

Aventus Finance Private Limited

Public disclosure on liquidity risk as on March 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
22	609.13	-	83.71%

- (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	203.00	28.51%
Kotak Mahindra Investments Limited	59.88	8.41%
TATA Capital Financial Services Limited	53.82	7.56%
Aditya Birla Finance Limited	49.91	7.01%
Karur Vyasa Bank	39.88	5.60%
Commercial Paper	29.03	4.08%
Axis Bank	27.50	3.86%
AU Finance Bank	26.13	3.67%
Catholic Syrian Bank	25.96	3.65%
Federal Bank*	24.99	3.51%

* 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	301.91	41.49%
Long Term Loan	356.07	48.93%
Short Term Loan (WCDL)	24.99	3.43%
Short Term Loan (Commercial Paper)	29.03	3.99%

- (v) Stock Ratios:

Sr No	Particulars	As on Mar-24
1	Commercial papers to Total Public Fund	4.08%
2	Commercial papers to Total Liabilities	3.99%
3	Commercial papers to Total Assets	1.86%
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	40.38%
7	Other Short-Term Liabilities (includes loan due within 1 year) to Total Liabilities	39.52%

Sr No	Particulars	As on Mar-24
8	Other Short-Term Liabilities (includes loan due within 1 year) to Total Assets	18.40%

(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)