

UNITED CREDIT LIMITED

No. UCL-BSE/ FIN /2020-21

July 23, 2020

The Manager - Corporate Services
BSE Ltd.
Floor 25, P. J. Towers
Dalal Street
Mumbai – 400 001

Scrip Code No.531091

Dear Sir,


**AUDITED FINANCIAL RESULTS FOR THE
QUARTER AND YEAR ENDED 31ST MARCH, 2020
IN COMPLIANCE OF REGULATION 33(3)(a) OF
SEBI (LISTING OBLIGATIONS AND DISCLOSURE
REQUIREMENTS) REGULATIONS, 2015**

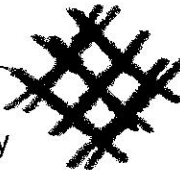
Further to our letter No.UCL-BSE/529/2020-21 dated 16th July, 2020 in connection with the above, we forward herewith the Audited Financial Results for the quarter and year ended 31st March, 2020 duly reviewed by the Audit Committee and approved by the Board of Directors in their respective meetings held on 23rd July, 2020 and signed by the Chairman & Managing Director of the Company along with the Audit Report and declaration to the effect that the Audit Report is with unmodified opinion. The meeting of the Board of Directors commenced at 12.00 Noon and concluded at 12.40 P.M.

Necessary steps have been taken for publication of the financial results in the newspapers, a copy each of which will be sent to you immediately after the release.

Thanking you,

Yours faithfully,
For United Credit Limited


(Arunabha Biswas)
Vice President & Co. Secretary



Encl : As above

UNITED CREDIT GROUP

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

PHONE : +91-33-2287-9359, 2287-9360, 2287-9185, FAX : +91-33-2287-2047

CIN : L65993WB1970PLC027781

E-mail : unitedcreditltd@gmail.com, Website : www.unitedcreditltd.com

Ref: SA/U/7R

**INDEPENDENT AUDITOR'S REPORT
TO THE BOARD OF DIRECTORS OF
UNITED CREDIT LIMITED**

Report on the audit of the Ind AS Financial Results

Opinion

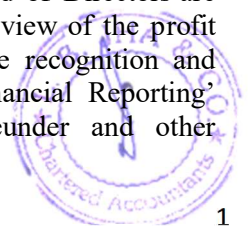
1. We have audited the accompanying quarterly and year to date Ind AS financial results of United Credit Limited ("the Company") for the quarter ended March 31, 2020 and the year ended March 31, 2020 attached herewith, being submitted by the company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations").
2. In our opinion and to the best of our information and according to the explanations given to us, these Ind AS financial results:
 - i. are presented in accordance with the requirements of Regulation 33 of the Listing Regulations in this regard; and
 - ii. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable accounting standards and other accounting principles generally accepted in India of the profit and other comprehensive income and other financial information for the quarter ended March 31, 2020 as well as the year ended March 31, 2020.

Basis for Opinion

3. We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013 (the Act). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Ind AS Financial Results section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the Ind AS financial results under the provisions of the Companies Act, 2013 and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Management's Responsibilities for the Ind AS Financial Results

4. These quarterly Ind AS financial results as well as the year to date Ind AS financial results have been prepared on the basis of the interim Ind AS financial statements. The Company's Board of Directors are responsible for the preparation of these Ind AS financial results that give a true and fair view of the profit and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, 'Interim Financial Reporting' prescribed under Section 133 of the Act read with relevant rules issued thereunder and other



accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Ind AS financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

5. In preparing the Ind AS financial results, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.
6. The Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Ind AS Financial Results

7. Our objectives are to obtain reasonable assurance about whether the Ind AS financial results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Ind AS financial results.
8. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:
 - Identify and assess the risks of material misstatement of the Ind AS financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
 - Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the company's internal control.
 - Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
 - Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Ind AS financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
 - Evaluate the overall presentation, structure and content of the Ind AS financial results, including the disclosures, and whether the Ind AS financial results represent the underlying transactions and events in a manner that achieves fair presentation.



9. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
10. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

11. The Ind AS Financial Results include the results for the quarter ended March 31, 2020 being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the current financial year which were subject to limited review by us.



