

Aventus Finance Private Limited

Public disclosure on liquidity risk as on March 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	16.90	-	1.70%
Catholic Syrian Bank *	33.09	-	3.33%
Indian Bank *	29.81	-	3.00%
TATA Capital Financial Services Ltd	36.72	-	3.69%
Indian Bank (NCD) *	26.91	-	2.71%
DCB Bank Ltd	13.28	-	1.34%
IDFC First Bank	8.33	-	0.84%
Karur Vyasa Bank	16.59	-	1.67%
Federal Bank	43.98	-	4.42%
Catholic Syrian Bank (NCD) *	15.78	-	1.59%
Dhanlaxmi Bank	19.96	-	2.01%
Bajaj Finance Limited	18.72	-	1.88%
Axis Bank	22.44	-	2.26%
AU Finance Bank	25.85	-	2.60%
Other (HNI), Corporates, Family Offices, HNI	646.64	-	65.03%
<b>Total</b>	<b>974.99</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	646.64	66.32%
Federal Bank	43.98	4.51%
TATA Capital Financial Services Ltd	36.72	3.77%
Catholic Syrian Bank *	33.09	3.39%
Indian Bank *	29.81	3.06%
Indian Bank (NCD) *	26.91	2.76%
AU Finance Bank	25.85	2.65%
Axis Bank	22.44	2.30%
Dhanlaxmi Bank	19.96	2.05%
Bajaj Finance Limited	18.72	1.92%

\* 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)	689.32	69.33%
Long Term Loan	285.66	28.73%
Short Term Loan (Commercial Paper)	-	-

(v) Stock Ratios:

Sr No	Particulars	As on March 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	-
6	Other Short-Term Liabilities (includes loan due within 1 year) to Total Liabilities	26.27%
7	Other Short-Term Liabilities (includes loan due within 1 year) to Total Assets	15.23%

(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).