

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	12-11-2025
Date on which prior intimation of the meeting for considering financial results was informed to the exchange	03-11-2025
Description of presentation currency	INR
Level of rounding	Lakhs
Reporting Type	Quarterly
Reporting Quarter	Second 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	Unaudited
Segment Reporting	Multi segment
Description of single segment	
Start date of board meeting	12-11-2025
Start time of board meeting	12:30:00
End date of board meeting	12-11-2025
End time of board meeting	14:00:00
Whether cash flow statement is applicable on company	true
Type of cash flow statement	Cash Flow Indirect
Declaration of unmodified opinion or statement on impact of audit qualification	Declaration of unmodified opinion
Whether the company has any related party?	true
Whether the company has entered into any Related Party transaction during the selected half year for which it wants to submit disclosure?	true
(I) We declare that the acceptance of fixed deposits by the bans/Non-Banking Finance Company are at the terms uniformly applicable/offered to all shareholders/public	NA
(II) We declare that the scheduled commercial bank, as per RBI circular RBI/DBR/2015-16/19 dated March 03, 2016, has allowed additional interest of one per cent per annum, over and above the rate of interest mentioned in the schedule of interest rates on savings or a term deposits of bank's staff and their exclusive associations as well as on deposits of Chairman, Chairman & Managing Director, Executive Director or such other Executives appointed for a fixed tenure.	NA
(III) Whether the company is a 'high value debt listed entity' according to regulation 15 (1A)?	false
(a) If answer to above question is Yes, whether complying with proviso to regulation 23 (9), i.e., submitting RPT disclosures on the day of results publication?	
(b) If answer to above question is No, please explain the reason for not complying.	
Whether the updated Related Party Transactions (RPT) Policy (in compliance with Reg. 23 of SEBI LODR) has been uploaded on the website of the Company?	false
Latest Date on which RPT policy is updated	
Indicate Company website link for updated RPT policy of the Company	
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
Information
\(1\)](#)

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	01-07-2025	01-04-2025
	Date of end of reporting period	30-09-2025	30-09-2025
	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	62.14	122.01
(ii)	Dividend Income	12.78	25.56
(iii)	Rental Income	0.00	0.00
(iv)	Fees and commission Income	0.00	0.00
(v)	Net gain on fair value changes	1.57	3.10
(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	76.49	150.67
	Other income	1.77	7.64
	Total income	78.26	158.31
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	19.69	37.66
	Finance costs	0.25	0.56
	Depreciation, depletion and amortisation expense	2.65	4.81
	Fees and commission expense	0.00	0.00
	Net loss on fair value changes	0.31	0.61
	Net loss on derecognition of financial instruments under amortised cost category	0.00	0.00
	Impairment on financial instruments	0.08	0.11
(f)	Other Expenses		
1	RENT	1.59	3.06
2	CAR EXP	1.00	1.60
3	RATES AND TAXES	2.67	5.27
4	SALES PROMOTION	3.37	5.32
5	DIRECTORS FESS	1.50	2.90
6	SERVICE CHARGE	2.06	3.81
7	UNREALISED LOSS ON INVESTMENTS	1.43	1.43
8	AMORTION ON PREPAID EXP	5.53	5.53
9	LAW CHARGES	0.55	1.05
10	MISE EXP	5.89	22.97
	Total other expenses	25.59	52.94
	Total expenses	48.57	96.69
3	Total profit before exceptional items and tax	29.69	61.62
4	Exceptional items	0.00	0.00
5	Total profit before tax	29.69	61.62
6	Tax expense		
7	Current tax	8.75	16.00
8	Deferred tax	(2.15)	(2.48)
9	Total tax expenses	6.60	13.52
10	Net Profit Loss for the period from continuing operations	23.09	48.10
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	23.09	48.10
16	Other comprehensive income net of taxes	0.00	0.00
17	Total Comprehensive Income for the period	23.09	48.10
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	0.43	0.90
	Diluted earnings per share from continuing operations	0.43	0.90
ii	Earnings per equity share for discontinued operations		
	Basic earnings per share from discontinued operations	0.00	0.00
	Diluted earnings per share from discontinued operations	0.00	0.00
iii	Earnings per equity share (for continuing and discontinued operations)		
	Basic earnings per share	0.43	0.90
	Diluted earnings per share	0.43	0.90
23	Debt equity ratio	0.00	0.00
24	Debt service coverage ratio	0.00	0.00
25	Interest service coverage ratio	0.00	0.00
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	01-07-2025	01-04-2025
Date of end of reporting period	30-09-2025	30-09-2025
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	62.14	122.01
2 RENTING ACTIVITY	12.78	25.56
Total Segment Revenue	74.92	147.57
Less: Inter segment revenue	(1.57)	(3.10)
Revenue from operations	76.49	150.67
2 Segment Result		
Profit (+) / Loss (-) before tax and interest from each segment		
1 FINANCING ACTIVITY	61.21	120.22
2 RENTING ACTIVITY	0.08	1.23
Total Profit before tax	61.29	121.45
i. Finance cost		
ii. Other Unallocable Expenditure net off Unallocable income	31.60	59.83
Profit before tax	29.69	61.62
3 (Segment Asset - Segment Liabilities)		
Segment Asset		
1 FINANCING ACTIVITY	2,043.58	2,043.58
2 RENTING ACTIVITY	882.22	882.22
Total Segment Assets	2,925.80	2,925.80
Un-allocable Assets	194.96	194.96
Net Segment Assets	3,120.76	3,120.76
4 Segment Liabilities		
Segment Liabilities		
1 FINANCING ACTIVITY	0.00	0.00
2 RENTING ACTIVITY	55.04	55.04
Total Segment Liabilities	55.04	55.04
Un-allocable Liabilities	26.54	26.54
Net Segment Liabilities	81.58	81.58
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	01-07-2025	01-04-2025
Date of end of reporting period	30-09-2025	30-09-2025
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

