## UNITED CREDIT LIMITED

## Regd. Office : 27B Camac Street (8th Floor), Kolkata - 700016 CIN : L65993WB1970PLC027781 Ph. No. 033 2287-9359/9360, Fax No. 033 2287-2047 E-mail: unitedcredit@vsnl.com, Website: www.unitedcreditltd.com

Particulars     3 Months anded 31/12/2015     Preceding 3 medded 31/12/2015     Preceding 3 months ended 31/12/2014     Vear to date figures for year ended 31/12/2015     Vear to date figures for year ended 31/12/2015       Particulars     Unaudited     Add       1     Income from operations     37.70     47.21     47.54     133.57     140.85     1       2     Expenses     -     -     -     -     -     -       3     Depreciation and amortisation expense     14.74     14.80     13.04     43.80     41.16       b) Depreciation and amortisation expense     38.31     37.36     26.46     105.32     87.08     1       4     Other expenses     36.31     37.36     26.46     105.32     87.08     1       4     Other expenses     36.31     37.36     26.46     105.32	Rs. in lakhs								
Particulars     ended 31/12/2015     months ended in 009/2015     months ended in the previous year 31/12/2014     figures for the previous and 31/12/2014     figures for the previous and and and anotisation expense and anotisatio	STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31ST DECEMBER, 2015								
Income from operations     (1)     (2)     (3)     (4)     (5)     (6)     (7)       1     Income from operations     37.70     47.21     47.54     133.57     140.85     1       (a) Net Sales/Income from Operations (Net)     37.70     47.21     47.54     133.57     140.85     1       2     Expenses     -     -     -     -     -     -       3) Employee benefits expense     14.74     14.80     13.04     43.80     41.16     - <th></th> <th>Particulars</th> <th>ended</th> <th>months ended</th> <th>ng 3 months ended in the previous year</th> <th>figures for current period ended</th> <th>figures for the previous year ended</th> <th>Previous year ended 31/03/2015</th>		Particulars	ended	months ended	ng 3 months ended in the previous year	figures for current period ended	figures for the previous year ended	Previous year ended 31/03/2015	
Income from operations     37.70     47.21     47.54     133.57     140.85     1       (a) Net Sales/Income from Operations (Net)     37.70     47.21     47.54     133.57     140.85     1       (b) Other Operating Income     -			Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited	
(a) Net Sales/Income from Operations     37.70     47.21     47.54     133.57     140.85     1       (b) Other Operating Income     - </td <td></td> <td>(1)</td> <td>(2)</td> <td>(3)</td> <td>(4)</td> <td>(5)</td> <td>(6)</td> <td>(7)</td>		(1)	(2)	(3)	(4)	(5)	(6)	(7)	
(b) Other Operating Income     - </td <td>1</td> <td>Income from operations</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	1	Income from operations							
Total income from operations (Net)     37.70     47.21     47.54     133.57     140.85     1       2     Expenses     14.74     14.80     13.04     43.80     41.16       b) Depreciation and amortisation expense     2.93     1.79     0.82     6.26     3.16       c) Other expenses     18.64     20.77     12.60     55.26     42.76       Total expenses     36.31     37.36     26.46     105.32     87.08     1       3     Profit/(Loss) from operations before other Income, finance costs and exceptional items (1-2)     1.39     9.85     21.08     28.25     53.77       4     Other Income     1.24     0.54     0.79     2.38     1.88       5     Profit/(Loss) from ordinary activities before finance costs and exceptional items (3+4)     0.51     0.28     0     1.10     0.01       7     Profit/(Loss) from ordinary activities after finance costs     0.51     0.28     0     1.10     0.01       7     Profit/(Loss) from ordinary activities     2.12     10.11     21.87     29.53     55.64 <td></td> <td>(a) Net Sales/Income from Operations</td> <td>37.70</td> <td>47.21</td> <td>47.54</td> <td>133.57</td> <td>140.85</td> <td>194.52</td>		(a) Net Sales/Income from Operations	37.70	47.21	47.54	133.57	140.85	194.52	
