

Public disclosure on Liquidity Risk of UC Inclusive Credit Private Limited (Q4- 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	55		15%
2	US Intl Development Finance Corp	36.86		10%
3	Vivriti Capital Private limited	28.5		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	55		15%
2	US INTL Development Finance Corp	36.86		10%
3	Vivriti Capital Private Limited	28.49		8%
4	Nabsamruddhi Finance Limited	24.47		7%
5	Jana Small Finance Bank - Loan	21.40		6%
6	AU Small Finance Bank	20.00		6%
7	Incred Financial Services LTD- Loan	12.56		3%
8	Ujjivan Small Finance Bank Ltd	11.88		3%
9	ESAF Small Finance Bank Ltd	10.30		3%
10	Fincare Small Finance Bank Ltd	8.88		2%

Funding Concentration based on significant instrument/product

S. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	Term Loans	257	70.80%

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	2%
7	Other short-term liabilities, if any as % of total assets	2%