

General information about company	
Scrip code	531091
NSE Symbol	NOTLISTED
MSEI Symbol	NOTLISTED
ISIN	INE858C01027
Name of the entity	UNITED CREDIT LIMITED
Date of start of financial year	01-04-2024
Date of end of financial year	31-03-2025
Reporting Quarter	Half Yearly
Date of Report	30-09-2024
Risk management committee	Not Applicable
Market Capitalisation as per immediate previous Financial Year	Any other

Annexure I								
Annexure I to be submitted by listed entity on quarterly basis								
I. Composition of Board of Directors								
Disclosure of notes on composition of board of directors explanatory							Textual Information(1)	
Whether the listed entity has a Regular Chairperson							Yes	
Whether Chairperson is related to MD or CEO							No	
Sr	Title (Mr / Ms)	Name of the Director	PAN	DIN	Category 1 of directors	Category 2 of directors	Category 3 of directors	Date of Birth
1	Mr	ASHOK KUMAR DABRIWALA	ADEPD9029R	00024498	Executive Director	Chairperson		23-01-1955
2	Mr	RAJ MOHAN CHOUBEY	ACQPC4544D	00031305	Non-Executive - Independent Director	Not Applicable		17-12-1942
3	Mr	NANDANADAN MISHRA	AGUPM9201B	00031342	Non-Executive - Independent Director	Not Applicable		20-10-1942
4	Mr	PRAMOD KUMAR DHELIA	ADQPD2469M	00649782	Non-Executive - Independent Director	Not Applicable		16-08-1957
5	Mr	DEVASHISH DABRIWAL	AGEPD6024H	00037051	Non-Executive - Non Independent Director	Not Applicable		17-10-1977
6	Mrs	RASHMI DABRIWAL	AUKPD8548E	00393162	Non-Executive - Non Independent Director	Not Applicable		04-11-1977
7	Mr	SURESH KUMAR KANDOI	AFTPK7283B	00482350	Non-Executive - Independent Director	Not Applicable		15-03-1960
8	Mrs	RASHMI BIHANI	AQLPK9763D	07062288	Non-Executive - Independent Director	Not Applicable		15-04-1980

I. Composition of Board of Directors					
Disqualification of Directors under section 164 of the Companies Act, 2013					
Sr	Whether the director is disqualified?	Start Date of disqualification	End Date of disqualification	Details of disqualification	Current status
1	No				Active
2	No				Active
3	No				Active
4	No				Active
5	No				Active
6	No				Active
7	No				Active
8	No				Active

I. Composition of Board of Directors													
Sr	Whether special resolution passed? [Refer Reg. 17(1A) of Listing Regulations]	Date of passing special resolution	Initial Date of appointment	Date of Re-appointment	Date of cessation	Tenure of director (in months)	No of Directorship in listed entities including this listed entity (Refer Regulation 17A of Listing Regulations)	No of Independent Directorship in listed entities including this listed entity [with reference to proviso to regulation 17A(1) & 17A(2)]	Number of memberships in Audit/ Stakeholder Committee(s) including this listed entity (Refer Regulation 26(1) of Listing Regulations)	No of post of Chairperson in Audit/ Stakeholder Committee held in listed entities including this listed entity (Refer Regulation 26(1) of Listing Regulations)	Reason for Cessation	Notes for not providing PAN	Notes for not providing DIN
1	NA		27-07-1989				1	0	1	0			
2	Yes	27-09-2019	26-09-2014	27-09-2019	25-09-2024	120	1	1	2	1	Tenure Completion		
3	Yes	27-09-2019	26-09-2014	27-09-2019	25-09-2024	120	1	1	1	1	Tenure Completion		
4	Yes	25-09-2024	12-12-2022			21.18	2	2	3	2			
5	No		21-01-2004				1	0	1	0			
6	No		07-02-2014				1	0	0	0			
7	Yes	25-09-2024	13-08-2024			1.16	1	1	2	1			
8	Yes	25-09-2024	13-08-2024			1.16	3	3	3	0			

Text Block	
Textual Information(1)	<p>The second and final term of appointment of Mr. Nandanandan Mishra (DIN: 00031342), Mr. Raj Mohan Choubey (DIN: 00031305) as Non-executive Independent Directors of the Company was completed at the conclusion of 53rd Annual General Meeting held on 25th September, 2024.</p> <p>The vacancies caused in the office of independent director, have been filled by the appointment of Mrs. Rashmi Bihani (DIN: 07062288) and Mr. Suresh Kumar Kandoi (DIN: 00482350) as Additional Non Executive Independent Directors of the Company with effect from 13th August, 2024, duly approved by the Board and approved of members of the Company and informed to the Stock Exchange on 25th September 2024.</p>

Annexure 1	
II. Composition of Committees	
Disclosure of notes on composition of committees explanatory	Textual Information(1)

