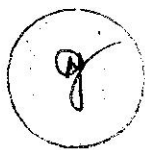


UNITED CREDIT LIMITED

ANNEXURE - I

PART - I		₹ in lakhs					
STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND SIX MONTHS ENDED SEPTEMBER 30,2014							
	Particulars	3 Months ended 30/09/2014	Preceding 3 months ended 30/06/2014	Corresponding 3 months ended 30/09/2013 in the previous year	Year to date figures for current period ended 30/09/2014	Year to date figures for the previous year ended 30/09/2013	Previous year ended 31/03/2014
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Income from operations						
	(a) Net Sales/Income from Operations	47.05	46.26	46.83	93.31	94.20	189.38
	(b) Other Operating Income	-	-	-	-	-	-
	Total income from operations (net)	47.05	46.26	46.83	93.31	94.20	189.38
2	Expenses						
	a) Employee benefits expense	14.08	14.04	12.25	28.12	25.75	49.71
	b) Depreciation and amortisation expense	0.90	1.44	0.87	2.34	1.69	3.73
	c) Other expenses	17.61	12.55	13.83	30.16	27.01	56.73
	Total expenses	32.59	28.03	26.95	60.62	54.45	110.17
3	Profit/(Loss) from operations before other income, finance costs and exceptional items (1-2)	14.46	18.23	19.88	32.69	39.75	79.21
4	Other income	0.55	0.54	0.55	1.09	1.09	6.77
5	Profit/(Loss) from ordinary activities before finance costs and exceptional items (3+4)	15.01	18.77	20.43	33.78	40.84	85.98
6	Finance costs	-	0.01	0.05	0.01	0.11	1.83
7	Profit/(Loss) from ordinary activities after finance costs but before exceptional items (5-6)	15.01	18.76	20.38	33.77	40.73	84.15
8	Exceptional Items	-	-	-	-	-	-
9	Profit / (Loss) from ordinary activities before tax (7+8)	15.01	18.76	20.38	33.77	40.73	84.15
10	Tax expense	2.54	15.09	4.87	17.63	15.16	26.60
11	Net Profit/ (Loss) from ordinary activities after tax (9-10)	12.47	3.67	15.51	16.14	25.57	57.55
12	Extraordinary items (net of tax expense Rs. Nil)	-	-	-	-	-	-
13	Net Profit / (Loss) for the period (11-12)	12.47	3.67	15.51	16.14	25.57	57.55
14	Paid-up equity share capital (Face value of the Equity Share of Rs.10/- each fully paid-up)	549.30	549.30	549.30	549.30	549.30	549.30
15	Reserves excluding Revaluation Reserves as per balance sheet of previous accounting year	-	-	-	-	-	1,494.81
16.i	Earnings per Share (before extraordinary items) of Rs.10/- each (not annualised)						
	(a) Basic	0.23	0.07	0.29	0.30	0.48	0.67
	(b) Diluted	0.23	0.07	0.29	0.30	0.48	0.67
		not annualised	not annualised	not annualised	not annualised	not annualised	annualised
16.ii	Earnings per Share (after extraordinary items) of Rs.10/- each (not annualised)						
	(a) Basic	0.23	0.07	0.29	0.30	0.48	0.67
	(b) Diluted	0.23	0.07	0.29	0.30	0.48	0.67
		not annualised	not annualised	not annualised	not annualised	not annualised	annualised



UNITED CREDIT GROUP

REGISTERED OFFICE : 27-B, CAMAC STREET (8TH FLOOR), KOLKATA - 700 016

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UNITED CREDIT LIMITED

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PART - II		SELECT INFORMATION FOR THE QUARTER AND SIX MONTHS ENDED SEPTEMBER 30, 2014					₹ in lakhs
	Particulars	3 Months ended 30/09/2014	Preceding 3 months ended 30/06/2014	Corresponding 3 months ended 30/09/2013 in the previous year	Year to date figures for current period ended 30/09/2014	Year to date figures for the previous year ended 30/09/2013	Previous year ended 31/03/2014
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
A	PARTICULARS OF SHAREHOLDING						
	1. Public Shareholding						
	- Number of Shares	1503335	1503335	1503335	1503335	1503335	1503335
	- Percentage of Shareholding	28.22	28.22	28.22	28.22	28.22	28.22
	2. Promoters and Promoter group Shareholding						
	(a) Pledged/Encumbered						
	- Number of shares	NA	NA	NA	NA	NA	NA
	- Percentage of shares (as a % of the total shareholding of Promoter and Promoter group)	-	-	-	-	-	-
	- Percentage of shares (as a % of the total share capital of the company)	-	-	-	-	-	-
	(b) Non-encumbered						
	- Number of shares	3824488	3824488	3824488	3824488	3824488	3824488
	- Percentage of shares (as a % of the total shareholding of Promoter and Promoter group)	100	100	100	100	100	100
	- Percentage of shares (as a % of the total share capital of the company)	71.78	71.78	71.78	71.78	71.78	71.78

	Particulars	3 months ended 30/09/2014
B	INVESTOR COMPLAINTS	
	Pending at the beginning of the quarter	NIL
	Received during the quarter	NIL
	Disposed of during the quarter	NIL
	Remaining unresolved at the end of the quarter	NIL

NOTES:

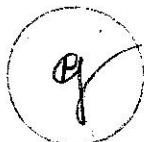
1. The above unaudited financial results were reviewed by the Audit Committee and approved by the Board of Directors of the Company at their respective meetings held on 10th November 2014. The Statutory Auditors have carried out a Limited Review of the above Financial Results.
- 2 Tax expense includes deferred tax .
3. Depreciation has been provided as per Schedule II of the Companies Act 2013. As a result of these changes, depreciation for the quarter and half year ended 30.09.14 is higher by Rs.10,918/- and Rs.75,086/- respectively. in respect of assets whose remaining useful life have been completed as on 31.03.14, Rs. 94,850/- has been adjusted with retained earnings.
4. The Company is a "Single Segment" Company and therefore, Segment Reporting, as envisaged in Accounting Standard (AS) 17 on "Segment Reporting" is not applicable.
5. The figures of the previous quarter / half year/year have been rearranged and regrouped, wherever necessary, to conform to the current period's classification.
6. The results are available in the company's website www.unitedcreditltd.com.

Place : Kolkata
Dated : 10th November, 2014

By ORDER OF THE BOARD

(Signature)

(A. K. DABRIWALA)
Chairman & Managing Director



UNITED CREDIT GROUP

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