

## Aventus Finance Private Limited

### Public disclosure on liquidity risk as on June 30, 2020

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

Number of Significant Counterparties	Amount (Rs. crore)	% of Total deposits	% of Total Liabilities
Kotak Mahindra Bank Limited	71.08	-	13.01
HDFC Bank Limited	57.51	-	10.52
Tata Capital Financial Services Limited	40.17	-	7.35
IDFC Bank Limited	37.50	-	6.86
AU Small Finance Bank Ltd	37.93	-	6.94
DCB Bank Limited	36.66	-	6.71
Federal Bank Limited	32.00	-	5.86
Indian Bank (Non-Convertible Debentures)	25.06	-	4.59
CSB Bank Limited	21.85	-	4.00
Various Investors (Market Linked Debentures)	169.80	-	31.08
<b>Total</b>	<b>529.56</b>		

(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
Kotak Mahindra Bank Limited	71.08	13.42
HDFC Bank Limited (Including Cash Credit)	57.51	10.86
Tata Capital Financial Services Limited	40.17	7.59
IDFC Bank Limited	37.50	7.08
AU Small Finance Bank Ltd	37.93	7.16
DCB Bank Limited	36.66	6.92
Federal Bank Limited	32.00	6.04
Indian Bank (Non-Convertible Debentures)	25.06	4.73
CSB Bank Limited	21.85	4.13

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

Particulars	Amount (Rs. crore)	% of Total Liabilities
Non-Convertible Debentures	25.06	4.59
Market Linked Debentures	169.80	31.08
Long Term Loan	310.89	56.90
Cash Credit	23.81	4.36

**(v) Stock Ratios:**

<b>Sr No</b>	<b>Particulars</b>	<b>As on Jun-20</b>
1	Commercial papers to Total Liabilities	NIL
2	Commercial papers to Total Assets	NIL
3	NCDs (Original Maturity <1 yrs) to Total Liabilities	NIL
4	NCDs (Original Maturity <1 yrs) to Total Assets	NIL
	Other Short-Term Liabilities (includes loan due within 1 year) to Total Public Funds	NIL
5	Other Short-Term Liabilities (includes loan due within 1 year) to Total Liabilities	31.69%
6	Other Short-Term Liabilities (includes loan due within 1 year) to Total Assets	13.96%

**(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).