

Corporate Office: 9th & 10th Floor, Door No.9 Club House Road, Anna Salai, Chennai - 600 002. T: 044 4212 4493

10th October, 2020

BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai-400 001

Sub.: Submission of ALM Statement for the month ended 30th September, 2020

Dear Sir/ Ma'am,

Pursuant to Annexure II (Point 3) of SEBI Circular Ref. SEBI/HO/DDHS/DDHS/CIR/P/2019/115 dated 22nd October 2019, please find enclosed herewith the ALM Statement for the month ended 30th September, 2020 as submitted before the Reserve Bank of India.

Kindly take the same on your record.

Thanking you,

For Asirvad Micro Finance Limited

Murth

(Anup Kumar Gupta) Company Secretary

											NBS-ALM 2
Name of the NBFC: Asirvad Microfinance Limited Statement of Structural liquidity as on: Sep 30, 2020											
			1		al Maturity	1	1				
	1-7 Oct. 20	8-14 Oct. 20	15-30 Oct. 20	Nov-20	Dec-20	Jan 20 - Mar 21	Apr 21 - Sep. 21	Oct 21 - Nov 24	Dec. 24 - Nov 26	Above Nov 26	Total
Particulars	1 to 7 days	8 to 14 days	Over 14 days to on month	Over one month to 2 months	Over 2 months to 3 months	Over 3 Months to 6 months	Over 6 Months upto 1 year	Over 1 year upto 3 year	Over 3 year upto 5 years	Over 5 years	Total
A. Outflows 1. Capital											
a) Equity and perpetual preference shares	-	-	-	-	-	-	-	-	-	5,331.19	5,331.19
b) Non-perpetual preference shares	-	-	-	-	-	-	-	-	-		-
2. Reserves & surplus (including debit balance in P&L Account)	-		-	-	-	-	-	-	-	99,952.62	99,952.62
3. Grants, donations & benefactions	-	-	-	-	-	-	-	-	-	-	-
4. Bonds & debentures / (unsecured portion to be indicated separately)/ Others (Please specify)	-	-	-	-	-	-	-	-	-	-	-
a) Plain vanilla bonds/debentures	-	-	-	-	-	-	-	-	-	-	-
b) Bonds/debentures with embedded options c) Others	-	-	1,333.33	-	833.33	6,116.66	18,079.98	50,226.68	12,000.00	-	88,589.98
5. ICDs	-	-	-	-		-	-	-	-	-	
6. Borrowings											-
a) Short Term borrowings:											
i. CP - Banks ii. CP - Other	-		-	-		-	2,500.00	-	-	-	2,500.00
iii. Others - WCDL, OD & Shortterm Loans	-	-	-	-	-	-	- 2,000.00	-	-	-	2,000.00
b) Long Term borrowings:											
i. Bank	3,758.06	1,269.84	7,636.83 8,554.55	11,078.45	19,083.29	28,268.41	76,516.40	99,833.65	8,547.00	-	2,55,991.93
ii. Fls iii. Others	277.30	6,153.85	8,554.55	17,164.45 868.17	13,864.65 791.80	33,098.80 2,275.66	32,620.61 9,237.50	26,653.79 2,612.95		-	1,38,110.70 16,652.54
7. Current Liabilities & Provisions	-	-	509.10	000.17	791.00	2,213.00	5,237.30	2,012.33			
a) Sundry creditors	-	-	2,296.00	569.00	-	-	-	-	-	-	2,865.00
b) Expenses payable (Other than interest)	1,802.00	-	1,054.00	-	-	-	-	536.00	-	-	3,392.00
c) Advance income recd. (receipts from borrowers pending adjustment)	-	-	-	-	-	-	3,791.00	-	-	-	3,791.00
d) Interest payable on bonds/ security deposits/term loans	-	-	9,879.00	-	-	-	(152.00)	-	-	-	9,727.00
e) Provisions (other than for NPAs but including Provision on Standard Assets)	-			-	_	_		-	-	16,626.00	16,626.00
8. Contingent Liabilities	-		-	-	-	-	-	-	-	-	-
a) Letters of credit/guarantees	-		-	-	-	-	-	-	-	-	-
b) Loan commitments pending disbursal (outflows)	-		-	-	-	-	-	-	-	-	-
c) Lines of credit committed to other institutions (outflows)	-		-	-				-	-	-	-
 d) Outflows on account of forward exchange contracts, rupee/dollar swap & bills rediscounted 											
9. Others (Deferred tax liability)	-		-			-	-	-	-		
A. TOTAL OUTFLOWS (A)	5,837.36	7,423.69	31,342.87	29,680.07	34,573.07	69,759.53	1,42,593.49	1,79,863.07	20,547.00	1,21,909.81	6,43,529.96
B. Cumulative Outflows	5,837.36	13,261.05	44,603.92	74,283.99	1,08,857.06	1,78,616.59	3,21,210.08	5,01,073.15	5,21,620.15	6,43,529.96	6,43,529.96
C. Inflows 1. Cash	171.00		-	-					-	-	171.00
2. Remittance in transist	-										-
3. Balances with banks											-
a)Current account	16,400.00										16,400.00
b)Deposit /Short- term deposits 4. Investments (net of provisions)	55,608.00	24,621.00	7,101.00	524.00	255.00	6,407.00	1,749.00	5,877.00		- 5.00	1,02,142.00 5.00
5. Advances (performing)	-		-	-		-	-	-		5.00	5.00
a) Bills of exchange and promission rates discounted 8											
a) Bills of exchange and promissory notes discounted & rediscounted b) Term loans (only rupee loans) (Micro Finance Loans)	6,361.00	16,939.00	- 15,447.00	- 31,925.00	- 35,489.00	94,711.00	- 1,57,133.00	- 1,38,185.00	429.00	-	4,96,619.00
c) Corporate Loans/short term loans	-	,	-	-	-	-	-	-	-	-	-
6. Non-performing loans (net of provisions and ECGC claims received)											
(under various categories enumerated in Appendix I	-		-	-		-		-	-	-	-
7. Inflows from assets on lease 8. Fixed assets (excluding assets on lease)	-	-	-	-	-	-	-	-		- 663.00	- 663.00
9. Other Assets:	-	-	-			-			-	000.00	000.00
i.intangible assets & other non-cash flow items	-	-	-	-	-	-	-	-	-	816.00	816.00
ii.Interest and other income receivable	224.00	8.00	230.00	7.30	131.00	334.00	119.00	199.00		-	1,252.30
iii.Others (Other Current Assets & Advances) & 10. Lines of credit committed by other institutions (inflows)	1,426.25	-	-	16,508.41		657.00	497.00	89.06	1,328.00	-	20,505.72
11. Bills rediscounted (inflow)	-		-	-		-	-	-	-	-	
12. Inflows on account of forward exchange contracts, dollar/rupee swaps	-							-			
(sell/buy)											

