

No. CTL/DEB/21-22/Noting Certificate/917

June 28, 2021

To Whomsoever It May Concern,

CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, Catalyst Trusteeship Limited (“**Debenture Trustee**”) hereby confirm that we have received and noted the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (“**Regulations**”), provided to us by **Aye Finance Private Limited (“the Company”)** for the Half Year ended March 31, 2021.

This Certificate is being issued pursuant to the requirements of regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For Catalyst Trusteeship Limited



Authorised Signatory

Encl: Results submitted by Company



Independent Auditor's Report on the Half year and Year to date Audited Financial Results of Aye Finance Private Limited Pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To
The Board of Directors of
Aye Finance Private Limited

25 June 2021

Report on the audit of the Financial Results

Opinion

We have audited the accompanying statement of half year and year to date financial results of Aye Finance Private Limited (the "Company"), for the year March 31, 2021 ("Statement"), attached herewith, being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, the Statement:

- i. is presented in accordance with the requirements of the Listing Regulations in this regard; and
- ii. gives a true and fair view in conformity with the applicable accounting standards and other accounting principles generally accepted in India, of the net profit and other comprehensive loss and other financial information of the Company for the year ended March 31, 2021.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SA) specified under section 143(10) of the Companies Act, 2013, as amended ("the Act"). Our responsibilities under those Standards are further described in the "Auditor's Responsibilities for the Audit of the Financial Results" section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter - Assessment of COVID 19 Impact

We draw attention to Note 6 to the Statement, which describes the uncertainty arising from COVID 19 pandemic and impacting the Company's operations and estimates especially those relating to impairment of loans, which are dependent on future developments regarding the severity and duration of the pandemic. Our opinion is not modified in respect of this matter.

Management's Responsibilities for the Financial Results

The Statement has been prepared on the basis of the annual financial statements. The Board of Directors of the Company are responsible for the preparation and presentation of the Statement that gives a true and fair view of the net profit and other comprehensive loss of the Company and other financial information in accordance with the applicable accounting standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Statement, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Results

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SA will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Statement.

As part of an audit in accordance with SA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- i. Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- ii. Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3) (i) of the Act, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.

S.R. BATLIBOI & ASSOCIATES LLP

Chartered Accountants

- iii. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- iv. Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- v. Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represents the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matter

Further, we report that figures for the half year ended March 31, 2021 represent the derived figures between the audited figures in respect of the financial year ended March 31, 2021 and the published unaudited figures for the half year ended September 30, 2020, which were subjected to a limited review by us, as required under the Listing Regulations.

The comparative financial information of the Company for the corresponding half year and year ended March 31, 2020, included in the Statement, were audited by the predecessor auditor who expressed an unmodified opinion on those financial information on July 27, 2020.

For S.R. BATLIBOI & ASSOCIATES LLP

Chartered Accountants

ICAI Firm registration number: 101049W/E300004

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per Amit Kabra

Partner

Membership No.: 094533

UDIN: 21094533AAAAFV5914

Gurugram

Aye Finance Private Limited
CIN - U65921DL1993PTC283660

Registered Office : M-5, Magnum House-I, Community Centre, Karampura New Delhi West Delhi DL 110015
Ph. : 01244844000, Email : corporate@ayefin.com, website : www.ayefin.com
Statement of audited financial results for the year ended March 31, 2021

(Rs. in crores unless otherwise stated)

S.No.	Particulars	As at March 31, 2021	As at March 31, 2020
	ASSETS		
1	Financial Assets		
	Cash and cash equivalents	191.60	172.18
	Bank balance other than cash and cash equivalents	167.17	56.68
	Derivative financial instruments	-	3.28
	Loans	1,500.76	1,716.82
	Investments	198.17	6.88
	Other financial assets	16.68	1.64
		2,074.38	1,957.48
2	Non-financial Assets		
	Current tax assets (Net)	0.37	1.03
	Deferred tax assets (Net)	31.61	29.32
	Property, plant and equipment	5.31	5.78
	Right of use assets	20.37	11.53
	Capital work-in-progress	0.01	1.21
	Other intangible assets	1.56	0.49
	Other non-financial assets	4.88	5.18
		64.11	54.54
	Total Assets	2,138.49	2,012.02
	LIABILITIES AND EQUITY		
	LIABILITIES		
1	Financial Liabilities		
	Debt securities	1,028.42	1,179.43
	Borrowings (other than debt securities)	297.28	273.07
	Lease liability	22.70	12.11
	Derivative financial instruments	1.79	-
	Other financial liabilities	5.81	6.22
		1,356.00	1,470.83
2	Non-Financial Liabilities		
	Provisions	22.93	17.76
	Other non-financial liabilities	12.86	6.72
		35.79	24.48
3	EQUITY		
	Share capital	30.45	27.04
	Other equity	716.25	489.67
		746.70	516.71
	Total Liabilities and Equity	2,138.49	2,012.02

