

## Aventus Finance Private Limited

Public disclosure on liquidity risk as on December 31, 2019

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

Number of Significant Counterparties	Amount (Rs. crore)	% of Total deposits	% of Total Liabilities
KOTAK Mutual Fund	100.00	-	16.16%
Kotak Mahindra Bank	86.02	-	13.90%
BOI Axa Mutual Fund	50.00	-	8.08%
IDFC First Bank	45.83	-	7.40%
AU Small Finance Bank	45.83	-	7.40%
DCB Loan	43.28	-	7.00%
HDFC Bank	42.95	-	6.94%
Tata Capital Financial Services Limited	40.00	-	6.46%
Federal Bank	40.00	-	6.46%
CSB Bank	25.00	-	4.04%
Others (HNI), Corporates, Family Offices, HNI	100.00	-	16.16%

- (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	INR in Cr	%
KOTAK Mutual Fund	100.00	19.27%
Kotak Mahindra Bank	86.02	16.58%
BOI Axa Mutual Fund	50.00	9.64%
IDFC First Bank	45.83	8.83%
AU Small Finance Bank	45.83	8.83%
DCB Loan	43.28	8.34%
HDFC Bank	42.95	8.28%
Tata Capital Financial Services Limited	40.00	7.71%
Federal Bank	40.00	7.71%
CSB Bank	25.00	4.82%

(iv) Funding Concentration based on significant instrument/product

Name of the instrument/product	Amount (Rs. crore)	% of Total Liabilities
Non-Convertible Debentures	250.00	40.39%
Long Term Loan	368.93	59.61%
	618.93	100.00%

(v) Stock Ratios:

Sr No	Particulars	December'2019
1	Commercial papers to Total Liabilities	NIL
2	Commercial papers to Total Assets	NIL
3	NCDs (Original Maturity <1 yrs) to Total Liabilities	NIL
4	NCDs (Original Maturity <1 yrs) to Total Assets	NIL
5	Other Short-Term Liabilities to Total Liabilities	NIL
6	Other Short-Term Liabilities to Total Assets	NIL

(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).