C. TOTAL INFLOWS (C)	80,190.25	41,568.00	22,778.00	48,964.71	35,875.00	1,02,109.00	1,59,498.00	1,49,306.00	1,757.00	1,484.00	6,43,529.96
D. Mismatch (C-A)	74,352.89	34,144.31	(8,564.87)	19,284.64	1,301.93	32,349.47	16,904.51	(30,557.07)	(18,790.00)	(1,20,425.81)	-
E. Mismatch as % to outflows (D as % to A)	1274%	460%	-27%	65%	4%	46%	12%	-17%	-91%	-99%	0%
F. Cumulative Mismatch	74,352.89	1,08,497.20	99,932.33	1,19,216.97	1,20,518.90	1,52,868.37	1,69,772.88	1,39,215.81	1,20,425.81	-	-
G. Cumulative Mismatch as % to Cumulative Outflows(F as % to B)	1274%	818%	224%	160%	111%	86%	53%	28%	23%	0%	0%
#REF!											

Allowable

-10% -20%

-10%

											NBS-ALM 3
Name of the NBFC: Asirvad Microfinance Limited											
Statement of Interest Rate Sensitivity as on: Sep 30, 2020											
	1-7 Oct. 20	8-14 Oct. 20	15-30 Oct. 20	Nov-20	Dec-20	Jan 20 - Mar 21	Apr 21 - Sep. 21	Oct 21 - Nov 24	Dec. 24 - Nov 26	Above Nov 26	(Amount in Rs. Crores)
Particulars	1 to 7 days	8 to 14 days	Over 14 days to one month	Over one month to 2 months	Over 2 months to 3 months	Over 3 Months to 6 months	Over 6 Months upto 1 year	Over 1 year upto 3 year	Over 3 year upto 5 years	Over 5 years	Total
A. Outflows											
1. Capital											
a) Equity and perpetual preference shares	-	-	-	-	-	-	-	-	-	5.331	5.331
2. Reserves & surplus (including debit balance in P&L Account)	-	-	-	-	-	-	-	-	-	99,953	99.953
b) Bonds/debentures with embedded options	-	-	1,333	-	833	6.117	18.080	50.227	12.000	-	88.590
ii. CP - Other	-	-	-	-	-	-	2.500	-	-	-	2.500
i.Banks	3,758	1,270	7,637	11,078	19,083	28,268	76,516	99,834	8,547	-	2,55,992
ii. FLS	-	6,154	8,555	17,164	13,865	33,099	32,621	26,654	-	-	1,38,111
iii. Others	277	-	589	868	792	2.276	9,238	2,613	-	-	16,653
7. Current Liabilities & Provisions	-	-	000	000	132	2,210	5,200	2,010			
a) Sundry creditors	-	-	2,296	569	-	_	_	-	_	-	2,865
b) Expenses payable (Other than interest) *	1.802	-	1.054	-	-	-	-	536	-	-	3,392
c) Advance income recd. (receipts from borrowers pending adjustment)	-	-	-		-	_	3.791	-	_	-	3.791
d) Interest payable on bonds/ security deposits/term loans	-	-	9,879		-	_	(152)	-	-	-	9.727
e) Provisions (other than for NPAs but including Provision on Standard Assets)	-	-	-	-	-	-	- (102)	-	_	16.626	16.626
A. TOTAL OUTFLOWS (A)	5,837	7.424	31,343	29.680	34,573	69.760	1,42,593	1,79,863	20.547	1,21,910	6,43,530
B. Cumulative Outflows	5.837	13.261	44.604	74,284	1.08.857	1.78.617	3.21.210	5.01.073	5.21.620	6.43.530	6.43.530
