

# UNITED CREDIT LIMITED

UCL/ 167 /2024-25

January 8, 2025

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, 2024 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 Digitally signed by  
GUPTA DEEPA GUPTA  
Date: 2025.01.08  
12:46:21 +05'30'

Deepali Gupta  
Company Secretary & Compliance Officer

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 : 31.12.2024

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



**United Credit Limited**
**Table I - Summary Statement holding of specified securities**

Category	Category of shareholder	Nos. of sharehold ers	No. of fully paid up equity shares held	No. of Partly paid-up equity shares held	No. of shares underlyin g Depositor y Receipts	Total nos. shares held	Sharehold ing as a % of total no. of shares (calculate d as per SCRR, 1957)	Number of Voting Rights held in each class of securities				No. of Shares Underlyin g Outstandi ng convertibl e securities (including	Sharehold ing, as a % assuming full conversio n of convertibl e securities	Number of Locked in shares		Number of Shares pledged or otherwise encumbered		Number of equity shares held in demateri alised form
								No of Voting Rights			Total as a % of (A+B+C)			No. (a)	As a % of total Shares held(b)	No. (a)	As a % of total Shares held(b)	
								Class eg: X	Class eg: y	Total								
(I)	(II)	(III)	(IV)	(V)	(VI)	(VII) = (VIII) As a				(IX)	(X)	(XI)=	(XII)		(XIII)		(XIV)	
(A)	Promoter & Promoter Group	3	3053264	0	0	3053264	57.3079	3053264	0	3053264	57.3079	0	57.3079	0	0.0000	0	0.0000	3053264
(B)	Public	2605	2274559	0	0	2274559	42.6921	2274559	0	2274559	42.6921	0	42.6921	0	0.0000	NA	NA	2009221
(C)	Non Promoter - Non Public				0				0			0			0.0000	NA	NA	
(C1)	Shares Underlying DRs	0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	0
(C2)	Shares Held By Employee Trust	0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	0
	Total	2608	5327823	0	0	5327823	100.0000	5327823	0	5327823	100.0000	0	100.0000	0	0.0000	0	0.0000	5062485

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**United Credit Limited**
**Table II - Statement showing shareholding pattern of the Promoter and Promoter Group**

	Category & Name of the shareholders	Entity Type	PAN	Nos. of shareholders	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 As a % of (A+B+C2)	Number of Voting Rights held in each class of securities			Shares Underlying Outstanding convertible securities (including securities)	ing, as a % assuming full conversion of convertible securities	Number of Locked In shares		Number of Shares pledged or otherwise encumbered		Number of equity shares held in dematerialised form	
										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 eg: X	Class eg: Y	Total								
	(I)		(II)	(III)	(IV)	(V)	(VI)	(VII) =	(VIII) As a % of (A+B+C2)	(IX)			(X)	(XI)=	(XII)		(XIII)		(XIV)	
1	Indian																			
(a)	Individuals / Hindu Undivided Family			2	754000	0	0	754000	14.1521	754000	0	754000	14.1521	0	0.0000	0	0.0000	754000		
	Ashok Kumar Dabirwala	Promoters	ADEPD9029R	1	738540	0	0	738540	13.8619	738540	0	738540	13.8619	0	0.0000	0	0.0000	738540		
	Sunanda Dabirwala	Promoters	ADQPD1669P	1	15460	0	0	15460	0.2902	15460	0	15460	0.2902	0	0.0000	0	0.0000	15460		
(b)	Central Government / State Government(s)			0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	0		
(c)	Financial Institutions / Banks			0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	0		
(d)	Any Other (Specify)			1	2299264	0	0	2299264	43.1558	2299264	0	2299264	43.1558	0	0.0000	0	0.0000	2299264		
	Bodies Corporate			1	2299264	0	0	2299264	43.1558	2299264	0	2299264	43.1558	0	0.0000	0	0.0000	2299264		
	Dabirwala Banjiya Udyog Limited	Promoter Group	AAACD9145J	1	2299264	0	0	2299264	43.1558	2299264	0	2299264	43.1558	0	0.0000	0	0.0000	2299264		
	Sub Total (A)(1)			3	3053264	0	0	3053264	57.3079	3053264	0	3053264	57.3079	0	0.0000	0	0.0000	3053264		
2	Foreign																			
(a)	Individuals (Non-Resident Individuals / Foreign Individuals)			0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	0		
(b)	Government			0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	0		
(c)	Institutions			0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	0		
(d)	Foreign Portfolio Investor			0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	0		
(e)	Any Other (Specify)			0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	0		
	Sub Total (A)(2)			0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	0		
	Total Shareholding Of Promoter And Promoter Group (A)= (A)(1)+(A)(2)			3	3053264	0	0	3053264	57.3079	3053264	0	3053264	57.3079	0	0.0000	0	0.0000	3053264		

Details of Shares which remain unclaimed may be given hear along with details such as number of shareholders, outstanding shares held in demat/unclaimed suspense account, voting rights which are frozen etc.

