

UTTRAYAN FINANCIAL SERVICES PRIVATE LIMITED

Reg. Off. Infinity Beanchmark EP & GP Block Salt Lake City Kolkata -700091

CIN: U67120WB1995PTC071237 Email: info@uttrayan-mfi.com

Balance Sheet**(Rs. in Thousand)**

Particulars	Note No	As at 31st March, 2025	As at 31st March, 2024
I. EQUITY AND LIABILITIES			
(1) Shareholder's Funds			
(a) Share Capital	1	90,434.67	90,434.67
(b) Reserves and Surplus	2	572,438.15	475,844.55
(2) Non-current liabilities			
(a) Long-term borrowings	4	930,771.04	1,050,157.47
(b) Deferred tax liabilities (Net)	3	-	7,105.59
(3) Current Liabilities			
(a) Short-term borrowings	5	1,786,923.62	1,518,309.14
(b) Trade payables:-	6		
i) Total outstanding dues of micro enterprises and small enterprises			
ii) Total outstanding dues of creditors other than micro enterprises and small enterprises		17,360.90	29,088.19
(c) Other current liabilities	7	23,863.66	33,594.36
(d) Short-term provisions	8	171,269.47	95,836.93
Total		3,593,061.51	3,300,370.90
II.Assets			
(1) Non Current Assets			
(a) Property, Plant and Equipment and Intangible assets			
(i) Property, Plant and Equipment	9A	52,203.33	7,196.92
(iii) Intangible assets under devolpment	9B	447.99	-
(b) Deferred tax assets (net)	3	6,951.30	-
(c) Long-term loans and advances	12A	461,973.16	589,172.36
(d) Other non-current assets	10	156,736.33	162,644.38
(2) Current assets			
(a) Cash and bank balances	11	358,900.70	243,402.49
(b) Short-term loans and advances	12	2,421,399.22	2,150,232.25
(c) Other current assets	13	134,449.48	147,722.50
Total		3,593,061.51	3,300,370.90
The accompanying notes 1 to 26 form an integral part of the Financial Statements			

In terms of our report attached

For Ray & Ray
Chartered Accountants
Firm Registration No. 301072E



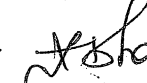
Nabanita Ghosh
Partner
Membership No. 058477



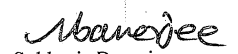
On behalf of the Board
For Uttrayan Financial Services PVT. LTD



Kartick Biswas
Managing Director
DIN: 02207249



Apu Dhar
Director
DIN: 01726461



Subhasis Banerjee
Company Secretary
Membership No. A-62097

Place: Kolkata
Date: 30.05.2025

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CIN: U67120WB1995PTC071237 Email: info@uttrayan-mfi.com

Statement of Profit and Loss

		(Rs. in Thousand)	
Particulars	Note No	For the year ended 31st March, 2025	For the year ended 31st March, 2024
I. Revenue from operations	14	877,826.78	730,970.99
II. Other Income	15	846.51	596.22
III. Total Revenue (I +II)		878,673.29	731,567.21
IV. Expenses:			
Employee benefit expense	16	165,804.48	124,727.35
Finance Cost	17	391,771.81	297,624.73
Depreciation and amortization expense	9	3,619.48	996.55
Other expenses	18	100,880.76	75,168.74
Provision for portfolio advance	8	24,680.69	15,077.53
Portfolio advance written off	12	49,113.80	56,482.04
IV. Total Expenses:		735,871.02	570,076.94
V. Profit before exceptional items and tax	(III - IV)	142,802.27	161,490.27
VI. Exceptional items		-	-
VII. Profit before tax	(V-VI)	142,802.27	161,490.27
VIII. Tax expense:			
Current tax		46,700.36	48,148.97
Tax of earlier years		-	93.04
		46,700.36	48,242.01
Deferred tax	3	(14056.89)	9,690.91
VIII. Total Tax Expenses:		32,643.47	57,932.92
IX. Profit for the year	(VII-VIII)	110,158.80	103,557.35
X. Earning per equity share:			
Basic	20	9.74	8.92
Diluted		9.74	8.92
The accompanying notes 1 to 26 form an integral part of the Financial Statements			

In terms of our report attached

For Ray & Ray
Chartered Accountants
Firm Registration No. 301072E

Nabanita Ghosh

Nabanita Ghosh
Partner
Membership No. 058477

Place: Kolkata
Date: 30.05.2025



On behalf of the Board
For Uttrayan Financial Services PVT. LTD

Kartick Biswas
Managing Director
DIN: 02207249

Apu Dhar
Director
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Subhasis Banerjee
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CIN: U67120WB1995PTC071237 Email: info@uttrayan-mfi.com

Statement of Cash Flows

(Rs. in Thousand)

Particulars	For the year ended 31st March, 2025	For the year ended 31st March, 2024
A Cash flow from operating activities:		
Profit before tax	142,802.27	161,490.27
Adjustment for:		
Depreciation	3,619.48	996.55
Portfolio advance written off	49,113.80	56,482.04
Portfolio provision created/(written back)	24,680.69	15,077.53
Lease Rent	30.41	-
Interest on fixed deposits	(23647.53)	(14948.17)
Operating profit before working capital changes	196,599.12	219,098
Change in operating assets and liabilities		
(Increase) in loan portfolio	(3069756.26)	(3466801.00)
Decrease in loan portfolio	2,980,930.56	2,483,311.08
(Increase)/ decrease in Other advances/ recoverable	(14800.97)	(37931.66)
Increase / (decrease) in other liabilities and provisions	(17406.51)	23,033.69
Cash generated from operating activities post working capital changes	75,565.94	(779289.68)
Tax (paid)/refund	(43181.89)	2,488.60
Advance Tax Paid	(32999.98)	(22247.50)
Net cash (used in) operating activities (A)	(615.93)	(799048.57)
B Cash flow from investing activities		
Purchase of property, plant and equipment	(49073.88)	(2055.28)
Interest received from fixed deposits	21,405.58	14,948.17
Increase /(decrease) in fixed deposits	(850.00)	(47611.27)
Net cash (used in) investing activities (B)	(28518.30)	(34718.38)
C Cash flow from financing activities:		
Proceeds from term loan (net)	222,557.98	907,981.40
Decrease in cash credit/Over Draft (net)	(73329.93)	(3661.90)
Payment of lease rent	(30.41)	-
Redemption of preference shares	-	(10000.00)
Payment of dividend	(13565.20)	(2169.86)
Net cash from financing activities (C)	135,632.44	892,149.64
Net Increase in cash and cash Equivalents (A+B+C)	106,498.21	58,382.68
Opening cash and cash equivalents at the beginning of the year	74,302.49	15,919.81
Cash and cash equivalents at the end of the year	180,800.70	74,302.49

The above Cash Flow Statement has been prepared under "Indirect Method" as set out in the Accounting Standard (AS)-3 on "Cash Flow Statement"

The accompanying notes 1 to 26 form an integral part of the Financial Statements

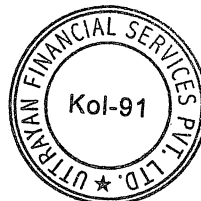
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For Ray & Ray
Chartered Accountants
Firm Registration No. 301072E

Nabanita Ghosh

Nabanita Ghosh
Partner
Membership No. 058477

Place: Kolkata
Date: 30.05.2025



On behalf of the Board
For Uttrayan Financial Services PVT. LTD

Kartick Biswas *Apu Dhar*

Kartick Biswas Apu Dhar
Managing Director Director
DIN: 02207249 DIN: 01726461

Subhasis Banerjee
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