

Public disclosure on Liquidity Risk of UC Inclusive Credit Private Limited (Q1 - FY 2024-25)
(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	64.25		8%	10%
2	AK Capital limited	46.96		6%	7%
3	Jana Small Finance Bank	43.76		5%	7%

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	64.25		8%	10%
2	AK Capital Limited	46.95		6%	7%
3	Jana Small Finance Bank	43.76		5%	7%
4	DCB Bank Ltd	40.99		5%	7%
5	AU Small Finance Bank Limited	37.50		4%	6%
6	Maanaveeya development and Finance	36.97		4%	6%
7	Poonawala Fincorp Limited	30.22		4%	5%
8	US INTL Development Finance Corp	29.84		4%	5%
9	Nabsamruddhi Finance Limited	27.31		3%	4%
10	Kisetsu Saison Finance (India) Pvt Ltd	25.94		3%	4%

Funding Concentration based on significant instrument/product

S. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	Term Loans	577	67.68%

Stock Ratios:

S. No.	Particulars	Ratio
1	Commercial papers as % of total public funds, total liabilities and total assets	3%
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

Corporate & Registered Office: Kaiser-E-Hind, No. 9/3, Richmond Road, Bengaluru- 560 025

 CIN: U65929KA2016PTC094208; Phone: 080 4601 4601; E-mail: compliance@ucinclusive.com, Web: www.ucinclusive.in