

Public disclosure on Liquidity Risk of UC Inclusive Credit Private Limited (Q2 - FY 2023-24)
(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	64.62		11%	14%
2	Jana Small Finance Bank	37.64		6%	8%
3	US Intl Development Finance Corp	35.1		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	64.62		11%	14%
2	Jana Small Finance Bank - Loan	37.64		6%	8%
3	US INTL Development Finance Corp	35.10		6%	8%
4	AU Small Finance Bank	33.46		6%	7%
5	VIVRITI CAPITAL PVT LTD	29.33		5%	6%
6	AK Capital Limited	29.11		5%	6%
7	IDFC Bank	26.87		5%	6%
8	Nabsamruddhi Finance Limited	24.49		4%	5%
9	MSDF	20.00		3%	4%
10	Maanaveeya development and Finance	19.12		3%	4%

Funding Concentration based on significant instrument/product

S. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	Term Loans	446	74.72%

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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