

**Public disclosure on Liquidity Risk of UC Inclusive Credit Private Limited (Q4 - 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	65.9		8%	11%
2	AK Capital	52.67		6%	9%
3	Maanaveeya development and Finance	39.5		5%	6%

**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	65.9		8%	11%
2	AK Capital Limited	52.67		6%	9%
3	Maanaveeya development and Finance	39.50		5%	6%
4	Jana Small Finance Bank - Loan	38.28		5%	6%
5	Kisetsu Saison Finance (India) Pvt Ltd	32.50		4%	5%
6	US INTL Development Finance Corp	31.59		4%	5%
7	Nabsamruddhi Finance Limited	30.47		4%	5%
8	Vivriti Capital Pvt Ltd	29.85		4%	5%
9	SIDBI	25.00		3%	4%
10	ESAF Small Finance Bank	23.59		3%	4%

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

S. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	Term Loans	574	68.98%

**Stock Ratios:**

S. No.	Particulars	Ratio
1	Commercial papers as % of total public funds, total liabilities and total assets	2%
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](mailto:compliance@ucinclusive.com), Web: [www.ucinclusive.in](http://www.ucinclusive.in)