

Aventus Finance Private Limited

Public disclosure on liquidity risk as on June 30, 2023

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

Number of Significant Counterparties	Amount (Rs. in cr)	% of Total deposits	% of Total Liabilities
26	714.00	-	86.93%

- (ii) Top 20 large deposits (amount in Rs. crore and % of total deposits) – Not Applicable

- (iii) Top 10 borrowings (amount in Rs. crore and % of total borrowings)

Lender/Investor	Amount (Rs. in cr)	% of Total Borrowings
Market Linked Debentures	589.87	73.62%
TATA Capital Financial Services Limited	59.89	7.48%
Aditya Birla Finance Limited	49.90	6.23%
Federal Bank Limited	25.70	3.21%
Indian Bank Limited	19.91	2.49%
AU Small Finance Bank	13.17	1.64%
Axis Bank Limited	13.11	1.64%
Catholic Syrian Bank Limited	11.37	1.42%
Dhanlaxmi Bank Limited	9.99	1.25%
Bajaj Finance Limited	8.31	1.04%

- (iv) Funding Concentration based on significant instrument/product.

Particulars	Amount (Rs. crore)	% of Total Liabilities
Non - Convertible Debentures	589.87	71.82%
Long Term Loan	211.35	25.73%
Short Term Loan (Commercial Paper)	-	-

- (v) Stock Ratios:

Sr No	Particulars	As on June 23
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	85.36%
6	Other Short-Term Liabilities (includes loan due within 1 year) to Total Liabilities	83.26%
7	Other Short-Term Liabilities (includes loan due within 1 year) to Total Assets	42.74%

(vi) Institutional set-up for liquidity risk management

The Board of Directors of Aventus 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)