,179.49	824.67	2,126.51
(b) Sale of Shares	1,280.08	1,138.17	2,288.02	2,972.92	5,276.05	6,237.38
(c) Other Operating Income	0.69	0.41	0.30	1.14	2.00	2.69
<b>I. Total Revenue from operations</b>	<b>1,668.78</b>	<b>1,527.83</b>	<b>1,592.08</b>	<b>4,153.55</b>	<b>6,102.72</b>	<b>8,366.57</b>
II. Other income	49.12	37.85	32.51	119.04	89.81	123.06
<b>III. Total Income (I-II)</b>	<b>1,717.90</b>	<b>1,565.68</b>	<b>1,624.59</b>	<b>4,272.59</b>	<b>6,192.53</b>	<b>8,489.64</b>
<b>Expenses:</b>						
(a) Finance Costs	2.02	9.64	28.24	30.40	84.38	112.00
(b) Fees and Commission Expense	-	-	-	-	-	-
(c) Impairment of financial instruments	(83.73)	106.16	2,534.84	15.97	2,862.20	1,400.08
(d) Purchases of Stock-in-Trade	1,127.66	1,147.61	2,612.03	2,814.87	6,935.39	7,952.92
(e) Changes in Stock-in-Trade	71.94	(144.99)	(275.94)	105.27	(1,673.86)	(1,733.75)
(f) Employee Benefits Expense	25.69	27.63	23.51	77.75	71.29	100.87
(g) Depreciation and Amortization Expenses	5.15	5.13	3.79	15.17	11.41	16.46
(h) Other expenses	235.86	24.17	16.76	277.93	57.79	215.78
<b>IV. Total Expenses</b>	<b>1,384.59</b>	<b>1,175.35</b>	<b>4,943.24</b>	<b>3,337.36</b>	<b>8,348.60</b>	<b>8,064.35</b>
<b>V. Profit/(Loss) before tax (III-IV)</b>	<b>333.31</b>	<b>390.33</b>	<b>(3,318.65)</b>	<b>935.23</b>	<b>(2,156.07)</b>	<b>425.28</b>
<b>VI. Tax expense:</b>						
(a) Current Tax	85.28	113.64	(218.49)	246.01	154.51	451.25
(b) Income Tax Adjustment	-	-	-	-	4.98	4.98
(c) Deferred Tax	21.58	(28.31)	(650.82)	(5.67)	(714.53)	(352.27)
<b>VII. Profit/(Loss) for the period (V-VI)</b>	<b>226.45</b>	<b>305.00</b>	<b>(2,449.34)</b>	<b>694.89</b>	<b>(1,601.03)</b>	<b>321.32</b>
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)	0.50	(0.19)	1.49	(0.25)
(2) Net Loss on Fair Value Changes	-	-	-	-	-	-
<b>IX. Total Comprehensive Income for the period (VII+VIII)</b>	<b>226.39</b>	<b>304.94</b>	<b>(2,448.84)</b>	<b>694.70</b>	<b>(1,599.55)</b>	<b>321.07</b>
<b>X. Earnings Per Equity Share (EPS) (Face Value ₹ 5/- each)</b>						
(1) Basic	0.12*	0.16*	(1.29)*	0.37*	(0.84)*	0.17
(2) Diluted	0.12*	0.16*	(1.29)*	0.37*	(0.84)*	0.17

\* Not Annualised

**Notes:**

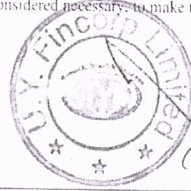
- The above Statement of Standalone Unaudited Financial Results for the quarter & Nine months ended 31st December, 2022 have been reviewed by the Audit Committee and thereafter approved by the Board of Directors at their respective meetings held on 31st January, 2023.
- Limited Review' as required under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 has been carried out by Statutory Auditors.
- 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 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 MIRS D NOC OW/2022/26832/1 dated 30th June, 2022. The Company had entered into Share Purchase Agreement (SPA) on 4th November, 2022 with M/s Topdeal Agencies Private Limited (TAPL) for transferring its entire equity stake in ACML to TAPL. On the basis of the said agreement, the Company had disposed its equity stake in the Aristro Capital Markets Limited, (ACML) and consequently to the said disposal, the ACML ceases to be the wholly owned subsidiary of U. Y. Fincorp Limited w.e.f. 16.11.2022.
- The Board of Directors of the Company at their meeting held on 18th July, 2022 had approved expansion of business operations into newer loan segments under the New Brand name "GrowU". Since GrowU has received positive response under its pilot project in the areas of lucknow and Kanpur, it is now inter alia expanding further into central and eastern Uttar Pradesh covering Prayagraj, Varanasi and Gorakhpur regions.
- The details of investor complaints for the quarter ended 31st December, 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

- 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 above statement of Standalone Unaudited Financial Results for the quarter & Nine months ended 31st December, 2022 is also available on the website of the Company ([www.uyfincorp.com](http://www.uyfincorp.com)), The BSE Limited ([www.bseindia.com](http://www.bseindia.com)) and The Calcutta Stock Exchange Limited ([www.cse-india.com](http://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

Place : Kolkata  
Date : 31st January, 2023



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