For L. B. Jha & Co.
Chartered Accountants
Firm Registration No : 301088E

A handwritten signature in blue ink, appearing to read "D.N. Roy", written over a horizontal line.

(D.N.Roy)

Partner ✓

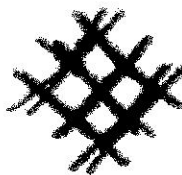
(Membership No.: 300389)
UDIN: 20300389AAAADK8607

Place: Kolkata
Date: 23rd July, 2020

UNITED CREDIT LIMITED

UNITED CREDIT LIMITED
Balance sheet as at March 31, 2020

		(₹ in Lakhs)	
	Particulars	As at March 31st, 2020 (Audited)	As at March 31st, 2019 (Audited)
	ASSETS		
(1)	Financial assets		
(a)	Cash and cash equivalents	7.44	23.92
(b)	Bank Balance other than (a) above	11.72	18.07
(c)	Receivables	-	
	i) Trade receivables	29.85	13.11
(d)	Loans	1,512.94	1,429.66
(e)	Investments	0.00	0.00
(f)	Other financial assets	110.17	101.34
(2)	Non-financial assets		
(a)	Current tax assets (Net)	66.23	83.16
(b)	Deferred tax Assets (Net)	33.05	26.69
(c)	Property, Plant and Equipment	8.57	10.16
(d)	Other non-financial assets	903.32	926.51
	Total Assets	2,683.29	2,632.62
	LIABILITIES AND EQUITY		
	LIABILITIES		
(1)	Financial Liabilities		
(a)	Payables		
	(I) Other Payables		
	(i) total outstanding dues of micro enterprises and small enterprises	-	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	18.72	10.20
(b)	Borrowings (Other than Debt Securities)	-	-
(c)	Other financial liabilities	153.15	155.53
2	Non-Financial Liabilities		
(a)	Provisions	12.30	12.01
(b)	Other non-financial liabilities	0.62	1.58
3	EQUITY		
(a)	Equity Share capital	549.30	549.30
(b)	Other Equity	1,949.20	1,904.00
	Total Liabilities and Equity	2,683.29	2,632.62



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UNITED CREDIT LIMITED

UNITED CREDIT LIMITED Statement of Profit and Loss account for the Quarter and year ended March 31st, 2020

(₹ in Lakhs)

	Particulars	Quarter ended			Year ended	
		31-Mar-2020 (Audited)	31-Dec-2019 (Unaudited)	31-Mar-2019 (Audited)	31-Mar-2020 (Audited)	31-Mar-2019 (Audited)
(I)	Revenue from operations					
	Interest Income	51.77	45.63	42.95	187.93	147.44
	Rental Income	24.25	23.92	29.57	97.16	111.38
	Net gain on fair value changes	1.07	1.07	0.99	4.20	3.91
	Total Revenue from operations (I)	77.09	70.62	73.51	289.29	262.72
(II)	Other Income	1.67	1.68	523.58	6.70	528.52
(III)	Total Income (I+II)	78.76	72.30	597.09	295.99	791.24
(IV)	Expenses					
	Finance Costs	0.00	0.00	0.00	0.00	0.07
	Net loss on fair value changes	0.14	0.09	0.70	1.04	2.75
	Impairment on financial instruments	0.22	0.00	1.35	0.22	1.35
	Employee Benefits Expenses	18.87	18.14	17.19	72.74	65.84
	Depreciation, amortisation and impairment	0.91	0.85	1.10	3.39	4.34
	Other expenses	21.45	24.69	286.35	100.23	357.52
	Total Expenses (IV)	41.59	43.77	306.68	177.62	431.87
(V)	Profit before tax (III- IV)	37.16	28.53	290.40	118.37	359.37
(VI)	Tax Expense:	0.00	0.00	0.00		
	(1) Current Tax	13.25	8.00	4.20	35.48	20.70
	(2) Deferred Tax	-3.59	-1.08	134.09	-6.62	129.38
(VII)	Profit for the period (V-VI)	27.50	21.61	152.11	89.50	209.29
(VIII)	Other Comprehensive Income					
	A (i) Items that will not be reclassified to profit or loss					
	(a) Remeasurements of the defined benefit plans	0.91	0.00	-1.95	0.91	-1.95
	(ii) Income tax relating to items that will not be reclassified to profit or loss	-0.25	0.00	0.51	-0.25	0.51
	Other Comprehensive Income	0.66	-	(1.44)	0.66	(1.44)
(IX)	Total Comprehensive Income for the period (VII+VIII)	28.16	21.61	150.67	90.16	207.85
(X)	Earnings per equity share (Face value of ₹ 10/- each)					
	Basic (₹)	0.52	0.41	2.85	1.68	3.93
	Diluted (₹)	0.52	0.41	2.85	1.68	3.93

