

**UNITED CREDIT LIMITED**

CIN : L65993WB1970PLC027781

Regd. Office : 27B Camac Street (8th Floor), Kolkata - 700016

Ph.No. (033) 2287-9359/9360, Fax No. (033) 2287-2047

Email: unitedcredit@vsnl.com, Website: www.unitedcreditltd.com

							₹ in lakhs
STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30TH SEPTEMBER, 2018							
	Particulars	3 Months ended 30/09/2018	Preceding 3 Months ended 30/06/2018	Corresponding 3 months ended 30/09/2017	Year to date figures for the period ended 30/09/2018	Year to date figures for the period ended 30/09/2017	Previous year ended 31/03/2018
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
I	Revenue from Operations	59.56	61.02	59.19	120.58	117.17	240.89
II	Other Income	1.34	1.94	4.04	3.28	4.85	9.53
III	<b>Total Revenue (I+II)</b>	<b>60.90</b>	<b>62.96</b>	<b>63.23</b>	<b>123.86</b>	<b>122.02</b>	<b>250.42</b>
IV	<b>Expenses</b>						
	a) Employee benefits expense	16.49	15.41	17.07	31.90	31.72	61.45
	b) Finance costs	0.02	0.05	0.98	0.07	1.20	1.41
	c) Depreciation and amortisation expense	1.18	0.93	1.40	2.11	2.77	5.70
	d) Other expenses	19.15	18.91	24.40	38.06	41.04	74.30
	<b>Total expenses</b>	<b>36.84</b>	<b>35.30</b>	<b>43.85</b>	<b>72.14</b>	<b>76.73</b>	<b>142.86</b>
V	<b>Profit/(Loss) before exceptional and extraordinary items and tax</b>	<b>24.06</b>	<b>27.66</b>	<b>19.38</b>	<b>51.72</b>	<b>45.29</b>	<b>107.56</b>
VI	Exceptional Items	-	-	-	-	-	-
VII	<b>Profit/(Loss) before extraordinary items and tax</b>	<b>24.06</b>	<b>27.66</b>	<b>19.38</b>	<b>51.72</b>	<b>45.29</b>	<b>107.56</b>
VIII	Extraordinary Items	-	-	-	-	-	-
IX	<b>Profit/(Loss) before tax</b>	<b>24.06</b>	<b>27.66</b>	<b>19.38</b>	<b>51.72</b>	<b>45.29</b>	<b>107.56</b>
X	<i>Tax expense</i>						
	Current tax	3.75	6.75	(1.85)	10.50	4.15	16.40
	Deferred tax	0.06	(1.27)	(0.17)	(1.21)	24.94	24.99
XI	<b>Profit/(Loss) for the period from continuing operations</b>	<b>20.25</b>	<b>22.18</b>	<b>21.40</b>	<b>42.43</b>	<b>16.20</b>	<b>66.17</b>
XII	<b>Profit/(Loss) from discontinuing operations</b>	-	-	-	-	-	-
XIII	<b>Tax expense of discontinuing operations</b>	-	-	-	-	-	-
XIV	<b>Profit/(Loss) from discontinuing operations (after tax)</b>	-	-	-	-	-	-
XV	<b>Profit/(Loss) for the period</b>	<b>20.25</b>	<b>22.18</b>	<b>21.40</b>	<b>42.43</b>	<b>16.20</b>	<b>66.17</b>
XVI	<b>Earnings per equity share :</b>						
	(a) Basic	<b>0.38</b>	<b>0.42</b>	<b>0.40</b>	<b>0.80</b>	<b>0.30</b>	<b>1.24</b>
	(b) Diluted	<b>0.38</b>	<b>0.42</b>	<b>0.40</b>	<b>0.80</b>	<b>0.30</b>	<b>1.24</b>
		not annualised	not annualised	not annualised	not annualised	not annualised	annualised

**NOTES:**

1. The above Unaudited Financial Results of the Company have been reviewed by the Audit Committee and were approved by the Board of Directors in its meeting held on November 12, 2018. The Statutory Auditors of the Company have carried out a limited review of the above Financial Results.
2. The Company is a "Single Segment" Company and therefore, Segment Reporting, as envisaged in Accounting Standard (AS) 17 on "Segment Reporting" is not applicable.
3. The figures of the previous quarter/half year/year have been rearranged and regrouped, wherever necessary, to conform to the current period's classification.
4. The results are available in the Company's website [www.unitedcreditltd.com](http://www.unitedcreditltd.com), website of BSE Ltd at [www.bseindia.com](http://www.bseindia.com) and in the website of The Calcutta Stock Exchange Ltd. at [www.cse-india.com](http://www.cse-india.com)

**By ORDER OF THE BOARD**

**(A. K. DABRIWALA)**  
**Chairman & Managing Director**  
**DIN: 00024498**

**Place : Kolkata**  
**Dated : 12th November, 2018**