UNITED CREDIT LIMITED

No. UCL/ 88 /2026-27

November 13, 2026

The BSE Limited,
Corporate Relations Department,
P.J. Towers,
Dalal Street,
Mumbai-400 001
Scrip Code: 531091

Dear Sir/Madam,

Sub: Outcome Board Meeting held on November 13, 2026

In compliance with Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the "SEBI Listing Regulations"), the Unaudited Financial Results of the Company for the quarter and half year ended September 30, 2026, were approved at the meeting of the Board of Directors held today, i.e., November 13, 2026, which commenced at 12:00 P.M. (IST) and concluded at 1:00 P.M. (IST) (the "Meeting").

In this regard, in compliance with Regulations 30 and 33 of the SEBI Listing Regulations, we enclose herewith the aforesaid Results in the prescribed format along with the Limited Review Reports issued by the Statutory Auditors of the Company.

The above information is also being made available on Company's website www.unitedcreditltd.com

We request you to take the same on record. Thanking you.

For UNITED CREDIT LIMITED

DEEPALI SONEE

Digitally signed by DEEPALI SONEE
Date: 2026.11.13 13:01:38 +05'30'

(Deepali Sonee)
Company Secretary & Compliance Officer
(Membership No A65652)

UNITED CREDIT GROUP
REGISTERED OFFICE : 27-B, CAMAC STREET (8TH FLOOR), KOLKATA - 700 016
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CIN : L65993WB1970PLC027781
E-mail : unitedcreditltd9359@gmail.com, Website : www.unitedcreditltd.com

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L.B. Jha & Co. LLP
CHARTERED ACCOUNTANTS

F2/2, GILLANDER HOUSE
8, NETAJI SUBHAS ROAD
KOLKATA-700 001
TEL : +91-33-2242 5858/4277
FAX : +91-33-2242 0650
E-mail : lbjha@lbjha.com
Website : www.lbjha.com

Limited Review Report

To
The Board of Directors
United Credit Limited

1. We have reviewed the accompanying statement of unaudited financial results of **United Credit Limited** ("the Company"), for the quarter and half year ended September 30, 2026.

2. This Statement, which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013, and other accounting principles generally accepted in India. Our responsibility is to issue a report on these financial statements based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement.

For L.B. Jha & Co. LLP,
Chartered Accountants
Registration Number: 301088E/E300295

L. B. JHA & CO. LLP ★ Chartered Accountants ★

Ranjan Singh
Partner
Membership No. 305423
UDIN: **26305423SOVYMX6160**

Place: Kolkata
Date: 13.11.2026

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UNITED CREDIT LIMITED

UNITED CREDIT LIMITED

Statement of Assets and Liabilities as at September 30, 2026

(₹ in Lakhs)

	Particulars	As at September 30th, 2026 Unaudited	As at March 31st, 2026 Audited
	ASSETS		
(1)	**Financial assets**		
(a)	Cash and cash equivalents	35.65	56.82
(b)	Bank Balance other than (a) above	1.14	1.14
(c)	Receivables		
	Trade receivables	4.05	5.95
(d)	Loans	2,089.13	2,039.21
(e)	Investments	16.79	12.88
(f)	Other financial assets	172.92	160.38
(2)	**Non-financial assets**		
(a)	Current tax assets (Net)	9.33	13.54
(b)	Deferred tax assets (Net)	53.26	50.98
(c)	Property, Plant and Equipment	36.79	43.07
(d)	Other non-financial assets	762.70	772.03
	Total Assets	**3,181.76**	**3,156.00**
	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	8.73	13.71
(b)	Borrowings (Other than Debt Securities)	22.36	28.11
(c)	Other financial liabilities	20.02	19.36
2	**Non-Financial Liabilities**		
(a)	Provisions	10.54	8.11
(b)	Other non-financial liabilities	0.75	1.14
3	**EQUITY**		
(a)	Equity Share capital	549.30	549.30
(b)	Other Equity	2,570.06	2,536.27
	Total Liabilities and Equity	**3,181.76**	**3,156.00**







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UNITED CREDIT LIMITED

UNITED CREDIT LIMITED

Statement of Unaudited Financial Results for the Quarter and Half Year ended September 30th, 2026

(₹ in Lakhs)

