

BSE LTD
ACKNOWLEDGEMENT

Acknowledgement No	: 2005202603551027	Date & Time	: 20/05/2026 03:54:59 PM
Scrip Code	: 523209		
Entity Name	: NICCO UCO ALLIANCE CREDIT LIMITED		
Compliance Type	: Regulation 33(3)-Integrated Finance Ind AS		
Quarter / Period	: 31/03/2026		
Mode	: XBRL E-Filing		

General information about company	
Scrip code*	523209
NSE Symbol*	NOTLISTED
MSEI Symbol*	NOTLISTED
ISIN*	INE917B01023
Name of company	NICCO UCO ALLIANCE CREDIT LIMITED
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	19-05-2026
Date on which prior intimation of the meeting for considering financial results was informed to the exchange	08-05-2026
Description of presentation currency	INR
Level of rounding	Lakhs
Reporting Type	Quarterly
Reporting Quarter	Fourth quarter
Nature of report standalone or consolidated	Standalone
Whether results are audited or unaudited for the quarter ended	Audited
Whether results are audited or unaudited for the Year to date for current period ended/year ended	Audited
Segment Reporting	Single segment
Description of single segment	NA
Start date and time of board meeting	19-05-2026 02:00
End date and time of board meeting	19-05-2026 07:40
Whether cash flow statement is applicable on company	Yes
Type of cash flow statement	Cash Flow Indirect
Declaration of unmodified opinion or statement on impact of audit qualification	Statement on impact of audit qualification
Whether the company has any related party?	Yes
Whether the company has entered into any Related Party transaction during the selected half year for which it wants to submit disclosure?	Yes
(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)?	No
(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?	Yes
Latest Date on which RPT policy is updated	11-11-2024
Indicate Company website link for updated RPT policy of the Company	www.nuac1.com
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?	No
No. of times funds raised during the quarter	
Whether the disclosure for the Default on Loans and Debt Securities is applicable to the entity?	Yes

Financial Results – Ind-AS			
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		01-01-2026	01-04-2025
Date of end of reporting period		31-03-2026	31-03-2026
Whether results are audited or unaudited		Audited	Audited
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	0	0
	Other income	42.42	44.6
	Total income	42.42	44.6
2	Expenses		
(a)	Cost of materials consumed	0	0
(b)	Purchases of stock-in-trade	0	0
(c)	Changes in inventories of finished goods, work-in-progress and stock-in-trade	0	0
(d)	Employee benefit expense	5.09	18.15
(e)	Finance costs	406.85	1552.96
(f)	Depreciation, depletion and amortisation expense	0.18	0.73
(g)	Other Expenses		
1	Other Expenses	19.76	58.21
	Total other expenses	19.76	58.21
	Total expenses	431.88	1630.05
3	Total profit before exceptional items and tax	-389.46	-1585.45
4	Exceptional items	0	0
5	Total profit before tax	-389.46	-1585.45
6	Tax expense		
7	Current tax	0	0
8	Deferred tax	0.06	0.06
9	Total tax expenses	0.06	0.06
10	Net movement in regulatory deferral account balances related to profit or loss and the related deferred tax movement	0	0
11	Net Profit Loss for the period from continuing operations	-389.52	-1585.51
12	Profit (loss) from discontinued operations before tax	0	0
13	Tax expense of discontinued operations	0	0
14	Net profit (loss) from discontinued operation after tax	0	0
15	Share of profit (loss) of associates and joint ventures accounted for using equity method	0	0
16	Total profit (loss) for period	-389.52	-1585.51
17	Other comprehensive income net of taxes	0.23	0.24
18	Total Comprehensive Income for the period	-389.29	-1585.27
19	Total profit or loss, attributable to		
	Profit or loss, attributable to owners of parent		
	Total profit or loss, attributable to non-controlling interests		
20	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		
21	Details of equity share capital		
	Paid-up equity share capital	1656.36	1656.36
	Face value of equity share capital	2	2

22	Reserves excluding revaluation reserve		478.36	
23	Earnings per share			
i	Earnings per equity share for continuing operations			
	Basic earnings (loss) per share from continuing operations	-0.47	-1.91	
	Diluted earnings (loss) per share from continuing operations	-0.47	-1.91	
ii	Earnings per equity share for discontinued operations			
	Basic earnings (loss) per share from discontinued operations	0	0	
	Diluted earnings (loss) per share from discontinued operations	0	0	
iii	Earnings per equity share (for continuing and discontinued operations)			
	Basic earnings (loss) per share from continuing and discontinued operations	-0.47	-1.91	
	Diluted earnings (loss) per share from continuing and discontinued operations	-0.47	-1.91	
24	Debt equity ratio			Textual Information(1)
25	Debt service coverage ratio			Textual Information(2)
26	Interest service coverage ratio			Textual Information(3)
27	Disclosure of notes on financial results	Textual Information(4)		

