Annual Report (FY 2024-25)

To the members,

Your Directors are pleased to present the 32nd Directors' Report of your Company together with the Audited Statement of Accounts and Auditors' Report of your Company for the financial year ended March 31, 2025. The key highlights of the year are as under:

1. **Financial Result**

Particulars	**FY 2024-25**	**FY 2023-24**	**Changes**
Operating Income	36,786,791	37,551,977	-2.04%
Other Income	17,096,944	9,919,479	72.36%
Total Income	**53,883,735**	**47,471,456**	13.51%
Less: Operational Expenses			
Personnel Expenses	26,010,846	21,280,728	22.23%
Administrative Expenses	7,363,561	5,697,926	29.23%
Financial charges	17,722,416	17,252,402	2.72%
Depreciation	230,249	325,569	-29.28%
Provision For Loans	-1,647,290	1,402,547	-217.45%
Total Operational Expenses	**49,679,782**	**45,959,172**	8.10%
Profit before Prior Period & exceptional Items	**4,203,953**	**1,512,284**	177.99%
Prior Period Expenses	0	0	
Profit/(loss) before tax	**4,203,953**	**1,512,284**	177.99%
Less: Income tax	767,034	191,295	300.97%
Less: Deferred tax	435,384	631	68899.05%
Less: Tax of Earlier Years	28,036	0	
Profit/(Loss) After Tax	**2,973,499**	**1,320,358**	125.20%

Note: During the financial year 2024–25, the Company recorded a recovery in financial performance following the disruptions caused by the Manipur unrest in the previous year. Total income increased by 13.51%, rising from ₹474.72 lakhs in FY 2023–24 to ₹538.84 lakhs in FY 2024–25. This growth was primarily driven by a 72.36% increase in other income, attributable to higher commission earned on BC loan portfolio and higher interest earnings on Fixed Deposits, while operating income saw a marginal decline of 2.04% due to continued operational challenges in affected areas.

Despite an increase in operational expenses by 8.10%, the Company's Profit Before Tax improved significantly by 177.99%, from ₹15.12 lakhs in the previous year to ₹42.04 lakhs in FY 2024–25. The improvement in profitability was further supported by a reversal in loan loss provisions, with a credit of ₹16.47 lakhs as against a charge of ₹14.03 lakhs in the previous year.

Profit After Tax (PAT) for the year stood at ₹29.74 lakhs, marking a 125.20% increase over the previous year's PAT of ₹13.20 lakhs.

While challenges remain, especially with respect to the pace of recovery in certain geographies, the financials for FY 2024–25 indicate a clear upward trajectory in the Company's earnings and overall financial health.

2. Dividend

The Company issued 10,00,000, 9% Optionally Convertible Preference Shares ("OCPS") of face value Rs. 10, to North Eastern Development Finance Corporation (NEDFI) on 17th February 2018 and 17th July 2019 respectively.

According to the terms and conditions of the investment, the original redemption schedule was 50% on 26-07-2024 and the balance 50% on 26-07-2025. NEDFi has, however, extended the redemption period by 3 years. The Company shall pay a dividend of 9% on 9,00,000 OCPS aggregating ₹1.00 crore, on a pro-rata basis up to March 31, 2025, subject to the approval of the Members at the ensuing Annual General Meeting ("AGM"). As of March 31, 2025, the Company has the total closing balance of ₹1.00 crores only under Tier II preference share, exclusively for NEDFi. The said dividend, if approved by the Members, would involve a cash outflow of ₹9,00,000. (Dividend distribution tax will be NIL as per new provision of Income Tax Act).

In order to conserve the resources of the company and to build up reserves, the Directors are not recommending any dividend against equity shares.

3. Transfer to reserves

During the year, entire profit has been transferred to Reserves. 20% Profit transferred to statutory reserve.

4. Comprehensive MFI Grading

SMERA assigned the company a COCA of C2 in January 2025, indicating 'good performance on code of conduct dimensions'. and MFI Grading of M4 in March 2024, indicating 'average capacity of the MFI to manage its operations in a sustainable manner. The main reason for this downgrade from M3 was the significant decrease in our own book portfolio during the financial year 2023-2024.

5. Bank Loan Rating

Acuité has upgraded the long-term rating to 'ACUITE BB-' (read as ACUITE Double B minus) from 'ACUITE C'(read as ACUITE C) on the Rs. 15.00 Cr. bank Facilities of YVU Financial Services Private Limited (YVUFS). The outlook is 'Stable'.

6. Capital Adequacy

The Capital Adequacy Ratio of the company was 44.09% as of March 31, 2025 as against the minimum capital adequacy requirements of 15% by RBI.

