

**Liquidity profile as on 30<sup>th</sup> June 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	235.00	-	15%
2	IIV ECB	123.87	-	8%
3	Northern Arc	110.17	-	7%
4	Federal Bank	105.63	-	7%
5	Triodos	102.00	-	6%
6	FMO	93.75	-	6%
7	Vivriti	85.00	-	5%
8	ResponsAbility	65.72	-	4%
9	Symbiotics	63.63	-	4%
10	AK Capital	60.45	-	4%
	<b>Total</b>	<b>1045.22</b>	-	<b>65%</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-22	% of Total Borrowings
1	Blue Orchard	107.00	12.90%	29-Nov-22	107.00	6.97%
2	FMO	125.00	10.78%	25-Oct-23	93.75	6.10%
3	IIV ECB	84.89	11.05%	30-Jun-23	82.58	5.38%
4	Federal Bank (Atlas PTC)	72.07	10.00%	17-Feb-24	72.07	4.69%
5	Blue Orchard	72.00	12.53%	31-Oct-22	72.00	4.69%
6	Vivriti	50.00	9.68%	07-Sep-23	50.00	3.26%
7	Symbiotics	41.40	12.50%	8-Nov-24	41.40	2.70%
8	IIV ECB	43.33	11.10%	29-Sep-23	41.29	2.69%
9	Northern Arc	40.00	11.25%	26-Feb-24	40.00	2.60%
10	MAS Financials	40.00	11.50%	25-Jun-24	40.00	2.60%
	<b>TOTAL</b>	<b>675.69</b>			<b>640.09</b>	<b>41.68%</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	555.48	NA	34.60%
2	External Commercial Borrowing	202.81	NA	12.63%
3	Term Loans	339.51	NA	21.15%
4	Secured Market Linked Non-convertible Debentures	80.00	NA	4.98%
5	Unsecured Non-convertible Debentures	130.00	NA	8.10%
6	Securitization (PTC)	222.97	NA	13.89%
7	Overdraft & Revolving facility	5.00	NA	0.31%
	<b>TOTAL</b>	<b>1535.77</b>	<b>NA</b>	<b>95.65%</b>

**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	2.14%	Other Short term liabilities is at INR 34.40 Crores and includes short term provisions, advance received, expense payable etc.
7	Other short-term liabilities if any as a % of total assets	1.48%	

## 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.