2     Expenses     14.74     14.80     13.04     43.80     41.16       b) Depreciation and amortisation expense     2.93     1.79     0.82     6.26     3.16       c) Other expenses     18.64     20.77     12.60     55.26     42.76       Total expenses     36.31     37.36     26.46     105.32     87.08     1       3     Profit/(Loss) from operations before other Income, finance costs and exceptional items (1-2)     1.39     9.85     21.08     28.25     53.77       4     Other Income     1.24     0.54     0.79     2.38     1.88       5     Profit/(Loss) from ordinary activities before finance costs and exceptional items (3+4)     0.51     0.28     0     1.10     0.01       7     Profit/(Loss) from ordinary activities after finance costs but before exceptional items (5-6)     2.12     10.11     21.87     29.53     55.64       8     Exceptional items     -     -     -     -     -     -       9     Profit /( Loss) from ordinary activities after finance costs and exceptional items (5-6)     2.12     10.11		(b) Other Operating Income	-	-	-	-	-	-	
a) Employee benefits expense     14.74     14.80     13.04     43.80     41.16       b) Depreciation and amortisation expense     2.93     1.79     0.82     6.26     3.16       c) Other expenses     18.64     20.77     12.60     55.26     42.76       Total expenses     36.31     37.36     26.46     105.32     87.08     1       a) Employee benefits expenses     36.31     37.36     26.46     105.32     87.08     1       a) Employee benefits expenses     36.31     37.36     26.46     105.32     87.08     1       a) Employee benefits expenses     36.31     37.36     26.46     105.32     87.08     1       b) Depreciation and amortisation expense     1.24     0.54     0.79     2.38     1.88       costs and exceptional items (3+4)     6.63     10.39     21.87     30.63     55.65       6     Finance costs     0.51     0.28     0     1.10     0.01       7     Profit/(Loss) from ordinary activities after finance costs     2.12     10.11     21.87		Total income from operations (Net)	37.70	47.21	47.54	133.57	140.85	194.52	
b) Depreciation and amortisation expense     2.93     1.79     0.82     6.26     3.16       c) Other expenses     18.64     20.77     12.60     55.26     42.76       Total expenses     36.31     37.36     26.46     105.32     87.08     1       a     Profit/(Loss) from operations before other Income, finance costs and exceptional items (1-2)     1.39     9.85     21.08     28.25     53.77       4     Other Income     1.24     0.54     0.79     2.38     1.88       5     Profit/(Loss) from ordinary activities before finance costs and exceptional items (3+4)     2.63     10.39     21.87     30.63     55.65       6     Finance costs     0.51     0.28     0     1.10     0.01       7     Profit/(Loss) from ordinary activities after finance costs but before exceptional items (5-6)     2.12     10.11     21.87     29.53     55.64       8     Exceptional items (5-6)     2.12     10.11     21.87     29.53     55.64       10     Tax expense     0.26     0.94     4.93     6.53     22.56 <	2								
