

Aventus Finance Private Limited

Public disclosure on liquidity risk as on September 30, 2021

(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
Federal Bank	52.01	-	6.13%
Bank of Maharashtra (NCD)	50.82	-	5.99%
Catholic Syrian Bank *	39.05	-	4.60%
Kotak Mahindra Bank	32.22	-	3.80%
Central Bank of India (NCD)	30.55	-	3.60%
Indian Bank (NCD)	25.60	-	3.02%
Indian Energy Exchange Limited (CP)	24.61	-	2.90%
TATA Capital Financial Services Limited	23.46	-	2.77%
Bajaj Finance Limited	22.89	-	2.70%
Karur Vyasa Bank	20.70	-	2.44%
DCB Bank	20.00	-	2.36%
Dhanlaxmi Bank	19.94	-	2.35%
IDFC First Bank	16.67	-	1.96%
Catholic Syrian Bank (NCD) *	15.03	-	1.77%
AU Finance Bank	6.87	-	0.81%
Corporates, Family Offices, Other (HNI).	437.50	-	51.57%
<b>Total</b>	<b>837.91</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 (Multiple Investors)	437.50	52.21%
Federal Bank	52.01	6.21%
Bank of Maharashtra (NCD)	50.82	6.06%
Catholic Syrian Bank *	39.05	4.66%
Kotak Mahindra Bank	32.22	3.85%
Central Bank of India (NCD)	30.55	3.65%
Indian Bank (NCD)	25.60	3.05%
Indian Energy Exchange Limited (CP)	24.61	2.94%
TATA Capital Financial Services Ltd	23.46	2.80%
Bajaj Finance Limited	22.89	2.73%

\* 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)	559.49	65.96%
Long Term Loan	253.81	29.92%
Short Term Loan (Commercial Paper)	24.61	2.90%

(v) Stock Ratios:

Sr No	Particulars	As on September 21
1	Commercial papers to Total Liabilities	2.90%
2	Commercial papers to Total Assets	1.57%
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	33.00%
7	Other Short-Term Liabilities (includes loan due within 1 year) to Total Assets	17.86%

(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).