Notes

- The above audited Financial Results of the Company have been reviewed by the Audit Committee and subsequently approved by the Board of Directors of the company in its meeting held on July 23, 2020.
- The Company has adopted Indian Accounting Standards ("Ind AS") notified under Section 133 of the Companies Act 2013 ("the Act") read with the Companies (Indian Accounting Standard) Rules, 2015 from 1st April, 2019 and the effective date of such transition is 1st April, 2018. Such transition has been carried out from the erstwhile Accounting Standards notified under the Act, read with relevant rules issued thereunder and the guidelines issued by the Reserve Bank of India (collectively referred to as "the Previous GAAP"). The figures have been presented in accordance with the format prescribed for financial statements for a Non-Banking Finance Company (NBFC) whose financial statements are drawn up in compliance of the Companies (Indian Accounting Standards) Rules, 2015, in Division III of Notification No. GSR 1022 (E) dated 11th October, 2018, issued by the Ministry of Corporate Affairs, Government of India.
- The above results for the quarter and year ended March 31, 2020, have been audited by the Statutory Auditors as required under the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
- The company has adopted IND AS 116 "Leases" effective 1st April, 2019, as notified by the Ministry of Corporate Affairs (MCA) vide Companies (Indian Accounting Standard) Amendment Rules, 2019 using the modified retrospective method.
- An amendment to Taxation Laws (Amendment) Ordinance, 2019 ("Ordinance") issued on 20th September, 2019 has provided the option to a domestic company to opt for a lower tax regime subject to the assessee not availing any incentives and no credits being allowed for the accumulated Minimum Alternate Tax (MAT) credit. There being a substantial accumulated MAT credit available to the Company, the Management after due consideration decided that it is not beneficial to opt for the option of availing concessional rate under the Ordinance for certain period of time. The tax liability for the current period has been calculated accordingly.



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6 Estimation uncertainty relating to the global health pandemic on COVID-19

In assessing the recoverability of receivables, the Company has considered internal and external information up to the date of approval of these financial statements. The Company expects to recover the carrying amount of these assets.

Further, the Company does not foresee any major contraction in demand in financing activity but expects significant downward impact in rental income due to closure/semi-closure of Mall during lockdown and post lockdown period. However, the impact assessment of COVID-19 is a continuing process given the uncertainties associated with its nature and duration.

7 Figures for the quarter ended 31st March, 2020 and 31st March, 2019 are the balancing figures between audited figures in respect of full financial year and the published year to date figures up to the third quarter of the relevant financial year.

8 Reconciliation of results between the previous GAAP and Ind AS is as follows:

Particulars	₹ in Lakhs)	
	Quarter ended 31-Mar-19 (Audited)	Year ended 31-Mar-19 (Audited)
Net Profit after Tax as Per Previous GAAP	154.00	221.64
a. Notional Gain on FV of Security Deposit Assets	0.99	3.91
b. Notional Amortization of Prepaid Rent	-5.54	-22.15
c. Notional Loss on FV of Security Deposit Liability	-0.70	-2.75
d. Notional Rental Income on Advance Rent	0.70	2.81
e. Impairment of financial Assets	-0.45	-0.45
f. Actuarial gains/loss on employee benefit plan	1.44	1.44
g. Deferred tax on above adjustments	1.30	4.85
Net Profit after Tax as Per Ind AS	151.74	209.29
Other comprehensive income, net of tax		
a. Remeasurements of the defined benefit plans	-1.44	-1.44
Total Comprehensive Income as per Ind AS	150.30	207.85