Statement of Asset and Liabilities

Amount in (Lakhs)

Particulars	Half Year ended (dd-mm-yyyy)
Date of start of reporting period	01-04-2025
Date of end of reporting period	30-09-2025
Whether results are audited or unaudited	Unaudited
Nature of report standalone or consolidated	Standalone
Assets	
1 Financial Asset	
Cash and cash equivalents	48.98
Bank Balance other than (a) above	1.14
Derivative financial instruments	0.00
Receivables	
(I) Trade Receivables	3.46
(II) Other Receivables	0.00
Loans	1,981.44
Investments	29.39
Other Financial assets	163.02
Total Financial Asset	2,227.43
2 Non Financial Asset	
Inventories	0.00
Current tax assets (Net)	8.53
Deferred tax Assets (Net)	49.81
Investment Property	0.00
Biological assets other than bearer plants	0.00
Property, Plant and Equipment	49.45
Capital work-in-progress	0.00
Intangible assets under development	0.00
Goodwill	0.00
Other Intangible assets	0.00
Other non-financial assets (to be specified)	785.54
Total Non-Financial Asset	893.33
Total assets	3,120.76
Equity and liabilities	
1 Equity	
Equity attributable to owners of parent	
Equity share capital	549.30
Other equity	2,496.71
Total equity attributable to owners of parent	3,046.01
Non controlling interest	
Total equity	3,046.01
2 Liabilities	
2.1 Financial Liabilities	
(a) Derivative financial instruments	
(b) Payables	0.00
(I) Trade Payables	
(i) total outstanding dues of micro enterprises and small enterprises	0.00
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	7.90
(II) Other Payables	
(i) total outstanding dues of micro enterprises and small enterprises	0.00
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	0.00
(c) Debt Securities	0.00
(d) Borrowings (Other than Debt Securities)	34.08
(e) Deposits	0.00
(f) Subordinated Liabilities	0.00
(g) Other financial liabilities	19.38
Total Financial Liabilities	61.36
2.2 Non-Financial Liabilities	
(a) Current tax liabilities (Net)	0.00
(b) Provisions	12.28
(c) Deferred tax liabilities (Net)	0.00
(d) Other non-financial liabilities	1.11
Total Non-Financial Liabilities	13.39
Total liabilities	74.75
Total equity and liabilities	3,120.76
Disclosure of notes on assets and liabilities	

Cash flow statement indirect

Amount in (Lakhs)