Annexure 1 Text Block	
Textual Information(1)	<p>The second and final term of appointment of Mr. Nandanandan Mishra (DIN: 00031342), Mr. Raj Mohan Choubey (DIN: 00031305) as Non-executive Independent Directors of the Company was completed at the conclusion of 53rd Annual General Meeting held on 25th September, 2024.</p> <p>The vacancies caused in the office of independent director, have been filled by the appointment of Mrs. Rashmi Bihani (DIN: 07062288) and Mr. Suresh Kumar Kandoi (DIN: 00482350) as Additional Non Executive Independent Directors of the Company with effect from 13th August, 2024, duly approved by the Board and approved of members of the Company and informed to the Stock Exchange on 25th September 2024.</p>

Audit Committee Details							
Whether the Audit Committee has a Regular Chairperson					Yes		
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	00649782	PRAMOD KUMAR DHELIA	Non-Executive - Independent Director	Chairperson	12-12-2022		
2	00031305	RAJ MOHAN CHOUBEY	Non-Executive - Independent Director	Member	26-09-2014	25-09-2024	Textual Information(1)
3	00031342	NANDANADAN MISHRA	Non-Executive - Independent Director	Member	26-09-2014	25-09-2024	Textual Information(2)
4	00482350	SURESH KUMAR KANDOI	Non-Executive - Independent Director	Member	13-08-2024		Textual Information(3)
5	07062288	RASHMI BIHANI	Non-Executive - Independent Director	Member	13-08-2024		Textual Information(4)



Sr Text Block	
Textual Information(1)	Tenure Completion post conclusion of 53rd Annual General Meeting held on 25th September, 2024
Textual Information(2)	Tenure Completion post conclusion of 53rd Annual General Meeting held on 25th September, 2024
Textual Information(3)	Inducted as Committee member w.e.f September 25, 2024
Textual Information(4)	Inducted as Committee member w.e.f September 25, 2024

Nomination and remuneration committee							
Whether the Nomination and remuneration committee has a Regular Chairperson					Yes		
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	00031305	RAJ MOHAN CHOUBEY	Non-Executive - Independent Director	Chairperson	26-09-2014	25-09-2024	Textual Information(1)
2	00031342	NANDANADAN MISHRA	Non-Executive - Independent Director	Member	26-09-2014	25-09-2024	Textual Information(2)
3	00649782	PRAMOD KUMAR DHELIA	Non-Executive - Independent Director	Member	12-12-2022		
4	07062288	RASHMI BIHANI	Non-Executive - Independent Director	Chairperson	13-08-2024		Textual Information(3)
5	00482350	SURESH KUMAR KANDOI	Non-Executive - Independent Director	Member	13-08-2024		Textual Information(4)

Sr Text Block	
Textual Information(1)	Tenure Completion post conclusion of 53rd Annual General Meeting held on 25th September, 2024
Textual Information(2)	Tenure Completion post conclusion of 53rd Annual General Meeting held on 25th September, 2024
Textual Information(3)	Inducted as Committee member w.e.f September 25, 2024
Textual Information(4)	Inducted as Committee member w.e.f September 25, 2024

Stakeholders Relationship Committee							
Whether the Stakeholders Relationship Committee has a Regular Chairperson					Yes		
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	00031305	RAJ MOHAN CHOUBEY	Non-Executive - Independent Director	Chairperson	26-09-2014	25-09-2024	Textual Information(1)
2	00024498	ASHOK KUMAR DABRIWALA	Executive Director	Member	27-07-1989		
3	00037051	DEVASHISH DABRIWAL	Non-Executive - Non Independent Director	Member	21-01-2004		
4	00482350	SURESH KUMAR KANDOI	Non-Executive - Independent Director	Chairperson	13-08-2024		Textual Information(2)

Sr Text Block	
Textual Information(1)	Tenure Completion post conclusion of 53rd Annual General Meeting held on 25th September, 2024
Textual Information(2)	Inducted as Committee member w.e.f September 25, 2024

Risk Management Committee							
Whether the Risk Management Committee has a Regular Chairperson							
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks

Corporate Social Responsibility Committee							
Whether the Corporate Social Responsibility Committee has a Regular Chairperson							
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks

Other Committee						
Sr	DIN Number	Name of Committee members	Name of other committee	Category 1 of directors	Category 2 of directors	Remarks
1	00024498	ASHOK KUMAR DABRIWALA	SHARE TRANSFER COMMITTEE	Executive Director	Chairperson	
2	00393162	RASHMI DABRIWAL	SHARE TRANSFER COMMITTEE	Non-Executive - Non Independent Director	Member	



