## **UNITED CREDIT LIMITED**

CIN: L65993WB1970PLC027781

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ANNEXURE - 1

	PART - I						Rs. in lakh
	STATEMENT OF STANDALONE UNAUDITED FINANCIAL						
	Particulars	3 Months ended 30/09/2016	Preceding 3 months ended 30/06/2016	Corresponding 3 months ended 30/09/2015 in the previous year	Year to date figures for current period ended 30/09/2016	Year to date figures for the previous year ended 30/09/2015	Previous year ende 31/03/201
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Income from operations						
	(a) Net Sales/Income from Operations	52.18	38.52	47.21	90.70	95.87	176.6
	(b) Other Operating Income	-	-	-	-	-	
	Total income from operations (net)	52.18	38.52	47.21	90.70	95.87	176.6
2	Expenses						
_	a) Employee benefits expense	13.93	14.06	14.80	27.99	29.06	56.
	b) Depreciation and amortisation expense	1.97	1.87	1.79	3.84	3.33	8.7
	c) Other expenses	17.70	26.42	20.77	44.12	36.62	163.
	Total expenses	33.60	42.35	37.36	75.95	69.01	228.
3	Profit/(Loss) from operations before other Income,	18.58	(3.83)	9.85	14.75	26.86	(52.2
	finance costs and exceptional items (1-2)	10.50	(3.63)	9.00	14.75	20.00	(32.2
4	Other income	0.82	0.83	0.54	1.65	1.14	81.
5	Profit/(Loss) from ordinary activities before finance costs and exceptional items (3+4)	19.40	(3.00)	10.39	16.40	28.00	29.
6	Finance costs	0.37	0.41	0.28	0.78	0.59	1.
7	Profit/(Loss) from ordinary activities after finance costs but before exceptional items (5-6)	19.03	(3.41)	10.11	15.62	27.41	27.
8	Exceptional Items	ı	i	-	i	-	
9	Profit /( Loss) from ordinary activities	19.03	(3.41)	10.11	15.62	27.41	27
	before tax (7+8)	13.03	(3.41)	10.11	13.02	27.41	21
10	Tax expense	3.25	6.14	0.94	9.39	6.27	21
11	Net Profit/ (Loss) from ordinary activities after tax (9-10)	15.78	(9.55)	9.17	6.23	21.14	5
12	Extraordinary items (net of tax expense Rs. Nil)	-	-	-	-	-	
13	Net Profit /(Loss) for the period (11-12)	15.78	(9.55)	9.17	6.23	21.14	5
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
15	Reserves excluding Revaluation Reserves as per balance sheet of previous accounting year	-	-	-	-	-	1,552
16.i	Earnings per Share (before extraordinary items) of Rs.10/- each (not annualised)						
	(a) Basic	0.30	(0.18)		0.12	0.40	0.
	(b) Diluted	0.30 not annualised	(0.18) not annualised	0.18 not annualised	0.12 not annualised	0.40 not annualised	0. annualise
6.ii	Earnings per Share (after extraordinary items)		ot armaanood	armaansed	ot annuanou	umuanseu	amidanse
0.11	of Rs.10/- each (not annualised)						
	(a) Basic	0.30	(0.18)	0.18	0.12	0.40	0.
	(b) Diluted	0.30	(0.18)	0.18	0.12	0.40	0.
		not annualised	` '	not annualised	not annualised	not annualised	annualis

		-2-						
	PART - II Rs. in lakhs							
	SELECT INFORMATION FOR THE QUARTER AND SIX MONTHS ENDED SEPTEMBER 30, 2016							
	Particulars	3 Months ended 30/09/2016	Preceding 3 months ended 30/06/2016	Corresponding 3 months ended 30/09/2015 in the previous year	Year to date figures for current period ended 30/09/2016	Year to date figures for the previous year ended 30/09/2015	Previous year ended 31/03/2016	
	(4)	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited	
Α	(1) PARTICULARS OF SHAREHOLDING	(2)	(3)	(4)	(5)	(6)	(7)	
Å	Public Shareholding     Number of Shares     Percentage of Shareholding	1503335 28.22			1503335 28.22	1503335 28.22	1503335 28.22	
	Promoters and Promoter Group Shareholding     (a) Pledged/Encumbered     Number of shares     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)	NA -	NA -	NA -	NA -	NA -	NA -	
	(b) Non-encumbered  - Number of shares  - 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)	3824488 100 71.78	100	100	100	3824488 100 71.78	3824488 100 71.78	

	Particulars	3 months ended 30/09/2016
В	INVESTOR COMPLAINTS	
	Pending at the begining of the quarter Received during the quarter Disposed of during the quarter Remaining unresolved at the end of the quarter	NIL NIL NIL 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 12th November, 2016. The Statutory Auditors have carried out a Limited Review of the above Financial Results.
- 2 Tax expense includes deferred tax .
- 3. The Company is a "Single Segment" Company and therefore, Segment Reporting, as envisaged in Accounting Standard (AS) 17 on "Segment Reporting" is not applicable.
- 4. The figures of the previous quarter / half year/year have been rearranged and regrouped, wherever necessary, to conform to the current period's classification.
- 5. 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 Limited at www.cse-india.com.

By ORDER OF THE BOARD

Place : Kolkata

Dated: 12th November, 2016

(A. K. DABRIWALA) Chairman & Managing Director

## **Statement of Assets and Liabilities**

## Amount in Rs.

F .	, unount in no				
	Particulars	As at 30th September 2016 Unaudited	As at 31st March 2016 Audited		
Α	EQUITY AND LIABILITIES				
1.	Shareholders' Fund				
	(a) Share Capital	54,930,230	54,930,230		
	(b) Reserves and Surplus	155,853,109	155,229,832		
	(b) Hessives and carpias	100,000,100	100,220,002		
	Sub-total - Shareholders' Fund	210,783,339	210,160,062		
2.	Non-Current Liabilities				
۷.	(a) Long-term Borrowings	571,160	975,951		
	, ,	_			
	(b) Other Long-term Liabilities	5,131,282	1,469,722		
	(c) Long-term Provisions	2,162,906	2,158,443		
	Sub-total - Non-Current Liabilities	7,865,348	4,604,116		
3.	Current Liabilities				
	(a) Other Current Liabilities	14,528,985	14,444,142		
	(b) Short-term Provisions	403,741	381,830		
	Sub-total - Current Liabilities	14,932,726	14,825,972		
	TOTAL - EQUITY AND LIABILITIES	233,581,413	229,590,150		
В	ASSETS				
1.	Non-Current Assets				
	(a) Fixed Assets	2,106,286	2,432,211		
	(b) Non-current Investments	32	32		
	(c) Deferred Tax Assets (Net)	18,034,982	18,648,493		
	(d) Long-term Loans and Advances	108,795,368	108,699,360		
	(c) =0.1g to =0a.10 a.la ration	. 55,. 55,555	.00,000,000		
	Sub-total - Non-Current Assets	128,936,668	129,780,096		
2.	Current Assets				
	(a) Trade Receivables	10,630	98,489		
	(b) Cash and Cash Equivalents	5,886,251	5,062,282		
	(c) Short-term Loans and Advances	95,772,593	92,135,211		
	(d) Other Current Assets	2,975,271	2,514,072		
	(d) Other Current Assets	2,975,271	2,314,072		
	Sub-total - Current Assets	104,644,745	99,810,054		
	TOTAL - ASSETS	233,581,413	229,590,150		
	IOTAL AGGLIG	_55,551,110	,,		