

Public disclosure on Liquidity Risk of UC Inclusive Credit Private Limited (Q3- 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	44.38		16%
2	US Intl Development Finance Corp	36.86		13%
3	AU Small Finance Bank	23.36		8%

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	44.38		16%
2	US Intl Development Finance Corp	36.86		13%
3	AU Small Finance Bank	23.36		8%
4	Jana Small Finance Bank	13.17		5%
5	Esaf Small Finance Bank Ltd	7.43		3%
6	Vivriti Capital Pvt Ltd	6.50		2%
7	Nabsamruddhi Finance Limited	12.84		5%
8	Bandhan Bank	8.58		3%
9	Suryodaya Small Bank Ltd	2.24		1%
10	APAC Financial Services Pvt Ltd	0.42		0%

Concentration based on significant instrument/product:

S. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	Term Loans	195.05	70.25%

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%