

Unifinz Capital India Limited  
CIN: L17111DL1982PLC013790  
5th Floor, Rajlok building, 24, Nehru Place, South Delhi, New Delhi-110019  
Statement of audited financial results for the quarter and year ended March 31, 2025

Particulars		(Rs. In lakhs)				
		Quarter Ended			Year Ended	
		March 31, 2025	December 31, 2024	March 31, 2024	March 31, 2025	March 31, 2024
1	Income	Audited	Unaudited	Audited	Audited	Audited
(a)	Revenue from Operations					
	Interest Income	4,538.08	3,723.03	896.60	12,135.32	2,980.16
	Total Revenue from Operations	4,538.08	3,723.03	896.60	12,135.32	2,980.16
(b)	Other Income	64.02	0.64	0.21	65.67	2.54
	Total Income	4,602.10	3,723.67	896.81	12,201.00	2,982.70
2	Expenses					
(a)	Finance costs	192.76	185.46	130.56	667.79	389.76
(b)	Fees and commission expense	53.87	48.49	103.55	194.83	154.06
(c)	Impairment of financial assets	914.67	858.42	235.96	2,924.56	735.14
(d)	Employee benefit expenses	485.26	330.13	178.49	1,343.40	574.78
(e)	Depreciation and amortisation expenses	52.18	37.82	19.71	144.23	76.07
(f)	Other expenses	1,978.96	1,438.12	283.61	4,262.73	1,226.73
	Total Expenses	3,677.70	2,898.44	951.88	9,537.55	3,156.54
3	Profit before tax (1-2)	924.40	825.23	(55.07)	2,663.45	(173.84)
4	Tax Expense					
(a)	Current Tax	217.11	233.71	(25.88)	657.80	78.27
(b)	Deferred Tax	(30.27)	(26.42)	(4.15)	(4.12)	(137.77)
(c)	Tax for earlier years	0.01	4.18	(0.57)	4.19	(0.57)
	Total tax expense	186.85	211.47	(30.60)	657.86	(60.07)
5	Profit after tax (3-4)	737.55	613.76	(24.47)	2,005.58	(113.77)
6	Items that will not be reclassified subsequently to profit or loss					
(i)	Remeasurement of the net defined benefit liability / asset	(8.29)	-	5.19	(8.29)	5.19
	Income tax related to items that will not be reclassified to profit or loss	2.09	-	(1.31)	2.09	(1.31)
(ii)	Fair value changes on equity instruments through other comprehensive income- gain/ (loss)	-	-	-	-	-
	Income tax related to items that will not be reclassified to profit or loss	-	-	-	-	-
	Total other comprehensive income (net of tax)	(6.20)	-	3.88	(6.20)	3.88
7	Total comprehensive income for the year (5+6)	731.35	613.76	(20.59)	1,999.38	(109.89)
8	Paid up equity share capital (face value of Rs. 10)	885.36	653.90	314.00	885.36	314.00
9	Reserves	6,869.14	3,426.54	55.83	6,869.14	55.83
10	Earning per share (not annualised)					
	Basic EPS	17.84	18.28	(0.78)	48.51	(3.62)
	Diluted EPS	17.84	11.94	(0.78)	48.51	(3.62)

See accompanying note to the financial results

- The above audited results have been reviewed and recommended by the Audit Committee and approved by the Board of Directors at its meeting held on 30th March, 2025.
- The financial results have been prepared in accordance with the Indian Accounting Standards (Ind AS) prescribed under Section 133 of the Companies Act, 2013 read with Companies (Indian Accounting Standards) Rules as amended from time to time.
- The Company operates mainly in the business of financing and accordingly there are no separate reportable operating segments as per Ind AS 108- "Operating Segments".
- The Company has allotted on preferential basis Equity shares 182000 of Face Value of Rs. 10 each to persons belonging to non-promoter category on preferential basis in its Meeting held on September 16, 2024 at an issue price of Rs. 211.05 (including security premium of Rs 201.05 per share) and 5,31,617 Equity shares of Face Value of Rs.10 each to persons belonging to non-promoter category on preferential basis in its Meeting held on March 04, 2025 at an issue price of Rs. 420.50 (including security premium of Rs. 410.50 per share). Accordingly, Company has issued above shares during the current year.
- In the Extraordinary General Meeting (EGM) held on 27th May 2024, the shareholders approved the issuance of 50,00,000 convertible Warrants on a preferential basis to persons or entities belonging to the non-promoter category carrying a right to convert each warrant into an Equity Share for face value of Rs. 10/- each and at an issue price of Rs. 56.20 each within a period of 18 Months from the Date of allotment i.e. 26th June, 2024. During the quarter ended December 31, 2024, the Company has converted 32,17,000 warrants into equity shared and the Company has converted balance 17,83,000 warrants during the 4th quarter on March 21, 2025 on receipt of full consideration in respect of above warrants. As of March 31, 2025, the Company has no outstanding share warrants.
- The interim dividend @ Rs. 0.50/- (Fifty Paise only) per Equity Share of the Company approved by the Board of Directors in their meeting held on 28th March, 2025 for the financial year 2024-25.
- Figures pertaining to the previous period have been rearranged/ regrouped, wherever considered necessary, to make them comparable with those of the current period.

