

Aventus Finance Private Limited

Public disclosure on liquidity risk as on June 30, 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	12.43	-	1.28%
Catholic Syrian Bank *	28.75	-	2.95%
Indian Bank *	29.84	-	3.06%
TATA Capital Financial Services Ltd	33.38	-	3.43%
Indian Bank (NCD) *	24.94	-	2.56%
DCB Bank Ltd	9.94	-	1.02%
IDFC First Bank	4.17	-	0.43%
Karur Vyasa Bank	14.52	-	1.49%
Federal Bank	37.14	-	3.81%
Catholic Syrian Bank (NCD) *	16.16	-	1.66%
Dhanlaxmi Bank	17.97	-	1.85%
Bajaj Finance Limited	16.64	-	1.71%
Axis Bank	20.58	-	2.11%
AU Finance Bank	21.48	-	2.21%
Other (HNI), Corporates, Family Offices, HNI	662.62	-	68.06%
<b>Total</b>	<b>950.56</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
Market Linked Debentures	662.62	69.71%
Federal Bank	37.14	3.91%
TATA Capital Financial Services Ltd	33.38	3.51%
Catholic Syrian Bank *	28.75	3.14%
Indian Bank *	29.84	3.02%
Indian Bank (NCD) *	24.94	2.62%
AU Finance Bank	21.48	2.26%
Axis Bank	20.58	2.17%
Dhanlaxmi Bank	17.97	1.89%
Bajaj Finance Limited	16.64	1.75%

\* 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)	703.73	72.28%
Long Term Loan	246.83	25.35%
Short Term Loan (Commercial Paper)	-	-

(v) Stock Ratios:

Sr No	Particulars	As on June 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	30.63%
6	Other Short-Term Liabilities (includes loan due within 1 year) to Total Liabilities	29.91%
7	Other Short-Term Liabilities (includes loan due within 1 year) to Total Assets	17.03%

(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).