UNITED CREDIT LIMITED

No. UCL/20 /2026-27

May 28, 2026

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

Dear Sir/Madam,

Sub: Outcome of Board meeting held on 28th May 2026

1. Audited Financial Results along with Auditor's Report thereon for the quarter and financial year ended March 31, 2026

In compliance with Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, (the "SEBI Listing Regulations"), the Audited Financial Results of Bata India Limited (the "Company") for the quarter and financial year ended March 31, 2026, were approved at the meeting of the Board of Directors held today, i.e., on May 28, 2026, which commenced at 11:30 A.M. (IST) and concluded at 3:10 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 (additionally with legible copy) alongwith the Auditor's Report containing unmodified opinion as received from the Statutory Auditors of the Company and a declaration with respect to the Audit Reports with unmodified opinion on the aforesaid Results.

2. **Dividend**

Recommendation of dividend on equity shares: NIL

Thanking you.

For UNITED CREDIT LIMITED

DEEPALI SONEE Digitally signed by DEEPALI SONEE Date: 2026.05.28 15:20:34 +05'30'

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

L.B.Jha & Co.LLP
CHARTERED ACCOUNTANTS

F2/2, GILLANDER HOUSE
8, NETAJI SUBHAS ROAD
KOLKATA-700 001
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Ref: SA/U/6R

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

Report on the audit of the Financial Results

Opinion

1. We have audited the accompanying financial results of United Credit Limited ("the Company") for the quarter and year ended March 31, 2026 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 (the "Listing Regulations").

2. In our opinion and to the best of our information and according to the explanations given to us, these 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 net profit and other comprehensive income and other financial information for the quarter and year ended March 31, 2026.

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 as amended (the Act). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the 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 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 Financial Results

4. These quarterly financial results as well as the year-to-date financial results have been prepared on the basis of the annual financial statements. The Company's Board of Directors are responsible for the preparation and presentation of these financial results that give a true and fair view of the net profit and other comprehensive loss and other financial information in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 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

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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 the 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 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 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 Financial Results

7. Our objectives are to obtain reasonable assurance about whether the 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 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 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, Under Section 143(3) (i) of the Act, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
   - 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 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 financial results, including the disclosures, and whether the financial results represent the underlying transactions and events in a manner that achieves fair presentation.

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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 Financial Results include the results for the quarter ended March 31, 2026 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. LLP
Chartered Accountants
Firm Registration No.: 301088E / E300295

L. B. JHA & CO. LLP Chartered Accountants

Ranjan Singh
(Ranjan Singh)
Partner
(Membership No.: 305423)
UDIN: 26305423PROFLQ73B3

Place: Kolkata
Date: 28.05.2026

UNITED CREDIT LIMITED

UNITED CREDIT LIMITED
Balance Sheet as at March 31st, 2026

(₹ in Lakhs)

	Particulars	As at March 31st, 2026 Audited	As at March 31st, 2025 Audited
	ASSETS		
(1)	**Financial assets**		
(a)	Cash and cash equivalents	56.82	54.35
(b)	Bank Balance other than (a) above	1.14	1.14
(c)	Receivables	-	
	Trade receivables	5.95	5.98
(d)	Loans	2,039.21	1,904.55
(e)	Investments	12.88	48.35
(f)	Other financial assets	160.38	150.14
(2)	**Non-financial assets**		
(a)	Current tax assets (Net)	13.54	21.91
(b)	Deferred tax assets (Net)	50.98	47.33
(c)	Property, Plant and Equipment	43.07	28.92
(d)	Other non-financial assets	772.03	797.91
	Total Assets	**3,156.00**	**3,060.59**
	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	13.71	15.56
(b)	Borrowings (Other than Debt Securities)	28.11	14.86
(c)	Other financial liabilities	19.36	19.70
2	**Non-Financial Liabilities**		
(a)	Provisions	8.11	11.78
(b)	Other non-financial liabilities	1.14	0.78
3	**EQUITY**		
(a)	Equity Share capital	549.30	549.30
(b)	Other Equity	2,536.27	2,448.61
	Total Liabilities and Equity	**3,156.00**	**3,060.59**

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UNITED CREDIT GROUP

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CIN : L65993WB1970PLC027781
E-mail : unitedcreditltd@gmail.com, Website : www.unitedcreditltd.com

