

Aventus Finance Private Limited

Public disclosure on liquidity risk as on June 30, 2021

(i) Funding Concentration based on significant counterparty (both deposits and borrowings)

Number of Significant Counterparties	Amount (Rs. in crore)	% of Total deposits	% of Total Liabilities
Bank of Maharashtra (NCD)	54.48	-	7.17%
Kotak Mahindra Bank	40.20	-	5.29%
CSB Bank *	40.61	-	5.34%
Central Bank of India (NCD)	32.75	-	4.31%
TATA Capital Financial Services Ltd	26.79	-	3.52%
Indian Bank (NCD)	24.91	-	3.28%
DCB Bank Ltd	23.33	-	3.07%
IDFC First Bank	20.83	-	2.74%
Karur Vysya Bank	22.77	-	3.00%
Federal Bank	16.00	-	2.10%
CSB Bank (NCD) *	16.18	-	2.13%
AU Finance Bank	11.58	-	1.52%
Bajaj Finance Limited	25.01	-	3.29%
Corporates, Family Offices, Other (HNI).	394.35	-	51.88%
Total	749.79		

* As borrowings are in different instruments i.e., Term loan & NCD, each borrowing is disclosed as separate borrowing.

(ii) Top 20 large deposits (amount in Rs. crore and % of total deposits) - NA

(iii) Top 10 borrowings (amount in Rs. crore and % of total borrowings)

Lender/Investor	Amount (Rs. crore)	% of Total Borrowings
Market Linked Debentures (Multiple Investor)	394.35	52.59%
Bank of Maharashtra (NCD)	54.48	7.27%
CSB Bank *	40.61	5.42%
Kotak Mahindra Bank	40.20	5.36%
Central Bank of India (NCD)	32.75	4.37%
TATA Capital Financial Services Ltd	26.79	3.57%
Bajaj Finance Limited	25.01	3.34%
Indian Bank (NCD)	24.91	3.32%
DCB Bank Ltd	23.33	3.11%
Karur Vysya Bank	22.77	3.04%

* As borrowings are in different instruments i.e., Term loan & NCD, each borrowing is disclosed as separate borrowing.

(iv) Funding Concentration based on significant instrument/product.

Particulars	Amount (Rs. crore)	% of Total Liabilities
Non - Convertible Debentures (including Market Linked Debentures)	522.67	68.76%
Long Term Loan	227.12	29.88%
Short Term Loan (Commercial Paper)	-	-

(v) Stock Ratios:

Sr No	Particulars	As on June 21
1	Commercial papers to Total Liabilities	-
2	Commercial papers to Total Assets	-
3	NCDs (Original Maturity <1 yrs) to Total Liabilities	-
4	NCDs (Original Maturity<1 yrs) to Total Assets	-
5	Other Short-Term Liabilities (includes loan due within 1 year) to Total Public Funds	-
6	Other Short-Term Liabilities (includes loan due within 1 year) to Total Liabilities	44.06%
7	Other Short-Term Liabilities (includes loan due within 1 year) to Total Assets	22.80%

(vi) Institutional set-up for liquidity risk management

The Board of Directors of Avendus Finance Private Limited (the Company) has an overall responsibility and oversight for the management of all the risks, including liquidity risk, to which the Company is exposed to in the course of conducting its business. The Board constituted Asset Liability Management Committee (ALCO) and Risk Management Committee to strengthen and raise the standard of Asset Liability Management (ALM).