7. Public Deposits

The Company is registered with Reserve Bank of India (RBI), as a non-deposit accepting NBFC under section 45-1A of the RBI Act, 1934 and reclassified as NBFC-MFI, effective from 22nd March, 2016. Your

Directors hereby report that the Company has not accepted any public deposits during the year under review and it continues to be a non-deposit taking non banking financial company in conformity with the guidelines of the RBI. As such no amount of principal and interest was outstanding during the year.

8. Internal Controls

The Company continues to maintain an adequate internal financial control and risk management framework, with policies and procedures in place to support its operations and compliance requirements. These controls aim to ensure the orderly conduct of business, adherence to internal policies, safeguarding of assets, and integrity of financial and operational information.

The internal control system covers: (a) orderly and efficient conduct of business operations, including compliance with laid-down policies; (b) safeguarding of Company assets; (c) prevention and detection of frauds and errors; (d) accuracy and completeness of accounting records; and (e) timely preparation of reliable financial information.

An independent internal audit function is in place, conducting regular audits across all branches and the Head Office. The audit scope during the year included reviews of operational compliance, accounting systems, and branch-level processes.

The Audit Committee met at regular intervals to review the reports submitted by the Internal Audit team and monitor the status of corrective actions. The Committee also reviewed and discussed risk mitigation measures and internal control improvements implemented during the year.

9. Disclosures under Sexual Harassment of women at workplace (Prevention, prohibition & Redressal) Act, 2013:

The Company adheres to the Sexual Harassment of Women at the Workplace (Prevention, Prohibition & Redressal) Act, 2013, through its "Prevention of Sexual Harassment (POSH) Policy." An Internal Complaints Committee (ICC) is established to address sexual harassment complaints.

During the year under review, your Directors confirm that no complaints were received.

10. Directors' Responsibility Statement

Pursuant to Section 134(5) of the Companies Act, 2013, the Board of Directors of the Company confirms that:

i. In the preparation of the annual accounts for the financial year ended March 31, 2025, the applicable accounting standards have been followed along with proper explanation relating to material departures, if any;

ii. The Directors have selected such accounting policies and applied them consistently and made judgments and estimates that are reasonable and prudent, so as to give a true and fair view of the state of affairs of the Company as at March 31, 2025, and of the profit or loss of the Company for that period;

iii. The Directors have taken proper and sufficient care for the maintenance of adequate accounting records in accordance with the provisions of the Companies Act, 2013, for safeguarding the assets of the Company and for preventing and detecting fraud and other irregularities;

iv. The Directors have prepared the annual accounts on a going concern basis;

The Directors have devised proper systems to ensure compliance with the provisions of all applicable laws and that such systems are adequate and operating effectively;

The Directors have laid down internal financial controls to be followed by the Company and such internal financial controls are adequate and are operating effectively.

11. Declaration by Independent Directors

The Company has received necessary declarations of independence from each of its Independent Directors under section 149(7) of the Companies Act, 2013, that he/she meets the criteria of independent director envisaged in section 149(6) of the Companies Act, 2013.

12. Auditors

M/s D. Patwary & Co., Chartered Accountants, (FRN: 324523E), having their office at 1st Floor, Master Enclave, Christian Basti, Udayachal Path, Guwahati, Assam - 781005 was appointed as the Statutory Auditors of the Company from the conclusion of 28th Annual General Meeting till the Conclusion of 32nd Annual General Meeting of the Company to be held in 2025.

13. Details of significant & material order passed by the regulators or courts or tribunal

There was no significant & material order passed by Regulators/Courts/Tribunal during the period under review.

14. Details regarding any proceedings pending under insolvency and Bankruptcy Code, 2016

No application was made and no proceeding is pending under the Insolvency and Bankruptcy Code, 2016 during the year.

15. Loan, Guarantees and Investments under Section 186

The Company does not have any subsidiaries and hence has not made any layered investments of the kind specified under Section 186 (1) of the Companies Act 2013.

16. Material Changes Affecting the Financial position of the Company

Except as disclosed elsewhere in this report, there have been no material changes and commitments which have occurred between the end of the financial year of the Company and the date of this report which can affect the financial position of the Company.

17. Transaction with related parties

All related party transactions that were entered into during the financial year ended March 31, 2025 were on an arm's length basis and were in the ordinary course of business. Therefore, the provisions of Section 188 of the Companies Act, 2013 were not attracted.

18. Conservation of Energy, Technology Absorption, Foreign Exchange Earnings/ Outgo in terms of Section 134(3)(M) of the Companies act 2013 and Rule 8 of Companies (Accounts) Rules, 2015

a. Energy Consumption:

There are no matters to be reported under this head as the Company is not engaged in power-intensive activities and hence not applicable to this Company.

b. Technology Absorption:

There are no matters to be reported under this head as the Company is not entered into any technical collaboration agreements.

c. Foreign Exchange Outflow/Inflow:

The Company has no transactions in foreign currency during the Financial Year 2024-25.

