

Liquidity profile as on 30th September 2020

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	-	18.64%
2	responsibility	139.50	-	9.00%
3	IIV ECB	128.22	-	8.27%
4	FMO	125.00	-	8.06%
5	Triodos	102.00	-	6.58%
6	ICICI	85.48	-	5.51%
7	Symbiotics	74.20	-	4.79%
8	SBI	64.50	-	4.16%
9	DCB	50.31	-	3.25%

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.	Name of Significant Counterparties	Amount in INR crs.	ROI	End Date	% of Total Deposits	% of Total Borrowings
1	IIV ECB	128.22	11.05%	30/06/2023	NA	8.27%
2	FMO	125.00	10.78%	25/10/2023	NA	8.06%
3	Blue Orchard	107.00	12.20%	29/11/2022	NA	6.90%
4	Blue Orchard	72.00	13.38%	31/10/2022	NA	4.65%
5	ICICI	59.84	10.40%	23/07/2024	NA	3.86%
6	Triodos	58.00	12.75%	31/03/2023	NA	3.74%
7	SBI	50.00	10.10%	11/02/2022	NA	3.23%
8	Triodos	44.00	13.50%	29/08/2023	NA	2.84%
9	CSB	43.08	10.65%	16/09/2024	NA	2.78%
10	Symbiotics	41.40	12.50%	08/11/2024	NA	2.67%

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	869.53	NA	55.08%
2	Securitization	239.15	NA	15.15%
3	Term Loans	200.65	NA	12.71%
4	External Commercial Borrowing	162.72	NA	10.31%
5	Unsecured Non-convertible Debentures	65.00	NA	4.12%
6	Overdraft & Revolving facility	13.00	NA	0.82%

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	4.87%	Other Short term liabilities is at INR 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	3.30%	