

PART - I		Rs. in lakhs					
STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND SIX MONTHS ENDED SEPTEMBER 30, 2015							
	Particulars	3 Months ended 30/09/2015	Preceding 3 months ended 30/06/2015	Corresponding 3 months ended 30/09/2014 in the previous year	Year to date figures for current period ended 30/09/2015	Year to date figures for the previous year ended 30/09/2014	Previous year ended 31/03/2015
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Income from operations						
	(a) Net Sales/Income from Operations	47.21	48.66	47.05	95.87	93.31	194.52
	(b) Other Operating Income	-	-	-	-	-	-
	Total income from operations (net)	47.21	48.66	47.05	95.87	93.31	194.52
2	Expenses						
	a) Employee benefits expense	14.80	14.26	14.08	29.06	28.12	54.22
	b) Depreciation and amortisation expense	1.79	1.54	0.90	3.33	2.34	6.07
	c) Other expenses	20.77	15.85	17.61	36.62	30.16	54.97
	Total expenses	37.36	31.65	32.59	69.01	60.62	115.26
3	Profit/(Loss) from operations before other income, finance costs and exceptional items (1-2)	9.85	17.01	14.46	26.86	32.69	79.26
4	Other income	0.54	0.60	0.55	1.14	1.09	2.69
5	Profit/(Loss) from ordinary activities before finance costs and exceptional items (3+4)	10.39	17.61	15.01	28.00	33.78	81.95
6	Finance costs	0.28	0.31	0.00	0.59	0.01	0.12
7	Profit/(Loss) from ordinary activities after finance costs but before exceptional items (5-6)	10.11	17.30	15.01	27.41	33.77	81.83
8	Exceptional Items	-	-	-	-	-	-
9	Profit / (Loss) from ordinary activities before tax (7+8)	10.11	17.30	15.01	27.41	33.77	81.83
10	Tax expense	0.94	5.33	2.54	6.27	17.63	29.67
11	Net Profit/ (Loss) from ordinary activities after tax (9-10)	9.17	11.97	12.47	21.14	16.14	52.16
12	Extraordinary items (net of tax expense Rs. Nil)	-	-	-	-	-	-
13	Net Profit / (Loss) for the period (11-12)	9.17	11.97	12.47	21.14	16.14	52.16
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	-	-	-	-	-	1,546.31
16.i	Earnings per Share (before extraordinary items) of Rs.10/- each (not annualised)						
	(a) Basic	0.18	0.22	0.23	0.40	0.30	0.98
	(b) Diluted	0.18	0.22	0.23	0.40	0.30	0.98
		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	0.18	0.22	0.23	0.40	0.30	0.98
	(b) Diluted	0.18	0.22	0.23	0.40	0.30	0.98
		not annualised	not annualised	not annualised	not annualised	not annualised	annualised

PART - II		SELECT INFORMATION FOR THE QUARTER AND SIX MONTHS ENDED SEPTEMBER 30, 2015						Rs. in lakhs
	Particulars	3 Months ended 30/09/2015	Preceding 3 months ended 30/06/2015	Corresponding 3 months ended 30/09/2014 in the previous year	Year to date figures for current period ended 30/09/2015	Year to date figures for the previous year ended 30/09/2014	Previous year ended 31/03/2015	
	(1)	Unaudited (2)	Unaudited (3)	Unaudited (4)	Unaudited (5)	Unaudited (6)	Audited (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 30/09/2015
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:

- 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 4th November, 2015. The Statutory Auditors have carried out a Limited Review of the above Financial Results.
- Tax expense includes deferred tax .
- The Company is a "Single Segment" Company and therefore, Segment Reporting, as envisaged in Accounting Standard (AS) 17 on "Segment Reporting" is not applicable.
- The figures of the previous quarter / half year/year have been rearranged and regrouped, wherever necessary, to conform to the current period's classification.
- The results are available in the company's website www.unitedcreditltd.com.

By ORDER OF THE BOARD

Place : Kolkata
Dated : 4th November, 2015

(A. K. DABRIWALA)
Chairman & Managing Director

Standalone Statement of Assets and Liabilities

Amount in Rs.

	Particulars	As at 30th September 2015 Unaudited	As at 31st March 2015 Audited
A	EQUITY AND LIABILITIES		
1.	Shareholders' Fund		
	(a) Share Capital	54,930,230	54,930,230
	(b) Reserves and Surplus	156,744,678	154,631,034
	Sub-total - Shareholders' Fund	211,674,908	209,561,264
2.	Non-Current Liabilities		
	(a) Long-term Borrowings	1,361,183	874,703
	(b) Other Long-term Liabilities	1,469,722	1,818,756
	(c) Long-term Provisions	2,150,062	1,861,264
	Sub-total - Non-Current Liabilities	4,980,967	4,554,723
3.	Current Liabilities		
	(a) Other Current Liabilities	15,257,519	14,954,946
	(b) Short-term Provisions	70,782	24,095
	Sub-total - Current Liabilities	15,328,301	14,979,041
	TOTAL - EQUITY AND LIABILITIES	231,984,176	229,095,028
B	ASSETS		
1.	Non-Current Assets		
	(a) Fixed Assets	3,008,251	2,110,980
	(b) Non-current Investments	2,233,032	2,345,164
	(c) Deferred Tax Assets (Net)	20,155,830	20,082,935
	(d) Long-term Loans and Advances	107,978,177	108,224,477
	Sub-total - Non-Current Assets	133,375,290	132,763,556
2.	Current Assets		
	(a) Cash and Cash Equivalents	4,905,453	4,993,094
	(b) Short-term Loans and Advances	90,890,556	88,429,613
	(c) Other Current Assets	2,812,877	2,908,765
	Sub-total - Current Assets	98,608,886	96,331,472
	TOTAL - ASSETS	231,984,176	229,095,028