Place : Gurugram
Date : June 25, 2021

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Sanjay Sharma
Managing Director
DIN: 03337545

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Vikram Jetley
Director
DIN: 06530212

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Mayank Thatte
Chief Financial Officer

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Tripti Pandey
Company Secretary
M. No. - 32760

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Ph. : 01244844000, Email : corporate@ayefin.com, website : www.ayefin.com
Statement of audited financial results for the half year and year ended March 31, 2021

		(Rs. in crores unless otherwise stated)			
	Particulars	Half year ended		Year ended	
		March 31, 2021	March 31, 2020	March 31, 2021	March 31, 2020
		(Unaudited)	(Unaudited)	(Audited)	(Audited)
1	Revenue from operations				
	Interest income	198.28	221.97	438.58	392.22
	Fees and commission income	7.47	4.96	8.13	9.26
	Net gain on fair value changes	4.29	6.10	4.60	10.25
	Total revenue from operations	210.04	233.03	451.31	411.73
2	Other Income	4.36	0.71	4.73	1.20
3	Total income	214.40	233.74	456.04	412.93
4	Expenses				
	Finance costs	100.71	85.09	191.09	140.87
	Net loss on fair value changes	(0.46)	-	5.08	-
	Impairment on financial assets	28.05	34.64	55.64	65.58
	Employee benefits expenses	76.78	65.56	141.40	122.61
	Depreciation, amortization and impairment	5.31	4.57	9.29	7.88
	Other expenses	18.19	23.39	30.26	36.00
	Total expenses	228.58	213.25	432.76	372.94
5	(Loss)/Profit before tax	(14.18)	20.49	23.28	39.99
6	Tax expense	(10.20)	2.26	6.39	7.54
	- Current Tax	(2.11)	12.39	10.15	23.68
	- Deferred Tax	(6.59)	(10.13)	(2.26)	(16.14)
	- Tax for earlier years	(1.50)	-	(1.50)	-
7	(Loss)/Profit after tax	(3.98)	18.23	16.89	32.45
8	Other Comprehensive Income				
	Items that will not be reclassified to profit or loss				
	(i) Re-measurement loss/ (gain) on defined benefit plans	0.15	(0.12)	0.13	0.31
	(ii) Income tax relating to items that will not be reclassified to profit or loss	(0.04)	0.03	(0.03)	(0.08)
		0.11	(0.09)	0.10	0.23
9	Total Comprehensive (Loss)/Income	(4.09)	18.32	16.79	32.22
10	Earnings per equity share				
	Basic (Rs.)	(1.32)	6.61	5.58	11.74
	Diluted (Rs.)	(1.30)	6.52	5.51	11.59
	Nominal value per share (Rs.)	10.00	10.00	10.00	10.00
		Not annualised	Not annualised		

Place : Gurugram
Date : June 25, 2021

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 Managing Director
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Vikram Jetley
 Director
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Mayank Thatte
 Chief Financial Officer

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Tripti Pandey
 Company Secretary
 M. No. - 32760

Aye Finance Private Limited
All amounts are Rs. in crores unless otherwise stated
Notes to Audited Financial Results