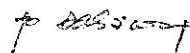
9 Reconciliation of equity between the previous GAAP and Ind AS is as follows

Particulars	₹ in Lakhs)	
	As at 31-Mar-19 (Audited)	
Equity as per Previous GAAP	2,467.10	
Re-measurements on transition to Ind AS		
a. Notional Gain on FV of Security Deposit Assets	3.90	
b. Notional Amortization of Prepaid Rent	-22.15	
c. Notional Loss on FV of Security Deposit Liability	-2.75	
d. Notional Rental Income on Advance Rent	2.80	
e. Impairment of financial Assets	-0.45	
f. Actuarial gains/loss on employee benefit plan	1.44	
g. Remeasurements of the defined benefit plans- OCI Impact	-1.44	
h. Deferred tax on above adjustments	4.85	
Equity as reported under Ind AS	2,453.30	

10 Figures pertaining to the previous period/ year have been rearranged/ regrouped, wherever considered necessary, to make them comparable with those of the current period/ year,

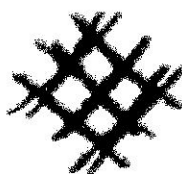
11 The results are available in the Company's website www.unitedcreditltd.com, website of BSE Ltd at www.bseindia.com and in the website of The Calcutta Stock Exchange Ltd at www.cse-india.com

By ORDER OF THE BOARD



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

Place : Kolkata
Date : 23rd July , 2020



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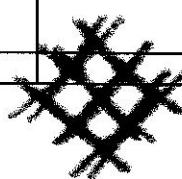
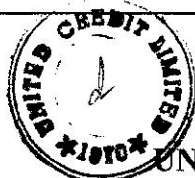
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UNITED CREDIT LIMITED

UNITED CREDIT LIMITED Statement of Cash flows for the year ended March 31, 2020

(Rs. in lakhs)

	Year ended March 31st, 2020	Year ended March 31st, 2019
A. Cash Flows from Operating Activities		
Profit Before Tax	118.37	359.37
Adjustment for :		
Depreciation, amortization and Impairment expenses	3.39	4.34
Loss/(Profit) on sale of property, plant and equipment	-	(0.61)
Loss/(Profit) on sale of Investment	-	260.50
Provision for Impairment	0.22	1.35
Provision for diminution in the value of Investment W/back	-	(521.00)
Interest received (Gross)	(187.93)	(147.44)
Notional reduction in Employee benefit reduction	0.91	(1.95)
Notional (Gain)/Loss on Fair Value change	(3.16)	(1.16)
Notional (Gain)/Loss on Security Deposit	20.63	19.35
Interest Paid	-	0.07
Operating profit before working capital changes	(47.58)	(27.17)
Changes in working capital :		
Increase in Trade Receivables and Others assets	(103.82)	(343.57)
Trade Payables	12.20	1.92
Cash generated from Operations	(139.21)	(368.82)
Interest Paid	-	(0.07)
Direct Taxes (Paid)/Refund [Net]	0.23	(11.38)
Interest Received (Net)	169.14	132.69
Cash Flow from Operating Activities	30.17	(247.58)
Extraordinary Items	-	-
Net Cash used in Operating Activities	30.17	(247.58)
B. Cash flows from Investing Activities		
Purchase of property, plant and equipment	(1.80)	(0.55)
Sale / (Purchase) of investments (net)	-	260.50
Proceeds from Sale of property, plant and equipment	-	1.10
Net Cash used in Investing Activities	(1.80)	261.05
C. Cash Flows from Financing Activities		
Repayment of Borrowings (Term Loan)	-	(1.88)
Payment to Pref.Shareholders on Redemption	0.11	0.12
Dividend Paid	(37.29)	-
Dividend Tax Paid	(7.67)	-
Net Cash generated from Financing Activities	(44.85)	(1.76)
Net Increase / (Decrease) in Cash and Cash Equivalents	(16.48)	11.71
Cash & Cash Equivalents at the beginning of the year	23.92	12.21
Cash and Cash Equivalents at the end of the year	7.44	23.92
Note :		
Components of Cash and Cash Equivalents:		
Cash on hand	0.02	0.16
In Current Account	2.18	18.76
Cheques in hand	5.24	5.00
	7.44	23.92

