

Aventus Finance Private Limited

Public disclosure on liquidity risk as on December 31, 2024

- (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
21	569.57	-	81.94%

- (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#	201.75	30.23%
Kotak Mahindra Investments Limited	59.94	8.98%
IDFC First Bank Limited	45.81	6.86%
TATA Capital Limited	44.49	6.67%
Aditya Birla Finance Limited	41.61	6.24%
Karur Vyasa Bank	29.03	4.35%
Federal Bank*	25.00	3.75%
DCB Bank	23.15	3.47%
ICICI Bank Limited	22.92	3.44%
Catholic Syrian Bank	20.78	3.11%

#Includes significant counterparties of non-convertible debentures.

* As borrowing are in different instruments i.e. Term loan & WCDL, each borrowing is considered as separate borrowing

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

Particulars	Amount (Rs. crore)	% of Total Liabilities
Non - Convertible Debentures	299.51	43.09%
Long Term Loan	342.81	49.32%
Short Term Loan (WCDL)	25.00	3.60%

- (v) Stock Ratios:

Sr No	Particulars	As on Dec-24
1	Commercial papers to Total Public Fund	-
2	Commercial papers to Total Liabilities	-
3	Commercial papers to Total Assets	-
4	NCDs (Original Maturity <1 yrs) to Total Liabilities	-
5	NCDs (Original Maturity<1 yrs) to Total Assets	-
6	Other Short-Term Liabilities (includes loan due within 1 year) to Total Public Funds	59.14%
7	Other Short-Term Liabilities (includes loan due within 1 year) to Total Liabilities	56.77%

Sr No	Particulars	As on Dec-24
8	Other Short-Term Liabilities (includes loan due within 1 year) to Total Assets	24.66%

(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)