For and on behalf of the Board  
Unifinz Capital India Limited

Pawan Kumar Mittal  
Director  
DIN:00749265

Date : 30-05-2025  
Place : New Delhi



Unifinz Capital India Limited  
CIN: L17111DL1982PLC013790

Statement of Cash Flows for the period ended 31st March, 2025  
(All amounts are in INR, unless otherwise stated)

Particulars	For the Year ended	For the year ended
	March 31, 2025 (Audited)	March 31, 2024 (Audited)
<b>Cash flow from operating activities:</b>		
Profit before tax	2,663.45	(173.84)
Adjustments to reconcile net profit to net cash provided by operating activities:		
Depreciation and amortization	144.23	76.07
Finance costs	667.79	389.76
Interest Income other than from financing business	(63.73)	0.71
Impairment of financial assets	2,924.56	735.14
Interest income on security deposits	-	-
Net gain/(loss) on fair value changes	(12.44)	(2.99)
Operating profit before working capital changes	6,323.86	1,024.85
Changes in assets and liabilities		
Other bank balances	-	2.02
Loans	(9,280.97)	(2,840.99)
Other financial assets	(180.61)	0.06
Other non-financial assets	(185.58)	(48.00)
Trade payables	959.30	183.01
Other financial liabilities	(43.84)	95.83
Other non-financial liabilities	(12.39)	27.98
Provisions	52.71	13.39
Cash generated from / (used in) operations	(2,367.53)	(1,541.85)
Income taxes paid (net of refund)	(661.98)	(51.09)
Net cash generated from / (used in) operating activities (A)	(3,029.51)	(1,592.94)
<b>Cash flow from investing activities:</b>		
Expenditure on PPE	(69.49)	(28.97)
Sale of PPE	0.20	1.31
Purchase of Investments	(1,507.63)	-
Net cash generating from / (used in) investing activities (B)	(1,576.92)	(27.66)
<b>Cash flow from financing activities:</b>		
Payment of interest	(603.57)	(306.03)
Repayment of lease liabilities	(120.69)	(73.25)
Proceeds from term loan	528.15	1,400.00
Proceeds from issue of Equity Shares on preferential basis	5,429.56	-
Proceeds / (repayment) from loan repayable on demand (net)	-	633.48
Net cash generating from / (used in) financing activities (C)	5,233.46	1,654.20
Net increase / (decrease) in cash and cash equivalents (A+B+C)	627.03	33.61
Cash and cash equivalents at the beginning of the year	72.99	39.39
Cash and cash equivalents at the end of the year	700.02	72.99

Note -

(i) The above cash flow statement has been prepared under the "Indirect Method" as set out in IND AS-7 notified under Section 133 of the Companies Act 2013.

