

Public disclosure on Liquidity Risk of UC Inclusive Credit Private Limited (Q3- FY 2020-21)

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

S. No.	Number of Significant Counterparties	Amount (₹ crore)	% of Total deposits	% of Total Liabilities
1	MAS Financial Services Ltd	40.21		23.23%
2	AU Small Finance Bank	25.35		14.64%

Top 10 borrowings (amount in ₹ crore and % of total borrowings)

S. No.	Number of Significant Counterparties	Amount (₹ crore)	% of Total deposits	% of Total Liabilities
1	MAS Financial Services Ltd	40.21		23.23%
2	AU Small Finance Bank	25.35		14.64%
3	Nabsamruddhi Finance Limited	8.33		4.81%
4	Ujjivan Small Finance Bank Ltd	5.65		3.26%
5	APAC Financial Services Pvt Ltd	5		2.89%
6	Vivriti Capital Pvt Ltd	5		2.89%
7	Suryodaya Small Bank Ltd	4.63		2.67%
8	RBL Bank Ltd	2.05		1.18%
9	Fincare Small Finance Bank Ltd	1.75		1.01%

Funding Concentration based on significant instrument/product

S. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	Term Loans	97.97	56.59%

Stock Ratios:

S. No.	Particulars	Ratio
1	Commercial papers as % of total public funds, total liabilities and total assets	0%
2	Non-convertible debentures (original maturity of less than one year) as % of total public funds	0%
3	Non-convertible debentures (original maturity of less than one year) as % of total liabilities	0%
4	Non-convertible debentures (original maturity of less than one year) as % of total assets	0%
5	Other short-term liabilities, if any as % of total public funds	0%
6	Other short-term liabilities, if any as % of total liabilities	3%
7	Other short-term liabilities, if any as % of total assets	3%