Statement of Asset and Liabilities	
Particulars	Year ended (dd-mm-yyyy)
Date of start of reporting period	01-04-2025
Date of end of reporting period	31-03-2026
Whether results are audited or unaudited	Audited
Nature of report standalone or consolidated	Standalone
Assets	
1 Non-current assets	
Property, plant and equipment	176.7
Capital work-in-progress	0
Investment property	0
Goodwill	0
Other intangible assets	0
Intangible assets under development	0
Biological assets other than bearer plants	0
Investments accounted for using equity method	0
Non-current financial assets	
Non-current investments	11.12
Trade receivables, non-current	0
Loans, non-current	0
Other non-current financial assets	
1 Other Financial Assets	183.49
2	
3	
4	
5	
Details of other non-current financial assets	
Total of other non-current financial assets	183.49
Total non-current financial assets	194.61
Deferred tax assets (net)	8.93
Other non-current assets	
1 Other non-current assets	0.74
2	
3	
4	
5	
Details of other non-current assets	
Total of other non-current assets	0.74
Total non-current assets	380.98
2 Current assets	
Inventories	0
Current financial asset	
Current investments	0
Trade receivables, current	0
Cash and cash equivalents	9.84
Bank balance other than cash and cash equivalents	40
Loans, current	0
Other current financial assets	
1 Other current financial assets	0.19
2	
3	
4	

5		
	Details of other current financial assets	
	Total of Other current financial assets	0.19
	Total current financial assets	50.03
	Current tax assets (net)	26.24
	Other current assets	
1	Other current assets	14.48
2		
3		
4		
5		
	Details of other current assets	
	Total of other current assets	14.48
	Total current assets	90.75
3	Non-current assets classified as held for sale	
4	Regulatory deferral account debit balances and related deferred tax Assets	
	Total assets	471.73
	Equity and liabilities	
1	Equity	
	Equity attributable to owners of parent	
	Equity share capital	1656.36
	Other equity	-70358.13
	Total equity attributable to owners of parent	-68701.77
	Non controlling interest	
	Total equity	-68701.77
2	Liabilities	
	Non-current liabilities	
	Non-current financial liabilities	
	Borrowings, non-current	1.04
	Trade Payables, non-current	
	(A) Total outstanding dues of micro enterprises and small enterprises	0
	(B) Total outstanding dues of creditors other than micro enterprises and small enterprises	0
	Total Trade payable	0
	Other non-current financial liabilities	
1		
2		
3		
4		
5		
	Details of other non-current financial liabilities	
	Total of other non-current financial liabilities	
	Total non-current financial liabilities	1.04
	Provisions, non-current	496.83
	Deferred tax liabilities (net)	0
	Deferred government grants, Non-current	0
	Other non-current liabilities	
1		
2		
3		
4		
5		
	Details of other non-current liabilities	
	Total of other non-current liabilities	
	Total non-current liabilities	497.87

	Current liabilities	
	Current financial liabilities	
	Borrowings, current	10476.64
	Trade Payables, current	
	(A) Total outstanding dues of micro enterprises and small enterprises	0
	(B) Total outstanding dues of creditors other than micro enterprises and small enterprises	207.36
	Total Trade payable	207.36
	Other current financial liabilities	
1	Other current financial liabilities	57858.81
2		
3		
4		
5		
	Details of other current financial liabilities	
	Total of other current financial liabilities	57858.81
	Total current financial liabilities	68542.81
	Other current liabilities	
1	Other current liabilities	0.4
2		
3		
4		
5		
	Details of other current liabilities	
	Total of other current liabilities	0.4
	Provisions, current	132.42
	Current tax liabilities (Net)	0
	Deferred government grants, Current	0
	Total current liabilities	68675.63
3	Liabilities directly associated with assets in disposal group classified as held for sale	0
4	Regulatory deferral account credit balances and related deferred tax liability	0
	Total liabilities	69173.5
	Total equity and liabilities	471.73
	Disclosure of notes on assets and liabilities	

Other Comprehensive Income			
	Date of start of reporting period	01-01-2026	01-04-2025
	Date of end of reporting period	31-03-2026	31-03-2026
	Whether results are audited or unaudited	Audited	Audited
	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	-0.23	-0.24
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	0.23	0.24

Cash flow statement, indirect		
Particulars		Year ended (dd-mm-yyyy)
Date of start of reporting period		01-04-2025
Date of end of reporting period		31-03-2026
Whether results are audited or unaudited		Audited
Nature of report standalone or consolidated		Standalone
Part I	Blue color marked fields are non-mandatory.	
1	Statement of cash flows	
	Cash flows from used in operating activities	
	Profit before tax	-1585.45
2	Adjustments for reconcile profit (loss)	
	Adjustments for finance costs	0
	Adjustments for decrease (increase) in inventories	0
	Adjustments for decrease (increase) in trade receivables, current	0
	Adjustments for decrease (increase) in trade receivables, non-current	0
	Adjustments for decrease (increase) in other current assets	-2.2
	Adjustments for decrease (increase) in other non-current assets	0
	Adjustments for other financial assets, non-current	3
	Adjustments for other financial assets, current	0
	Adjustments for other bank balances	0
	Adjustments for increase (decrease) in trade payables, current	7.41
	Adjustments for increase (decrease) in trade payables, non-current	0
	Adjustments for increase (decrease) in other current liabilities	0
	Adjustments for increase (decrease) in other non-current liabilities	0
	Adjustments for depreciation and amortisation expense	0.73
	Adjustments for impairment loss reversal of impairment loss recognised in profit or loss	0.55
	Adjustments for provisions, current	0
	Adjustments for provisions, non-current	-0.31
	Adjustments for other financial liabilities, current	0
	Adjustments for other financial liabilities, non-current	0
	Adjustments for unrealised foreign exchange losses gains	0
	Adjustments for dividend income	0
	Adjustments for interest income	-1550.22
	Adjustments for share-based payments	0
	Adjustments for fair value losses (gains)	0
	Adjustments for undistributed profits of associates	0
	Other adjustments for which cash effects are investing or financing cash flow	0
	Other adjustments to reconcile profit (loss)	0
	Other adjustments for non-cash items	0
	Share of profit and loss from partnership firm or association of persons or limited liability partnerships	0
	Total adjustments for reconcile profit (loss)	1559.4
	Net cash flows from (used in) operations	-26.05
	Dividends received	0
	Interest paid	0
	Interest received	0
	Income taxes paid (refund)	-0.02
	Other inflows (outflows) of cash	0
	Net cash flows from (used in) operating activities	-26.03
3	Cash flows from used in investing activities	
	Cash flows from losing control of subsidiaries or other businesses	0
	Cash flows used in obtaining control of subsidiaries or other businesses	0
	Other cash receipts from sales of equity or debt instruments of other entities	0