19. Development and implementation of risk management policy

Risk management continues to be integral to the Company's functioning as an NBFC-MFI, particularly in view of the evolving business environment and external challenges. During the year under review, the Company maintained and strengthened its risk management framework, with periodic reviews and updates in response to operational realities and sector-specific risks.

The framework is structured around three key components: (a) Business Risk Assessment, (b) Operational Controls Assessment, and (c) Policy Compliance Processes. These enable the Company to systematically identify, assess, and mitigate key risks including credit, operational, liquidity, regulatory, and reputational risks.

The Management and the Risk Management Committee of the Board were actively involved in ongoing risk reviews, especially in the context of the socio-economic situation in Manipur and its impact on operations. Risk discussions focused on ensuring business continuity, maintaining credit discipline, and responding to regulatory updates. The Committee reviewed existing policies and their implementation and provided direction on areas requiring attention or adaptation.

The Company remains focused on aligning its risk management practices with its operational realities, aiming for resilience and compliance in an uncertain and dynamic environment.

20. RBI regulation

The Company was re-classified as NBFC-MFI by RBI w.e.f. 22nd March, 2016 and has complied with the regulations stipulated by the apex bank.

21. Auditors report

The Board has reviewed the Statutory Auditors' Report for the financial year ended March 31, 2025. The Report is self-explanatory and does not contain any qualification, reservation, adverse remark, or disclaimer. Accordingly, no further comments are required by the Board in this regard.

22. Report on Corporate Governance

Company's philosophy on Corporate Governance

YVU Financial continues to uphold its commitment to sound Corporate Governance practices, which remain central to the way the Company conducts its business. The guiding principles of transparency, accountability, and ethical conduct have been consistently followed during the year under review.

The Company recognizes its responsibility toward all stakeholders and strives to ensure fairness in its dealings with customers, lenders, investors, regulators, and employees. In alignment with its mission to provide inclusive financial services to underserved communities, YVU Financial has maintained a balanced approach between its social objectives and financial performance.

During the year, efforts were made to further strengthen governance practices through structured Board oversight, adherence to regulatory norms, and responsible decision-making. These measures reflect our ongoing commitment to maintain a high level of integrity in operations and responsiveness to stakeholder expectations.

The values of responsible financing, customer-centricity, and institutional integrity continue to guide the Company's governance framework and day-to-day operations.

A. Board of Directors

As on March 31, 2025, the Board of Directors of the company consists of 7 Directors out of which 1 is an Executive Director (Managing Director), 1 Non-Executive Director, 2 Nominee Directors and 3 Independent Directors. The Board of Directors of the Company has one woman director, Ms. Akoijam Bino Devi. The Board of Directors of the company is constituted in compliance with the Reserve Bank of India Act, 1934 and Companies Act, 2013 and in accordance with good corporate governance practices. The current composition of the Board of Directors is as below:

Sl. No.	Name of Director	Designation and Category
1	Mr. Akoijam Tikendrajit Singh (DIN - 2296640)	Non-Executive, Chairman
2	Ms. Akoijam Bino Devi (DIN - 2296648)	Nominee Director (YMBT)
3	Mr. W Prabin Singh (DIN - 3588391)	Nominee Director (NEDFi)
4	Dr. Ch. Ibohal Meitei (DIN - 7596336)	Non-Executive, Independent Director
5	Mr. Nagaraja V (DIN - 03305719)	Non-Executive, Independent Director
6	Mr. Maibam Rajendra Singh (DIN - 7294239)	Non-Executive, Independent Director
7	Mr. Bikendrajit Singh Akoijam (DIN- 2296632)	Managing Director

(i) Board meetings held

Over the course of the 2024-25 fiscal year, our Board of Directors convened four times, utilising a hybrid approach of video conferencing and in-person meetings. Abiding by the Companies (Meetings of Board and its Powers) Amendment Rules, 2021, we successfully addressed a wide array of topics during these virtual and face-to-face assemblies.