UNITED CREDIT LIMITED

UNITED CREDIT LIMITED

Statement of Audited Financial Results for the Quarter and Year ended March 31st, 2026

(₹ in Lakhs)

	Particulars	Quarter Ended			Year Ended	
		31-Mar-2026 (Audited)	31-Dec-25 (Unaudited)	31-Mar-2025 (Audited)	31-Mar-2026 (Audited)	31-Mar-2025 (Audited)
(I)	**Revenue from operations**					
	Interest Income	68.39	62.31	64.18	252.71	237.38
	Rental Income	13.04	13.05	14.98	51.65	100.34
	Net gain on fair value changes	1.61	1.58	1.48	6.29	5.88
	Total Revenue from operations (I)	83.04	76.94	80.64	310.65	343.60
(II)	**Other Income**	2.27	2.41	-2.49	12.32	30.83
(III)	**Total Income (I+II)**	85.31	79.35	78.15	322.97	374.43
(IV)	**Expenses**					
	Finance Costs	0.60	0.67	0.31	1.83	0.85
	Net loss on fair value changes	0.30	0.30	0.40	1.21	2.63
	Impairment on financial instruments	0.16	0.08	0.09	0.35	0.33
	Employee Benefits Expense	16.74	19.65	20.87	74.05	81.08
	Depreciation, amortisation and impairmer	4.18	4.23	2.66	13.22	6.93
	Other expenses	35.64	34.91	54.43	123.49	152.47
	Total Expenses (IV)	57.62	59.84	78.76	214.15	244.29
(V)	**Profit before tax (III- IV)**	27.69	19.51	-0.61	108.82	130.14
(VI)	**Tax Expense:**					
	(1) Current Tax	7.47	4.00	-2.87	27.47	23.63
	(2) Deferred Tax	-1.50	-0.34	-2.65	-4.32	5.12
(VII)	**Profit for the period (V-VI)**	21.72	15.85	4.91	85.67	101.39
(VIII)	**Other Comprehensive Income**					
	A (i) Items that will not be reclassified to profit or loss					
	(a) Remeasurements of the defined benefit plans	4.75	-2.08	-2.77	2.67	-2.77
	(ii) Income tax relating to items that will not be reclassified to profit or loss	-1.19	0.52	0.70	-0.67	0.70
	Other Comprehensive Income (VIII)	3.56	(1.56)	(2.07)	2.00	(2.07)
(IX)	**Total Comprehensive Income for the period (VII+VIII)**	25.28	14.29	2.84	87.67	99.32
(X)	**Equity Share Capital**	549.30	549.30	549.30	549.30	549.30
(XI)	**Other Equity**	0.00	0.00	0.00	2536.27	2448.61
(XII)	**Earnings per equity share (Face value of ₹ 10/- each)**					
	Basic (₹)	0.41	0.30	0.09	1.61	1.90
	Diluted (₹)	0.41	0.30	0.09	1.61	1.90

Notes :

1 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 their respective meeting held on May 28, 2026.

2 The above results for the Quarter and Year ended March 31st, 2026, have been audited by the Statutory Auditors as required under the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

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UNITED CREDIT LIMITED

3 Figures for the quarter ended 31st March, 2026 and 31st March, 2025 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 finanacial year.

4 The Ministry of Labour and Employment has implemented the New Labour Codes (Wages, Social Security, Industrial Relations, and Occupational Safety, Health & Working Conditions), effective 21 November 2025, replacing 29 existing labour laws. Based on available information and ICAI guidance, the Company has assessed the impact as not material and reflected it in its financial results for the quarter and year ended 31st March, 2026. The Company continues to monitor the finalisation of rules by the Central and State Governments and clarifications from the Government on other aspects of the New Labour Codes and will account for such developments as needed.

5 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.

6 The results are available in the Company's website www.unitedcreditltd.com and also in the website of BSE Ltd. at www.bseindia.com.