	Other cash payments to acquire equity or debt instruments of other entities	0
	Other cash receipts from sales of interests in joint ventures	0
	Other cash payments to acquire interests in joint ventures	0
	Cash receipts from share of profits of partnership firm or association of persons or limited liability partnerships	0
	Cash payment for investment in partnership firm or association of persons or limited liability partnerships	0
	Proceeds from sales of property, plant and equipment	10
	Purchase of property, plant and equipment	0
	Proceeds from sales of investment property	0
	Purchase of investment property	0
	Proceeds from sales of intangible assets	-3
	Purchase of intangible assets	0
	Proceeds from sales of intangible assets under development	0
	Purchase of intangible assets under development	0
	Proceeds from sales of goodwill	0
	Purchase of goodwill	0
	Proceeds from biological assets other than bearer plants	0
	Purchase of biological assets other than bearer plants	0
	Proceeds from government grants	0
	Proceeds from sales of other long-term assets	0
	Purchase of other long-term assets	0
	Cash advances and loans made to other parties	0
	Cash receipts from repayment of advances and loans made to other parties	0
	Cash payments for future contracts, forward contracts, option contracts and swap contracts	0
	Cash receipts from future contracts, forward contracts, option contracts and swap contracts	0
	Dividends received	0
	Interest received	2.94
	Income taxes paid (refund)	0
	Other inflows (outflows) of cash	0
	Net cash flows from (used in) investing activities	9.94
4	Cash flows from used in financing activities	
	Proceeds from changes in ownership interests in subsidiaries	0
	Payments from changes in ownership interests in subsidiaries	0
	Proceeds from issuing shares	0
	Proceeds from issuing other equity instruments	0
	Payments to acquire or redeem entity's shares	0
	Payments of other equity instruments	0
	Proceeds from exercise of stock options	0
	Proceeds from issuing debentures notes bonds etc	0
	Proceeds from borrowings	0
	Repayments of borrowings	0
	Payments of lease liabilities	0
	Dividends paid	0
	Interest paid	0
	Income taxes paid (refund)	0
	Other inflows (outflows) of cash	0
	Net cash flows from (used in) financing activities	0
	Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	-16.09
5	Effect of exchange rate changes on cash and cash equivalents	
	Effect of exchange rate changes on cash and cash equivalents	0
	Net increase (decrease) in cash and cash equivalents	-16.09
	Cash and cash equivalents cash flow statement at beginning of period	0
	Cash and cash equivalents cash flow statement at end of period	-16.09

Format for Disclosure of Related Party Transactions (applicable only for half-year)

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
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary							
1	NICCO UCO ALLIANCE CREDIT LIMITED	ABBCN5012H	KAUSTUBHA BASU	ADYPB2055K	MANAGING DIRECTOR	Remuneration		390000	0			39000
2	NICCO UCO ALLIANCE CREDIT LIMITED	ABBCN5012H	MAHADEV CHATTERJEE	AABCN5012H	CHIEF FINANCIAL OFFICER	Remuneration		250478	0			25047
3	NICCO UCO ALLIANCE CREDIT LIMITED	ABBCN5012H	SUDHANGSU SEKHAR MAJUMDAR	AENPM3165M	COMPANY SECRETARY & COMPLIANCE OFFICER	Remuneration		220800	0			22080
4	NICCO UCO ALLIANCE CREDIT LIMITED	ABBCN5012H	SANJUSHREE PAUL	GAVPP1015B	COMPANY SECRETARY & COMPLIANCE OFFICER	Remuneration		14867	0			14687
5	NICCO UCO ALLIANCE CREDIT LIMITED	ABBCN5012H	PRABIR KUMAR NAG	APOPNI728R	DIRECTOR	Any other transaction	SITTING FEES	8500	0			8500
6	NICCO UCO ALLIANCE CREDIT LIMITED	ABBCN5012H	UDITENDU SARKAR	AKKPS8001P	DIRECTOR	Any other transaction	SITTING FEES	8500	0			8500
7	NICCO UCO ALLIANCE CREDIT LIMITED	ABBCN5012H	ANITA LAHIRI	ACSPL9510E	DIRECTOR	Any other transaction	SITTING FEES	8500	0			8500
8	NICCO UCO ALLIANCE CREDIT LIMITED	ABBCN5012H	ABHIJIT BANERJEE	AGZPB4493R	DIRECTOR	Any other transaction	SITTING FEES	2000	0			2000
Total value of transaction during the reporting period												90346

