

UNITED CREDIT LIMITED

No. UCL/ 151 /2023- 2024

October 7, 2023

The Manager — Corporate Services
BSE Ltd
Floor 25, P.J.Towers, Dalal Street
Mumbai —400001
Scrip Code No.531091

The Calcutta Stock Exchange Ltd.
7, Lyons Range
Kolkata —700 001
Scrip Code No.10031023

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 30th September, 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.

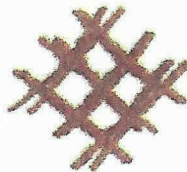
Yours faithfully,
For UNITED CREDIT LIMITED

DEEPALI
GUPTA

Digitally signed by
DEEPALI GUPTA
Date: 2023.10.07 13:39:20
+05'30'

(Deepali Gupta)
Company Secretary

Encl.: As above



UNITED CREDIT GROUP

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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 : 30.09.2023

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	
								(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)				(x)	(xi) = (vii)+(x) As a % of (A+B+C2)				(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	2277	2245710	0	0	2245710	42.15	2245710	0	2245710	42.15	0	42.15	0	0.00	0	0.00	1979336
(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	2281	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)				
													No. (a) As a % of total Shares held (b)		No. (a) As a % of total Shares held (b)								
													No. of Voting Rights			Total as a % of Total Voting rights							
													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	ADEPD9029R	1	738540	0	738540	13.86	738540	0	738540	13.86	0	13.86	0	0.00	0	0.00	738540				
	SUNANDA DABRIWALA	PROMOTER GROUP	ADQPD1668P	1	15460	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	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	0.00	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 BANIJYA UDYOG LIMITED	PROMOTER GROUP	AAACD9145J	1	2299264	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 Group (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 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 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 dematerialised form	Sub-categorization of shares			
								(vii) = (iv)+(v)+(vi)	As a % of (A+B+C2) (viii)					(ix)	(x)		(xi) = (vii)+(x) As a % of (A+B+C2)	(xii)	(xiii)	
								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)	Shareholding (No. of shares) under			
								Class X	Class Y	Total					NA		Sub-category (i)	Sub-category (ii)	Sub-category (iii)	
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																NA				
(f) Provident/ Pension Funds																NA				
(g) Asset Reconstruction Companies																NA				
(h) Sovereign Wealth Funds																NA				
(i) NBFCs registered with RBI																NA				
(j) Other Financial Institutions																NA				
(k) Any Other (Specify)																NA				
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)																NA				
(a) Foreign Direct Investment																NA				
(b) Foreign Venture Capital Investors																NA				
(c) Sovereign Wealth Funds																NA				
(d) Foreign Portfolio Investors Category I																NA				
(e) Foreign Portfolio Investors Category II																NA				
(f) Overseas Depositories (holding DRs) (balancing figure)																NA				
(g) Any Other (specify)																NA				
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



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)	(xii)		(xiii)		(xiv)
(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii) = (iv)+(v)+(vi)	As a % of (A+B+C2) (viii)					(xi) = (vii)+(x) As a % of (A+B+C2)						
								No. of Voting Rights			Total as a % of Total Voting rights							
								Class X	Class Y	Total		No.	As a % of total Shares held	No.	As a % of total Shares held			
1	Custodian/ DR Holder																	
(a)	Name of DR Holder (if available)																	
(i)																		
(ii)																		
2	Employee Benefit Trust/ Employee Welfare Trust under SEBI (Share based Employee Benefits and Sweat Equity) Regulations, 2021)																	
(a)	Name																	
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	0.44
As on the end of previous 1st quarter	100.00	0.44
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

