

Public disclosure on Liquidity Risk of UC Inclusive Credit Private Limited (March, 2020)

- (i) Funding Concentration based on significant counterparty (both deposits and borrowings)

| Sr. No. | Number of Significant Counterparties | Amount (₹ crore) | % of Total deposits | % of Total Liabilities |
|---------|--------------------------------------|------------------|---------------------|------------------------|
| 1 | MAS Financial Services Ltd | 47.71 | | 48.87% |
| 2 | AU Small Finance Bank | 14.73 | | 15.09% |

- (ii) Top 20 large deposits

| Sr. No. | Customer | Amount (₹ crore) | % of Total deposits |
|---------|--------------------|------------------|---------------------|
| | - Not applicable - | | |

- (iii) Top 10 borrowings

| Sr. No. | Lender | Amount (₹ crore) | % of Total Borrowings |
|---------|--------------------------------|------------------|-----------------------|
| 1 | MAS Financial Services Ltd | 47.71 | 48.87% |
| 2 | AU Small Finance Bank | 14.73 | 15.09% |
| 3 | Ujjivan Small Finance Bank Ltd | 12.57 | 12.88% |
| 4 | Nabsamruddhi Finance Limited | 10.00 | 10.24% |
| 5 | Fincare Small Finance Bank Ltd | 9.21 | 9.43% |
| 6 | RBL Bank Ltd | 3.41 | 3.49% |

- (iv) Funding Concentration based on significant instrument/product

| Sr. No. | Name of the instrument/product | Amount (₹ crore) | % of Total Liabilities |
|---------|--------------------------------|------------------|------------------------|
| 1 | Term Loans | 97.63 | 100.00% |

(v) **Stock Ratios:**

| Sr. No. | Name of the instrument/product | Amount (₹ crore) | % of Total Liabilities |
|---------|---|------------------|------------------------|
| (a) | Commercial papers as a % of total public funds, total liabilities and total assets | - | 0.00% |
| (b) | Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets | - | 0.00% |
| (c) | Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets | - | 0.00% |

(vi) **Institutional set-up for liquidity risk management**

| Sr. No. | Lender | Amount (₹ crore) | % of Total Borrowings |
|---------|------------------------|------------------|-----------------------|
| 1 | Banks | 39.92 | 40.89% |
| 2 | Financial Institutions | 57.71 | 59.11% |