Details of Impact of Audit Qualification			
Whether results are audited or unaudited		Audited	
Declaration of unmodified opinion or statement on impact of audit qualification		Statement on impact of audit qualification	
Auditor's opinion		Qualified 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			
	Audit firm's name	Whether the firm holds a valid peer review certificate issued by Peer Review Board of ICAI	Certificate valid upto
1	BCAG & ASSOCIATES	Yes	31-10-2026

Financial details			
Sr.	Particulars	Audited Figures (as reported before adjusting for qualifications)	Adjusted Figures (audited figures after adjusting for qualifications)
1	Turnover / Total income	44.37	44.37
2	Total Expenditure	1630.11	249830.11
3	Net Profit/(Loss)	-1585.51	-249785.51
4	Earnings Per Share	-1.91	-300.78
5	Total Assets	471.73	471.73
6	Total Liabilities	471.73	248671.73
7	Net Worth	-68701.77	-316901.77

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
1	Textual Information(1)	Qualified opinion	Repetitive	Textual Information(2)	Textual Information(3)	Textual Information(4)	Textual Information(5)
2	Textual Information(6)	Qualified opinion	Repetitive	Textual Information(7)	Textual Information(8)	Textual Information(9)	Textual Information(10)
3	Textual Information(11)	Qualified opinion	Repetitive	Textual Information(12)	Textual Information(13)	Textual Information(14)	Textual Information(15)
4	Textual Information(16)	Qualified opinion	Repetitive	Textual Information(17)	Textual Information(18)	Textual Information(19)	Textual Information(20)

Text Block	
Textual Information(1)	Regarding cancelling of certificate of registration of the company to carry out non-banking financial activities by Reserve Bank of India (RBI) vide its order dated 31 st March, 2005, against which the company has preferred an appeal before the Appellate Authority for Non-Banking Financial Company (NBFC), Joint Secretary, Ministry of Finance, Govt. of India, New Delhi, which, as stated, is pending. Considering cancellation of license has been, contested in appeal still pending, the accounts of the company have been claimed to have been prepared on going concern assumption on the basis of legal opinion obtained by company in earlier years. In the event of adverse decision / development predicament the financial statements may require necessary adjustments in the value of its assets and liabilities, the quantum of which is not readily ascertainable.
Textual Information(2)	No impact on current year's Profit / Loss.
Textual Information(3)	Auditors' have not quantified any possible reduction in Income / Turnover resulting from stoppage of NBFC business;
Textual Information(4)	In the event of adverse decision / development predicament the financial statements may require necessary adjustments in the value of its assets and liabilities, the quantum of which is not readily ascertainable. No impact on current year's Profit / Loss.
Textual Information(5)	Regarding cancelling of certificate of registration of the company to carry out non-banking financial activities by Reserve Bank of India (RBI) vide its order dated 31 st March, 2005, against which the company has preferred an appeal before the Appellate Authority for Non-Banking Financial Company (NBFC), Joint Secretary, Ministry of Finance, Govt. of India, New Delhi, which, as stated, is pending. Considering cancellation of license has been, contested in appeal still pending, the accounts of the company have been claimed to have been prepared on going concern assumption on the basis of legal opinion obtained by company in earlier years. In the event of adverse decision / development predicament the financial statements may require necessary adjustments in the value of its assets and liabilities, the quantum of which is not readily ascertainable.
Textual Information(6)	Regarding non-confirmation of balances by Banks and Financial Institutions (FI's) in whose Books of account of Company has turned Non- Performing Assets (NPAs) Auditors' have not quantified any possible reduction in Income / Turnover;
Textual Information(7)	No impact on current year's Profit / Loss.
Textual Information(8)	No impact on current year's Profit / Loss.
Textual Information(9)	No impact on current year's Profit / Loss.
Textual Information(10)	Regarding non-confirmation of balances by Banks and Financial Institutions (FI's) in whose Books of account of Company has turned Non- Performing Assets (NPAs) Auditors' have not quantified any possible reduction in Income / Turnover;
Textual Information(11)	Regarding non-charging of interest on dues to banks and financial institution coming under the purview of consortium resulting in reduction of loss by Rs.2044 crores. Auditors' have quantified increase in current year's loss by Rs.390 crore (not cumulative Rs.2044 Cr.).
Textual Information(12)	Auditors' have quantified increase in current year's loss by Rs.390 crore (not cumulative Rs.2044 Cr.).
Textual Information(13)	Impact on current year's loss by Rs.390 crore (not by cumulative Rs. 2044 Cr.).
Textual Information(14)	Impact on current year's loss by Rs.390 crore (not by cumulative Rs. 2044 Cr.).
Textual Information(15)	Regarding non-charging of interest on dues to banks and financial institution coming under the purview of consortium resulting in reduction of loss by Rs.2044 crores. Auditors' have quantified increase in current year's loss by Rs.390 crore (not cumulative Rs.2044 Cr.).
Textual Information(16)	Actuarial valuation not done in this year as per IND-AS-19. In absence of adequate details necessary adjustment could not be made as per relevant provision of IND-AS.
Textual Information(17)	Actuarial valuation was not done in this financial year as per IND-AS as there was no such changes from the last year in the situation warranting for actuarial valuation.
Textual Information(18)	Actuarial valuation was not done in this financial year as per IND-AS as there was no such changes from the last year in the situation warranting for actuarial valuation.
Textual Information(19)	Actuarial valuation was not done in this financial year as per IND-AS as there was no such changes from the last year in the situation warranting for actuarial valuation.
Textual Information(20)	In absence of adequate details necessary adjustment could not be made as per relevant provision of IND-AS.

