

Aventus Finance Private Limited

Public disclosure on liquidity risk as on September 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	9.32	-	1.06%
Catholic Syrian Bank *	24.41	-	2.79%
Indian Bank *	29.87	-	3.41%
TATA Capital Financial Services Ltd	35.03	-	4.00%
Indian Bank (NCD) *	25.63	-	2.93%
DCB Bank Ltd	6.61	-	0.75%
Karur Vyasa Bank	12.45	-	1.42%
Federal Bank	34.28	-	3.91%
Catholic Syrian Bank (NCD) *	15.03	-	1.72%
Dhanlaxmi Bank	15.98	-	1.82%
Bajaj Finance Limited	14.55	-	1.66%
Axis Bank	18.71	-	2.14%
AU Finance Bank	19.41	-	2.22%
Other (HNI), Corporates, Family Offices, HNI	600.21	-	68.50%
<b>Total</b>	<b>861.49</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
Other (HNI), Corporates, Family Offices, HNI	600.21	69.67%
TATA Capital Financial Services Ltd	35.03	4.07%
Federal Bank	34.28	3.98%
Indian Bank *	29.87	3.47%
Indian Bank (NCD) *	25.63	2.98%
Catholic Syrian Bank *	24.41	2.83%
AU Finance Bank	19.41	2.25%
Axis Bank	18.71	2.17%
Dhanlaxmi Bank	15.98	1.85%
Catholic Syrian Bank (NCD) *	15.03	1.74%

\* 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)	640.87	74.39%
Long Term Loan	220.62	25.61%
Short Term Loan (Commercial Paper)	-	-

(v) Stock Ratios:

Sr No	Particulars	As on Sept 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	38.20%
6	Other Short-Term Liabilities (includes loan due within 1 year) to Total Liabilities	37.56%
7	Other Short-Term Liabilities (includes loan due within 1 year) to Total Assets	20.24%

(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).