

# UNITED CREDIT LIMITED

UCL/ 73 /2023-24

July 5, 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**

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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 30<sup>th</sup> June, 2023 along with the name and other details of entities/persons holding more than 1 percent equity share capital of the Company and foreign holding.

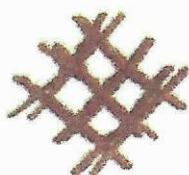
Information is being posted on the website of the Company.

Thanking you.

Yours faithfully,  
For **United Credit Limited**

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

Encl.: As above



### UNITED CREDIT GROUP

REGISTERED OFFICE : 27-B, CAMAC STREET (8TH FLOOR), KOLKATA - 700 016

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

CIN : L65993WB1970PLC027781

E-mail : unitedcreditltd@gmail.com, Website : 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 : 30.06.2023

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 I - 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			No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)		
(A)	Promoter & Promoter Group	4	3082113	0	0	3082113	57.85	3082113	0	3082113	57.85	0	57.85	0	0.00	0	0.00	3082113
(B)	Public	2243	2245710	0	0	2245710	42.15	2245710	0	2245710	42.15	0	42.15	0	0.00	0	0.00	1979338
(C)	Non Promoter - Non Public	0	0	0	0	0	0.00	0	0	0	0.00	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	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	0.00	0
	Total	2247	5327823	0	0	5327823	100.00	5327823	0	5327823	100.00	0	100.00	0	0.00	0	0.00	5061451



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	
										(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)
	(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 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								
<b>1</b>	<b>Indian</b>																			
(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	ADEPD9029R	1	738540	0	0	738540	13.86	738540	0	738540	13.86	0	13.86	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	ALMPS0469A	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 BANJIYA 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
	<b>Sub Total(A)(1)</b>			<b>4</b>	<b>3082113</b>	<b>0</b>	<b>0</b>	<b>3082113</b>	<b>57.85</b>	<b>3082113</b>	<b>0</b>	<b>3082113</b>	<b>57.85</b>	<b>0</b>	<b>57.85</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>3082113</b>
<b>2</b>	<b>Foreign</b>																			
(a)	Individuals (Non-Resident Individuals/ Foreign Individuals)																			
(b)	Government																			
(c)	Institutions																			
(d)	Foreign Portfolio Investors																			
(e)	Any Others(Specify)																			
	<b>Sub Total(A)(2)</b>																			
	<b>Total Shareholding of Promoter and Promoter Group (A)= (A)(1)+(A)(2)</b>			<b>4</b>	<b>3082113</b>	<b>0</b>	<b>0</b>	<b>3082113</b>	<b>57.85</b>	<b>3082113</b>	<b>0</b>	<b>3082113</b>	<b>57.85</b>	<b>0</b>	<b>57.85</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>3082113</b>
	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 III-Statement showing shareholding pattern of the Public shareholder

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			No. of Shares 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 dematerialised form	Sub-categorization of shares			
								(i)	(ii)	(iii)			(x)	(xi) = (vii)+(x) As a % of (A+B+C2)	(a)	As a % of total Shares held (b)		(a)	As a % of total Shares held(b)	Sub-category (i)	Sub-category (ii)
								No. of Voting Rights										Shareholding (No. of shares) under			
								Class X	Class Y	Total											
1 Institutions (Domestic)																					
(a) Mutual Funds																					
(b) Venture Capital Funds																					
(c) Alternate Investment Funds																					
(d) Banks			1	350	0	0	350	0.01	350	0	350	0.01	0	0.01	0	0.00	NA	0	0	0	0
(e) Insurance Companies																					
(f) Provident Pension Funds																					
(g) Asset Reconstruction Companies																					
(h) Sovereign Wealth Funds																					
(i) NBFCs registered with RBI																					
(j) Other Financial Institutions																					
(k) Any Other (Specify)																					
Sub-Total B(1)			1	350	0	0	350	0.01	350	0	350	0.01	0	0.01	0	0.00	NA	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 I																					
(e) Foreign Portfolio Investors Category II																					
(f) Overseas Depositories (holding DRs) (balancing figure)																					
(g) Any Other (specify)																					
Sub -Total B(2)			0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	NA	0	0	0	0