Signatories details	
Name of CEO / Managing director	Kaustubha Basu
Name of CFO	Mahadeb Chatterjee
Name of audit committee chairman	Prabir Kumar Nag
Name of statutory auditor	Biswanath Chattopadhyay
Name of other signatory, if any, with designation	UDITENDU SARKAR
Place	Kolkata
Date	20-05-2026

Format for Disclosing Outstanding Default on Loans and Debt Securities

Sr. No.	Particulars	Amount	Remarks
1.	Loans / revolving facilities like cash credit from banks / financial institutions		
A	Total amount outstanding as on date	12163.01	
B	Of the total amount outstanding, amount of default as on date	12163.01	
2.	Unlisted debt securities i.e. NCDs and NCRPS		
A	Total amount outstanding as on date	0	
B	Of the total amount outstanding, amount of default as on date	0	
3.	Total financial indebtedness of the listed entity including short-term and long-term debt	0	

BSE LTD
ACKNOWLEDGEMENT

Acknowledgement No	: 2005202603591027	Date & Time	: 20/05/2026 03:58:20 PM
Scrip Code	: 523209		
Entity Name	: NICCO UCO ALLIANCE CREDIT LIMITED		
Compliance Type	: Regulation 33(3)-Integrated Finance Ind AS		
Quarter / Period	: 31/03/2026		
Mode	: XBRL E-Filing		

General information about company

Scrip code*	523209
NSE Symbol*	NOTLISTED
MSEI Symbol*	NOTLISTED
ISIN*	INE917B01023
Name of company	NICCO UCO ALLIANCE CREDIT LIMITED
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	19-05-2026
Date on which prior intimation of the meeting for considering financial results was informed to the exchange	08-05-2026
Description of presentation currency	INR
Level of rounding	Lakhs
Reporting Type	Quarterly
Reporting Quarter	Fourth quarter
Nature of report standalone or consolidated	Consolidated
Whether results are audited or unaudited for the quarter ended	Audited
Whether results are audited or unaudited for the Year to date for current period ended/year ended	Audited
Segment Reporting	Single segment
Description of single segment	NA
Start date and time of board meeting	19-05-2026 02:00
End date and time of board meeting	19-05-2026 07:40
Whether cash flow statement is applicable on company	Yes
Type of cash flow statement	Cash Flow Indirect
Declaration of unmodified opinion or statement on impact of audit qualification	Statement on impact of audit qualification

Financial Results – Ind-AS

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		01-01-2026	01-04-2025
Date of end of reporting period		31-03-2026	31-03-2026
Whether results are audited or unaudited		Audited	Audited
Nature of report standalone or consolidated		Consolidated	Consolidated
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	0	0
	Other income	42.58	44.81
	Total income	42.58	44.81
2	Expenses		
(a)	Cost of materials consumed	0	0
(b)	Purchases of stock-in-trade	0	0
(c)	Changes in inventories of finished goods, work-in-progress and stock-in-trade	0	0
(d)	Employee benefit expense	5.09	18.15
(e)	Finance costs	406.85	1552.96
(f)	Depreciation, depletion and amortisation expense	0.18	0.73
(g)	Other Expenses		
1	Other Expenses	19.87	58.78
	Total other expenses	19.87	58.78
	Total expenses	431.99	1630.62
3	Total profit before exceptional items and tax	-389.41	-1585.81
4	Exceptional items	0	0
5	Total profit before tax	-389.41	-1585.81
6	Tax expense		
7	Current tax	0	0
8	Deferred tax	0.11	0.27
9	Total tax expenses	0.11	0.27
10	Net movement in regulatory deferral account balances related to profit or loss and the related deferred tax movement	0	0
11	Net Profit Loss for the period from continuing operations	-389.52	-1586.08
12	Profit (loss) from discontinued operations before tax	0	0
13	Tax expense of discontinued operations	0	0
14	Net profit (loss) from discontinued operation after tax	0	0
15	Share of profit (loss) of associates and joint ventures accounted for using equity method	0	0
16	Total profit (loss) for period	-389.52	-1586.08
17	Other comprehensive income net of taxes	0.44	1.07
18	Total Comprehensive Income for the period	-389.08	-1585.01
19	Total profit or loss, attributable to		
	Profit or loss, attributable to owners of parent	0	0
	Total profit or loss, attributable to non-controlling interests	0	0
20	Total Comprehensive income for the period attributable to		
	Comprehensive income for the period attributable to owners of parent	0	0

