

**Aventus Finance Private Limited**

**Public disclosure on liquidity risk as on December 31, 2021**

- (i) **Funding Concentration based on significant counterparty (both deposits and borrowings)**

<b>Number of Significant Counterparties</b>	<b>Amount (Rs. in crore)</b>	<b>% of Total deposits</b>	<b>% of Total Liabilities</b>
Bank of Maharashtra (NCD)	52.05	-	5.96%
Federal Bank	48.00	-	5.50%
Catholic Syrian Bank *	37.48	-	4.29%
Central Bank of India (NCD)	31.29	-	3.58%
Indian Bank *	29.78	-	3.41%
Indian Bank (NCD) *	26.28	-	3.01%
Kotak Mahindra Bank	24.57	-	2.81%
Bajaj Finance Limited	20.82	-	2.38%
TATA Capital Financial Services Limited	20.08	-	2.30%
Dhanlaxmi Bank	19.96	-	2.29%
Karur Vyasa Bank	18.63	-	2.13%
DCB Bank	16.66	-	1.91%
Catholic Syrian Bank (NCD) *	15.41	-	1.77%
IDFC First Bank	12.50	-	1.43%
AU Finance Bank	4.58	-	0.52%
Corporates, Family Offices, Other (HNI).	484.33	-	55.48%
<b>Total</b>	<b>862.42</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)**

<b>Lender/Investor</b>	<b>Amount (Rs. crore)</b>	<b>% of Total Borrowings</b>
Corporates, Family Offices, Other (HNI).	484.33	56.16%
Bank of Maharashtra (NCD)	52.05	6.04%
Federal Bank	48.00	5.57%
Catholic Syrian Bank *	37.48	4.35%
Central Bank of India (NCD)	31.29	3.63%
Indian Bank *	29.78	3.45%
Indian Bank (NCD) *	26.28	3.05%
Kotak Mahindra Bank	24.57	2.85%
Bajaj Finance Limited	20.82	2.41%
TATA Capital Financial Services Limited	20.08	2.33%

\* 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)	609.36	69.80%
Long Term Loan	253.06	28.99%
Short Term Loan (Commercial Paper)	-	-

(v) Stock Ratios:

Sr No	Particulars	As on December 21
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	33.30%
7	Other Short-Term Liabilities (includes loan due within 1 year) to Total Assets	18.10%

(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).