The meetings of the Board and attendance of the Directors are as given below:

Sl. No.	Name of Directors	Date of meeting			
		24.07.2024	**20.09.2024**	**18.12.2024**	**28.03.2025**
1	Ak Tikendrajit	Yes	Yes	Yes	Yes
2	Ak Bino Devi	Yes	Yes	Yes	Yes
3	W Prabin Singh	Yes	Yes	Yes	Yes
4	Ch. Ibohal Meitei	Yes	Yes	Yes	Yes
5	Nagaraja V	Yes	Yes	Yes	Yes
6	M. Rajendra Singh	Yes	Yes	Yes	Yes
7	Bikendrajit Akoijam	Yes	Yes	Yes	Yes

B. Audit Committee

The Audit Committee currently consists of the following members:

i. Mr. W. Prabin Kumar Singh

ii. Mr. M. Rajendra Singh

iii. Mr. Ak. Tikendrajit Singh

All the recommendations of the Committee have been adopted by the Board. The meetings of the Audit Committee and attendance of its members are as given below:

Sl. No	Name of Directors	Date of meeting			
		24.06.2024	**20.09.2024**	**18.12.2024**	**27.03.2025**

1	Ak Tikendrajit	Yes	Yes	Yes	Yes
2	W Prabin Singh	Yes	Yes	Yes	Yes
3	M. Rajendra Singh	Yes	Yes	No	Yes

C. Assets and Liabilities Committee

The Assets and Liabilities Committee currently consists of the following members:

i. Mr. W. Prabin Kumar Singh

ii. Mr. Bikendrajit Akoijam

iii. Mr. Ak. Tikendrajit Singh

All the recommendations of the Committee have been adopted by the Board. The meetings of the Assets and Liabilities Committee and attendance of its members are as given below:

Sl. No.	Name of Directors	Date of meeting			
		20.05.2024	20.09.2024	18.12.2024	12.02.2025
1	W. Prabin	Yes	Yes	Yes	Yes
2	Bikendrajit Ak	Yes	Yes	Yes	Yes
3	Ak. Tikendrajit	Yes	Yes	Yes	Yes

D. Risk Management Committee

The Risk Management Committee currently consists of the following members:

i. Mr. W. Prabin Kumar Singh

ii. Mr. Bikendrajit Akoijam

iii. Mr. Ak. Tikendrajit Singh

All the recommendations of the Committee have been adopted by the Board. The meetings of the Risk Management Committee and attendance of its members are as given below:

Sl. No.	Name of Directors	Date of meeting			
		16.05.2024	20.09.2024	18.12.2024	27.02.2025
1	W. Prabin	Yes	Yes	Yes	Yes
2	Bikendrajit Ak	Yes	Yes	Yes	Yes
3	Ak. Tikendrajit	Yes	Yes	Yes	Yes

E. Grievance Redressal Committee

The Grievance Redressal Committee currently consists of the following members:

i. Dr. M. Rajendra Singh

ii. Ms. Ak. Bino Devi

iii. Mr. W. Prabin Kumar Singh

All the recommendations of the Committee have been adopted by the Board. The meetings of the Grievance Redressal Committee and attendance of its members are as given below:

Sl. No.	Name of Directors	Date of meeting			
		17.05.2024	20.09.2024	18.12.2024	27.02.2025
1	M. Rajendra	Yes	Yes	Yes	Yes
2	Ak. Bino	Yes	Yes	Yes	Yes
3	W. Prabin	Yes	Yes	Yes	Yes

F. Human Resource Committee

The Human Resource Committee currently consists of the following members:

i. Dr. M. Rajendra Singh

ii. Mr. Ak. Tikendrajit Singh

iii. Dr. Ch. Ibohal Meitei

All the recommendations of the Committee have been adopted by the Board. The meetings of the Human Resource Committee and attendance of its members are as given below:

Sl. No.	Name of Directors	Date of meeting			
		22.05.2024	**20.09.2024**	**13.12.2024**	**27.02.2025**
1	M. Rajendra	Yes	Yes	Yes	Yes
2	Ak. Tikendrajit	Yes	Yes	Yes	Yes
3	Ch. Ibohal	Yes	Yes	Yes	Yes

G. Banking and Debt Committee

The Banking and Debt Committee currently consists of the following members:

i. Dr. M. Rajendra Singh

ii. Mr. Ak. Tikendrajit Singh

iii. Ms. Ak. Bino Devi

iv. Mr. Bikendrajit Akoijam

All the recommendations of the Committee have been adopted by the Board. The Banking and Debt Committee held one meeting during the financial year 2023-24. Unlike other committees, there is no mandate requiring this committee to convene four times a year. Instead, meetings are scheduled as and when necessary to address pertinent issues. The meetings of the Banking and Debt Committee and attendance of its members are as given below:

Sl. No.	Name of Directors	Date of meeting			
		28.05.2024	**10.06.2024**	**10.10.2024**	**10.03.2025**
1	M. Rajendra	Yes	Yes	Yes	Yes
2	Ak. Tikendrajit	Yes	Yes	Yes	Yes
3	Ak. Bino	Yes	Yes	Yes	Yes
4	Bikendrajit Singh Akoijam	Yes	Yes	Yes	Yes

23. Management Discussion and Analysis Report

The Management Discussion and Analysis Report has been enclosed as Annexure - A to this Report.

