

Avendus Finance Private Limited

Public disclosure on liquidity risk as on December 31, 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
19	496.23	-	82.83%

- (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	197.25	34.03%
Kotak Mahindra Investments Limited	59.86	10.33%
TATA Capital Financial Services Limited	55.90	9.64%
Aditya Birla Finance Limited	49.90	8.61%
Karur Vysya Bank Limited	39.87	6.88%
AU Small Finance Bank	29.90	5.16%
Catholic Syrian Bank Limited	28.64	4.94%
Axis Bank Limited	27.00	4.66%
Federal Bank Limited*	24.52	4.23%
Commercial Paper	23.40	4.04%

* As borrowing are in different instruments i.e. Term loan & WCDL/Cash Credit, 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	197.25	32.92%
Long Term Loan	334.47	55.83%
Short Term/ Working Capital Loan	24.52	4.09%
Commercial Papers (Unsecured)	23.40	3.91%

- (v) **Stock Ratios:**

Sr No	Particulars	As on Dec-23
1	Commercial papers to Total Liabilities	3.91%
2	Commercial papers to Total Assets	1.66%
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	24.02%
6	Other Short-Term Liabilities (includes loan due within 1 year) to Total Liabilities	23.24%

Sr No	Particulars	As on Dec-23
7	Other Short-Term Liabilities (includes loan due within 1 year) to Total Assets	9.89%

(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)