(ii) Figures in brackets indicate cash outflow

For and on behalf of the Board  
Unifinz Capital India Limited

  
Pawan Kumar Mittal  
Director  
DIN: 00749265  
Date : 30-05-2025  
Place : New Delhi



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CIN: L17111DL1982PLC013790

Balance sheet as at 31st March 2025

(All amounts are in INR, unless otherwise stated)

(Rs. In lakhs)

S.No	Particulars	As at March 31, 2025	As at March 31, 2024
	<b>ASSETS</b>		
(1)	<b>Financial assets</b>		
(a)	Cash and cash equivalents	700.02	72.99
(b)	Bank balance other than (a) above	-	-
(c)	Trade receivables	-	-
(d)	Loans	9,505.47	3,149.05
(e)	Investments	1,514.81	7.17
(f)	Other financial assets	193.09	22.42
	<b>Sub-Total - Financial Assets</b>	<b>11,913.39</b>	<b>3,251.63</b>
(2)	<b>Non-financial assets</b>		
(a)	Current tax assets (net)	-	10.00
(b)	Deferred tax assets (net)	183.48	177.28
(c)	Property, plant and equipment	55.68	40.90
(d)	Right of use asset	192.15	389.00
(e)	Intangible assets	3.08	3.79
(f)	Other non-financial assets	239.52	53.93
	<b>Sub-Total - Non-Financial Assets</b>	<b>673.91</b>	<b>674.91</b>
	<b>Total assets</b>	<b>12,587.30</b>	<b>3,926.54</b>
	<b>LIABILITIES AND EQUITY</b>		
	<b>LIABILITIES</b>		
(1)	<b>Financial liabilities</b>		
(a)	Trade payables		
	(i) total outstanding dues of micro enterprises and small enterprises	38.78	43.89
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	1,135.37	170.97
(b)	Borrowings	3,293.85	2,745.33
(c)	Other financial liabilities	206.68	478.74
	<b>Sub-Total - Financial Liabilities</b>	<b>4,674.68</b>	<b>3,438.93</b>
(2)	<b>Non-financial liabilities</b>		
(a)	Current tax liabilities (net)	7.80	43.27
(b)	Provisions	74.06	21.34
(c)	Other non-financial liabilities	76.26	53.17
	<b>Sub-Total - Non-Financial Liabilities</b>	<b>158.12</b>	<b>117.78</b>
(3)	<b>EQUITY</b>		
(a)	Equity share capital	885.36	314.00
(b)	Other equity	6,869.14	55.83
	<b>Sub-Total - Equity</b>	<b>7,754.50</b>	<b>369.83</b>
	<b>Total liabilities and equity</b>	<b>12,587.30</b>	<b>3,926.54</b>



# **VR ASSOCIATES**

CHARTERED ACCOUNTANTS

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## **INDEPENDENT AUDITOR'S REPORT**

### **TO THE BOARD OF DIRECTORS OF UNIFINZ CAPITAL INDIA LIMITED**

#### **Report on the audit of the Financial Results**

##### **Opinion**

1. We have audited the accompanying quarterly financial results of **Unifinz Capital India Limited** (the company) for the quarter ended on March 31, 2025 and the year to date results for the period from April 01, 2024 to March 31, 2025 attached herewith, being submitted by the company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations").
2. In our opinion and to the best of our information and according to the explanations given to us, these financial results:
  - i. are presented in accordance with the requirements of Regulations in this regard; and
  - ii. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards and other accounting principles generally accepted in India of the net profit and other comprehensive income and other financial information for the quarter ended March 31, 2025 as well as the year to date results for the period from April 01, 2024 to March 31, 2025.

##### **Basis for Opinion**

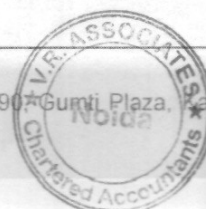
3. We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013 (the Act). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Results section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial results under the provisions of the Companies Act, 2013 and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

##### **Management's Responsibilities for the Financial Results**

4. These quarterly financial results as well as the year to date financial results have been prepared on the basis of Annual Financial Statements. The Company's Board of Directors are responsible for the preparation and presentation of the statement for the quarter and year ended March 31, 2025 that give a true and fair view of the net profit and

Other Offices:

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comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in Indian Accounting Standard prescribed under section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial results that give a true and fair view and is free from material misstatement, whether due to fraud or error.

5. In preparing the financial results, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.
6. The Board of Directors are also responsible for overseeing the financial reporting process of the Company.

#### **Auditor's Responsibilities for the Audit of the Financial Results**

7. Our objectives are to obtain reasonable assurance about whether the financial results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this financial results.
8. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit.
9. We also:
  - Identify and assess the risks of material misstatement of the financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
  - Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the company's internal control.
  - Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
  - Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the