24. Acknowledgment

The Board of Directors extends its deepest gratitude to our investors, clients, business associates, and banking partners for their unwavering support and cooperation, pivotal to our success. We eagerly anticipate our continued collaboration. The Board also wishes to express its profound appreciation for the dedicated service of our employees at every level, who serve as the bedrock of our operations.

For and on behalf of the Board of Directors

Bikendrajit Singh Akoijam	Akoijam Tikendrajit Singh
Managing Director	Chairman and Non-Executive Director
DIN: 02296632	DIN: 02296640
Managing Director YVU Financial Services Pvt. Ltd. Thoubal	Director YVU Financial Services Pvt. Ltd. Thoubal

Annexure - A

MANAGEMENT DISCUSSION AND ANALYSIS REPORT

Microfinance sector

During FY 2024-25, India's microfinance sector experienced a notable contraction as the gross loan portfolio declined by approximately 12% year-on-year to ₹3,35,071 crore, with around 11.1 crore active loan accounts reported as of March 31, 2025. NBFC-MFIs remained the dominant contributors to the portfolio, though their growth slowed sharply to the 0–5% range per ICRA forecasts, down from nearly 25–30% in prior years. While originations favored larger ticket sizes—reflected in a ~12% increase in average loan size during JFM 2025—the sector witnessed steep declines in lower ticket bands, indicating a strategic shift amid tighter credit conditions.

Profitability and funding dynamics were under pressure: NBFC-MFIs' equity capital shrank by about 1.8%, borrowings dropped nearly 36%, and credit costs surged, eroding margins significantly and resulting in a projected Return on Managed Assets (RoMA) of just 0.4–0.8% for FY 2025, as compared to roughly 3.6% in FY 2024. Although delinquency data is mixed, credit bureau CRIF High Mark reported rising long-term repayment delays, signaling sustained borrower stress across portfolios

Microfinance Sector in Manipur:

The microfinance sector in Manipur continued to face serious challenges during FY 2024-25 due to the prolonged ethnic conflict that began on 3rd May 2023. While curfews and restrictions were partially relaxed in some regions, instability and displacement remained widespread across both valley and hill districts. Thousands of families continued to reside in relief camps, and the ground-level environment remained highly fragile, severely impacting microfinance operations including borrower outreach, collections, and disbursements.

Recognizing the severity of the situation, the Reserve Bank of India—through the 81st SLBC-Manipur meeting—permitted microfinance institutions to extend an additional moratorium of up to 12 months for eligible borrowers impacted by the unrest. This regulatory support aimed to ease the repayment burden on borrowers who had lost livelihoods or were residing in relief camps. Nevertheless, credit recovery remained subdued, and the sector operated under constrained conditions, with revival dependent on the return of peace and socio-economic stability in the state.

YVU Financial also restructured to 2,900 borrowers, covering a loan outstanding of ₹1017.24 Lakhs due to ethnic crisis in Manipur and prevailing law and order situation. The earnings of almost all entities have been severely affected by the crisis. We are deeply grateful to Avanti Finance and NEDFi for their continued support and understanding during these challenging times.

Business Growth:

YVU Financial registered notable growth across key performance indicators in FY 2024-25, despite operating in a challenging macro-environment. The company maintained its geographical footprint across 2 states and 12 branches, but achieved a 4.06% increase in existing clients, reaching 19,805 active clients.

Total disbursements for the year stood at ₹750.40 lakhs, marking a 105.72% increase over the previous year's ₹364.77 lakhs, reflecting a strategic push towards portfolio expansion. This was accompanied by a significant improvement in collections, with principal recovered from own portfolio rising by 163.85% to ₹1,585.56 lakhs. The overall recovery rate improved to 96.61%, up from 95.47% in FY 2023–24, underscoring disciplined credit management and customer engagement.

The Assets Under Management (AUM) increased by 10.29% to reach ₹5,202.10 lakhs, with the own portfolio accounting for ₹2,050.66 lakhs and BC (Business Correspondent) portfolio contributing ₹3,151.44 lakhs. Operational efficiency also improved. The average number of borrowers per FE rose to 330 from 317, and loan outstanding per FE increased by 10.29% to ₹86.70 lakhs.

Branch:

The branch count as of 31st March 2025 was 12.

Customer Segment:

Our primary target customers are the economically backward members of society, particularly women of the weaker sections of society with a view to creating jobs and empowering them.

