

Liquidity profile as on 31st December 2020

1. Funding Concentration based on significant counterparty (both deposits and borrowings) -

Sr. No.	Number of significant counterparties	Amount (in crores)	% of total deposits	% of total liabilities
1	Blue Orchard	289.00	-	17.69%
2	responsibility	139.50	-	8.54%
3	IIV ECB	128.22	-	7.85%
4	FMO	125.00	-	7.65%
5	Symbiotics	118.58	-	7.26%
6	Triodos	102.00	-	6.24%
7	SBI	64.06	-	3.92%
8	ICICI	62.89	-	3.85%

2. Top 20 large deposits (amount in ₹ crore and % of total deposits) –

Since Aye Finance Pvt Ltd is non-deposit holding systemically important Non-Banking Finance Company, therefore this is not applicable on us.

3. Top 10 borrowings (amount in ₹ crore and % of total borrowings) -

S. No.	Number of significant counterparties	Amount (in INR crores)	ROI	End Date	% of Total Deposits	% of Total Borrowings
1	FMO	125.00	10.78%	10/25/2023	NA	8.53%
2	Blue Orchard	107.00	12.90%	11/29/2022	NA	7.30%
3	IIV ECB	84.89	11.05%	6/30/2023	NA	5.79%
4	Symbiotics	77.18	10.70%	5/13/2022	NA	5.27%
5	Blue Orchard	72.00	12.53%	10/31/2022	NA	4.91%
6	Triodos	58.00	12.75%	3/31/2023	NA	3.96%
7	SBI	50.00	10.10%	2/11/2022	NA	3.41%
8	Triodos	44.00	13.50%	8/29/2023	NA	3.00%
9	IIV ECB	43.33	11.10%	9/29/2023	NA	2.96%
10	ICICI	43.25	10.40%	7/23/2024	NA	2.95%

4. Funding Concentration based on significant instrument/product -

S. No.	Name of the instrument/product	Amount (in crores)	% of total Deposits	% of total liabilities
1	Secured Non-convertible Debentures	909.05	NA	55.65%
2	Securitization	176.58	NA	10.81%
3	External Commercial Borrowing	162.72	NA	9.96%
4	Term Loans	136.43	NA	8.35%
5	Unsecured Non-convertible Debentures	65.00	NA	3.98%
6	Overdraft & Revolving facility	15.18	NA	0.93%

5. Stock Ratios -

S. No.	Particulars	Ratio	Remarks
1	Commercial papers as a % of total public funds, total liabilities and total assets	NA	Company has not issued any commercial papers
2	Non-convertible debentures (original maturity of less than one year) as a % of total public funds	NA	Company does not hold any public funds
3	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	0%	Company has not issued any NCD with original maturity of less than one year
4	Non-convertible debentures (original maturity of less than one year) as a % of total assets	0%	
5	Other short-term liabilities if any as a % of total public funds	NA	Company does not hold any public funds
6	Other short-term liabilities if any as a % of total liabilities	3.53%	Other Short term liabilities is at INR 57.63 Crores and includes short term provisions, advance received, sundry creditors, other expenses, etc.
7	Other short-term liabilities if any as a % of total assets	2.43%	

6. Institutional set-up for liquidity risk management

- I. Board of Directors: Overall responsibility for management of liquidity risk lies with the Board. The Board shall approve the strategy, policies and procedures of the company to manage liquidity risk.
- II. Risk Management Committee: The Risk Management Committee, shall be responsible for evaluating the overall risks faced by the NBFC including liquidity risk.
- III. Asset-Liability Management Committee (ALCO): ALCO is responsible for decision on desired maturity profile and mix of incremental assets and liabilities and controls for managing liquidity risk.
- IV. Asset & Liabilities Working Committee: This committee is responsible for analyzing, monitoring and reporting the liquidity risk profile to the ALCO.