**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.

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**United Credit Limited**
**Table III - Statement showing shareholding pattern of the Public shareholder**

	Category & Name of the shareholders	PAN	Nos. of shareholders	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 As a % of (A+B+C2)	Number of Voting Rights held in each class of securities				Shares Underlying Outstanding convertible securities (including	ing , as a % assuming full conversion of convertible securities	Number of Locked in shares		Number of Shares pledged or otherwise encumbered		Number of equity shares held in dematerialised form	Sub-categorization of shares			
									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 under SUB-category(i)	No. of shares Sub-category(i)	Sub-category(ii)	Sub-category(iii)
									Class eg: X	Class eg: Y	Total												
	(I)	(II)	(III)	(IV)	(V)	(VI)	(VII) =	(VIII) As a	(IX)			(X)	(XI)=	(XII)		(XIII)		(XIV)	(XV)				
1	Institutions (Domestic)																						
(a)	Mutual Fund		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	0				
(b)	Venture Capital Funds		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	0				
(c)	Alternate Investment Funds		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	0				
(d)	Banks		1	350	0	0	350	0.0066	350	0	350	0.0066	0	0.0066	0	0.0000	NA	NA	0	0	0	0	
(e)	Insurance Companies		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	0				
(f)	Provident Funds/ Pension Funds		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	0				
(g)	Asset Reconstruction Companies		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	0				
(h)	Sovereign Wealth Funds		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	0				
(i)	NBFCs registered with RBI		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	0				
(j)	Other Financial Institutions		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	0				
(k)	Any Other (Specify)		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	0				
	Sub Total (B)(1)		1	350	0	0	350	0.0066	350	0	350	0.0066	0	0.0066	0	0.0000	NA	NA	0	0	0	0	
2	Institutions (Foreign)																						
(a)	Foreign Direct Investment		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	0				
(b)	Foreign Venture Capital Investors		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	0				
(c)	Sovereign Wealth Funds		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	0				
(d)	Foreign Portfolio Investors Category I		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	0				
(e)	Foreign Portfolio Investors Category II		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	0				
(f)	Overseas Depositories(holding DRs) (balancing figure)		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	0				
(g)	Any Other (Specify)		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	0				
	Sub Total (B)(2)		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	0				
3	Central Government/ State Government(s)																						
(a)	Central Government / President of India		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	0				
(b)	State Government / Governor		1	28137	0	0	28137	0.5281	28137	0	28137	0.5281	0	0.5281	0	0.0000	NA	NA	0	0	0	0	
(c)	Shareholding by Companies or Bodies Corporate where Central / State Government is a promoter		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	0				
	Sub Total (B)(3)		1	28137	0	0	28137	0.5281	28137	0	28137	0.5281	0	0.5281	0	0.0000	NA	NA	0	0	0	0	
4	Non-Institutions																						
(a)	Associate companies / Subsidiaries		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	0				
(b)	Directors and their relatives (excluding Independent Directors and nominee Directors)		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	0				
(c)	Key Managerial Personnel		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	0				
(d)	Relatives of promoters (other than 'immediate relatives' of promoters disclosed under 'Promoter and Promoter Group' category)		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	NA	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	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	0				
(f)	Investor Education and Protection Fund (IEPF)		1	164037	0	0	164037	3.0789	164037	0	164037	3.0789	0	3.0789	0	0.0000	NA	NA	164037	0	0	0	
	Investor Education And Protection Fund Authority		1	164037	0	0	164037	3.0789	164037	0	164037	3.0789	0	3.0789	0	0.0000	NA	NA	164037				
(g)	i. Resident individual holding nominal share capital up to Rs. 2 lakhs.		2495	710520	0	0	710520	13.3360	710520	0	710520	13.3360	0	13.3360	0	0.0000	NA	NA	545748	0	0	0	
(h)	ii. Resident individual holding nominal share capital in excess of Rs. 2 lakhs.		11	513591	0	0	513591	9.6398	513591	0	513591	9.6398	0	9.6398	0	0.0000	NA	NA	481132	0	0	0	
	Farooq Arbi Halai	ABTPH4591F		119984	0	0	119984	2.2520	119984	0	119984	2.2520	0	2.2520	0	0.0000	NA	NA	119984	0	0	0	
	Pramila Jalan	ACPPJ6068A		121819	0	0	121819	2.2865	121819	0	121819	2.2865	0	2.2865	0	0.0000	NA	NA	121819				
(i)	Non Resident Indians (NRIs)		21	13434	0	0	13434	0.2521	13434	0	13434	0.2521	0	0.2521	0	0.0000	NA	NA	10314	0	0	0	
(j)	Foreign Nationals		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	0				
(k)	Foreign Companies		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	0				



