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	13-02-2026	
Date on which prior intimation of the meeting for considering financial results was informed to the exchange	05-02-2026	
Description of presentation currency	INR	
Level of rounding	Lakhs	
Reporting Type	Quarterly	
Reporting Quarter	Third 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	13-02-2026	
Start time of board meeting	12:30:00	
End date of board meeting	13-02-2026	
End time of board meeting	13:00:00	
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 Information(1)

Text Block

Textual Information(1)	NOT APPLICABLE

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	01-10-2025	01-04-2025
	Date of end of reporting period	31-12-2025	31-12-2025
	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	62.31	184.32
(ii)	Dividend Income	0.00	0.00
(iii)	Rental Income	13.05	38.61
(iv)	Fees and commission Income	0.00	0.00
(v)	Net gain on fair value changes	1.58	4.68
(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	76.94	227.61
	Other income	2.41	10.05
	Total income	79.35	237.66
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	19.65	57.31
	Finance costs	0.67	1.23
	Depreciation, depletion and amortisation expense	4.23	9.04
	Fees and commission expense	0.00	0.00
	Net loss on fair value changes	0.30	0.91
	Net loss on derecognition of financial instruments under amortised cost category	0.00	0.00
	Impairment on financial instruments	0.08	0.19
(f)	**Other Expenses**		
1	RENT	1.65	4.71
2	TRAVELLING	6.40	9.14
3	CAR EXP	1.04	3.14
4	RATES & TAXES	2.59	7.86
5	MAINTENANCE & REPAIRS	5.34	6.04
6	SALES PROMOTION	3.05	8.38
7	DIRECTORS FESS	1.70	4.60

8	PROFESSIONAL FESS	1.45	1.64
9	UNREALISED LOSS ON INVESTMENTS	(1.43)	0.00
10	MISE EXP	13.12	42.34
	Total other expenses	34.91	87.85
	Total expenses	59.84	156.53
3	**Total profit before exceptional items and tax**	19.51	81.13
4	Exceptional items	0.00	0.00
5	**Total profit before tax**	19.51	81.13
6	**Tax expense**		
7	Current tax	4.00	20.00
8	Deferred tax	(0.34)	(2.82)
9	**Total tax expenses**	3.66	17.18
10	**Net Profit Loss for the period from continuing operations**	15.85	63.95
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**	15.85	63.95
16	Other comprehensive income net of taxes	(1.56)	(1.56)
17	**Total Comprehensive Income for the period**	14.29	62.39
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	0.30	1.20
	Diluted earnings per share from discontinued operations	0.30	1.20
iii	**Earnings per equity share (for continuing and discontinued operations)**		
	Basic earnings per share	0.30	1.20
	Diluted earnings per share	0.30	1.20
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		01-10-2025	01-04-2025
Date of end of reporting period		31-12-2025	31-12-2025
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	62.31	184.32
2	Renting Activity	13.05	38.61
	Total Segment Revenue	75.36	222.93
	Less: Inter segment revenue	1.58	4.68
	Revenue from operations	73.78	218.25
2	**Segment Result**		
	Profit (+) / Loss (-) before tax and interest from each segment		
1	Financing Activity	61.37	181.59
2	Renting Activity	0.22	1.45
	Total Profit before tax	61.59	183.04
	i. Finance cost	0.00	0.00
	ii. Other Unallocable Expenditure net off Unallocable income	42.08	101.91
	Profit before tax	19.51	81.13
3	**(Segment Asset - Segment Liabilities)**		
	Segment Asset		
1	Financing Activity	2,056.68	2,056.68
2	Renting Activity	883.78	883.78
	Total Segment Assets	2,940.46	2,940.46
	Un-allocable Assets	195.58	195.58
	Net Segment Assets	3,136.04	3,136.04
4	**Segment Liabilities**		
	Segment Liabilities		
1	Financing Activity	0.00	0.00
2	Renting Activity	19.36	19.36
	Total Segment Liabilities	19.36	19.36
	Un-allocable Liabilities	56.38	56.38
	Net Segment Liabilities	75.74	75.74
	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	01-10-2025	01-04-2025
	Date of end of reporting period	31-12-2025	31-12-2025
	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	2.08	2.08
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	(0.52)	(0.52)
5	Total Other comprehensive income	(1.56)	(1.56)

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 audit		
				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	Auditor Comme on (i) o (ii) abov
No records available							

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							