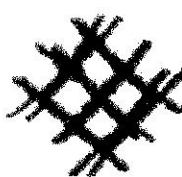
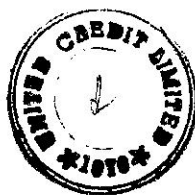


UNITED CREDIT LIMITED

UNITED CREDIT LIMITED
Segment Reporting for the quarter and year ended March 31,2020

(Rs. in lakhs)

S. N	Particulars	Quarter ended			Year ended	
		31-Mar-2020	31-Dec-2019	31-Mar-2019	31-Mar-2020	31-Mar-2019
		(Audited)	(Unaudited)	(Audited)	(Audited)	(Audited)
1.	SEGMENT REVENUE (Gross)					
	a) Financing Activity	51.77	45.63	42.95	187.93	147.44
	b) Renting Activity	25.33	24.99	30.56	101.36	115.29
	Less : Inter Segment Revenue	0.00	0.00	0.00	0.00	0.00
	Net Sales/Income from operation	77.11	70.62	73.51	289.29	262.72
2.	SEGMENT RESULTS					
	Profit before Interest & Tax					
	a) Financing Activity	49.95	43.30	40.80	179.90	138.04
	b) Renting Activity	11.85	12.58	20.22	54.77	68.16
	Total	61.80	55.88	61.01	234.67	206.19
	Add/ (Less) : Unallocable Exp.	-24.63	-27.35	229.39	-116.30	153.18
	Total Profit before Tax	37.17	28.53	290.40	118.37	359.37
3	SEGMENT ASSETS					
	a) Financing Activity	1551.29	1528.66	1463.07	1551.29	1463.07
	b) Renting Activity	1000.36	997.00	1001.89	1000.36	1001.89
	c) Unallocable	131.63	128.16	167.65	131.63	167.65
	Total	2683.29	2653.82	2632.62	2683.29	2632.62
4	SEGMENT LIABILITIES					
	a) Financing Activity	0.00	0.00	0.00	0.00	0.00
	b) Renting Activity	54.94	61.00	52.72	54.94	52.72
	c) Unallocable	129.85	122.50	126.60	129.85	126.60
	Total	184.79	183.50	179.32	184.79	179.32



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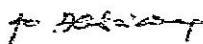
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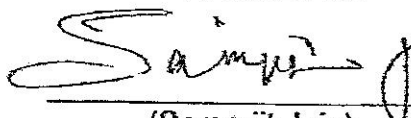
UNITED CREDIT LIMITED

DECLARATION PURSUANT TO REGULATION 33(3)(d) OF SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015 AS AMENDED BY SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) (AMENDMENT) REGULATIONS, 2016


In terms of the requirement of Regulation 33(3)(d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended by SEBI (Listing Obligations and Disclosure Requirements)(Amendment) Regulations, 2016, we hereby solemnly declare to the Stock Exchanges that the Audit Report made by M/s. L. B. Jha & Co., Chartered Accountants, the Statutory Auditors of the Company, on the statement of financial results of United Credit Limited for the quarter as well as for the year ended 31st March, 2020, is with unmodified opinion.



(A. K. Dabriwala)
Managing Director
DIN: 00024498



(Samarjit Jain)
Chief Financial Officer



(Suresh Chandra Saha)
Chairman of the Audit Committee
DIN: 00484308

For L. B Jha & Co.
Chartered Accountants
Firm's Registration No. 301088E
Statutory Auditors of the Company



(D. N. ROY)
Partner
Membership No. 300389



Place : Kolkata

Date : 23rd July, 2020



DHE/Declaration to SEEs on unmodified opinion.

UNITED CREDIT GROUP

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