- 1 Aye Finance Private Limited (the 'Company') has prepared audited financial results (the 'Statement') for the half year and year ended March 31, 2021 in accordance with Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the 'Listing Regulations, 2015') and the Accounting Standards specified under section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules, 2015 as amended and the relevant provisions of the Companies Act, 2013, as applicable.
- 2 The above results have been reviewed by the Audit Committee in their meeting dated June 24, 2021 and approved by the Board of Directors at their meeting held on June 25, 2021, in accordance with the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The above results for the year ended March 31, 2021 have been audited by the Statutory Auditors of the Company.
- 3 The Company operates in a single reportable segment i.e. lending to retail customers under various product lines, having similar risks and returns for the purpose of Ind AS 108 on 'Operating Segments'. The Company operates in a single geographic segment i.e. domestic.
- 4 In terms of the requirement as per RBI notification no. RBI/2019-20/170 DOR (NBFC).CC.PD.No. 109/22.10.106/2019-20 dated March 13, 2020 on implementation of Indian Accounting Standards, Non-Banking Financial Companies (NBFCs) are required to create an impairment reserve for any shortfall in impairment allowances under Ind AS 109 and income recognition, Asset classification and Provisioning (IRACP) norms (including provision on standard asset). The impairment allowances under Ind AS 109 made by company exceeds the total provision required under IRACP (including standard asset provisioning), as at March 31, 2021 and accordingly, no amount is required to be transferred to impairment reserve.
- 5 In accordance with Reserve Bank of India ("RBI") guidelines relating to 'COVID-19 — Regulatory Package' dated March 27, 2020 and subsequent guideline on EMI moratorium dated April 17, 2020 and May 23, 2020 ("RBI regulatory package"), the company has offered moratorium on the payment of installments falling due between March 1, 2020 to August 31, 2020 ("moratorium period") to all eligible borrowers. In accordance with RBI guidelines, the moratorium period, wherever granted, is excluded from no. of days past dues for the purpose of asset classification. The company holds provision as at March 31, 2021/March 31, 2020 against the potential impact of COVID 19 based on the information available up to a point in time.

Disclosures as required by RBI circular dated April 17, 2020 'COVID-19 Regulatory Package — Asset classification and provisioning are given below:

(Rs. in crores)	
Particulars	As at March 31, 2021
Advance outstanding in SMA/Overdue" categories where the moratorium/deferment was extended, in terms of paragraph 2 and 3 of the circular (as on February 29, 2020)*	26.40
Respective amounts where assets classification benefit was extended*	11.93
Provision made in terms of paragraph 5 of the circular (As per paragraph 4 applicable to NBFC's covered under IND AS)*	8.10
Provision adjusted against slippages in terms pf paragraph 6 of the circular*	7.75
Residual provision as of in terms of paragraph 6 of the circular*	0.34

* Advance outstanding of accounts under SMA/Overdue category is as of March 31, 2021.

6 Impact of Covid-19

Consequent to the outbreak of the COVID-19 pandemic, the Indian government announced a lockdown in March 2020. Subsequently, the national lockdown was lifted by the government for certain activities in a phased manner outside specified containment zones, but regional lockdowns/restrictions continued to be implemented in areas with a significant number of COVID-19 cases.

The impact of COVID-19, including changes in customer behavior and pandemic fears, as well as restrictions on business and individual activities, has led to significant volatility in global and Indian financial markets and a significant decrease in global and local economic activities. The slowdown during the year led to a decrease in loan originations, and collection efficiency.

The extent to which the COVID-19 pandemic, including the current "second wave" that has significantly increased the number of cases in India, will continue to impact the Company's operations and estimates related to Impairment of assets including loans to customers, will depend on future developments, including, among other things, any new information concerning the severity of the COVID-19 pandemic and any action to contain its spread or mitigate its impact whether government-mandated or elected by the Company.

In accordance with Reserve Bank of India guidelines relating to CoVID-19 Regulatory package dated March 27, 2020 April 17, 2020 and May 23, 2020, the Company had offered moratorium on the payment of all instalments and/or interest, as applicable, falling due between March 1, 2020 to August 31, 2020 to all eligible borrowers. Further. the Company offered resolution plan to its customers pursuant to RBI's guideline 'Micro, Small and Medium Enterprises (MSME) sector — Restructuring of Advances' dated 6 August 2020.