BC Loan Portfolio:

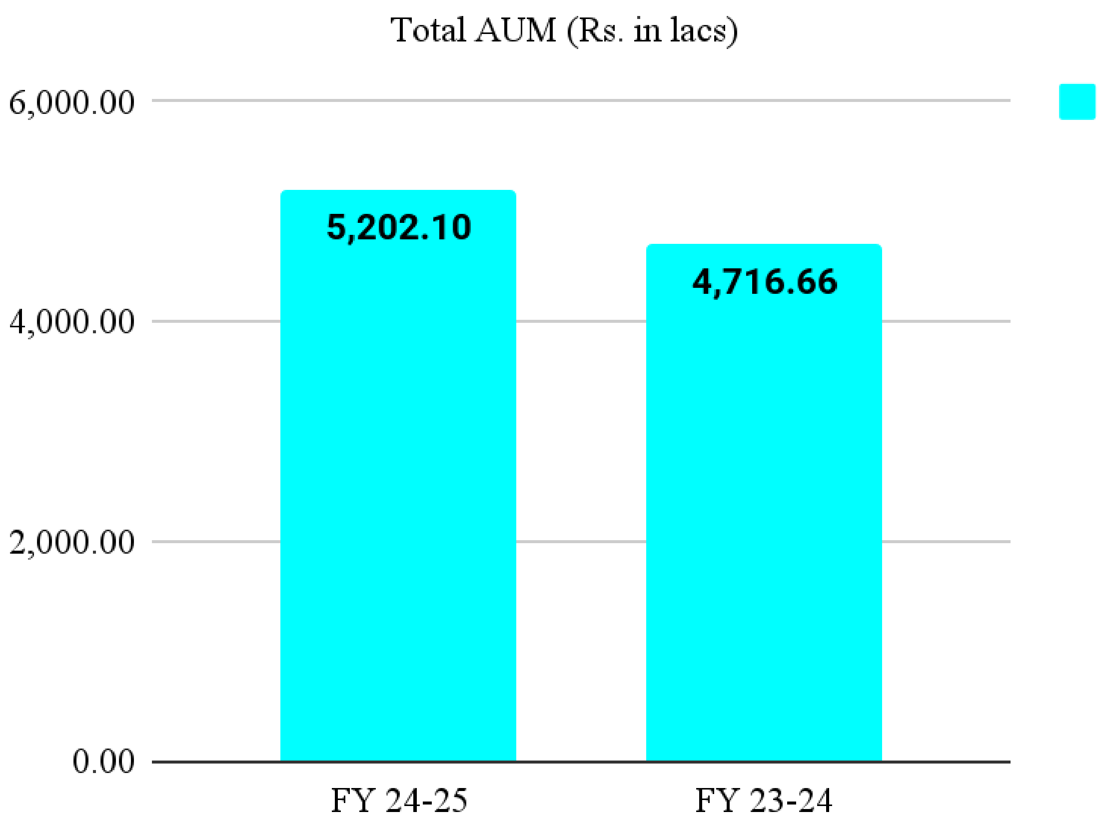
The 2024-25 fiscal year saw growth in our Business Correspondent (BC) Model, which began in July 2021 with Avanti Finance. The managed portfolio under our BC partnerships (Avanti and NEDFi) increased from ₹28.64 crores at the end of FY 2023-24 to ₹31.52 crores this fiscal year. We disbursed a total of 2,045 loans, amounting to ₹10.10 crores in FY 2024-25.

