

Aventus Finance Private Limited

Public disclosure on liquidity risk as on September 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	63.38	-	9.76
Bank of Maharashtra	50.82	-	7.83
Tata Capital Financial Services Limited	36.83	-	5.67
DCB Bank Limited	33.33	-	5.13
IDFC Bank Limited	33.33	-	5.13
Central Bank of India	30.55	-	4.70
Federal Bank Limited	28.00	-	4.31
Indian Bank	25.54	-	3.93
CSB Bank Limited (Loan)	20.30	-	3.13
CSB Bank Limited (NCD)	15.03	-	2.31
AU Small Finance Bank Ltd	18.62		2.87
HDFC Bank Limited	12.97		2.00
Various Investors (Market Linked Debentures)	270.12		41.59
Total	638.81		

(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	63.38	9.92
Bank of Maharashtra	50.82	7.96
Tata Capital Financial Services Limited	36.83	5.77
DCB Bank Limited	33.33	5.22
IDFC Bank Limited	33.33	5.22
Central Bank of India	30.55	4.78
Federal Bank Limited	28.00	4.38
Indian Bank	25.54	4.00
CSB Bank Limited (Loan)	20.30	3.18
AU Small Finance Bank Ltd	18.62	2.91

Note: The above balance of CSB does not include investment in form of NCD amounting to Rs. 15.03 crore.

(iv) Funding Concentration based on significant instrument/product

Particulars	Amount (Rs. crore)	% of Total Liabilities
Non-Convertible Debentures (Plain Vanilla)	121.94	18.78
Non-Convertible Debentures (Market Linked Debentures)	270.12	41.59
Long Term Loan	246.76	38.00

(v) Stock Ratios:

Sr No	Particulars	As on Jun-20
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	36.09%
6	Other Short-Term Liabilities (includes loan due within 1 year) to Total Assets	17.41%

(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).