

**UNITED CREDIT LIMITED**

**SEGMENTWISE REVENUE AND RESULTS FOR THE QUARTER ENDED JUNE 30, 2005**

(Rs. in lakhs)

PARTICULARS	(1)			(2)			(3)		
	3 Months ended 30 <sup>th</sup> June, 2005			Corresponding 3 months in the previous year			Previous Accounting Year ended 31 <sup>st</sup> March, 2005		
	(Unaudited)			(Unaudited)			(Audited)		
	Finan.	Trdg.	Total	Finan.	Trdg.	Total	Finan.	Trdg.	Total
1. Segment Revenue - Income from Segment	102.62	8.63	111.25	57.20	10.20	67.40	597.69	52.76	650.45
2. Segment Results – Profit before tax from each segment	44.89	0.02	44.91	(-)54.39	2.34	(-)52.05	330.67	9.76	340.43
3. Capital Employed	1969.81	35.91	2005.72	1749.57	30.08	1779.65	1848.99	40.26	1889.25
ADD : Unallocable			281.90			200.25			469.91
Total Capital Employed in Company			2287.62			1979.90			2359.16

By Order of the Board

Place : Kolkata  
Date : July 23, 2005

(A. K. Dabriwala)  
Managing Director

In terms of our attached report of even date  
For RAY & RAY  
Chartered Accountants

S. C. SAHA  
Partner  
Membership No.12735  
Place : Kolkata  
Date : July 23, 2005

In terms of our attached report of even date.  
For RAY & RAY  
Chartered Accountants

(S. C. SAHA)  
Partner  
Membership No.12735  
Place : Kolkata  
Date : January 27, 2005  
2



## UNITED CREDIT LIMITED

### UNAUDITED FINANCIAL RESULTS (PROVISIONAL) FOR THE QUARTER ENDED JUNE 30, 2005

(Rs. in lakhs)

PARTICULARS	(1) 3 months ended 30 <sup>th</sup> June, 2005  (Unaudited)	(2) Corresponding 3 months in the previous year  (Unaudited)	(3) Previous Accounting Year ended 31 <sup>st</sup> March, 2005 (Audited)
1. NET SALES/INCOME FROM OPERATIONS	31.32	48.82	233.98
2. PROFIT ON CAPITAL MARKET OPERATIONS	0.40	-	144.54
3. PROFIT ON SALE OF INVESTMENTS	64.80	2.73	141.20
4. OTHER INCOME	6.12	7.98	87.73
5. TOTAL EXPENDITURE			
a) Staff Cost	12.91	14.84	57.25
b) Travelling & Conveyance	16.30	9.58	25.23
c) Bad Debts	0.07	0.33	4.56
d) Loss on Sale of Fixed Assets	0.96	-	18.80
e) Loss on Capital Market Operation	-	51.57	-
f) Other Expenditure	23.75	22.40	116.15
6. INTEREST	-	4.25	12.50
7. DEPRECIATION	3.74	8.61	32.53
8. PROFIT (+)/LOSS(-) BEFORE TAX (1+2+3+4-5-6-7)	44.91	(-)52.05	340.43
9. PROVISION FOR TAXATION (Net)	-	-	54.72
10. PROVISION FOR FRINGE BENEFIT TAX	2.24	-	-
11. DEFERRED TAX	-	-	10.00
12. NET PROFIT(+)/LOSS(-)(8-9-10-11)	42.67	(-)52.05	275.71
13. PAID UP EQUITY SHARE CAPITAL (Face value Rs. 10/- per share)	654.81	654.81	654.81
14. RESERVES EXCLUDING REVALUATION RESERVES	-	-	1482.78
15. BASIC AND DILUTED EPS, FOR THE YEAR TO DATE AND FOR THE PREVIOUS YEAR (not to be annualised)	0.67	(-)0.82	4.32
16. AGGREGATE OF NON-PROMOTER SHAREHOLDING			
- Number of Shares	2549221	2548821	2548821
- Percentage of shareholding	39.94	39.93	39.93

**Notes :**

- a) The above unaudited financial results were approved by the Board of Directors of the Company at their meeting held on 23<sup>rd</sup> July, 2005. The Statutory Auditors have carried out a Limited Review of above results.
- b) Provision for NPA as per RBI norms and Taxation including Deferred Tax shall be made in Annual Accounts at the year-end.
- c) During the quarter ended June 30, 2005 the Company has received 4 complaints and all the complaints have been disposed of.
- d) The figures of the previous quarter/ year have been rearranged, wherever necessary, to conform to the current quarter's classification.

**SEGMENTWISE REVENUE AND RESULTS FOR THE QUARTER ENDED JUNE 30, 2005**

(Rs. in lakhs)

PARTICULARS	(1)			(2)			(3)		
	3 Months ended 30 <sup>th</sup> June, 2005			Corresponding 3 months in the previous year			Previous Accounting Year ended 31 <sup>st</sup> March, 2005		
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By Order of the Board

Place : Kolkata  
Date : July 23, 2005

(A. K. Dabriwala)  
Managing Director

Fr-30.6.2005

In terms of our attached report of even date.  
For RAY & RAY  
Chartered Accountants

(S. C. SAHA)  
Partner  
Membership No.12735  
Place : Kolkata  
Date : January 27, 2005  
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**UNAUDITED FINANCIAL RESULTS (PROVISIONAL) FOR THE QUARTER ENDED  
JUNE 30, 2005**

(Rs. in lakhs)

	(1)	(2)	(3)
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The information furnished above is certified by United Credit Limited to be true, fair and accurate (except in respect of errors in or omissions from documents filed electronically that result solely from electronic transmission errors beyond our control and in respect of which we take corrective action as soon as it is reasonably practicable after becoming aware of the error or the omission). SEBI, the Stock Exchanges or the NIC do not take any responsibility for the accuracy, validity, consistency and integrity of the data entered and updated by it.

**For United Credit Limited**

**Arunabha Biswas  
Company Secretary**

**Place : Kolkata  
The 11<sup>th</sup> January, 2005**

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