c) Other expenses     18.64     20.77     12.60     55.26     42.76       Total expenses     36.31     37.36     26.46     105.32     87.08     1       3     Profit/(Loss) from operations before other Income, finance costs and exceptional items (1-2)     1.39     9.85     21.08     28.25     53.77       4     Other Income     1.24     0.54     0.79     2.38     1.88       5     Profit/(Loss) from ordinary activities before finance costs and exceptional items (3+4)     2.63     10.39     21.87     30.63     55.65       6     Finance costs     0.51     0.28     0     1.10     0.01       7     Profit/(Loss) from ordinary activities after finance costs but before exceptional items (5-6)     2.12     10.11     21.87     29.53     55.64       8     Exceptional items     - <td></td> <td>a) Employee benefits expense</td> <td>14.74</td> <td>14.80</td> <td>13.04</td> <td>43.80</td> <td>41.16</td> <td>54.22</td>		a) Employee benefits expense	14.74	14.80	13.04	43.80	41.16	54.22	
Total expenses     36.31     37.36     26.46     105.32     87.08     1       3     Profit/(Loss) from operations before other Income, finance costs and exceptional items (1-2)     1.39     9.85     21.08     28.25     53.77       4     Other Income     1.24     0.54     0.79     2.38     1.88       9     Profit/(Loss) from ordinary activities before finance costs and exceptional items (3+4)     2.63     10.39     21.87     30.63     55.65       6     Finance costs     0.51     0.28     0     1.10     0.01       7     Profit/(Loss) from ordinary activities after finance costs but before exceptional items (5-6)     2.12     10.11     21.87     29.53     55.64       8     Exceptional Items     -<		b) Depreciation and amortisation expense	2.93	1.79	0.82	6.26	3.16	6.07	
3   Profit/(Loss) from operations before other Income, finance costs and exceptional items (1-2)   1.39   9.85   21.08   28.25   53.77     4   Other Income   1.24   0.54   0.79   2.38   1.88     5   Profit/(Loss) from ordinary activities before finance costs and exceptional items (3+4)   2.63   10.39   21.87   30.63   55.65     6   Finance costs   0.51   0.28   0   1.10   0.01     7   Profit/(Loss) from ordinary activities after finance costs but before exceptional items (5-6)   2.12   10.11   21.87   29.53   55.64     8   Exceptional Items   -   -   -   -   -   -     9   Profit/(Loss) from ordinary activities after finance costs   2.12   10.11   21.87   29.53   55.64     8   Exceptional Items   -   -   -   -   -   -     9   Profit /(Loss) from ordinary activities   2.12   10.11   21.87   29.53   55.64     10   Tax expense   0.26   0.94   4.93   6.53   22.56     11   Net Profit/(Loss		c) Other expenses	18.64	20.77	12.60	55.26	42.76	54.97	
finance costs and exceptional items (1-2)     1.39     9.85     21.08     28.25     53.77       4     Other Income     1.24     0.54     0.79     2.38     1.88       5     Profit/(Loss) from ordinary activities before finance costs and exceptional items (3+4)     2.63     10.39     21.87     30.63     55.65       6     Finance costs     0.51     0.28     0     1.10     0.01       7     Profit/(Loss) from ordinary activities after finance costs but before exceptional items (5-6)     2.12     10.11     21.87     29.53     55.64       8     Exceptional Items     -		Total expenses	36.31	37.36	26.46	105.32	87.08	115.26	
4   Other Income   1.24   0.54   0.79   2.38   1.88     5   Profit/(Loss) from ordinary activities before finance costs and exceptional items (3+4)   2.63   10.39   21.87   30.63   55.65     6   Finance costs   0.51   0.28   0   1.10   0.01     7   Profit/(Loss) from ordinary activities after finance costs but before exceptional items (5-6)   2.12   10.11   21.87   29.53   55.64     8   Exceptional items   -	3		1.39	9.85	21.08	28.25	53.77	79.26	
