

Liquidity profile as on 31st March 2021

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	289.00	-	20.83%
2	responsAbility	139.50	-	10.05%
3	IIV ECB	128.22	-	9.24%
4	FMO	125.00	-	9.01%
5	Symbiotics	118.58	-	8.54%
6	Triodos	102.00	-	7.35%
7	SBI	62.55	-	4.51%
8	Microvest	34.00	-	2.45%
9	Triple Jump	34.00	-	2.45%
10	HDFC	32.08	-	2.31%

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	31-Mar-21	%age of Total Borrowings
1	FMO	125.00	10.78%	25-Oct-23	125.00	9.91%
2	Blue Orchard	107.00	12.90%	29-Nov-22	107.00	8.48%
3	IIV ECB	84.89	11.05%	30-Jun-23	84.89	6.73%
4	Symbiotics	77.18	10.70%	13-May-22	77.18	6.12%
5	Blue Orchard	72.00	12.53%	31-Oct-22	72.00	5.71%
6	Triodos	58.00	12.75%	31-Mar-23	58.00	4.60%
7	SBI	50.00	10.10%	11-Feb-22	50.00	3.96%
8	Triodos	44.00	13.50%	29-Aug-23	44.00	3.49%
9	IIV ECB	43.33	11.10%	29-Sep-23	43.33	3.43%
10	Symbiotics	41.40	12.50%	8-Nov-24	41.40	3.28%
	TOTAL	702.79	11.71%		702.79	55.71%

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	901.63	NA	55.65%
2	Securitization	162.72	NA	10.81%
3	External Commercial Borrowing	114.03	NA	9.96%
4	Term Loans	46.71	NA	8.35%
5	Unsecured Non-convertible Debentures	20.00	NA	3.98%
6	Overdraft & Revolving facility	16.40	NA	0.93%
	TOTAL	1,261.48	NA	90.90%

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	3.97%	Other Short term liabilities is at INR 26.20 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	2.58%	

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.