

# U.Y. Fincorp Limited

(Formerly Known as Golden Goenka Fincorp Limited)

Ref. No. UYFL/022026/SE/01

Date: 04.02.2026

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)

Dear Sir,

**Subject: Integrated Filing (Financial) for the quarter and nine months ended 31st December, 2025**

Pursuant to Regulation 30 and 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and SEBI Circular No. SEBI/HO/CFD/CFD-PoD-2/CIR/P/2024/185 dated December 31, 2024, read with BSE Circular No. 20250102-4 and NSE Circular No. NSE/CML/2025/02 dated January 02, 2025 respectively, we are enclosing herewith the Statement of Unaudited Standalone Financial Results for the quarter and nine months ended 31st December, 2025 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, 4<sup>th</sup> February, 2026 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 nine months ended 31<sup>st</sup> December, 2025 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 NSE Limited ([www.nseindia.com](http://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 4:45 P.M.

Thanking you,  
Yours Faithfully  
For U. Y. Fincorp Limited

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

[Encl: As Above]

**U.Y.Fincorp Limited**

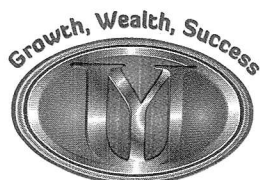
**Registered Office:** 16, Strand Road, 9th Floor Room No. 908B,  
Kolkata - 700 001, West Bengal, India, ☎ +91 33 4603 2315

**Corporate Office:** 7th Floor, A-Wing, Vaman Techno Centre,  
Marol Makwana Rd, off Andheri-Kurla Rd, Andheri (E),  
Mumbai - 400 059, Maharashtra, India.

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✉ [contact@uyfincorp.com](mailto:contact@uyfincorp.com), [www.uyfincorp.com](http://www.uyfincorp.com)

CIN: L65993WB1993PLC060377



# U.Y. Fincorp Limited

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Sl. No	Particulars	Details
A	Statement on Deviation or Variation for Proceeds of Public Issue, Rights Issue, Preferential Issue, Qualified Institutions Placement Etc.	Not Applicable
B	Outstanding Default On Loans And Debt Securities	Not Applicable, since there is no such default by the Company
C	Disclosure of Related Party Transactions (Applicable only for Half-Yearly Filings i.e., 2nd and 4th Quarter)	Not Applicable
D	Statement on Impact of Audit Qualifications (for Audit Report with Modified Opinion) submitted along-with Annual Audited Financial Results (Standalone and Consolidated Separately) (applicable only for Annual Filing i.e., 4th Quarter)	Not Applicable

For U. Y. Fincorp Limited

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

## U.Y.Fincorp Limited

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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 nine months ended December 31, 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 December 31, 2025 and year to date from April 01, 2025 to December 31, 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 February 04, 2026. 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 December 31, 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 earlier years.

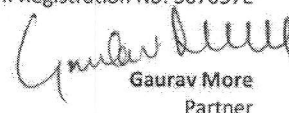
Our opinion is not modified in respect of above matter.

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: February 04, 2026



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

  
Gaurav More  
Partner

Membership No.: 306466  
UDIN- 26306466OHGOYY4209

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

Particulars	Quarter ended			Nine Months Ended		Year ended
	31-Dec-25 (Reviewed)	30-Sep-25 (Reviewed)	31-Dec-24 (Reviewed)	31-Dec-25 (Reviewed)	31-Dec-24 (Reviewed)	31-Mar-25 (Audited)
<b>Revenue from operations</b>						
(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	398.67	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
<b>I. Total Revenue from operations</b>	<b>4,215.73</b>	<b>2,715.82</b>	<b>1,487.11</b>	<b>9,124.67</b>	<b>9,573.94</b>	<b>11,104.61</b>
II. Other income	47.50	49.87	77.75	136.23	155.59	194.61
<b>III. Total Income (I-II)</b>	<b>4,263.23</b>	<b>2,765.69</b>	<b>1,564.86</b>	<b>9,260.90</b>	<b>9,729.53</b>	<b>11,299.42</b>
<b>Expenses:</b>						
(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	(229.32)	(233.68)	(4.94)
(f) Employee Benefits Expense	41.15	34.10	32.38	169.37	93.66	126.00
(g) Depreciation and Amortization Expenses	48.39	48.33	44.84	144.45	56.70	104.78
(h) Other expenses	343.73	348.80	55.76	1098.21	169.17	289.47
<b>IV. Total Expenses</b>	<b>2,024.41</b>	<b>1,673.90</b>	<b>1,308.30</b>	<b>5,118.00</b>	<b>8,242.52</b>	<b>9,605.54</b>
<b>V. Profit/(Loss) before tax (III-IV)</b>	<b>2,238.82</b>	<b>1,091.79</b>	<b>256.56</b>	<b>4,142.90</b>	<b>1,487.01</b>	<b>1,693.88</b>
<b>VI. Tax expense:</b>						
(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)
<b>VII. Profit/(Loss) for the period (V-VI)</b>	<b>1,678.12</b>	<b>809.32</b>	<b>208.58</b>	<b>3,084.17</b>	<b>1,063.59</b>	<b>1,172.73</b>
<b>VIII. Other Comprehensive Income</b>						
(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	-	-	-	-	-	-
<b>IX. Total Comprehensive Income for the period (VII+VIII)</b>	<b>1,676.34</b>	<b>807.54</b>	<b>210.39</b>	<b>3,078.84</b>	<b>1,069.03</b>	<b>1,165.63</b>
<b>X. Earnings Per Equity Share (EPS) (Face Value ₹ 5/- each)</b>						
(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:**

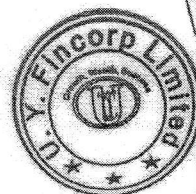
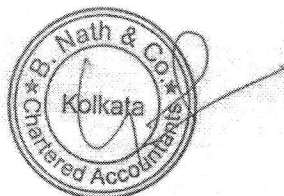
- The above Statement of Standalone Unaudited Financial Results for the quarter & Nine months ended 31st December, 2025 have been reviewed by the Audit Committee and thereafter approved by the Board of Directors at their respective meetings held on 4th February, 2026.
- The management is of the view 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.uynfincorp.com](http://www.uynfincorp.com)), The NSE Limited ([www.nseindia.com](http://www.nseindia.com)) and The BSE Limited ([www.bseindia.com](http://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)