

Liquidity profile as on 31st March 2022

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	-	17.95%
2	Symbiotics	140.80	-	8.74%
3	IIV ECB	126.35	-	7.85%
4	Northern Arc	110.17	-	6.84%
5	Triodos	102.00	-	6.33%
6	Vivriti	94.72	-	5.88%
7	FMO	93.75	-	5.82%
8	ResponsAbility	64.15	-	3.98%
9	ICICI	44.37	-	2.76%
10	Credit Saison	43.75	-	2.72%
	Total	1,109.06	-	68.87%

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-Mar-22	%age of Total Borrowings
1	Blue Orchard	107.00	12.90%	29-Nov-22	107.00	7.15%
2	FMO	125.00	10.78%	25-Oct-23	93.75	6.27%
3	IIV ECB	84.89	11.05%	30-Jun-23	84.24	5.63%
4	Symbiotics	77.18	10.70%	13-May-22	77.18	5.16%
5	Blue Orchard	72.00	12.53%	31-Oct-22	72.00	4.81%
6	Vivriti	50.00	9.68%	07-Sep-23	50.00	3.34%
7	ICICI (Ashu PTC)	44.37	9.30%	31-Mar-23	44.37	2.97%
8	IIV ECB	43.33	11.10%	29-Sep-23	42.12	2.82%
9	Symbiotics	41.40	12.50%	8-Nov-24	41.40	2.77%
10	Northern Arc	40.00	11.25%	26-Feb-24	40.00	2.67%
	TOTAL	685.16			652.06	43.59

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	691.85	NA	42.97%
2	External Commercial Borrowing	202.17	NA	12.96%
3	Term Loans	269.36	NA	16.73%
4	Secured Market Linked Non-convertible Debentures	80.00	NA	4.97%
5	Unsecured Non-convertible Debentures	130.00	NA	8.07%
6	Securitisation (PTC)	107.49	NA	6.68%
7	Overdraft & Revolving facility	15.00	NA	0.93%
	TOTAL	1,495.87	NA	92.90%

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	1.86%	Other Short term liabilities is at INR 29.90 Crores and includes short term provisions, advance received, expense payable etc.
7	Other short-term liabilities if any as a % of total assets	1.29%	

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.