Profit/(Loss) from ordinary activities before finance costs and exceptional items (3+4)     2.63     10.39     21.87     30.63     55.65       6     Finance costs     0.51     0.28     0     1.10     0.01       7     Profit/(Loss) from ordinary activities after finance costs but before exceptional items (5-6)     2.12     10.11     21.87     29.53     55.64       8     Exceptional Items     -     -     -     -     -       9     Profit /(Loss) from ordinary activities before tax (7+8)     2.12     10.11     21.87     29.53     55.64       10     Tax expense     0.26     0.94     4.93     6.53     22.56       11     Net Profit /(Loss) from ordinary activities after tax (9-10)     1.86     9.17     16.94     23.00     33.08       12     Extraordinary items (net of tax expense Rs. Nil)     -     -     -     -       13     Net Profit /(Loss) for the period (11-12)     1.86     9.17     16.94     23.00     33.08       14     Paid-up equity share capital (Face value of the Share Rs.10/- per share)     549.30     549.30									
costs and exceptional items (3+4)     2.63     10.39     21.87     30.63     55.65       6     Finance costs     0.51     0.28     0     1.10     0.01       7     Profit/(Loss) from ordinary activities after finance costs but before exceptional items (5-6)     2.12     10.11     21.87     29.53     55.64       8     Exceptional Items     -     -     -     -     -       9     Profit /(Loss) from ordinary activities before tax (7+8)     2.12     10.11     21.87     29.53     55.64       10     Tax expense     0.26     0.94     4.93     6.53     22.56       11     Net Profit /(Loss) from ordinary activities after tax (9-10)     1.86     9.17     16.94     23.00     33.08       12     Extraordinary items (net of tax expense Rs. Nil)     -     -     -     -     -       13     Net Profit /(Loss) for the period (11-12)     1.86     9.17     16.94     23.00     33.08       14     Paid-up equity share capital (Face value of the Share Rs. 10/- per share)     549.30     549.30     549.30     549			1.24	0.54	0.79	2.38	1.88	2.69	
O     Profit/(Loss) from ordinary activities after finance costs but before exceptional items (5-6)     2.12     10.11     21.87     29.53     55.64       8     Exceptional Items     -			2.63	10.39	21.87	30.63	55.65	81.95	
costs but before exceptional items (5-6)     2.12     10.11     21.87     29.53     55.64       8     Exceptional Items     -	6		0.51	0.28	0	1.10	0.01	0.12	
9     Profit /(Loss) from ordinary activities before tax (7+8)     2.12     10.11     21.87     29.53     55.64       10     Tax expense     0.26     0.94     4.93     6.53     22.56       11     Net Profit /(Loss) from ordinary activities after tax (9-10)     1.86     9.17     16.94     23.00     33.08       12     Extraordinary items (net of tax expense Rs. Nil)     -     -     -     -       13     Net Profit /(Loss) for the period (11-12)     1.86     9.17     16.94     23.00     33.08       14     Paid-up equity share capital (Face value of the Share Rs. 10/- per share)     549.30     <			2.12	10.11	21.87	29.53	55.64	81.83	
before tax (7+8)     2.12     10.11     21.87     29.53     55.64       10     Tax expense     0.26     0.94     4.93     6.53     22.56       11     Net Profit / (Loss) from ordinary activities after tax (9-10)     1.86     9.17     16.94     23.00     33.08       12     Extraordinary items (net of tax expense Rs. Nil)     -     -     -     -       13     Net Profit /(Loss) for the period (11-12)     1.86     9.17     16.94     23.00     33.08       14     Paid-up equity share capital (Face value of the Share Rs.10/- per share)     549.30 </td <td>8</td> <td>Exceptional Items</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td>	8	Exceptional Items	-	-	-	-	-	-	
before tax (7+8)     -      1     -	9	Profit /( Loss) from ordinary activities	0.10	10.11	01.07	00.50	EE CA	01.00	
11Net Profit/ (Loss) from ordinary activities after tax (9-10)1.869.1716.9423.0033.0812Extraordinary items (net of tax expense Rs. Nil)13Net Profit /(Loss) for the period (11-12)1.869.1716.9423.0033.0814Paid-up equity share capital (Face value of the Share Rs. 10/- per share)549.30549.30549.30549.30549.3015Reserves excluding Revaluation Reserves as per balance sheet of previous accounting year1,5		before tax (7+8)	2.12	10.11	21.87	29.53	55.64	81.83	