															NA							
3	Central Government/ State Government																NA					
	(a) Central Government/ President of India																NA					
	(b) State Government/ Governor	1	28137	0	0	28137	0.53	28137	0	28137	0.53	0	0.53	0	0.00	NA	0	0	0	0		
	(c) Shareholding by Companies or Bodies Corporate where Central/ State Government is a promoter																NA					
	Sub-Total B(3)	1	28137	0	0	28137	0.53	28137	0	28137	0.53	0	0.53	0	0.00	NA	0	0	0	0		
																	NA					
4	Non-Institutions																NA					
	(a) Associate Companies/ Subsidiaries	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	NA	0					
	(b) Directors and their relatives (excluding independent directors and nominee directors)	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	NA	0					
	(c) Key Managerial Personnel	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	NA	0					
	(d) Relatives of promoters (other than 'immediate relatives' of promoters disclosed under 'Promoter and Promoter Group' category	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	NA	0					
	(e) Trusts where any person belonging to 'Promoter and Promoter Group' category is 'trustee', 'beneficiary', or 'author of the trust'	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	NA	0					
	(f) Investor Education and Protection Fund (IEPF)	1	164037	0	0	164037	3.08	164037	0	164037	3.08	0	3.08	0	0.00	NA	164037	0	0	0		
	INVESTOR EDUCATION AND PROTECTION FUND AUTHORITY MINISTRY OF CORPORATE AFFAIRS	EXEMPTCATG	1	164037	0	0	164037	3.08	164037	0	164037	3.08	0	3.08	0	0.00	NA	164037	0	0	0	
	(g) Resident Individuals holding nominal share capital up to Rs 2 lakhs	2150	720666	0	0	720666	13.53	720666	0	720666	13.53	0	13.53	0	0.00	NA	562320	0	0	0		
	(h) Resident Individuals holding nominal share capital in excess of Rs. 2 lakhs.	9	469954	0	0	469954	8.82	469954	0	469954	8.82	0	8.82	0	0.00	NA	437495	0	0	0		
	FAROOQ ARBI HALAI	ABTPH4591F	1	102718	0	0	102718	1.93	95668	0	95668	1.80	0	1.93	0	0.00	NA	102718	0	0	0	
	LAXMIPAT DUDHERIA	AHPC6948F	1	59698	0	0	59698	1.13	59698	0	59698	1.13	0	1.13	0	0.00	NA	59698	0	0	0	
	KALPANA JALAN	ACVJ9522H	1	154278	0	0	154278	2.90	154278	0	154278	2.90	0	2.90	0	0.00	NA	154278	0	0	0	
	(i) Non Resident Indians (NRIs)	20	23379	0	0	23379	0.44	23379	0	23379	0.44	0	0.44	0	0.00	NA	20259	0	0	0		
	(j) Foreign Nationals																					
	(k) Foreign Companies																					
	(l) Bodies Corporate	35	819020	0	0	819020	15.37	819020	0	819020	15.37	0	15.37	0	0.00	NA	785060	0	0	0		
	UNITED NANOTECH PRODUCTS LIMITED	AAACU7935K	1	742374	0	0	742374	13.93	742374	0	742374	13.93	0	13.93	0	0.00	NA	742374	0	0	0	
	(m) Any Other (specify)																					
	(m-i) HUF	25	7235	0	0	7235	0.14	7235	0	7235	0.14	0	0.14	0	0.00	NA	7235	0	0	0		
	(m-ii) Body Corporate (LLP)	1	12932	0	0	12932	0.24	12932	0	12932	0.24	0	0.24	0	0.00	NA	12932	0	0	0		
	Sub-Total B(4)	2241	2217223	0	0	2217223	41.82	2217223	0	2217223	36.85	0	36.85	0	0.00	NA	1979338	0	0	0		
																	NA					
	Total Public Shareholding (B) = (B)(1)+(B)(2)+(B)(3)+(B)(4)	2243	2245710	0	0	2245710	42.15	2245710	0	2245710	42.15	0	42.15	0	0.00	NA	1979338	0	0	0		
Details of the shareholders acting as persons in Concert including their shareholding (No. and %)																						
Nil																						
Details of Shares which remain unclaimed may be given here along with details such as number of shareholders, outstanding shares held in demat/ unclaimed suspense account, voting rights which are frozen etc.																						
Nil																						

- 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% or more than 1% of shares of the listed entity. Column no. (xiii) is not applicable in the above format.
- (3) Where the information pertaining to Depository Receipts, the same may be disclosed in the respective columns to the extent information available/balance to be disclosed as held by custodian.
- (4) Categorization and disclosure of each shareholder category should be carried out in the order prescribed in the above format. If a shareholder is falling under more than one category, then the same shall be classified in the category falling first in the order prescribed in the above format. Shareholding under any of the categories shall be unique and will not be duplicated under multiple categories.
- (5) Sub-categorization of shares under column no. (xv) will be based on shareholding (no. of shares) under the following sub-categories.
- (i) Shareholders who are represented by a nominee Director on the board of the listed entity or have the right to nominate a representative (i.e. Director) on the board of the listed entity.
- (ii) Shareholders who have entered into shareholder agreement with the listed entity.
- (iii) Shareholders acting as persons in concert with promoters.



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		
									(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)													
									No. of Voting Rights			Total as a % of Total Voting rights			No.	As a % of total Shares held	No.	As a % of total Shares held		
									Class X	Class Y	Total									
1	Custodian/ DR Holder																			
(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 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%	
							<b>Total holding of SBO</b>	<b>3037804</b>	<b>57.02%</b>	
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
							<b>Total holding of SBO</b>	<b>896652</b>	<b>16.83%</b>	

\* 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	0.44
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	100.00	0.43
As on the end of previous 4th quarter	100.00	0.43