	Total comprehensive income for the period attributable to owners of parent non-controlling interests	0	0	
21	Details of equity share capital			
	Paid-up equity share capital	1656.36	1656.36	
	Face value of equity share capital	2	2	
22	Reserves excluding revaluation reserve		478.36	
23	Earnings per share			
i	Earnings per equity share for continuing operations			
	Basic earnings (loss) per share from continuing operations	-0.47	-1.91	
	Diluted earnings (loss) per share from continuing operations	-0.47	-1.91	
ii	Earnings per equity share for discontinued operations			
	Basic earnings (loss) per share from discontinued operations	0	0	
	Diluted earnings (loss) per share from discontinued operations	0	0	
iii	Earnings per equity share (for continuing and discontinued operations)			
	Basic earnings (loss) per share from continuing and discontinued operations	-0.47	-1.91	
	Diluted earnings (loss) per share from continuing and discontinued operations	-0.47	-1.91	
24	Debt equity ratio			Textual Information(1)
25	Debt service coverage ratio			Textual Information(2)
26	Interest service coverage ratio			Textual Information(3)
27	Disclosure of notes on financial results	Textual Information(4)		

Statement of Asset and Liabilities

Particulars		Year ended (dd-mm-yyyy)
Date of start of reporting period		01-04-2025
Date of end of reporting period		31-03-2026
Whether results are audited or unaudited		Audited
Nature of report standalone or consolidated		Consolidated
Assets		
1	Non-current assets	
	Property, plant and equipment	176.7
	Capital work-in-progress	0
	Investment property	0
	Goodwill	0
	Other intangible assets	0
	Intangible assets under development	0
	Biological assets other than bearer plants	0
	Investments accounted for using equity method	0
	Non-current financial assets	
	Non-current investments	20.73
	Trade receivables, non-current	0
	Loans, non-current	0
	Other non-current financial assets	
1	Other Financial Assets	183.59
2		
3		
4		
5		
	Details of other non-current financial assets	
	Total of other non-current financial assets	183.59
	Total non-current financial assets	204.32
	Deferred tax assets (net)	8.44
	Other non-current assets	
1	Other non-current assets	0.74
2		
3		
4		
5		
	Details of other non-current assets	
	Total of other non-current assets	0.74
	Total non-current assets	390.2
2	Current assets	
	Inventories	0
	Current financial asset	
	Current investments	0
	Trade receivables, current	0
	Cash and cash equivalents	9.96
	Bank balance other than cash and cash equivalents	41
	Loans, current	0
	Other current financial assets	
1	Other current financial assets	0.19

2		
3		
4		
5		
	Details of other current financial assets	
	Total of Other current financial assets	0.19
	Total current financial assets	51.15
	Current tax assets (net)	26.24
	Other current assets	
1	Other current assets	14.67
2		
3		
4		
5		
	Details of other current assets	
	Total of other current assets	14.67
	Total current assets	92.06
3	Non-current assets classified as held for sale	0
4	Regulatory deferral account debit balances and related deferred tax Assets	0
	Total assets	482.26
	Equity and liabilities	
1	Equity	
	Equity attributable to owners of parent	
	Equity share capital	1656.36
	Other equity	-70348.41
	Total equity attributable to owners of parent	-68692.05
	Non controlling interest	0
	Total equity	-68692.05
2	Liabilities	
	Non-current liabilities	
	Non-current financial liabilities	
	Borrowings, non-current	1.04
	Trade Payables, non-current	
	(A) Total outstanding dues of micro enterprises and small enterprises	0
	(B) Total outstanding dues of creditors other than micro enterprises and small enterprises	0
	Total Trade payable	0
	Other non-current financial liabilities	
1		
2		
3		
4		
5		
	Details of other non-current financial liabilities	
	Total of other non-current financial liabilities	
	Total non-current financial liabilities	1.04
	Provisions, non-current	496.83
	Deferred tax liabilities (net)	0
	Deferred government grants, Non-current	0
	Other non-current liabilities	
1		

2		
3		
4		
5		
Details of other non-current liabilities		
Total of other non-current liabilities		
Total non-current liabilities		497.87
Current liabilities		
Current financial liabilities		
Borrowings, current		10476.64
Trade Payables, current		
(A) Total outstanding dues of micro enterprises and small enterprises		0
(B) Total outstanding dues of creditors other than micro enterprises and small enterprises		208.17
Total Trade payable		208.17
Other current financial liabilities		
1	Other current financial liabilities	57858.81
2		
3		
4		
5		
Details of other current financial liabilities		
Total of other current financial liabilities		57858.81
Total current financial liabilities		68543.62
Other current liabilities		
1	Other current liabilities	0.4
2		
3		
4		
5		
Details of other current liabilities		
Total of other current liabilities		0.4
Provisions, current		132.42
Current tax liabilities (Net)		
Deferred government grants, Current		
Total current liabilities		68676.44
3	Liabilities directly associated with assets in disposal group classified as held for sale	
4	Regulatory deferral account credit balances and related deferred tax liability	
Total liabilities		69174.31
Total equity and liabilities		482.26
Disclosure of notes on assets and liabilities		

