

Aventus Finance Private Limited

Public disclosure on liquidity risk as on March 31, 2021

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

Number of Significant Counterparties	Amount (Rs. crore)	% of Total deposits	% of Total Liabilities
Bank of Maharashtra (NCD)	53.26	-	6.93%
Kotak Mahindra Bank	47.94	-	6.24%
CSB Bank*	42.17	-	5.49%
Central Bank of India (NCD)	32.01	-	4.17%
TATA Capital Financial Services Ltd	30.14	-	3.92%
Indian Bank (NCD)	26.88	-	3.50%
DCB Bank Ltd	26.66	-	3.47%
IDFC First Bank	25.00	-	3.25%
Karur Vyasa Bank	24.85	-	3.23%
Aditya Birla Sun Life Liquid Fund	24.71	-	3.22%
Federal Bank	20.00	-	2.60%
CSB Bank (NCD) *	15.79	-	2.06%
AU Finance Bank	13.85	-	1.80%
Other (HNI), Corporates, Family Offices, HNI	371.26	-	48.33%
Total	754.52		

*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 Investors)	371.26	49.20%
Bank of Maharashtra (NCD)	53.26	7.06%
Kotak Mahindra Bank	47.93	6.35%
CSB Bank*	42.17	5.59%
Central Bank of India (NCD)	32.01	4.24%
TATA Capital Financial Services Ltd	30.14	3.99%
Indian Bank (NCD)	26.88	3.56%
DCB Bank Ltd	26.66	3.53%
IDFC First Bank	25.00	3.31%
Karur Vyasa Bank	24.85	3.29%

*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)	499.20	64.98%
Long Term Loan	230.60	30.02%
Short Term Loan (Commercial Paper)	24.71	3.22%

(v) Stock Ratios:

Sr No	Particulars	As on Mar 21
1	Commercial papers to Total Liabilities	3.22%
2	Commercial papers to Total Assets	1.69%
3	NCDs (Original Maturity <1 yrs) to Total Liabilities	NIL
4	NCDs (Original Maturity<1 yrs) to Total Assets	NIL
5	Other Short-Term Liabilities (includes loan due within 1 year) to Total Public Funds	NIL
6	Other Short-Term Liabilities (includes loan due within 1 year) to Total Liabilities**	43.80%
7	Other Short-Term Liabilities (includes loan due within 1 year) to Total Assets**	23.00%

**Excluding Commercial papers mentioned in point (v) (1) & (2).

(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).