

Aventus Finance Private Limited

Public disclosure on liquidity risk as on December 31, 2022

- (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
Kotak Mahindra Bank	6.21	-	0.71%
Catholic Syrian Bank *	20.07	-	2.31%
Indian Bank *	26.57	-	3.05%
TATA Capital Financial Services Ltd	31.71	-	3.64%
Indian Bank (NCD) *	26.31	-	3.02%
DCB Bank Ltd	3.28	-	0.38%
Karur Vyasa Bank	10.38	-	1.19%
Federal Bank	31.42	-	3.61%
Catholic Syrian Bank (NCD) *	15.40	-	1.77%
Dhanlaxmi Bank	13.98	-	1.61%
Bajaj Finance Limited	12.47	-	1.43%
Axis Bank	16.84	-	1.94%
AU Finance Bank	17.33	-	1.99%
Other (HNI), Corporates, Family Offices, HNI	614.79	-	70.64%
<b>Total</b>	<b>846.76</b>		

\* 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
Other (HNI), Corporates, Family Offices, HNI	614.79	72.61%
TATA Capital Financial Services Ltd	31.71	3.74%
Federal Bank	31.42	3.71%
Indian Bank *	26.57	3.14%
Indian Bank (NCD) *	26.31	3.11%
Catholic Syrian Bank *	20.07	2.37%
AU Finance Bank	17.33	2.05%
Axis Bank	16.84	1.99%
Catholic Syrian Bank (NCD) *	15.40	1.82%
Dhanlaxmi Bank	13.98	1.65%

\* 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)	656.50	75.44%
Long Term Loan	190.26	21.86%
Short Term Loan (Commercial Paper)	-	-

(v) Stock Ratios:

Sr No	Particulars	As on Dec 22
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	59.67%
6	Other Short-Term Liabilities (includes loan due within 1 year) to Total Liabilities	58.06%
7	Other Short-Term Liabilities (includes loan due within 1 year) to Total Assets	30.97%

(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).