

**Liquidity profile as on 30<sup>th</sup> June 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 Borrowings
1	Blue Orchard	289.00	NA	19.33%
2	responsAbility	139.50	NA	9.33%
3	FMO	125.00	NA	8.36%
4	ICICI	103.02	NA	6.89%
5	Triodos	102.00	NA	6.82%
6	IIV ECB	84.89	NA	5.68%
7	Symbiotics	74.20	NA	4.96%
8	DCB Bank	58.32	NA	3.90%
9	CSB	48.93	NA	3.27%

**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 IN crores)	ROI	End date	% of Total Deposits	% of Total Borrowings
1	FMO	125.00	10.78%	25/10/2023	NA	8.36%
2	Blue Orchard	107.00	12.20%	29/11/2022	NA	7.16%
3	IIV ECB	84.89	11.05%	30/06/2023	NA	5.68%
4	Blue Orchard	72.00	13.38%	31/10/2022	NA	4.82%
5	ICICI Securitization (Rekha)	71.64	10.40%	23/07/2024	NA	4.79%
6	Triodos	58.00	12.75%	31/03/2023	NA	3.88%
7	CSB Securitization (Bhawna)	48.93	10.65%	16/09/2024	NA	3.27%
8	Triodos	44.00	13.50%	29/08/2023	NA	2.94%
9	Symbiotics	41.40	12.50%	08/11/2024	NA	2.77%
10	Hinduja Securitization (Nancy)	40.50	11.70%	30/09/2025	NA	2.71%

#### 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	824.96	NA	54.28%
2	Securitization	279.69	NA	18.40%
3	Term Loan	192.89	NA	12.69%
4	External Commercial Borrowing	119.39	NA	7.86%
5	Unsecured Non-convertible Debentures	65.00	NA	4.28%
6	Overdraft Limit	7.00	NA	0.46%
7	Pool Loan Issuance	6.18	NA	0.41%
	<b>Total</b>	<b>1495.11</b>		

#### 5. Stock Ratios -

Sr. 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	7.27%	Other Short term liabilities is at INR 110.43 Crores and includes short term provisions, advance received, sundry creditors, other expenses etc.
7	Other short-term liabilities if any as a % of total assets	5.06%	

#### 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.