Estimates and assumptions applied in preparing these financial results, especially for determining the impairment allowance for the Company's financial assets (Loans), are based on historical experience and other emerging/forward looking factors that take into consideration the impact of the pandemic. The Company believes that the factors considered are reasonable under the current circumstances. Given the dynamic nature of the pandemic situation, these estimates are subject to uncertainty and maybe affected by severity and duration of the pandemic. In the event the impact of the pandemic is more severe or prolonged than anticipated, this will have a corresponding impact on the carrying value of financial assets, the financial position and performance of the Company.

7 Micro, Small and Medium Enterprises (MSME) sector - Restructuring of advances

The Company has restructured the accounts as per RBI circular circulars DBR.No.BP.BC.100/21.04.048/2017-18 dated February 07, 2018, DBR.No.BP.BC.108/21.04.048/2017-18 dated June 6, 2018, circular DBR.No.BP.BC.18/21.04.048/2018-19 dated January 1, 2019, circular DOR.No.BP.BC.34/21.04.048/2019-20 dated February 11, 2020 and DOR.No.BP.BC.4/21.04.048/2020-21 dated August 06, 2020.

Particulars	March 31, 2021
No. of Accounts restructured	10,508
Amount (Rs. in `crores') *	142.19

* Balances are as at March 31, 2021

- 8 In accordance with the RBI notification dated April 7 2021, the Company is required to refund/adjust 'interest on interest' to borrowers. As required by RBI notification, the methodology for calculation of such interest on interest has recently been circulated by the Indian Banks' Association. The Company has recorded the liability towards estimated interest relief of Rs. 0.04 crores and reduced the same from the interest income.
- 9 The Code on Social Security, 2020 ('Code') relating to employee benefits during employment and post-employment benefits received Presidential assent in September 2020. The Code has been published in the Gazette of India. However, the date on which the Code will come into effect has not been notified and the final rules/interpretation have not yet been issued. The Company will assess the impact of the Code when it comes into effect and will record any related impact in the period the Code becomes effective.
- 10 The Company owns 99.999% of Foundation for Advancement of Micro Enterprises (FAME), incorporated under Section 8 of the Companies Act, 2013, to carry on social responsibility activities. The financial statements of FAME are not considered for consolidation since the definition of control is not met as the Company's objective is not to obtain economic benefits from the activities of FAME.
- 11 The figures of half year ended March 31, 2021 and March 31, 2020 are the balancing figures between audited figures in respect of full financial year ended March 31, 2021 and March 31, 2020 and published year to date figures up to the half year ended September 30, 2020 and September 30, 2019 respectively which was subject to limited review by the statutory auditors. The comparative results shown under these results for the half year and year ended March 31, 2020 are reviewed/audited by predecessor auditor.
- 12 The figures for the previous periods have been regrouped/rearranged wherever necessary to conform to current period presentation.

Place : Gurugram
Date : June 25, 2021

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Director
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Mayank Thatte
Chief Financial Officer

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Tripti Pandey
Company Secretary
M. No. - 32760

Disclosures as per Regulation 52(4) of the SEBI (Listing Obligations & Disclosure Requirement) Regulations, 2015.

We are pleased to submit following information pursuant to Regulation 52(4) of the SEBI (Listing Obligations & Disclosure Requirement) Regulations, 2015.

- Details of previous and next due date of non-convertible debentures along with credit ratings are as follows:

Particulars	Ratings	Details of redemption & interest due in next half year		Details of redemption & interest during last half year ended March 31, 2021	
		Interest/Principal	Due date	Interest/Principal	Due date
ISIN No - INE501X08016 , Aye Finance Private Limited - SR-1.12.19 NCD 16FB21 FVRe1	ICRA BBB+ stable last updated on January 27, 2021	-	-	0.61	December 30, 2021
		-	-	20.31	February 16, 2021
ISIN No - INE501X08024 , Aye Finance Private Limited - SR-1-2500 RR NCD 26FB21 FVRS1LAC	ICRA BBB+ stable last updated on January 27, 2021	-	-	28.13	February 26, 2021
ISIN No - INE501X07067 , Aye Finance Private Limited SR-1 11.9 NCD 28MR23 FVRS10LAC	ICRA BBB+ stable last updated on January 27, 2021	1.90	September 28, 2021	1.87	March 28, 2021
ISIN No - INE501X08032, Aye Finance Private Limited Series 01-20000000 12.14 NCD 06MR24 FVRS10	IND A- stable last updated on April, 08, 2021	0.21	October 31, 2020	0.20	April 30, 2021
		0.20	November 30, 2020	0.21	May 31, 2021
		0.21	December 31, 2020	0.20	June 30, 2021
		0.21	January 31, 2021	0.21	July 31, 2021
		0.19	February 28, 2021	0.21	Aug 31, 2021
		0.21	March 31, 2021	0.20	September 30, 2021

