

Public disclosure on Liquidity Risk of UC Inclusive Credit Private Limited (Q1- FY 2021-22)

(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	40.83		20.00%
2	AU Small Finance Bank	19.56		9.58%

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	40.83		20.00%
2	AU Small Finance Bank	19.56		9.58%
3	Jana Small Finance Bank	16.00		7.84%
4	Esaf Small Finance Bank Ltd	9.14		4.48%
5	Vivriti Capital Pvt Ltd	8.50		4.16%
6	Nabsamruddhi Finance Limited	6.67		3.27%
7	Bandhan Bank	5.00		2.45%
8	Suryoday Small Finance Bank Ltd	3.47		1.70%
9	APAC Financial Services Pvt Ltd	2.92		1.43%

Funding Concentration based on significant instrument/product

S. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	Term Loans	124.06	60.75%

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	4%
7	Other short-term liabilities, if any as % of total assets	4%