

# UNITED CREDIT LIMITED

UCL/197/2022-23

January 17, 2023

The Manager - Corporate Services  
BSE Ltd  
Floor 25, P. J. Towers, Dalal Street  
Mumbai — 400 001  
**Scrip Code No.531091**

The Calcutta Stock Exchange Ltd.  
7, Lyons Range  
Kolkata —700 001  
**Scrip Code No. 10031023**  
**Attn: Ms. Chandrani Datta**

Dear Sir / Madam,

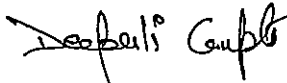
## **Regulation 31(1)(b) of SEBI Listing Obligations and Disclosure Requirements) Regulations, 2015**

In compliance of Regulation 31(1)(b) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we forward herewith the Shareholding Pattern for the quarter ended 31<sup>st</sup> December, 2022 along with the name and other details of entities/persons holding more than 1 percent equity share capital of the Company and foreign holding.

Information is being posted on the website of the Company.

Thanking you.

Yours faithfully,  
For **United Credit Limited**



(Deepali Gupta)  
Company Secretary & Compliance Officer

Encl.: As above



### UNITED CREDIT GROUP

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PHONE : +91-33-2287-9359, 2287-9360, 2287-9185, FAX : +91-33-2287-2047  
CIN : L65993WB1970PLC027781

E-mail : [unitedcreditltd@gmail.com](mailto:unitedcreditltd@gmail.com), Website : [www.unitedcreditltd.com](http://www.unitedcreditltd.com)

## Format of holding of specific securities

Annexure - I

Name of the Listed Entity : UNITED CREDIT LIMITED

Scrip Code : 531091

Name of the scrip :

CSE : 10031023

Class of Security : EQUITY

Share Holding Pattern Filed under Reg.31(1)(b) for Quarter ending : 31.12.2022

Declaration : The Listed entity is required to submit the following declaration to the extent of submission of information :-

	Particulars	Yes*	No*
1	Whether the Listed Entity has issued any partly paid up shares ?		No
2	Whether the Listed Entity has issued any Convertible Securities or Warrants ?		No
3	Whether the Listed Entity has any shares against which Depository receipts are issued ?		No
4	Whether the Listed Entity has any shares in locked-in ?		No
5	Whether any shares held by Promoters are pledged or otherwise encumbered ?		No



Table 1 - Summary Statement holding of specified securities

Category	Category of shareholder	Nos. of shareholders	No. of fully paid up equity shares held	No. of partly paid-up equity shares held	No. of shares underlying Depository Receipts	Total no. of shares held	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957)	Number of Voting Rights held in each class of securities			No. of Shares Underlying Outstanding convertible securities (including Warrants)	Shareholding as a % assuming full conversion of convertible securities (as a percentage of diluted share capital)	Number of Locked in shares	Number of Shares pledged or otherwise encumbered	Number of equity shares held in dematerialised form	
(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii) = (iv)+(v)+(vi)	(viii) As a % of (A+B+C2)	(ix)			(x)	(xi) = (vii)+(x) As a % of (A+B+C2)	(xii)	(xiii)	(xiv)	
								No. of Voting Rights		Total as a % of (A+B+C)						
								Class eg : X	Class eg : Y	Total						
(A)	Promoter & Promoter Group	4	3082113	0	0	3082113	57.85	3082113	0	3082113	57.85	0	57.85	0	0.00	3082113
(B)	Public	2204	2245710	0	0	2245710	42.15	2245710	0	2245710	42.15	0	42.15	0	0.00	1978938
(C)	Non Promoter - Non Public	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0
(C1)	Shares underlying DRs	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0
(C2)	Shares held by Employees Trusts	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0
	Total	2208	5327823	0	0	5327823	100.00	5327823	0	5327823	100.00	0	100.00	0	0.00	5061051



Table II- Statement showing shareholding pattern of the Promoter and Promoter Group