Annexure 1								
Annexure 1								
III. Meeting of Board of Directors								
Disclosure of notes on meeting of board of directors explanatory							Textual Information(1)	No. of Independent Directors attending the meeting*
Sr	Date(s) of meeting (if any) in the previous quarter	Date(s) of meeting (if any) in the current quarter	Maximum gap between any two consecutive (in number of days)	Notes for not providing Date	Whether requirement of Quorum met (Yes/No)	Total Number of Directors as on date of the meeting	Number of Directors present* (All directors including Independent Director)	
1	28-05-2024				Yes	6	6	3
2		13-08-2024	76		Yes	6	5	3
3		25-09-2024	42		Yes	6	5	3

Text Block	
Textual Information(1)	<p>The second and final term of appointment of Mr. Nandanandan Mishra (DIN: 00031342), Mr. Raj Mohan Choubey (DIN: 00031305) as Non-executive Independent Directors of the Company was completed at the conclusion of 53rd Annual General Meeting held on 25th September, 2024.</p> <p>The vacancies caused in the office of independent director, have been filled by the appointment of Mrs. Rashmi Bihani (DIN: 07062288) and Mr. Suresh Kumar Kandoi (DIN: 00482350) as Additional Non Executive Independent Directors of the Company with effect from 13th August, 2024, duly approved by the Board and approved of members of the Company and informed to the Stock Exchange on 25th September 2024.</p>

## Annexure 1

### IV. Meeting of Committees

Disclosure of notes on meeting of committees explanatory							Textual Information(1)			
Sr	Name of Committee	Date(s) of meeting (Enter dates of Previous quarter and Current quarter in chronological order)	Maximum gap between any two consecutive (in number of days)	Name of other committee	Reason for not providing date	Whether requirement of Quorum met (Yes/No)	Total Number of Directors in the Committee as on date of the meeting	Number of Directors Present (All Directors including Independent Director)	No. of Independent Directors attending the meeting*	No. of members attending the meeting (other than Board of Directors)
1	Audit Committee	28-05-2024				Yes	3	3	3	4
2	Audit Committee	13-08-2024	76			Yes	3	3	3	4
3	Nomination and remuneration committee	05-07-2024				Yes	3	3	2	1
4	Nomination and remuneration committee	13-08-2024	38			Yes	3	3	3	1
5	Other Committee	29-06-2024		SHARE TRANSFER COMMITTEE		Yes	2	2	0	1
6	Other Committee	15-07-2024	15	SHARE TRANSFER COMMITTEE		Yes	2	2	0	1

## Annexure 1

### IV. Meeting of Committees

Sr	Name of Committee	Date(s) of meeting (Enter dates of Previous quarter and Current quarter in chronological order)	Maximum gap between any two consecutive (in number of days)	Name of other committee	Reason for not providing date	Whether requirement of Quorum met (Yes/No)	Total Number of Directors in the Committee as on date of the meeting	Number of Directors Present (All Directors including Independent Director)	No. of Independent Directors attending the meeting*	No. of members attending the meeting (other than Board of Directors)
7	Other Committee	31-07-2024	15	SHARE TRANSFER COMMITTEE		Yes	2	1	0	1
8	Other Committee	20-08-2024	19	SHARE TRANSFER COMMITTEE		Yes	2	1	0	1
9	Other Committee	31-08-2024	10	SHARE TRANSFER COMMITTEE		Yes	2	2	0	1
10	Other Committee	16-09-2024	15	SHARE TRANSFER COMMITTEE		Yes	2	1	0	1
11	Other Committee	30-09-2024	13	SHARE TRANSFER COMMITTEE		Yes	2	1	0	1

Text Block	
Textual Information(1)	<p>The second and final term of appointment of Mr. Nandanandan Mishra (DIN: 00031342), Mr. Raj Mohan Choubey (DIN: 00031305) as Non-executive Independent Directors of the Company was completed at the conclusion of 53rd Annual General Meeting held on 25th September, 2024.</p> <p>The vacancies caused in the office of independent director, have been filled by the appointment of Mrs. Rashmi Bihani (DIN: 07062288) and Mr. Suresh Kumar Kandoi (DIN: 00482350) as Additional Non Executive Independent Directors of the Company with effect from 13th August, 2024, duly approved by the Board and approved of members of the Company and informed to the Stock Exchange on 25th September 2024.</p>

Annexure 1			
V. Related Party Transactions			
Sr	Subject	Compliance status (Yes/No/NA)	If status is “No” details of non-compliance may be given here.
1	Whether prior approval of audit committee obtained	Yes	
2	Whether shareholder approval obtained for material RPT	NA	
3	Whether details of RPT entered into pursuant to omnibus approval have been reviewed by Audit Committee	NA	