UNITED CREDIT LIMITED KOLKATA 1970

By ORDER OF THE BOARD

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

Place : Kolkata
Date : 28th May, 2026

L. B. JHA & CO. LLP Chartered Accountants

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Statement of Cash flows for the year ended March 31, 2026

(Rs. in lakhs)

	Year ended March 31st, 2026	Year ended March 31st, 2025
A. Cash Flows from Operating Activities		
Profit Before Tax	108.82	130.14
Adjustment for :		
Depreciation, amortization and Impairment expenses	13.22	6.93
Mark to Market Gain on sale of Investment (Net)	-0.60	(3.35)
Loss/(Profit) on sale of Fixed Assets	-0.96	(1.84)
Loss/(Profit) on Sale of Investment (Net)	-7.27	(22.97)
Provision for Impairement (Standard Assets)	0.35	0.33
Unrealised Loss on Investment	1.15	2.63
Interest received (Gross)	-	-
Dividend Received	-0.86	(1.02)
Notional Reduction/Addition in Employee benefit	2.67	(2.77)
Notional (Gain)/Loss on Fair Value change	0.02	0.12
Notional (Gain)/Loss on Security Deposit	15.86	16.28
Interest Paid	1.83	0.84
Operating profit before working capital changes	134.24	125.33
Changes in working capital :		
Trade Receivables and Others assets	(135.19)	(109.31)
Trade Payables	(5.53)	(32.40)
Cash generated from Operations	(6.48)	(16.38)
Direct Taxes (Paid)/Refund [Net]	(19.10)	(27.48)
Interest Received (Net)	-	-
Cash Flow from Operating Activities	(25.58)	(43.86)
Extraordinary Items	-	-
Net Cash generated from / (used in) Operating Activities	(25.58)	(43.86)
B. Cash flows from Investing Activities		
Purchase of property, plant and equipment	(27.96)	(18.36)
Purchase of investments	-	(130.90)
Sale of investments	42.19	149.65
Sale of property, plant and equipment	1.55	2.72
Dividend Received	0.85	1.02
Net Cash generated from / (used in) Investing Activities	16.63	4.13
C. Cash Flows from Financing Activities		
Borrowings Received (Car & TV Loan)	24.00	13.60
Repayment of Borrowings	(10.75)	(6.80)
Repayment of Borrowings on Interest	(1.83)	(0.85)
Net Cash generated from / (used in) from Financing Activities	11.42	5.95
Net Increase / (Decrease) in Cash and Cash Equivalents	2.47	(33.78)
Cash & Cash Equivalents at the beginning of the year	54.35	88.13
Cash and Cash Equivalents at the end of the year (Refer note 3)	56.82	54.35
Note :		
Components of Cash and Cash Equivalents:		
Cash on hand	0.14	0.29
In Current Account	56.68	54.06
	56.82	54.35

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Segment Reporting for the Quarter and Year ended March 31st, 2026

(Rs. in lakhs)

S. N	Particulars	Quarter ended			Year Ended	
		31-Mar-2026	31st December 2025	31-Mar-2025	31-Mar-2026	31-Mar-2025
		(Audited)	(Unaudited)	(Audited)	(Audited)	(Audited)
1.	SEGMENT REVENUE (Gross)					
	a) Financing Activity	68.39	62.31	64.18	252.71	237.38
	b) Renting Activity	13.04	13.05	16.46	51.65	106.22
	Add : Net Gain on Fair Value Charges	1.61	1.58	0.00	6.29	0.00
	Less : Inter Segment Revenue	0.00	0.00	0.00	0.00	0.00
	Net Sales/Income from operation	83.04	76.94	80.64	310.65	343.60
2.	SEGMENT RESULTS					
	Profit before Interest & Tax					
	a) Financing Activity	67.16	61.37	62.52	248.75	231.51
	b) Renting Activity	3.62	0.22	-21.92	5.07	19.86
	Total	70.78	61.59	40.60	253.82	251.37
	Add/ (Less) : Unallocable Exp.	-43.09	-42.08	-41.21	-145.00	-121.23
	Total Profit before Tax	27.69	19.51	-0.61	108.82	130.14
3	SEGMENT ASSETS					
	a) Financing Activity	2101.52	2056.68	1957.07	2101.52	1957.07
	b) Renting Activity	886.30	883.78	884.82	886.30	884.82
	c) Unallocable	168.18	195.58	218.70	168.18	218.70
	Total	3156.00	3136.04	3060.59	3156.00	3060.59
4	SEGMENT LIABILITIES					
	a) Financing Activity	0.00	0.00	0.00	0.00	0.00
	b) Renting Activity	19.06	19.36	19.34	19.06	19.34
	c) Unallocable	51.37	56.38	43.33	51.37	43.33
	Total	70.43	75.74	62.67	70.43	62.67

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