

Public disclosure on Liquidity Risk of UC Inclusive Credit Private Limited (Q2- 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	44.79		19%
2	US Intl Development Finance Corp	36.86		15%
3	AU Small Finance Bank	16.67		7%

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	44.79		19%
2	US Intl Development Finance Corp	36.86		15%
3	AU Small Finance Bank	16.67		7%
4	Jana Small Finance Bank	14.61		6%
5	Esaf Small Finance Bank Ltd	8.29		3%
6	Vivriti Capital Pvt Ltd	7.5		3%
7	Nabsamruddhi Finance Limited	14.41		6%
8	Bandhan Bank	9.44		4%
9	Suryodaya Small Bank Ltd	2.86		1%
10	APAC Financial Services Pvt Ltd	1.67		1%

Funding Concentration based on significant instrument/product

S. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	Term Loans	157.76	66.14%

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%