**Annexure 1****VI. Affirmations**

Sr	Subject	Compliance status (Yes/No)
1	The composition of Board of Directors is in terms of SEBI (Listing obligations and disclosure requirements) Regulations, 2015	Yes
2	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015 a. Audit Committee	Yes
3	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. b. Nomination & remuneration committee	Yes
4	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. c. Stakeholders relationship committee	Yes
5	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. d. Risk management committee (applicable to the top 1000 listed entities)	NA
6	The committee members have been made aware of their powers, role and responsibilities as specified in SEBI (Listing obligations and disclosure requirements) Regulations, 2015.	Yes
7	The meetings of the board of directors and the above committees have been conducted in the manner as specified in SEBI (Listing obligations and disclosure requirements) Regulations, 2015.	Yes
8	This report and/or the report submitted in the previous quarter has been placed before Board of Directors.	Yes

<b>Annexure 1</b>		
Sr	Subject	Compliance status
1	Name of signatory	DEEPALI GUPTA
2	Designation	Company Secretary and Compliance Officer



### Annexure III

#### III. Affirmations

Sr	Particulars	Regulation Number	Compliance status (Yes/No/NA)	If status is "No" details of non-compliance may be given here.
1	Copy of the annual report including balance sheet, profit and loss account, directors report, corporate governance report, business responsibility report displayed on website	46(2)	Yes	
2	Presence of Chairperson of Audit Committee at the Annual General Meeting	18(1)(d)	Yes	
3	Presence of Chairperson of the nomination and remuneration committee at the annual general meeting	19(3)	No	The chairman was critical ill and was not in a position to attend the meeting.
4	Presence of Chairperson of the Stakeholder Relationship committee at the annual general meeting	20(3)	No	The chairman was critical ill and was not in a position to attend the meeting.
5	Disclosure of the Secretarial Audit Report of the listed entity and the material subsidiaries in the Annual Report	24A(1)	Yes	
6	Submission of Annual Secretarial Compliance Report	24A(2)	Yes	
7	Whether "Corporate Governance Report" disclosed in Annual Report	34(3) read with para C of Schedule V	Yes	
6				

Annexure III		
1	Name of signatory	Deepali Gupta
2	Designation	Company Secretary and Compliance Officer

Additional Half yearly Disclosure			
Applicability of disclosure		Applicable	
Reason for Non Applicability		Textual Information(1)	
<b>I. Disclosure of Loans/ guarantees/comfort letters /securities etc.refer note below</b>			
(A)Any loan or any other form of debt advanced by the listed entity directly or indirectly to			
Entity	Aggregate amount advanced during six months	Balance outstanding at the end of six months	
Promoter or any other entity controlled by them	0	0	
Promoter Group or any other entity controlled by them	0	0	
Directors (including relatives) or any other entity controlled by them	0	0	
KMPs or any other entity controlled by them	0	0	
<b>(B) Any guarantee / comfort letter (by whatever name called) provided by the listed entity directly or indirectly, in connection with any loan(s) or any other form of debt availed By</b>			
Entity	Type (guarantee, comfort letter etc.)	Aggregate amount of issuance during six months	Balance outstanding at the end of six months(taking into account any invocation)
Promoter or any other entity controlled by them	0	0	0
Promoter Group or any other entity controlled by them	0	0	0
Directors (including relatives) or any other entity controlled by them	0	0	0
KMPs or any other entity controlled by them	0	0	0
<b>(C) Any security provided by the listed entity directly or indirectly, in connection with any loan(s) or any other form of debt availed by</b>			
Entity	Type of security (cash, shares etc.)	Aggregate value of security provided during six months	Balance outstanding at the end of six months
Promoter or any other entity controlled by them	0	0	0
Promoter Group or any other entity controlled by them	0	0	0
Directors (including relatives) or any other entity controlled by them	0	0	0
KMPs or any other entity controlled by them	0	0	0
(D) Additional Information			Textual Information(2)
<b>II. Affirmations</b>			
Affirmations		Compliance Status	Company Remarks
All loans (or other form of debt), guarantees, comfort letters (by whatever name called) or securities in connection with any loan(s) (or other form of debt) given directly or indirectly by the listed entity to promoter(s), promoter group, director(s) (including their relatives), key managerial personnel (including their relatives) or any entity controlled by them are in the economic interest of the company.		Yes	Textual Information(3)
Name	SAMARJIT JAIN		
Designation	CFO		
Place	KOLKATA		
Date	14-10-2024		

Details of Cyber security incidence		
Whether as per Regulation 27(2)(ba) of SEBI (LODR) Regulations, 2015 there has been cyber security incidents or breaches or loss of data or documents during the quarter		No
Number of cyber security incidence or breaches or loss of data event occurred during the quarter		
Sr.	Date of the event	Brief details of the event

Signatory Details	
Name of signatory	DEEPALI GUPTA
Designation of person	Company Secretary and Compliance Officer
Place	KOLKATA
Date	14-10-2024

