Aavas Financiers Limited

Disclosure as per RBI Circular on Liquidity Risk Management Framework – June 2026.

(i) Funding Concentration based on significant counterparty (both deposits and borrowings):

Sr. No.	No. of Significant Counterparties (> 1%)	Amount (Rs. In Lakhs)	% of Total Deposits	% of Total Liabilities*
1	19	15,23,123	NA	91.9%

**Total liabilities excludes net worth*

(ii) **Top 20 large deposits**: Not Applicable

(iii) Top 10 Borrowings:

Amount (Rs. In Lakhs)	% of Total Borrowings
12,58,590	76.0%

(iv) Funding Concentration based on significant instrument/product:

Sr. No.	Name of the Instrument/Product	Amount (Rs. In Lakhs)	% of Total Liabilities*
1	Term Loan Borrowings from Banks	11,04,081	66.6%
2	Borrowings from National Housing Bank (NHB)	2,21,016	13.3%
3	Debt securities	1,53,030	9.2%
4	Securitisation	70,235	4.2%
5	External Commercial Borrowings (including Rupee Denominated Bonds)	27,066	1.6%
6	Borrowings from All India Financial Institutions (other than NHB)	22,131	1.3%

**Total liabilities excludes net worth*

(v) Stock Ratios:

Sr. No.	Particulars	Weightage
1	Commercial Paper as a percentage of Total Public Funds	0.00%
2	Commercial Paper as a percentage of Total Liabilities*	0.00%
3	Commercial Paper as a percentage of Total Assets	0.00%
4	Non-Convertible Debentures (original maturity of less than one year) as a percentage of Total Public Funds	NA
5	Non-Convertible Debentures (original maturity of less than one year) as a percentage of Total Liabilities	NA
6	Non-Convertible Debentures (original maturity of less than one year) as a percentage of Total Assets	NA
7	Other Short Term Liabilities as a percentage of Total Public Funds	21.7%
8	Other Short Term Liabilities as a percentage of Total Liabilities*	20.9%
9	Other Short Term Liabilities as a percentage of Total Assets	15.9%

**Total liabilities excludes net worth*

(vi) Institutional set-up for liquidity risk management:

The company has an Asset Liability Management Committee (ALCO) to monitor asset liability mismatches to ensure that there are no imbalances or excessive concentration on either side of the balance sheet. The company maintains a judicious mix of borrowings in the form of Term Loans, Refinance, Capital Market Instruments, Securitization, Working Capital and continues to diversify its source of borrowings with the emphasis on longer tenor borrowings. The company has diversified mix of investors/lenders which includes Banks, National Housing Bank, Development Financial Institutions, Mutual Funds etc.

The Liquidity Risk Management (LRM) of the company is governed by the LRM Policy approved by the Board. The Asset Liability Committee (ALCO) is responsible for implementing and monitoring the liquidity risk management strategy of the company in line with its risk management objectives and ensures adherence to the risk tolerance/limits set by the Board.