

### Liquidity profile as on 30<sup>th</sup> June 2021

#### 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	-	22.51%
2	responsAbility	139.50	-	10.18%
3	IIV ECB	128.22	-	9.99%
4	FMO	125.00	-	9.73%
5	Symbiotics	118.58	-	9.23%
6	Triodos	102.00	-	7.94%
7	SBI	50.00	-	3.89
8	Microvest	34.00	-	2.65%
9	Triple Jump	34.00	-	2.65%
10	HDFC	26.87	-	2.09%
	<b>Total</b>	<b>1038.41</b>	-	<b>80.87%</b>

#### 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.	Lender	Sanction Amount	ROI	Maturity Date	30-Jun-21	%age of Total Borrowings
1	FMO	125.00	10.78%	25-Oct-23	125.00	10.23%
2	Blue Orchard	107.00	12.90%	29-Nov-22	107.00	8.76%
3	IIV ECB	84.89	11.05%	30-Jun-23	84.89	6.95%
4	Symbiotics	77.18	10.70%	13-May-22	77.18	6.32%
5	Blue Orchard	72.00	12.53%	31-Oct-22	72.00	5.89%
6	Triodos	58.00	12.75%	31-Mar-23	58.00	4.75%
7	SBI	50.00	10.10%	11-Feb-22	50.00	4.09%
8	Triodos	44.00	13.50%	29-Aug-23	44.00	3.60%
9	IIV ECB	43.33	11.10%	29-Sep-23	43.33	3.55%
10	Symbiotics	41.40	12.50%	08-Nov-24	41.40	3.39%
	<b>TOTAL</b>	<b>702.79</b>	<b>11.71%</b>		<b>702.79</b>	<b>57.53%</b>

#### 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	890.80	NA	69.37%
2	External Commercial Borrowings	162.72	NA	12.67%

3	Term Loan	114.80	NA	8.94%
4	Securitization	28.30	NA	2.20%
5	Unsecured Non-Convertible Debentures	20.00	NA	1.56%
6	Overdraft and Revolving Facility	5.00	NA	0.39%
	<b>TOTAL</b>	<b>1,221.61</b>	<b>NA</b>	<b>95.14%</b>

#### 5. Stock Ratios -

S. No.	Particulars	Ratio	Remarks
1	Commercial Papers as a %age 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 %age 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 %age 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 %age of total assets	0%	
5	Other short term liabilities if any as %age of total public funds	NA	Company does not hold any public funds
6	Other short term liabilities if any as %age of total liabilities	3.17%	Other short term liabilities is at 40.70 INR Crores and includes short term provisions, advances received, sundry creditors, other expenses, etc
7	Other short term liabilities if any as %age of total assets	2.04%	

#### 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.