Particulars	Half Year ended (dd-mm-yyyy)
Date of start of reporting period	01-04-2025
Date of end of reporting period	30-09-2025
Whether results are audited or unaudited	Unaudited
Nature of report standalone or consolidated	Standalone
Part I	Blue color marked fields are non-mandatory.
Statement of cash flows	
Cash flows from used in operating activities	
Profit before tax	61.62
Adjustments for reconcile profit (loss)	
Adjustments for finance costs	0.56
Adjustments for decrease (increase) in inventories	0.00
Adjustments for decrease (increase) in trade receivables, current	(82.96)
Adjustments for decrease (increase) in trade receivables, non-current	0.00
Adjustments for decrease (increase) in other current assets	0.00
Adjustments for decrease (increase) in other non-current assets	0.00
Adjustments for other financial assets, non-current	0.00
Adjustments for other financial assets, current	0.00
Adjustments for other bank balances	0.00
Adjustments for increase (decrease) in trade payables, current	(7.17)
Adjustments for increase (decrease) in trade payables, non-current	0.00
Adjustments for increase (decrease) in other current liabilities	0.00
Adjustments for increase (decrease) in other non-current liabilities	0.00
Adjustments for depreciation and amortisation expense	4.81
Adjustments for impairment loss reversal of impairment loss recognised in profit or loss	0.00
Adjustments for provisions, current	0.00
Adjustments for provisions, non-current	0.00
Adjustments for other financial liabilities, current	0.00
Adjustments for other financial liabilities, non-current	0.00
Adjustments for unrealised foreign exchange losses gains	0.00
Adjustments for dividend income	0.67
Adjustments for interest income	122.01
Adjustments for share-based payments	(2.39)
Adjustments for fair value losses (gains)	8.32
Adjustments for undistributed profits of associates	0.00
Other adjustments for which cash effects are investing or financing cash flow	0.00
Other adjustments to reconcile profit (loss)	0.00
Other adjustments for non-cash items	(0.96)
Share of profit and loss from partnership firm or association of persons or limited liability partnerships	0.00
Total adjustments for reconcile profit (loss)	(202.47)
Net cash flows from (used in) operations	(140.85)
Dividends received	0.00
Interest paid	0.00
Interest received	116.02
Income taxes paid (refund)	(3.37)
Other inflows (outflows) of cash	0.00
Net cash flows from (used in) operating activities	(21.46)
Cash flows from used in investing activities	
Cash flows from losing control of subsidiaries or other businesses	0.00
Cash flows used in obtaining control of subsidiaries or other businesses	0.00
Other cash receipts from sales of equity or debt instruments of other entities	0.00
Other cash payments to acquire equity or debt instruments of other entities	0.00
Other cash receipts from sales of interests in joint ventures	0.00
Other cash payments to acquire interests in joint ventures	0.00
Cash receipts from share of profits of partnership firm or association of persons or limited liability partnerships	0.00
Cash payment for investment in partnership firm or association of persons or limited liability partnerships	0.00
Proceeds from sales of property, plant and equipment	1.55
Purchase of property, plant and equipment	25.92
Proceeds from sales of investment property	21.13
Purchase of investment property	0.00
Proceeds from sales of intangible assets	0.00
Purchase of intangible assets	0.00
Proceeds from sales of intangible assets under development	0.00
Purchase of intangible assets under development	0.00

Proceeds from sales of goodwill	0.00
Purchase of goodwill	0.00
Proceeds from biological assets other than bearer plants	0.00
Purchase of biological assets other than bearer plants	0.00
Proceeds from government grants	0.00
Proceeds from sales of other long-term assets	0.00
Purchase of other long-term assets	0.00
Cash advances and loans made to other parties	0.00
Cash receipts from repayment of advances and loans made to other parties	0.00
Cash payments for future contracts, forward contracts, option contracts and swap contracts	0.00
Cash receipts from future contracts, forward contracts, option contracts and swap contracts	0.00
Dividends received	0.67
Interest received	0.00
Income taxes paid (refund)	0.00
Other inflows (outflows) of cash	0.00
Net cash flows from (used in) investing activities	(2.57)
Cash flows from used in financing activities	
Proceeds from changes in ownership interests in subsidiaries	0.00
Payments from changes in ownership interests in subsidiaries	0.00
Proceeds from issuing shares	0.00
Proceeds from issuing other equity instruments	0.00
Payments to acquire or redeem entity's shares	0.00
Payments of other equity instruments	0.00
Proceeds from exercise of stock options	0.00
Proceeds from issuing debentures notes bonds etc	0.00
Proceeds from borrowings	24.00
Repayments of borrowings	4.78
Payments of lease liabilities	0.00
Dividends paid	0.00
Interest paid	0.56
Income taxes paid (refund)	0.00
Other inflows (outflows) of cash	0.00
Net cash flows from (used in) financing activities	18.66
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	(5.37)
Effect of exchange rate changes on cash and cash equivalents	
Effect of exchange rate changes on cash and cash equivalents	0.00
Net increase (decrease) in cash and cash equivalents	(5.37)
Cash and cash equivalents cash flow statement at beginning of period	54.35
Cash and cash equivalents cash flow statement at end of period	48.98

