

Aventus Finance Private Limited

Public disclosure on liquidity risk as on September 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
22	515.14	-	72.37%

- (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
Non - Convertible Debentures	503.19	72.50%
TATA Capital Financial Services Limited	57.97	8.35%
Aditya Birla Finance Limited	49.89	7.19%
Federal Bank Limited	22.85	3.29%
Indian Bank Limited	16.60	2.39%
Axis Bank Limited	11.24	1.62%
AU Small Finance Bank	11.09	1.60%
Dhanlaxmi Bank Limited	7.99	1.15%
Catholic Syrian Bank Limited	7.03	1.01%
Bajaj Finance Limited	6.23	0.90%

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

Particulars	Amount (Rs. crore)	% of Total Liabilities
Non - Convertible Debentures	503.19	72.50%
Long Term Loan	190.88	27.50%
Short Term Loan (Commercial Paper)	-	-

- (v) Stock Ratios:

Sr No	Particulars	As on Sept-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	74.32%
6	Other Short-Term Liabilities (includes loan due within 1 year) to Total Liabilities	72.47%
7	Other Short-Term Liabilities (includes loan due within 1 year) to Total Assets	34.19%

(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)