

Avendus Finance Private Limited

Public disclosure on liquidity risk as on September 30, 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	602.22	-	82.85%

(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#	200.50	28.11%
Kotak Mahindra Investments Limited	59.92	8.40%
IDFC First Bank Limited	49.97	7.00%
TATA Capital Limited	49.65	6.96%
Aditya Birla Finance Limited	45.77	6.42%
Karur Vyasa Bank	32.65	4.58%
ICICI Bank Limited	25.01	3.51%
Federal Bank*	25.00	3.50%
DCB Bank	24.93	3.49%
Catholic Syrian Bank	23.37	3.28%

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

#Includes significant counterparties of non-convertible debentures.

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

Particulars	Amount (Rs. crore)	% of Total Liabilities
Non - Convertible Debentures	308.41	42.43%
Long Term Loan	379.96	52.27%
Short Term Loan (WCDL)	25.00	3.44%

(v) **Stock Ratios:**

Sr No	Particulars	As on Sept-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	51.79%

Sr No	Particulars	As on Sept-24
7	Other Short-Term Liabilities (includes loan due within 1 year) to Total Liabilities	50.83%
8	Other Short-Term Liabilities (includes loan due within 1 year) to Total Assets	23.07%

(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)