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 & Co.	true	31-01-2028

Audit qualification

Sr.	Details of Audit Qualification	Type of Audit Qualification	Frequency of qualification	For Audit Qualification(s) where the impact is quantified by the auditor	For Audit Qualification(s) where the impact is not quantified by the auditor		
				Management's Views	(i) Management's estimation on the impact of audit qualification	(ii) If management is unable to estimate the impact, reasons for the same	Auditors Comments on (i) or (ii) above
No records available							

Format for Disclosure of Related Party Transactions (applicable only for half-yearly filings i.e., 2nd and 4th quarter)

Amount in (Lakhs)

Particulars (Amount in Rupees)													Additi transact the list
Sr. No.	Details of the party (listed entity /subsidiary) entering into the transaction	Details of the counterparty		Type of related party transaction	Details of other related party transaction	Value of the related party transaction as approved by the audit committee	Remarks on approval by audit committee	Value of the related party transaction ratified by the audit committee	Date of Audit Committee Meeting where the ratification was approved	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction		In case a incurred corpor
		Name	Relationship of the counterparty with the listed entity or its subsidiary								Opening balance	Closing balance	
1	UNITED CREDIT LIMITED	DABRIWALA BANIJYA UDYOG LIMITED	ENTERPRISE IN WHICH KEY MANAGERIAL PERSONNEL HAS SIGNIFICANT INFLUENCE	Any other transaction	NA		NA			12,000.00	0.00	0.00	
2	UNITED CREDIT LIMITED	DABRIWALA BANIJYA UDYOG LIMITED	ENTERPRISE IN WHICH KEY MANAGERIAL PERSONNEL HAS SIGNIFICANT INFLUENCE	Any other transaction	NA		NA			4,97,868.00	0.00	0.00	
3	UNITED CREDIT LIMITED	ASHOK KUMAR DABRIWALA	MANAGING DIRECTOR	Remuneration			NA			19,22,400.00	0.00	0.00	
4	UNITED CREDIT LIMITED	DEEPAI GUPTA	COMPANY SECRETARY	Remuneration			NA			5,21,361.00	0.00	0.00	
5	UNITED CREDIT LIMITED	SAMARJIT JAIN	CFO	Remuneration			NA			7,06,673.00	0.00	0.00	
6	UNITED CREDIT LIMITED	PRAMOD KUMAR DHELIA	INDEPENDENT DIRECTOR	Any other transaction	NA		NA			60,000.00	0.00	0.00	
7	UNITED CREDIT LIMITED	SURESH KUMAR KANDOI	INDEPENDENT DIRECTOR	Any other transaction	NA		NA			60,000.00	0.00	0.00	
8	UNITED CREDIT LIMITED	RASHMI BIHANI	INDEPENDENT DIRECTOR	Any other transaction	NA		NA			60,000.00	0.00	0.00	
9	UNITED CREDIT LIMITED	DEVASHISH DABRIWAL	NON EXECUTIVE DIRECTOR	Any other transaction	NA		NA			30,000.00	0.00	0.00	
10	UNITED CREDIT LIMITED	RASHMI DABRIWAL	NON EXECUTIVE DIRECTOR	Any other transaction	NA		NA			80,000.00	0.00	0.00	
11	UNITED CREDIT LIMITED	JAYBHIKSHU COTSPIN PRIVATE LIMITED	COMMON DIRECTOR	Any other transaction	NA		NA			6,000.00	0.00	0.00	
Total value of transaction during the reporting period										39,56,302.00			

Objects for which funds have been raised and where there has been a deviation, in the following table:							
Sr.	Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/Variation for the quarter according to applicable object	Remarks if any
No records available							