

Public disclosure on Liquidity Risk of UC Inclusive Credit Private Limited (Q4- 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	49.38		15%
2	US Intl Development Finance Corp	36.86		11%

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	49.38		15%
2	US INTL Development Finance Corp	36.86		11%
3	Nabsamruddhi Finance Limited	27.23		8%
4	AU Small Finance Bank	24.22		7%
5	Vivriti Capital Private Limited	20.50		6%
6	Incred Financial Services LTD- Loan	13.87		4%
7	Ujjivan Small Finance Bank Ltd	11.88		4%
8	Jana Small Finance Bank - Loan	11.69		3%
9	ESAF Small Finance Bank Ltd	11.57		3%
10	Fincare Small Finance Bank Ltd	10.00		3%

Funding Concentration based on significant instrument/product

S. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	Term Loans	249.91	73.90%

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%