Other Comprehensive Income

	Date of start of reporting period	01-01-2026	01-04-2025
	Date of end of reporting period	31-03-2026	31-03-2026
	Whether results are audited or unaudited	Audited	Audited
	Nature of report standalone or consolidated	Consolidated	Consolidated
	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	-0.44	-1.07
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	0.44	1.07

Cash flow statement, indirect

Particulars		Year ended (dd-mm-yyyy)
	Date of start of reporting period	01-04-2025
	Date of end of reporting period	31-03-2026
	Whether results are audited or unaudited	Audited
	Nature of report standalone or consolidated	Consolidated
Part I	Blue color marked fields are non-mandatory.	
1	Statement of cash flows	
	Cash flows from used in operating activities	
	Profit before tax	-1585.81
2	Adjustments for reconcile profit (loss)	
	Adjustments for finance costs	0
	Adjustments for decrease (increase) in inventories	0
	Adjustments for decrease (increase) in trade receivables, current	0
	Adjustments for decrease (increase) in trade receivables, non-current	0
	Adjustments for decrease (increase) in other current assets	-2.52
	Adjustments for decrease (increase) in other non-current assets	0
	Adjustments for other financial assets, non-current	3
	Adjustments for other financial assets, current	0
	Adjustments for other bank balances	0
	Adjustments for increase (decrease) in trade payables, current	7.22
	Adjustments for increase (decrease) in trade payables, non-current	0
	Adjustments for increase (decrease) in other current liabilities	0
	Adjustments for increase (decrease) in other non-current liabilities	0
	Adjustments for depreciation and amortisation expense	0.73
	Adjustments for impairment loss reversal of impairment loss recognised in profit or loss	0.55
	Adjustments for provisions, current	0
	Adjustments for provisions, non-current	-0.31
	Adjustments for other financial liabilities, current	0
	Adjustments for other financial liabilities, non-current	0
	Adjustments for unrealised foreign exchange losses gains	0
	Adjustments for dividend income	0
	Adjustments for interest income	-1550.01
	Adjustments for share-based payments	0
	Adjustments for fair value losses (gains)	0
	Adjustments for undistributed profits of associates	0
	Other adjustments for which cash effects are investing or financing cash flow	0
	Other adjustments to reconcile profit (loss)	0
	Other adjustments for non-cash items	0
	Share of profit and loss from partnership firm or association of persons or limited liability partnerships	0
	Total adjustments for reconcile profit (loss)	1558.68
	Net cash flows from (used in) operations	-27.13
	Dividends received	0
	Interest paid	0
	Interest received	0
	Income taxes paid (refund)	-0.02
	Other inflows (outflows) of cash	0
	Net cash flows from (used in) operating activities	-27.11

3	Cash flows from used in investing activities	
	Cash flows from losing control of subsidiaries or other businesses	0
	Cash flows used in obtaining control of subsidiaries or other businesses	0
	Other cash receipts from sales of equity or debt instruments of other entities	0
	Other cash payments to acquire equity or debt instruments of other entities	0
	Other cash receipts from sales of interests in joint ventures	0
	Other cash payments to acquire interests in joint ventures	0
	Cash receipts from share of profits of partnership firm or association of persons or limited liability partnerships	0
	Cash payment for investment in partnership firm or association of persons or limited liability partnerships	0
	Proceeds from sales of property, plant and equipment	0
	Purchase of property, plant and equipment	0
	Proceeds from sales of investment property	0
	Purchase of investment property	-7
	Proceeds from sales of intangible assets	0
	Purchase of intangible assets	0
	Proceeds from sales of intangible assets under development	0
	Purchase of intangible assets under development	0
	Proceeds from sales of goodwill	0
	Purchase of goodwill	0
	Proceeds from biological assets other than bearer plants	0
	Purchase of biological assets other than bearer plants	0
	Proceeds from government grants	0
	Proceeds from sales of other long-term assets	0
	Purchase of other long-term assets	0
	Cash advances and loans made to other parties	0
	Cash receipts from repayment of advances and loans made to other parties	0
	Cash payments for future contracts, forward contracts, option contracts and swap contracts	0
	Cash receipts from future contracts, forward contracts, option contracts and swap contracts	0
	Dividends received	0
	Interest received	3.22
	Income taxes paid (refund)	0
	Other inflows (outflows) of cash	0
	Net cash flows from (used in) investing activities	10.22
4	Cash flows from used in financing activities	
	Proceeds from changes in ownership interests in subsidiaries	0
	Payments from changes in ownership interests in subsidiaries	0
	Proceeds from issuing shares	0
	Proceeds from issuing other equity instruments	0
	Payments to acquire or redeem entity's shares	0
	Payments of other equity instruments	0
	Proceeds from exercise of stock options	0
	Proceeds from issuing debentures notes bonds etc	0
	Proceeds from borrowings	0
	Repayments of borrowings	0
	Payments of lease liabilities	0
	Dividends paid	0
	Interest paid	0
	Income taxes paid (refund)	0
	Other inflows (outflows) of cash	0
	Net cash flows from (used in) financing activities	0

	Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	-16.89
5	Effect of exchange rate changes on cash and cash equivalents	
	Effect of exchange rate changes on cash and cash equivalents	0
	Net increase (decrease) in cash and cash equivalents	-16.89
	Cash and cash equivalents cash flow statement at beginning of period	67.85
	Cash and cash equivalents cash flow statement at end of period	50.96

Details of Impact of Audit Qualification

Whether results are audited or unaudited	Audited		
Declaration of unmodified opinion or statement on impact of audit qualification	Statement on impact of audit qualification		
Auditor's opinion	Qualified 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 Consolidated results			
	Audit firm's name	Whether the firm holds a valid peer review certificate issued by Peer Review Board of ICAI	Certificate valid upto
1	BCAG & ASSOCIATES	Yes	31-10-2026

Financial details

Sr.	Particulars	Audited Figures (as reported before adjusting for qualifications)	Adjusted Figures (audited figures after adjusting for qualifications)
1	Turnover / Total income	45.88	45.88
2	Total Expenditure	1630.62	249830.62
3	Net Profit/(Loss)	-1586.08	-249786.08
4	Earnings Per Share	-1.91	-300.78
5	Total Assets	482.26	482.26
6	Total Liabilities	482.26	248682.26
7	Net Worth	-68692.05	-316892.05

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
1	Textual Information(1)	Qualified opinion	Repetitive	Textual Information(2)	Textual Information(3)	Textual Information(4)	Textual Information(5)
2	Textual Information(6)	Qualified opinion	Repetitive	Textual Information(7)	Textual Information(8)	Textual Information(9)	Textual Information(10)
3	Textual Information(11)	Qualified opinion	Repetitive	Textual Information(12)	Textual Information(13)	Textual Information(14)	Textual Information(15)
4	Textual Information(16)	Qualified opinion	Repetitive	Textual Information(17)	Textual Information(18)	Textual Information(19)	Textual Information(20)

Text Block	
Textual Information(1)	Note No. 27.1 regarding cancellation of certificate of registration of the company to carry out non banking financial activities by Reserve Bank of India (RBI) vide its order dated 31.03.2005, against which the company has preferred an appeal before an appellant authority for Non Banking Finance Company (NBFC), Joint Secretary, Ministry of Finance, Govt of India, New Delhi, which, as stated, is pending.
Textual Information(2)	No impact on current year's Profit / Loss.
Textual Information(3)	No impact on current year's Profit / Loss.
Textual Information(4)	In the event of the adverse decision/developments predicament the financial statements may require necessary adjustments in the value of its assets and liabilities, the quantum of which is not readily ascertainable
Textual Information(5)	Regarding cancelling of certificate of registration of the company to carry out non-banking financial activities by Reserve Bank of India (RBI) vide its order dated 31 st March, 2005, against which the company has preferred an appeal before the Appellate Authority for Non-Banking Financial Company (NBFC), Joint Secretary, Ministry of Finance, Govt. of India, New Delhi, which, as stated, is pending. Considering cancellation of license has been contested in appeal still pending, the accounts of the company have been claimed to have been prepared on going concern assumption on the basis of legal opinion obtained by company in earlier years. In the event of adverse decision / development predicament the financial statements may require necessary adjustments in the value of its assets and liabilities, the quantum of which is not readily ascertainable.
Textual Information(6)	Note No.13(d) regarding non confirmation of balances by banks and financial institutions (FI's) in whose books of account the company hs turned non performing assets
Textual Information(7)	No impact on current year profit/ loss
Textual Information(8)	No impact on current year profit/ loss
Textual Information(9)	No impact on current year's Profit / Loss.
Textual Information(10)	Auditors' have not quantified any possible reduction in Income / Turnover;
Textual Information(11)	Note No. 27.3(a) regarding non charging on interest on dues to bank and financial institution coming under the purview of consortium resulting in reduction of loss by Rs. 2044 crores.
Textual Information(12)	Impact on current year's loss by Rs.390 crore (not by cumulative Rs. 2044 Cr.).
Textual Information(13)	Impact on current year's loss by Rs.390 crore (not by cumulative Rs. 2044 Cr.).
Textual Information(14)	Impact on current year's loss by Rs.390 crore (not by cumulative Rs. 2044 Cr.).
Textual Information(15)	Auditors' have quantified increase in current year's loss by Rs.390 crore.
Textual Information(16)	Actuarial valuation not done in this financial year as per IND-AS-19
Textual Information(17)	Actuarial valuation was not done in this financial year as per IND-AS as there was no such changes from the last year in the situation warranting for actuarial valuation.
Textual Information(18)	Actuarial valuation was not done in this financial year as per IND-AS as there was no such changes from the last year in the situation warranting for actuarial valuation.
Textual Information(19)	Actuarial valuation was not done in this financial year as per IND-AS as there was no such changes from the last year in the situation warranting for actuarial valuation.
Textual Information(20)	In absence of adequate details necessary adjustment could not be made as per relevant provision of IND-AS.

Signatories details

Name of CEO / Managing director	KAUSTUBHA BASU
Name of CFO	MAHADEB CHATTERJEE
Name of audit committee chairman	PRABIR KUMAR NAG
Name of statutory auditor	BISWANATH CHATTOPADHYAY
Name of other signatory, if any, with designation	UDITENDU SARKAR
Place	KOLKATA
Date	20-05-2026