(l)	Bodies Corporate		30	812477	0	0	812477	15.2497	812477	0	812477	15.2497	0	15.2497	0	0.0000	NA	NA	778517	0	0	0
	United Nanotech Products Limited	AAACU7935K	1	742374	0	0	742374	13.9339	742374	0	742374	13.9339	0	13.9339	0	0.0000	NA	NA	742374			
(m)	Any Other (Specify)		45	32013	0	0	32013	0.6009	32013	0	32013	0.6009	0	0.6009	0	0.0000	NA	NA	29473	0	0	0
	Body Corp-Ltd Liability Partnership		1	12932	0	0	12932	0.2427	12932	0	12932	0.2427	0	0.2427	0	0.0000	NA	NA	12932	0	0	0
	Hindu Undivided Family		43	16541	0	0	16541	0.3105	16541	0	16541	0.3105	0	0.3105	0	0.0000	NA	NA	16541	0	0	0
	Unclaimed Shares		1	2540	0	0	2540	0.0477	2540	0	2540	0.0477	0	0.0477	0	0.0000	NA	NA	0	0	0	0
	Sub Total (B)(4)		2603	2246072	0	0	2246072	42.1574	2246072	0	2246072	42.1574	0	42.1574	0	0.0000	NA	NA	2009221	0	0	0
	Total Public Shareholding (B)= (B)(1)+(B)(2)+(B)(3)+b(4)		2605	2274559	0	0	2274559	42.6921	2274559	0	2274559	42.6921	0	42.6921	0	0.0000	NA	NA	2009221	0	0	0

Details of the shareholders acting as persons in Concert including their Shareholding (No. and %):

No. of shareholders	No. of Shares	%
0		

Details of Shares which remain unclaimed may be given hear along with details such as number of shareholders, outstanding shares held in demat/unclaimed suspense account, voting rights which are frozen etc.

No. of shareholders	No. of Shares
1	2540

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) W.r.t. the information pertaining to Depository Receipts, the same may be disclosed in the respective columns to the extent information available and the 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

(5) Sub-categorization of shares under column no.(XV) will be based on shareholding(no. of shares) under the following sub-categories:

(i) Shareholder 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) Shareholder who have entered into shareholder agreement with the listed entity.

(iii) Shareholders acting as persons in concert with promoters.

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**United Credit Limited**
**Table IV - Statement showing shareholding pattern of the Non Promoter- Non Public shareholder**

	Category & Name of the shareholders	PAN	Nos. of shareholders	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 As a % of (A+B+C2)	Number of Voting Rights held in each class of securities				Shares Underlying Outstanding convertible securities (including	in, as a % assuming full conversion of convertible securities	Number of Locked in shares		Number of Shares pledged or otherwise encumbered		Number of equity shares held in dematerialised form
									No of Voting Rights			Total as a % of (A+B+C)			No. (a)	As a % of total Shares held(b)	No. (a)	As a % of total Shares held(b)	
									Class eg: X	Class eg: y	Total								
(I)	(II)	(III)	(IV)	(V)	(VI)	(VII) =	(VIII) As a	(IX)			(X)	(XI)=	(XII)		(XIII)		(XIV)		
1	Custodian/DR Holder		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	0
2	Employee Benefit Trust / Employee Welfare Trust under SEBI (Share based Employee Benefits and Sweat Equity) Regulations, 2021		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	0
	Total Non-Promoter- Non Public Shareholding (C)= (C)(1)+(C)(2)		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	NA	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% or more than 1% of 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.

GENERATED ON :03/01/2025

NSDL : 31/12/2024

CDSL :31/12/2024





## Annexure

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

Sr.No	Details of the SBO			Details of the registered owner			Details of holding/ exercise of right of the SBO in the			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			
1	ASHOK KUMAR DABRIWALA	ADEPD9029R	INDIAN	DABRIWALA BANUJA 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

# 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	0.25
As on the end of previous 1st quarter	100.00	0.25
As on the end of previous 2nd quarter	100.00	0.25
As on the end of previous 3rd quarter	100.00	0.25
As on the end of previous 4th quarter	100.00	0.25