	Category & Name of the shareholders	Entity type i.e. Promoter or Promoter Group entity (except Promoter)	PAN	No. of shareholders	No. of fully paid up equity shares held	Partly paid-up equity shares held	No. of shares underlying Depository Receipts	Total no. of shares held	Shareholding % calculated as per SCRR, 1957	Number of Voting Rights held in each class of securities			No. of Shares Underlying Outstanding convertible securities (as a percentage of diluted share capital)	Shareholding as a % assuming full conversion of convertible securities (as a percentage of diluted share capital)	Number of Locked in shares	Number of Shares pledged or otherwise encumbered		Number of equity shares held in dematerialised form		
										(viii) As a % of [A+B+C2]	(ix)					(x)	(xi) = (vi)+(x) as a % of [A+B+C2]		(xii)	(xiii)
	(i)		(ii)	(iii)	(iv)	(v)	(vi) = (iv)+(v)+(vii)	(viii) As a % of [A+B+C2]	(ix)			(x)	(xi) = (vi)+(x) as a % of [A+B+C2]	(xii)	(xiii)	(xiv)				
									No. of Voting Rights		Total as a % of Total Voting rights			No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)			
									Class X	Class Y	Total									
1	Indian																			
(a)	Individuals/Hindu Undivided Family			3	782849	0	0	782849	14.69	782849	0	782849	14.69	0	14.69	0	0.00	0	0.00	782849
	ASHOK KUMAR DABRIWALA	PROMOTER	ADEPD9028R	1	738540	0	0	738540	13.68	738540	0	738540	13.68	0	13.68	0	0.00	0	0.00	738540
	SUNANDA DABRIWALA	PROMOTER GROUP	ADQPD1669P	1	15460	0	0	15460	0.29	15460	0	15460	0.29	0	0.29	0	0.00	0	0.00	15460
	SIDHARTHA SARAWGI	PROMOTER	ALLPS6669R	1	28849	0	0	28849	0.54	28849	0	28849	0.54	0	0.54	0	0.00	0	0.00	28849
	SUJATA SARAWGI	PROMOTER GROUP	ALMPS0468A	1	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0
	MOTI DEVI SARAWGI	PROMOTER GROUP	AJBPS2849D	1	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0
(b)	Central Government/ State Government(s)																			
(c)	Financial Institutions/ Banks																			
(d)	Any Other (Specify)																			
(d-1)	Bodies Corporate			1	2299264	0	0	2299264	43.16	2299264	0	2299264	43.16	0	43.16	0	0.00	0	0.00	2299264
	DABRIWALA BANDYA UDYOG LIMITED	PROMOTER GROUP	AAACD9145J	1	2299264	0	0	2299264	43.16	2299264	0	2299264	43.16	0	43.16	0	0.00	0	0.00	2299264
	Sub Total(A)(1)			4	3082113	0	0	3082113	57.85	3082113	0	3082113	57.85	0	57.85	0	0.00	0	0.00	3082113
2	Foreign																			
(a)	Individuals (Non-Resident Individuals/ Foreign Individuals)																			
(b)	Government																			
(c)	Institutions																			
(d)	Foreign Portfolio Investors																			
(e)	Any Others (Specify)																			
	Sub Total(A)(2)																			
	Total Shareholding of Promoter and Promoter Groups (A) = (A)(1)+(A)(2)			4	3082113	0	0	3082113	57.85	3082113	0	3082113	57.85	0	57.85	0	0.00	0	0.00	3082113
Note:																				
(1) PAN would not be displayed on website of Stock Exchange(s)																				
(2) The term "Encumbrance" has the same meaning as assigned under regulation 28(3) of SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011																				



Table E: Statement showing shareholding pattern of the Public shareholders

Category & Name of the shareholders	PAN	Nos. of shareholder	No. of fully paid up equity shares held	Partly paid-up equity shares held	No. of shares underlying Depository Receipts	Total nos. shares held	Shareholding % calculated as per SCRR, 1957	Number of Voting Rights held in each class of securities			Total Shares Underlying Outstanding convertible securities (including Warrants)	Total shareholding as a % assuming full conversion of convertible securities (as a percentage of diluted share capital)	Number of Locked in shares		Number of Shares pledged or otherwise encumbered	Number of equity shares held in dematerialized form	Sub-categorization of shares			
								(i)	(ii)	(iii)			(iv)	(v)			(vi)	(vii)	(viii)	(ix)
								No. of Voting Rights					No. (a)	As a % of Total Shares held (b)	No. (c)	As a % of total Shares held (d)	Shareholding (No. of shares) under			
								Class X	Class Y	Total							Sub-category (i)	Sub-category (ii)	Sub-category (iii)	
1 Institutions (Domestic)																				
(a) Mutual Funds																				
(b) Venture Capital Funds																				
(c) Alternative Investment Funds																				
(d) Banks			350	0	0	350	0.01	350	0	350	0.01	0	0.00	0	0.00	0	0	0	0	0
(e) Insurance Companies																				
(f) Provident/Pension Funds																				
(g) Asset Reconstruction Companies																				
(h) Sovereign Wealth Funds																				
(i) NDFIs registered with RBI																				
(j) Other Financial Institutions																				
(k) Any Other (Specify)																				
Sub-Total 1(a)			350	0	0	350	0.01	350	0	350	0.01	0	0.00	0	0.00	0	0	0	0	0
2 Institutions (Foreign)																				
(a) Foreign Direct Investment																				
(b) Foreign Venture Capital Investors																				
(c) Sovereign Wealth Funds																				
(d) Foreign Portfolio Investors Category 1																				
(e) Foreign Portfolio Investors Category 2																				
(f) Overseas Depositories (holding DRs) (Referencing figure)																				
(g) Any Other (Specify)																				
Sub-Total 2(a)			0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0	0	0	0