₹ in crores

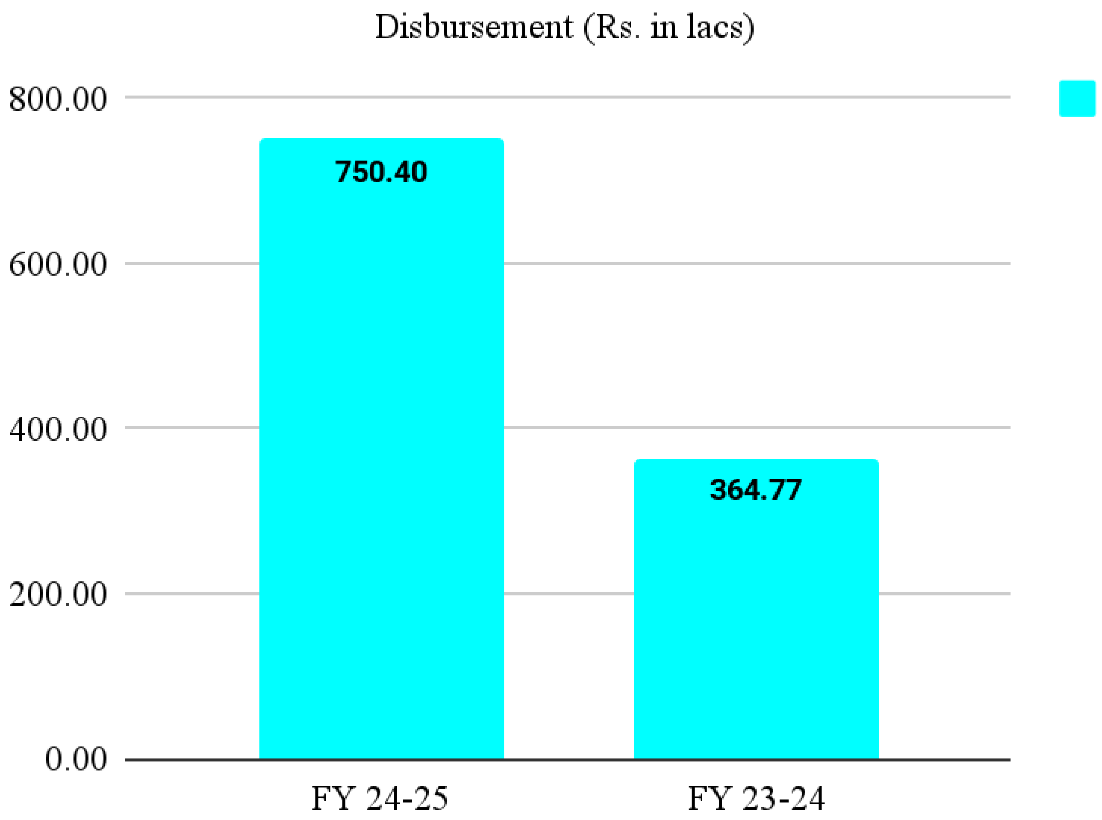
Sl.	**BC Partner**	**Exposure Limit**	**LOS 31.03.25 (A)**	**LOS 31.12.24 (B)**	**LOS 31.03.24 (C)**	**Change % (C to A)**
1	NEDFi	10.00	4.82	4.63	3.81	26.51%
2	Avanti Finance	35.00	26.70	25.74	24.83	7.53%
	Total	**45.00**	**31.52**	**30.37**	**28.64**	**10.06%**

At a Glance Report

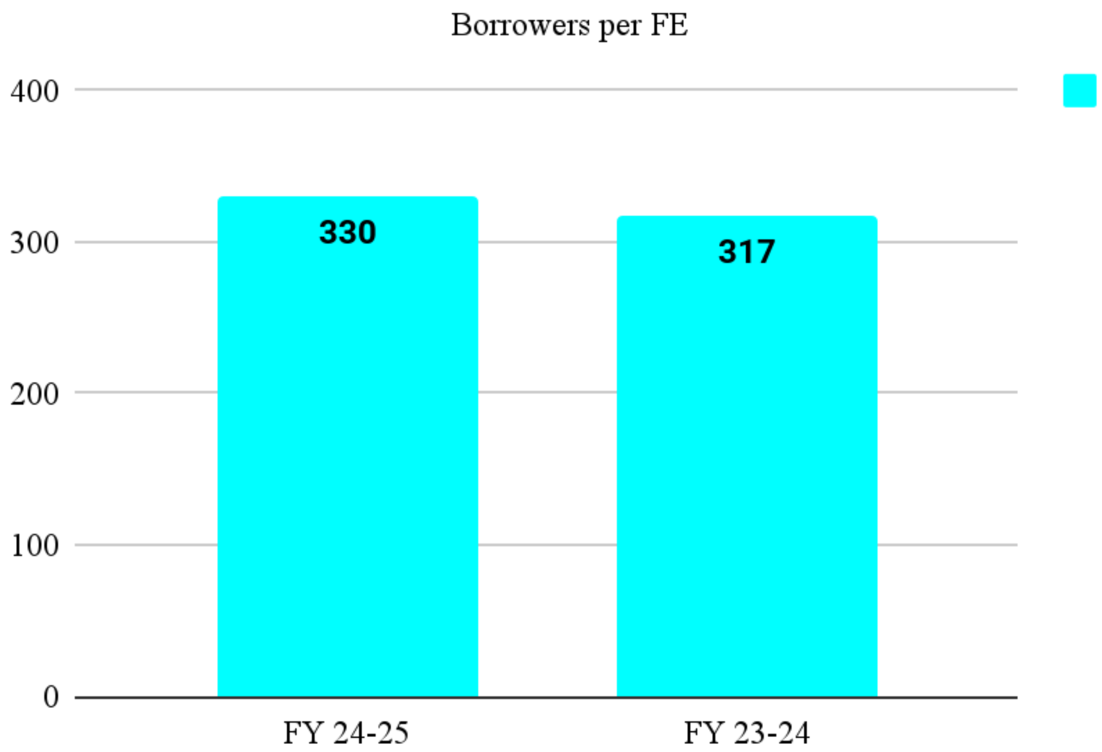
Particular	FY 24-25 (A)	FY 23-24 (B)	Changes (B to A)
No. of States	2	2	0.00%
No. of Branches	12	12	0.00%
No. of Existing Clients	19,805	19,032	4.06%
Disbursement (₹ in lakhs)	**750.40**	**364.77**	105.72%
Principal recovered Own (₹ in lakhs)	1,585.56	600.94	163.85%
Recovery %	96.61%	95.47%	1.19%
Principal outstanding Own (₹ in lakhs)	2,050.66	1,853.10	10.66%
Principal outstanding BC (₹ in lakhs)	3,151.44	2,863.56	10.05%
Total AUM (₹ in lakhs)	**5,202.10**	**4,716.66**	10.29%
No. of FE	60	60	0.00%
Avg Loan Size on Outstanding (₹ in lakhs)	0.26	0.25	5.99%
No of borrowers per FE	330	317	4.06%
Loan Outstanding Per FE (₹ in lakhs)	86.70	78.61	10.29%
PAR 1- 30 days (₹ in lakhs)	0.21	22.00	-99.05%
PAR 31-60 days (₹ in lakhs)	2.45	15.59	-84.28%
PAR 61-90 day (₹ in lakhs)	1.40	12.29	-88.61%
PAR >90 days (₹ in lakhs)	65.38	69.44	-5.85%
Total PAR (₹ in lakhs)	69.44	119.32	-41.80%
PAR % (1 Day +)	3.39%	6.46%	-47.52%
PAR % (30 Day +)	3.38%	5.27%	-35.86%
PAR % (90 Day +)	3.19%	3.75%	-14.92%



