

Integrated Filing (Finance) NBFC

UNITED CREDIT LTD

General Information

Scrip code*	531091		
NSE Symbol*	NOTLISTED		
MSEI Symbol*	NOTLISTED		
ISIN*	INE858C01027		
Type of company	Main Board		
Class of security	Equity		
Date of start of financial year	01-04-2025		
Date of end of financial year	31-03-2026		
Date of board meeting when results were approved	11-08-2025		
Date on which prior intimation of the meeting for considering financial results was informed to the exchange	01-08-2025		
Description of presentation currency	INR		
Level of rounding	Lakhs		
Reporting Type	Quarterly		
Reporting Quarter	First quarter		
Nature of report standalone or consolidated	Standalone		
Whether results are audited or unaudited for the quarter ended	Unaudited		
Whether results are audited or unaudited for the Year to date for current period ended/year ended			
Segment Reporting	Multi segment		
Description of single segment			
Start date of board meeting	11-08-2025		
Start time of board meeting	12:00:00		
End date of board meeting	11-08-2025		
End time of board meeting	12:45:00		
Whether cash flow statement is applicable on company			
Type of cash flow statement			
Declaration of unmodified opinion or statement on impact of audit qualification	Declaration of unmodified opinion		
Whether statement on deviation or variation for proceeds of public issue, rights issue, preferential issue, qualified institutions placement etc. is applicable to the company for the current quarter?	false		
No. of times funds raised during the quarter			
Whether the disclosure for the Default on Loans and Debt Securities is applicable to the entity?	false		Textual Inform

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Text Block

Textual Information(1)	NOT APPLICABLE
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Financial Results - NBFC

Amount in (Lakhs)

Particulars		3 months/ 6 months ended (dd-mm- yyyy)	Year to date figures for current period ended (dd-mm- yyyy)
Date of start of reporting period		01-04- 2025	01-04- 2025
Date of end of reporting period		30-06- 2025	30-06- 2025
Whether results are audited or unaudited		Unaudited	Unaudited
Nature of report standalone or consolidated		Standalone	Standalone
Part I	Blue color marked fields are non-mandatory. For Consolidated Results, if the company has no figures for 3 months / 6 months ended, in such case zero shall be inserted in the said column.		
1	Income		
	Revenue from operations		
(i)	Interest Income	59.87	59.87
(ii)	Dividend Income	0.00	0.00
(iii)	Rental Income	12.78	12.78
(iv)	Fees and commission Income	0.00	0.00
(v)	Net gain on fair value changes	1.53	1.53
(vi)	Net gain on derecognition of financial instruments under amortised cost category	0.00	0.00
(vii)	Sale of products (including Excise Duty)	0.00	0.00
(viii)	Sale of services	0.00	0.00
ix	Other revenue from operations		
	Total other revenue from operations		
	Total Revenue From Operations	74.18	74.18
	Other income	5.87	5.87
	Total income	80.05	80.05
2	Expenses		
	Cost of materials consumed	0.00	0.00
	Purchases of stock-in-trade	0.00	0.00
	Changes in inventories of finished goods, work-in-progress and stock-in-trade	0.00	0.00
	Employee benefit expense	17.97	17.97
	Finance costs	0.31	0.31
	Depreciation, depletion and amortisation expense	2.16	2.16
	Fees and commission expense	0.00	0.00
	Net loss on fair value changes	0.30	0.30

	Net loss on derecognition of financial instruments under amortised cost category	0.00	0.00
	Impairment on financial instruments	0.03	0.03
(f)	Other Expenses		
1	RENT	1.46	1.46
2	CAR EXPENSES	1.09	1.09
3	RATES & TAXES	2.60	2.60
4	TRAVELLING	2.10	2.10
5	SALES PROMOTION	1.95	1.95
6	DIRECTORS FESS	1.40	1.40
7	SERVICE CHARGE	1.74	1.74
8	AUDITOR REMUNERATION	0.98	0.98
9	AMORTISATION OF PREPAID EXP	5.53	5.53
10	MISC EXP	8.51	8.51
	Total other expenses	27.36	27.36
	Total expenses	48.13	48.13
3	Total profit before exceptional items and tax	31.92	31.92
4	Exceptional items	0.00	0.00
5	Total profit before tax	31.92	31.92
6	Tax expense		
7	Current tax	7.25	7.25
8	Deferred tax	(0.33)	(0.33)
9	Total tax expenses	6.92	6.92
10	Net Profit Loss for the period from continuing operations	25.00	25.00
11	Profit (loss) from discontinued operations before tax	0.00	0.00
12	Tax expense of discontinued operations	0.00	0.00
13	Net profit (loss) from discontinued operation after tax	0.00	0.00
14	Share of profit (loss) of associates and joint ventures accounted for using equity method	0.00	0.00
15	Total profit (loss) for period	25.00	25.00
16	Other comprehensive income net of taxes	0.00	0.00
17	Total Comprehensive Income for the period	25.00	25.00
18	Total profit or loss, attributable to		
	Profit or loss, attributable to owners of parent		
	Total profit or loss, attributable to non-controlling interests		
19	Total Comprehensive income for the period attributable to		
	Comprehensive income for the period attributable to owners of parent		