Table IV- Statement showing shareholding pattern of the Non Promoter and Non Public shareholder

	Category & Name of the shareholders	PAN	No. of shareholder	No. of fully paid up equity shares held	Partly paid-up equity shares held	Nos. of shares underlying Depository Receipts	Total no. shares held	Shareholding % calculated as per SCRR, 1957	Number of Voting Rights held in each class of securities			No. of Shares Underlying Outstanding convertible securities (including Warrants)	Shareholding as a % assuming full conversion of convertible securities (as a percentage of diluted share capital)	Number of Locked in shares		Number of Shares pledged or otherwise encumbered		Number of equity shares held in dematerialised form	
									(vii) = (iv)+(v)+(vi)	As a % of (A+B+C2) (viii)				(ix)	(x)	(xi) = (vii)+(x) As a % of (A+B+C2)	(xii)		(xiii)
	(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii) = (iv)+(v)+(vi)	As a % of (A+B+C2) (viii)	(ix)			(x)	(xi) = (vii)+(x) As a % of (A+B+C2)	(xii)	(xiii)	(xiv)			
									No. of Voting Rights					No.	As a % of total Shares held	No.	As a % of total Shares held		
									Class X	Class Y	Total	Total as a % of Total Voting rights							
1	Custodian/ DR Holder																	NA	
(a)	Name of DR Holder (if available)																	NA	
(i)																		NA	
(ii)																		NA	
2	Employee Benefit Trust/ Employee Welfare Trust under SEBI (Share based Employee Benefits and Sweat Equity) Regulations, 2021)																	NA	
(a)	Name																	NA	
	Total Non-Promoter-Non Public Shareholding (C) = (C)(1)+(C)(2)			0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	NA	0

Note :

- (1) PAN would not be displayed on website of Stock Exchange(s)
- (2) The above format needs to be disclosed along with the names of the shareholders holding 1% and more than 1% shares of the listed entity. Column no. (xiii) is not applicable in the above format.
- (3) W.r.t. the information pertaining to Depository Receipts, the same may be disclosed in the respective columns to the extent information available



## Annexure

Table V - Statement showing details of significant beneficial owners (SBOs)

Sr.No.	Details of the SBO (i)			Details of the registered owner (ii)			Details of holding/ exercise of right of the SBO in the reporting Company, whether direct or indirect * : (iii)		Date of creation/ acquisition of significant beneficial interest # (iv)	
	Name	PAN/ Passport No. in case of a foreign national	Nationality	Name	PAN/ Passport No. in case of a foreign national	Nationality	Whether by virtue of :			
							Shares	%		
							Voting rights	%		
							Rights-on-distributable-dividend-or-any-other-distribution	%		
							Exercise-of-control			
							Exercise-of-significant-influence			
1	ASHOK KUMAR DABRIWALA	ADEPD9029R	INDIAN	DABRIWALA BANIJYA UDYOG LIMITED	AAACD9145J		Indirect holding of SBO	2299264	43.16%	27.04.2017
							Direct holding of SBO	738540	13.86%	
							Total holding of SBO	3037804	57.02%	
2	KALPANA JALAN	ACVPJ9522H	INDIAN	UNITED NANOTECH PRODUCTS LIMITED	AAACU7935K		Indirect holding of SBO	742374	13.93%	20.03.2019
							Direct holding of SBO	154278	2.90%	24.03.2022
							Total holding of SBO	896652	16.83%	

\* In case the nature of the holding/ exercise of the right of a SBO falls under multiple categories specified under (a) to (e) under Column iii, multiple rows for the same SBO shall be inserted accordingly for each of the categories.

# This column shall have the details as specified by the listed entity under Form No. BEN-2 as submitted to the Registrar.





Annexure B

Table VI - Statement showing foreign ownership limits

	<i>Board approved limits</i>	<i>Limits utilized</i>
As on shareholding date	100.00	0.43
As on the end of previous 1st quarter	100.00	0.43
As on the end of previous 2nd quarter	100.00	0.43
As on the end of previous 3rd quarter	0.00	0.00
As on the end of previous 4th quarter	0.00	0.00

