

LIQUIDITY PROFILE AS ON 31st DECEMBER 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	22.52%
2	Symbiotics	140.80	NA	10.97%
3	IIV ECB	128.22	NA	9.99%
4	Triodos	102.00	NA	7.95%
5	FMO	93.75	NA	7.31%
6	Vivriti	86.81	NA	6.77%
7	responsibility	60.75	NA	4.73%
8	SBI	50.00	NA	3.90%
9	Microvest	37.52	NA	2.92%
10	Maanaveeya	25.00	NA	1.95%
	Total	1013.84	NA	79.02%2

Note:

- ❖ *Total Borrowings stands at INR 1186.83 Crores.*
- ❖ *Total Outside Liabilities stands at INR 1283.06 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	31-13-2021	% of Total Borrowings
1	Blue Orchard	107.00	12.90%	29-Nov-22	107.00	9.02%
2	FMO	125.00	10.78%	25-Oct-23	93.75	7.90%
3	IIV ECB	84.89	11.05%	30-Jun-23	84.89	7.15%
4	Symbiotics	77.18	10.70%	13-May-22	77.18	6.50%
5	Blue Orchard	72.00	12.53%	31-Oct-22	72.00	6.07%
6	SBI	50.00	10.10%	11-Feb-22	50.00	4.21%
7	Vivriti_MLD	50.00	9.25%	7- Sep-23	50.00	4.21%
8	IIV ECB	43.33	11.10%	29-Sep-23	43.33	3.65%

9	Symbiotics	41.40	12.50%	8-Nov-24	41.40	3.49%
10	Microvest	37.52	10.60%	29-Oct-24	37.52	3.16%
	TOTAL	688.31	11.29%		657.06	55.36%

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	734.27	NA	57.23%
2	External Commercial Borrowing Securitization	200.24	NA	15.61%
3	Term Loans	144.46	NA	11.26%
4	Secured Market Linked Non-convertible Debentures	50.00	NA	3.90%
5	Unsecured Non-convertible Debentures	45.00	NA	3.51%
6	Securitization (PTC)	2.87	NA	0.22%
7	Overdraft and revolving facility	10.00	NA	0.78%
	TOTAL	1186.84	NA	92.50%

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	3.01%	Other Short term liabilities is at INR 38.62 Crores and includes short term provisions, advance received, sundry creditors and other expenses, etc.
7	Other short-term liabilities if any as a % of total assets	1.94%	

Note:

- ❖ *Total Outside Liabilities stands at INR 1283.06 Crores*
- ❖ *Total Assets stands at INR 1988.21 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.