	Particulars	Quarter ended			Half Year ended		Year ended
		30-Sep-2026	30-Jun-2026	30-Sep-2025	30-Sep-2026	30-Sep-2025	31-Mar-2026
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
(I)	**Revenue from operations**						
	Interest Income	65.52	63.27	62.14	128.79	122.01	252.71
	Rental Income	13.49	12.95	12.78	26.44	25.58	51.65
	Net gain on fair value changes	1.68	1.64	1.57	3.32	3.10	6.29
	Total Revenue from operations (I)	**80.69**	**77.86**	**76.49**	**158.55**	**150.67**	**310.65**
(II)	**Other Income**	0.34	5.28	1.77	5.62	7.64	12.32
(III)	**Total Income (I+II)**	**81.03**	**83.14**	**78.26**	**164.17**	**158.31**	**322.97**
(IV)	**Expenses**						
	Finance Costs	0.49	0.55	0.25	1.04	0.56	1.83
	Net loss on fair value changes	0.28	0.37	0.31	0.65	0.61	1.21
	Impairment on financial instruments	0.07	0.00	0.08	0.07	0.11	0.35
	Employee Benefits Expenses	22.05	19.64	19.69	41.69	37.66	74.05
	Depreciation, amortisation and impairment	3.37	3.12	2.65	6.49	4.81	13.22
	Other expenses	36.46	35.01	25.59	71.47	52.94	123.49
	Total Expenses (IV)	**62.72**	**58.69**	**48.57**	**121.41**	**96.69**	**214.15**
(V)	**Profit before tax (III- IV)**	**18.31**	**24.45**	**29.69**	**42.76**	**61.62**	**108.82**
(VI)	**Tax Expense:**						
	(1) Current Tax	7.00	4.25	8.75	11.25	16.00	27.47
	(2) Deferred Tax	(3.10)	0.82	(2.15)	(2.28)	(2.48)	(4.32)
(VII)	**Profit for the period (V-VI)**	**14.41**	**19.38**	**23.09**	**33.79**	**48.10**	**85.67**
(VIII)	**Other Comprehensive Income**						
	A (i) Items that will not be reclassified to profit or loss						
	(a) Remeasurements of the defined benefit plans	-	-	-	-	-	2.67
	(ii) Income tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-	(0.67)
	Other Comprehensive Income	-	-	-	-	-	**2.00**
(IX)	**Total Comprehensive Income for the period (VII+VIII)**	**14.41**	**19.38**	**23.09**	**33.79**	**48.10**	**87.67**
(X)	**Equity Share Capital**	**549.30**	**549.30**	**549.30**	**549.30**	**549.30**	**549.30**
(XI)	**Other Equity**						**2536.27**
(XII)	**Earnings per equity share (Face value of ₹ 10/- each)(not annualised)**						
	Basic (₹)	**0.27**	**0.36**	**0.43**	**0.63**	**0.90**	**1.61**
	Diluted (₹)	**0.27**	**0.36**	**0.43**	**0.63**	**0.90**	**1.61**

Notes :

1 The above Unaudited Financial Results of the Company have been reviewed by the Audit Committee and subsequently approved by the Board of Directors of the company in their respective meeting held on Nov 13, 2026.

2 The above results for the Quarter and Half ended September 30, 2026, have been reviewed by the Statutory Auditors as required under the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

UNITED CREDIT LIMITED KOLKATA 1970

JHA & CO. LLP Chartered Accountants

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

4 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
DIN : 00024498

Place : Kolkata
Date : 13th November, 2026

UNITED CREDIT LIMITED KOLKATA 1970

L. B. JHA & CO. LLP * Chartered Accountants *

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UNITED CREDIT LIMITED

UNITED CREDIT LIMITED

Segment Reporting for the Quarter and Half Year Ended September 30, 2026

(Rs. in lakhs)

