

LIQUIDITY PROFILE AS ON 30TH SEPTEMBER 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	NA	22.50%
2	responsAbility	130.75	NA	10.18%
3	IIV ECB	128.22	NA	9.98%
4	FMO	125.00	NA	9.73%
5	Symbiotics	118.58	NA	9.23%
6	Triodos	102.00	NA	7.94%
7	Vivriti	88.89	NA	6.92%
8	SBI	50.00	NA	3.89%
9	Credit Saison	22.92	NA	1.78%
10	Federal Bank	20.75	NA	1.62%
	Total	1,076.10	NA	83.79%

Note:

- ❖ *Total Borrowings stands at INR 1196.54 Crores.*
- ❖ *Total Outside Liabilities stands at INR 1284.25 Crores*
- ❖ *Total Deposit is not applicable.*
- ❖ *Significant Counterparties include top ten parties (Total 25) based on their exposure*

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	30-09-2021	% of Total Borrowings
1	FMO	125.00	10.78%	25-Oct-23	125.00	10.45%
2	Blue Orchard	107.00	12.90%	29-Nov-22	107.00	8.94%
3	IIV ECB	84.89	11.05%	30-Jun-23	84.89	7.09%
4	Symbiotics	77.18	10.70%	13-May-22	77.18	6.45%
5	Blue Orchard	72.00	12.53%	31-Oct-22	72.00	6.02%
6	SBI	50.00	10.10%	11-Feb-22	50.00	4.18%
7	Vivriti_MLD	50.00	9.25%	7- Sep-23	50.00	4.18%
8	IIV ECB	43.33	11.10%	29-Sep-23	43.33	3.62%

9	Symbiotics	41.40	12.50%	8-Nov-24	41.40	3.46%
10	responsAbility	35.00	13.50%	24-Dec-25	35.00	2.93%
	TOTAL	685.79	11.42%		685.79	57.31%

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	815.38	NA	63.49%
2	External Commercial Borrowing Securitization	162.72	NA	12.67%
3	Term Loans	112.39	NA	8.75%
4	Secured Market Linked Non-convertible Debentures	50.00	NA	3.89%
5	Unsecured Non-convertible Debentures	45.00	NA	3.50%
6	Securitization (PTC)	11.05	NA	0.86%
	TOTAL	1,196.54	NA	93.17%

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	2.09%	Other Short term liabilities is at INR 26.84 Crores and includes short term provisions, advance received, expense payable etc.
7	Other short-term liabilities if any as a % of total assets	1.35%	

Note:

- ❖ *Total Outside Liabilities stands at INR 1284.25 Crores*
- ❖ *Total Assets stands at INR 1985.10 Crores*

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.