

**Public disclosure on Liquidity Risk of UC Inclusive Credit Private Limited (Q4 - FY 2022-23)**
**(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	% of Total Borrowings
1	MAS Financial Services Ltd	64.58		12%	15%
2	US INTL Development Finance Corp	36.86		7%	8%
3	Nabsamruddhi Finance Limited	33.83		6%	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	% of Total Borrowings
1	MAS Financial Services Ltd	64.58		12%	15%
2	US INTL Development Finance Corp	36.86		7%	8%
3	Nabsamruddhi Finance Limited	33.84		6%	8%
4	Vivriti Capital Pvt Ltd	27.50		5%	6%
5	AU Small Finance Bank	27.50		5%	6%
6	Kisetsu Saison Finance (India) Pvt Ltd	24.37		4%	6%
7	Maanaveeya development and Finance	23.88		4%	5%
8	MSDF	20.00		4%	5%
9	Jana Small Finance Bank - Loan	19.06		3%	4%
10	AK Capital Limited	18.04		3%	4%

**Funding Concentration based on significant instrument/product**

S. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	Term Loans	432	77.73%

**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%

**UC Inclusive Credit Private Limited**

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