

**Liquidity profile as on 31<sup>st</sup> December 2019**

**1. Funding Concentration based on significant counterparty (both deposits and borrowings) -**

S. No.	Number of significant counterparties	Amount (in crores)	% of total deposits	% of total liabilities
1	Blue Orchard	289	-	21.71%
2	responsAbility	139.5	-	10.48%
3	FMO	125	-	9.39%
4	Symbiotics	74.2	-	5.57%
5	Triodos	44	-	3.31%
6	HLF(Securitisation)	42.8	-	3.22%
7	Karvy	40	-	3.01%
8	AU Finance	37.5	-	2.82%
9	ICICI (Securitisation)	37	-	2.78%
10	DCB(Securitisation)	36.6	-	2.75%

**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.	Number of significant counterparties	Amount (in crores)	% of total deposits	% of total borrowings
1	Blue Orchard	289	-	22.91%
2	responsAbility	139.5	-	11.06%
3	FMO	125	-	9.91%
4	Symbiotics	74.2	-	5.88%
5	Triodos	44	-	3.49%
6	HLF(Securitisation)	42.8	-	3.39%
7	Karvy	40	-	3.17%
8	AU Finance	37.5	-	2.97%
9	ICICI (Securitisation)	37	-	2.93%
10	DCB(Securitisation)	36.6	-	2.90%

**4. Funding Concentration based on significant instrument/product -**

S. No.	Name of the instrument/product	Amount (in crores)	% of total liabilities
1	Secured Non-convertible Debentures	747.80	56.18%
2	Term Loans	193.43	14.53%
3	Securitisation	192.99	14.50%
4	Unsecured Non-convertible Debentures	65.00	4.88%
5	External Commercial Borrowing	34.50	2.59%
6	Overdraft Limit	16.50	1.24%
7	Pool Loan Issuance	11.07	0.83%

**5. Stock Ratios -**

S. No.	Particulars	Ratio
1	Commercial papers as a % of total public funds, total liabilities and total assets	0%
2	Non-convertible debentures (original maturity of less than one year) as a % of total public funds	0%
3	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	56.18%
4	Non-convertible debentures (original maturity of less than one year) as a % of total assets	40.57%
5	Other short-term liabilities, if any as a % of total public funds	0%
6	Other short-term liabilities, if any as a % of total liabilities	4.85%
7	Other short-term liabilities, if any as a % of total assets	3.50%