

Aventus Finance Private Limited

Public disclosure on liquidity risk as on June 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	568.14	-	82.62%

- (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#	194.00	28.75%
Kotak Mahindra Investments Limited	59.90	8.88%
TATA Capital Financial Services Limited	51.73	7.67%
Aditya Birla Finance Limited	49.92	7.40%
Karur Vyasa Bank	36.27	5.37%
Catholic Syrian Bank	25.96	3.85%
Axis Bank	25.00	3.70%
Federal Bank*	24.99	3.70%
DCB Bank	24.92	3.69%
Commercial Paper#	24.61	3.65%

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

#Includes top ten Non-Convertible debentures and Commercial Papers

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

Particulars	Amount (Rs. crore)	% of Total Liabilities
Non - Convertible Debentures	292.04	42.47%
Long Term Loan	333.11	48.44%
Short Term Loan (WCDL)	24.99	3.63%
Short Term Loan (Commercial Paper)	24.61	3.58%

- (v) Stock Ratios:

Sr No	Particulars	As on June-24
1	Commercial papers to Total Public Fund	3.65%
2	Commercial papers to Total Liabilities	3.58%
3	Commercial papers to Total Assets	1.59%
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	44.65%
7	Other Short-Term Liabilities (includes loan due within 1 year) to Total Liabilities	43.81%

Sr No	Particulars	As on June-24
8	Other Short-Term Liabilities (includes loan due within 1 year) to Total Assets	19.51%

(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)