

Aventus Finance Private Limited

Public disclosure on liquidity risk as on March 31, 2023

- (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 |
|--|-----------------------|---------------------|------------------------|
| Catholic Syrian Bank * | 15.71 | | 1.93% |
| Indian Bank * | 23.22 | | 2.85% |
| TATA Capital Financial Services Ltd | 28.41 | | 3.49% |
| Indian Bank (NCD) * | 26.99 | | 3.31% |
| Karur Vyasa Bank | 8.30 | | 1.02% |
| Federal Bank | 28.56 | | 3.51% |
| Catholic Syrian Bank (NCD) * | 15.78 | | 1.94% |
| Dhanlaxmi Bank | 11.98 | | 1.47% |
| Bajaj Finance Limited | 10.39 | | 1.28% |
| Axis Bank | 14.98 | | 1.84% |
| AU Finance Bank | 15.25 | | 1.87% |
| Other (HNI), Corporates, Family Offices, HNI | 588.66 | | 72.26% |
| Total | 788.23 | | |

* 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 | 588.66 | 74.68% |
| Federal Bank | 28.56 | 3.62% |
| TATA Capital Financial Services Ltd | 28.41 | 3.60% |
| Indian Bank (NCD) * | 26.99 | 3.42% |
| Indian Bank * | 23.22 | 2.95% |
| Catholic Syrian Bank (NCD) * | 15.78 | 2.00% |
| Catholic Syrian Bank * | 15.71 | 1.99% |
| AU Finance Bank | 15.25 | 1.93% |
| Axis Bank | 14.98 | 1.90% |
| Dhanlaxmi Bank | 11.98 | 1.52% |

* 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 | 631.42 | 77.51% |
| Long Term Loan | 156.81 | 19.25% |
| Short Term Loan (Commercial Paper) | - | - |

(v) Stock Ratios:

| Sr No | Particulars | As on March- 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 | 89.87% |
| 6 | Other Short-Term Liabilities (includes loan due within 1 year) to Total Liabilities | 86.98% |
| 7 | Other Short-Term Liabilities (includes loan due within 1 year) to Total Assets | 44.93% |

(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)