INE501X07190, AYE FINANCE PRIVATE LIMITED SR 01-250 13.5 NCD 22MY23 FVRS10LAC	IND A- stable last updated on April, 08, 2021	0.69	October 31, 2020	0.69	April 30, 2021
		0.69	November 30, 2020	0.69	May 31, 2021
		0.69	December 31, 2020	0.69	June 30, 2021
		0.69	January 31, 2021	0.69	July 31, 2021
		0.69	February 28, 2021	0.69	Aug 31, 2021
		0.69	March 31, 2021	0.69	September 30, 2021
		0.25	October 31, 2020	0.20	April 30, 2021
		0.24	November 30, 2020	0.20	May 31, 2021
		0.24	December 31, 2020	0.18	June 30, 2021
		0.23	January 31, 2021	0.18	July 31, 2021
		0.20	February 28, 2021	0.18	Aug 31, 2021
		0.21	March 31, 2021	0.16	September 30, 2021
INE501X07208, AYE FINANCE PRIVATE LIMITED 10.10 NCD 11FB22 FVRS10LAC	IND A- stable last updated on April, 08, 2021	5.05	August 11, 2021	-	-
INE501X07216, AYE FINANCE PRIVATE LIMITED 10 LOA 19FB22 FVRS10LAC	IND A- stable last updated on April, 08, 2021	1.00	August 19, 2021	-	-
ISIN No - INE501X07117,Aye Finance Private Limited SR 1-70000 13.50 NCD 24DC25 FVRS10000	ICRA BBB+ stable last updated on January 27, 2021	4.45	June 24, 2021	4.47	December 24, 2020
ISIN No - INE501X07158, Aye Finance Private Limited SR 01-2000	ICRA A(CE)/ Stable last updated on	0.40	November 29, 2020	-	-

12.25 NCD 29NV20 FVRS1LAC	December 24, 2019	2.77	November 29, 2020	-	-
ISIN No- INE501X07224, AYE FINANCE PRIVATE LIMITED SR-01-720 12.644 NCD 31OT22 FVRS10LAC	ICRA BBB+ stable last updated on January 27, 2021	4.58	October 30, 2020	4.51	April 30, 2021
ISIN No- INE501X07125, Aye Finance Private Limited SR 01-350 13 NCD 26JU25 FVRS10LAC	ICRA BBB+ stable last updated on January 27, 2021	2.14	June 26, 2021	2.15	December 26, 2020
ISIN No- INE501X07174, Aye Finance Private Limited 12.1957	IND A- stable last updated on April, 08, 2021	6.47	May 29, 2021	6.56	November 29, 2020

- Except INE501X08016, INE501X08024 and INE501X08032, all the above NCDs are secured by exclusive charge on specific loans and bonds.
- Debt Equity Ratio as on March 31, 2021 is 1.78
- Debts service Coverage Ratio, Asset Cover and Interest Service coverage ratio are not required for NBFC's registered with RBI as per proviso to Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
- Outstanding redeemable preference shares (quantity and value): 26,182,448 0.01% Compulsorily Convertible Cumulative Preference Shares (CCPS) of Rs. 10 each amounting to Rs. 26.18 (in Crores)
- Capital redemption reserve/debenture redemption reserve : Not Applicable
- Net worth for the year ended on March 31, 2021 : 746.70 (in crores).
- Net profit after tax for the year ended on March 31, 2021 : Rs. (3.98) (in crores)

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Director
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Mayank Shyam Thatte
CFO

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Tripti Pandey
Company Secretary
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