after tax (9-10)     1.86     9.17     16.94     23.00     33.08       12     Extraordinary items (net of tax expense Rs. Nil)     -     -     -     -     -       13     Net Profit /(Loss) for the period (11-12)     1.86     9.17     16.94     23.00     33.08       14     Paid-up equity share capital (Face value of the Share Rs. 10/- per share)     549.30	10	Tax expense	0.26	0.94	4.93	6.53	22.56	29.67	
after tax (9-10)after tax (9-10)12Extraordinary items (net of tax expense Rs. Nil)13Net Profit /(Loss) for the period (11-12)1.869.1716.9423.0033.0814Paid-up equity share capital (Face value of the Share Rs. 10/- per share)549.30549.30549.30549.30549.3015Reserves excluding Revaluation Reserves as per balance sheet of previous accounting year1,5	11	Net Profit/ (Loss) from ordinary activities	1.00	0.17	10.04	00.00	22.00	50.10	
13Net Profit /(Loss) for the period (11-12)1.869.1716.9423.0033.0814Paid-up equity share capital (Face value of the Share Rs.10/- per share)549.30549.30549.30549.30549.3015Reserves excluding Revaluation Reserves as per balance sheet of previous accounting year11		after tax (9-10)	1.80	9.17	16.94	23.00	33.08	52.16	
14Paid-up equity share capital (Face value of the Share Rs.10/- per share)549.30549.30549.30549.30549.3015Reserves excluding Revaluation Reserves as per balance sheet of previous accounting year111,5	12	Extraordinary items (net of tax expense Rs. Nil)	-	-	-	-	-	-	
(Face value of the Share Rs.10/- per share)     15   Reserves excluding Revaluation Reserves as per balance sheet of previous accounting year   1,5	13	Net Profit /(Loss) for the period (11-12)	1.86	9.17	16.94	23.00	33.08	52.16	
15   Reserves excluding Revaluation Reserves as per balance sheet of previous accounting year   1,5	14	Paid-up equity share capital	549.30	549.30	549.30	549.30	549.30	549.30	
balance sheet of previous accounting year		(Face value of the Share Rs.10/- per share)							
	15	Reserves excluding Revaluation Reserves as per						1,546.31	
16.i Earnings per Share (before extraordinary items)		balance sheet of previous accounting year	-	-	-	-	-		
	16.i								
of Rs.10/- each (not annualised)		of Rs.10/- each (not annualised)							
(a) Basic 0.03 0.18 0.32 0.43 0.62		(a) Basic	0.03	0.18	0.32	0.43	0.62	0.98	
(b) Diluted 0.03 0.18 0.32 0.43 0.62		(b) Diluted	0.03	0.18	0.32	0.43	0.62	0.98	
not annualised not annualised not annualised not annualised not annualised annualised annualised			not annualised	not annualised	not annualised	not annualised	not annualised	annualised	
16.ii Earnings per Share (after extraordinary items)	16.ii	Earnings per Share (after extraordinary items)							
of Rs.10/- each (not annualised)		of Rs.10/- each (not annualised)							
(a) Basic 0.03 0.18 0.32 0.43 0.62		(a) Basic	0.03	0.18	0.32	0.43	0.62	0.98	
(b) Diluted 0.03 0.18 0.32 0.43 0.62		(b) Diluted	0.03	0.18	0.32	0.43	0.62	0.98	
not annualised not annualised not annualised not annualised not annualised annualised annualised			not annualised	not annualised	not annualised	not annualised	not annualised	annualised	

## NOTES:

- 1. The above Unaudited Financial Results of the Company were reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on 10th February , 2016.
- 2. the Statutory Auditors of the Company have carried out Limited Review of the above Financial Results pursuant to Regulation 33 of the Securities and Exchange Board of India (listing Obligations and Disclosure Requirements)Regulations.2015.
- 3. Tax expense includes deferred tax.
- 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 /nine months/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, website of BSE Ltd at www.bseindia.com and in the website of The Calcutta Stock Exchange Ltd at www.cse-india.com

By ORDER OF THE BOARD

Place : Kolkata Dated : 10th February, 2016

(A. K. DABRIWALA) Chairman & Managing Director