	Total comprehensive income for the period attributable to owners of parent non-controlling interests		
20	Details of equity share capital		
	Paid-up equity share capital	549.30	549.30
	Face value of equity share capital	10.00	10.00
21	Reserves excluding revaluation reserve		
22	Earnings per share		
i	Earnings per equity share for continuing operations		
	Basic earnings per share from continuing operations	0.00	0.00
	Diluted earnings per share from continuing operations	0.00	0.00
ii	Earnings per equity share for discontinued operations		
	Basic earnings per share from discontinued operations	0.47	0.47
	Diluted earnings per share from discontinued operations	0.47	0.47
iii	Earnings per equity share (for continuing and discontinued operations)		
	Basic earnings per share	0.47	0.47
	Diluted earnings per share	0.47	0.47
23	Debt equity ratio		
24	Debt service coverage ratio		
25	Interest service coverage ratio		
26	Remarks for debt equity ratio		
27	Remarks for debt service coverage ratio		
28	Remarks for interest service coverage ratio		
29	Disclosure of notes on financial results		

Format for Reporting Segment wise Revenue, Results and Capital Employed along with the company results

Amount in (Lakhs)

Particulars		3 months/ 6 months ended (dd-mm- yyyy)	Year to date figures for current period ended (dd-mm- yyyy)
Date of start of reporting period		01-04- 2025	01-04- 2025
Date of end of reporting period		30-06- 2025	30-06- 2025
Whether results are audited or unaudited		Unaudited	Unaudited
Nature of report standalone or consolidated		Standalone	Standalone
1	Segment Revenue (Income)		
	(net sale/income from each segment should be disclosed)		
1	Financing Activity	59.87	59.87
2	Renting Activity	14.31	14.31
	Total Segment Revenue	74.18	74.18
	Less: Inter segment revenue	0.00	0.00
	Revenue from operations	74.18	74.18
2	Segment Result		
	Profit (+) / Loss (-) before tax and interest from each segment		
1	Financing Activity	59.01	59.01
2	Renting Activity	1.14	1.14
	Total Profit before tax	60.15	60.15
	i. Finance cost	0.00	0.00
	ii. Other Unallocable Expenditure net off Unallocable income	28.23	28.23
	Profit before tax	31.92	31.92
3	(Segment Asset - Segment Liabilities)		
	Segment Asset		
1	Financing Activity	2,001.40	2,001.40
2	Renting Activity	879.91	879.91
	Total Segment Assets	2,881.31	2,881.31
	Un-allocable Assets	200.15	200.15
	Net Segment Assets	3,081.46	3,081.46
4	Segment Liabilities		
	Segment Liabilities		
1	Financing Activity	0.00	0.00
2	Renting Activity	19.35	19.35
	Total Segment Liabilities	19.35	19.35
	Un-allocable Liabilities	39.21	39.21

	Net Segment Liabilities	58.56	58.56
	Disclosure of notes on segments		

Other Comprehensive Income

Amount in (Lakhs)

Particulars		3 months/ 6 months ended (dd-mm- yyyy)	Year to date figures for current period ended (dd-mm- yyyy)
Date of start of reporting period		01-04- 2025	01-04- 2025
Date of end of reporting period		30-06- 2025	30-06- 2025
Whether results are audited or unaudited		Unaudited	Unaudited
Nature of report standalone or consolidated		Standalone	Standalone
Other comprehensive income [Abstract]			
1	Amount of items that will not be reclassified to profit and loss		
	Total Amount of items that will not be reclassified to profit and loss		
2	Income tax relating to items that will not be reclassified to profit or loss	0.00	0.00
3	Amount of items that will be reclassified to profit and loss		
	Total Amount of items that will be reclassified to profit and loss		
4	Income tax relating to items that will be reclassified to profit or loss	0.00	0.00
5	Total Other comprehensive income	0.00	0.00

Details of Impact of Audit Qualification

Whether results are audited or unaudited			Unaudited
Declaration of unmodified opinion or statement on impact of audit qualification			Declaration of unmodified opinion
Auditor's opinion			
Declaration pursuant to Regulation 33(3)(d) of SEBI(LODR) Regulation, 2015:The company declares that its Statutory Auditor / s have issued an Audit Report with unmodified opinion for the period on Standalone results			true
Sr.No	Audit firm's name	Whether the firm holds a valid peer review certificate issued by Peer Review Board of ICAI	Certificate valid upto
1	L.B.JHA	true	31-01-2028