

Liquidity profile as on 31st March 2020

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	289.00	-	19.91%
2	responsibility	139.50	-	9.61%
3	FMO	125.00	-	8.61%
4	ICICI (Securitization)	110.70	-	7.63%
5	Triodos	102.00	-	7.03%
6	Symbiotics	74.20	-	5.11%
7	DCB (Securitization)	67.06	-	4.62%
8	CSB (Securitization)	55.29	-	3.81%
9	AU Finance	47.50	-	3.27%
10	HLF (Securitization)	45.00	-	3.10%

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 liabilities
1	Blue Orchard	289.00	-	19.91%
2	responsibility	139.50	-	9.61%
3	FMO	125.00	-	8.61%
4	ICICI (Securitization)	110.70	-	7.63%
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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	803.27	55.34%
2	Securitization	313.86	21.62%
3	Term Loans	210.05	14.47%
4	Unsecured Non-convertible Debentures	65.00	4.48%
5	External Commercial Borrowing	34.50	2.38%
6	Overdraft Limit	16.50	1.14%
7	Pool Loan Issuance	8.41	0.58%

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	0%
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	0%
6	Other short-term liabilities, if any as a % of total liabilities	42.98%
7	Other short-term liabilities, if any as a % of total assets	32.72%