Total AUM (Rs. in lacs)
6,000.00
4,000.00
2,000.00
0.00
5,202.10
4,716.66
FY 24-25
FY 23-24



Disbursement (Rs. in lacs)
800.00
600.00
400.00
200.00
0.00
750.40
364.77
FY 24-25
FY 23-24



In-house developed web applications

The IT team at our company has successfully developed a range of web applications. These tools are designed to streamline operations and enhance overall efficiency, significantly advancing our operational capabilities. The suite includes:

During FY 2024–25, the IT team at YVU Financial made significant progress in strengthening the company's digital infrastructure by designing and deploying a suite of custom-built web applications. These solutions were developed in-house with a focus on streamlining operations, improving field-level efficiency, and enabling real-time monitoring of key business activities. The deployment of these digital tools has considerably enhanced operational visibility and responsiveness across departments. Key modules developed include:

1. **Client Commitment Tracking System**

This application was designed to monitor borrower commitments made after a missed due date. When a borrower fails to repay on the scheduled date but promises a new repayment date, this module records and tracks that commitment. The system also logs whether the assigned Field Executive (FE) visited the borrower on the committed date, thus helping the management assess follow-through and field-level accountability.

2. **Loan Tracking Dashboard**

A newly introduced tool, the Loan Tracking Dashboard consolidates all active loans—including those under NEDFi and Avanti BC partnerships—into a unified view. The dashboard enables the management team to monitor the entire loan portfolio centrally via the Intra Portal, allowing for seamless oversight and improved coordination between teams.

3. **Online Loan Repayment Platform**

To offer borrowers a convenient and contactless repayment experience, an online repayment module was developed. The system automatically sends repayment links to borrowers via SMS, enabling them to pay through internet banking or UPI platforms like Google Pay and Paytm. This initiative has supported financial inclusion and helped improve recovery efficiency.

4. **Mobile Web App for Loan Origination and Recovery**

The entire loan origination process—from data capture to credit assessment—is carried out using a secure mobile web application, ensuring consistency and mobility across field operations. Additionally, loan recovery data is recorded through the same app, facilitating real-time updates and minimizing data entry duplication.

Employee Development:

YVU Financial has significantly enhanced its employee development initiatives to align with the evolving business landscape. Employees received comprehensive training on critical RBI guidelines, including microfinance loans and moratoriums, strengthening our adherence to regulatory frameworks and minimizing potential customer communication errors.

Our commitment to employee growth extends beyond regulatory training. We've introduced cross-functional training programs to cultivate versatile skill sets, fostering adaptability across diverse roles. Recognition programs acknowledge and reward standout performance and dedication, fostering pride, belonging, and motivation within our workforce.

YVU Financial is dedicated to investing in our people, ensuring they have the knowledge and skills to excel and contribute to our collective success.

For and on behalf of the Board of Directors

Bikendrajit Singh Akoijam
Managing Director
DIN: 02296632

Managing Director
YVU Financial Services Pvt. Ltd.
Thoubal

Akoijam Tikendrajit Singh
Chairman and Non-Executive Director
DIN: 02296640

Director
YVU Financial Services Pvt. Ltd.
Thoubal