S.N	Particulars	Quarter ended			Half Year ended		Year ended
		30-Sep-2026	30-Jun-2026	30-Sep-2025	30-Sep-2026	30-Sep-2025	31-Mar-2026
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1.	**SEGMENT REVENUE (Gross)**						
	a) Financing Activity	65.52	63.27	62.14	128.79	122.01	252.71
	b) Renting Activity	13.49	12.95	12.78	26.44	25.56	51.65
	Add : Net Gain on Fair Value Charges	1.68	1.64	1.57	3.32	3.10	6.29
	Less : Inter Segment Revenue	0.00	0.00	0.00	0.00	0.00	0.00
	Net Sales/Income from operation	**80.69**	**77.86**	**76.49**	**158.55**	**150.67**	**310.65**
2.	**SEGMENT RESULTS**						
	Profit before Interest & Tax						
	a) Financing Activity	64.18	62.43	61.21	126.61	120.22	248.75
	b) Renting Activity	(14.09)	3.52	0.08	(10.57)	1.23	5.07
	Total	**50.10**	**65.95**	**61.29**	**116.04**	**121.45**	**253.82**
	Add/ (Less) : Unallocable Exp.	(31.78)	(41.50)	(31.60)	(73.28)	(59.83)	(145.00)
	Total Profit before Tax	**18.31**	**24.45**	**29.69**	**42.76**	**61.62**	**108.82**
3	**SEGMENT ASSETS**						
	a) Financing Activity	2154.66	2099.08	2043.58	2154.66	2043.58	2101.52
	b) Renting Activity	893.67	878.88	882.22	893.67	882.22	886.30
	c) Unallocable	133.43	195.20	194.96	133.43	194.96	168.18
	Total	**3181.76**	**3173.16**	**3120.76**	**3181.76**	**3120.76**	**3156.00**
4	**SEGMENT LIABILITIES**						
	a) Financing Activity	0.00	0.00	0.00	0.00	0.00	0.00
	b) Renting Activity	19.63	18.88	19.36	19.63	19.36	19.06
	c) Unallocable	42.77	49.34	55.39	42.77	55.39	51.37
	Total	**62.40**	**68.22**	**74.75**	**62.40**	**74.75**	**70.43**

UNITED CREDIT LIMITED KOLKATA 1970

B. JHA & CO. LLP Chartered Accountants

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UNITED CREDIT LIMITED

Statement of Cash flows for the Half Year ended September 30, 2026

(Rs. in lakhs)

	Period ended 30th September 2026	Period ended 30th September 2025
A. Cash Flows from Operating Activities		
Profit Before Tax	**42.76**	**61.62**
Adjustment for :		
Depreciation, amortization and Impairment expenses	6.49	4.81
Mark to Market Gain on sale of Investment (Net)	-	(1.21)
Loss/(Profit) on sale of Fixed Assets	-	(0.96)
Loss/(Profit) on Sale of Investment (Net)	(1.64)	(2.39)
Provision for Impairement (Standard Assets)	0.08	0.11
Unrealised Loss on Investment	(3.91)	1.43
Interest received (Gross)	-	-
Dividend Received	(0.08)	(0.67)
Notional Reduction/Addition in Employee benefit	-	-
Notional (Gain)/Loss on Fair Value change	0.26	0.01
Notional (Gain)/Loss on Security Deposit	7.76	7.98
Interest Paid	1.04	0.56
Operating profit before working capital changes	**52.76**	**71.29**
Changes in working capital :		
Increase in Trade Receivables and Others assets	(59.07)	(82.96)
Trade Payables	(2.54)	(7.17)
Cash generated from Operations	**(8.85)**	**(18.84)**
Direct Taxes (Paid)/Refund [Net]	(7.04)	(2.62)
Interest Received (Net)	-	-
Cash Flow from Operating Activities	**(15.89)**	**(21.46)**
Extraordinary Items	-	-
Net Cash used in Operating Activities	**(15.89)**	**(21.46)**
B. Cash flows from Investing Activities		
Purchase of property, plant and equipment	(0.21)	(25.92)
Purchase of investments	(37.80)	-
Sale of investments	39.44	21.13
Sale of property, plant and equipment	-	1.55
Dividend Received	0.08	0.67
Net Cash used in Investing Activities	**1.51**	**(2.57)**
C. Cash Flows from Financing Activities		
Borrowings Received (Car & TV Loan)	-	24.00
Repayment of Borrowings	(5.75)	(4.78)
Repayment of Borrowings on Interest	(1.04)	(0.56)
Net Cash generated from Financing Activities	**(6.79)**	**18.66**
Net Increase / (Decrease) in Cash and Cash Equivalents	**(21.17)**	**(5.37)**
Cash & Cash Equivalents at the beginning of the year	**56.82**	**54.35**
Cash and Cash Equivalents at the end of the year (Refer note 3)	**35.65**	**48.98**
Note :		
Components of Cash and Cash Equivalents:		
Cash in hand	0.52	0.17
In Current Account	35.13	48.81
Cheques in hand	-	-
	35.65	48.98

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