

### Liquidity profile as on 30<sup>th</sup> September 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	266.00	-	16%
2	Vivriti Capital	140.56	-	8%
3	Symbiotics	129.08	-	8%
4	Triodos	102.00	-	6%
5	FMO	93.75	-	5%
6	Northern Arc	52.50	-	3%
7	Triple Jump	37.50	-	2%
8	responsAbility	26.25	-	2%
9	EKAM	25.00	-	1%
10	Karvy	20.00	-	1%
	<b>Total</b>	<b>892.63</b>	-	<b>52%</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-Sep-22	%age of Total Borrowings
1	Blue Orchard	107.00	12.90%	29-Nov-22	107.00	6.26%
2	FMO	125.00	10.78%	25-Oct-23	93.75	5.48%
3	Invest in Vision	84.89	11.05%	30-Jun-23	80.11	4.69%
4	Blue Orchard	72.00	12.53%	31-Oct-22	72.00	4.21%
5	Federal Bank	72.08	10.00%	17-Feb-24	54.93	3.21%
6	Vivriti Capital	50.00	9.68%	07-Sep-23	50.00	2.92%
7	Vivriti Capital	50.00	9.75%	05-Mar-24	50.00	2.92%
8	DCB Bank	49.90	13.50%	17-Jun-24	47.22	2.76%
9	A.K Capital	46.80	10.10%	20-Mar-24	41.49	2.43%
10	Symbiotics	41.40	12.50%	08-Nov-24	41.40	2.42%
	<b>TOTAL</b>	<b>699.06</b>			<b>637.91</b>	<b>37.32%</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	External Commercial Borrowings	160.94	NA	9.41%
2	Secured Market linked Non Convertible Debentures	155.00	NA	9.07%
3	Overdraft & Revolving Facility	10.00	NA	0.58%
4	Direct Assignment & Securitization	285.19	NA	16.68%
5	Secured Non Convertible Debentures	641.38	NA	37.52%
6	Term Loan	326.93	NA	19.12%
7	Unsecured Non-Convertible Debentures	130.00	NA	7.60%
	<b>TOTAL</b>	<b>1,709.44</b>	<b>NA</b>	<b>100.00%</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	1.78%	Other Short term liabilities is at INR 30.68 Crores and includes short term provisions, advance received, expense payable etc.
7	Other short-term liabilities if any as a % of total assets	1.25%	

#### 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.