C. Inflows	0,001	10,201	44,004	14,204	1,00,001	1,70,017	0,21,210	0,01,010	0,21,020	0,40,000	0,40,000
1. Cash	171.00	-	-	-	-	-		-	-	-	171.00
2. Remittance in transit	-	-	-	-	-	-	-	-	-	_	-
3. Balances with banks	-	-	-	-	-	_	-		_	_	-
a)Current account	16.400	-		-	-		-	-	-	-	16.400
b)Deposit /Short- term deposits	55,608	24,621	7,101	524	255	6,407	1.749	5,877	-	-	1,02,142
4. Investments (net of provisions)	-	-	-	-	-	-	-	-	-	5	1,02,142
5. Advances (performing)	-	-	-	-	-		-	-	-	-	
a) Bills of exchange and promissory notes discounted & rediscounted		-		-						-	
b) Term loans (only rupee loans)	6,361	16.939	15.447	31.925	35.489	94.711	1,57,133	1.38.185	429	-	4,96,619
c) Corporate Loans/short term loans	-	-		-	-		-	-	423		
6. Non-performing loans (net of provisions and ECGC claims received) (under various		-		-	-	-			-	-	
7. Inflows from assets on lease		-		-	-				-	-	
8. Fixed assets (excluding assets on lease)		-								663	663
9. Other Assets:		-		-	-				-		
i.intangible assets & other non-cash flow items	-	-	-	-	-	-	-	-	-	816	816
ii.Interest and other income receivable	224	8	230	- 7	131	334	119	199	-		1.252
iii.Others (Other Current Assets & Advances) &	1.426	-	- 230	16.508	-	657	497	89	1.328		20.506
10. Lines of credit committed by other institutions (inflows)	-	-		-	-	-	- 457		-		
11. Bills rediscounted (inflow)	-	-	-	-		-		-		-	
12. Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)	-	-	-	-	-	-			-		
12. Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy) 13. Others - Deferred Tax Assets	-	-	-		-	-	-	4,956	-	-	4,956
C. TOTAL INFLOWS (C)	- 80,190	41,568	22,778	48,965	35,875	1,02,109	1,59,498	1,49,306	1,757	1.484	6,43,530
D. Mismatch (C-A)	74,353	41,568	(8,565)	48,965	35,875	1,02,109	1,59,498	(30,557)	(18,790)	(1,20,426)	6,43,530
E. Mismatch (C-A)	1274%	460%	-27%	19,205	4%	- ,	10,905	-17%	(18,790)	-99%	0%
F. Cumulative Mismatch	74,353	1.08.497	-27%	1,19,217	4%	1,52,868	12%	-17%	-91%	-99%	0%
F. Cumulative Mismatch G. Cumulative Mismatch as % to Cumulative Outflows (F as % to B)	74,353		99,932	1,19,217	1,20,519		1,69,773		1,20,426	- 0%	-

* - Includes Expenses payable & Statutory Liabilities.								
& - Advance Taxes paid and TDS Receivable have been netted off against provision for Income Tax								
@ - Represents cash credit facility under Consortium Arrangement and termioans under Multiple Banking arrangement								
Represents Working Capital Demand Loan, Overdraft and Shorterm Loan								
Particulars	Upto 1 year							
Sum of Negative Mismatach upto 1 year	(1,78,338)							
Sum of Positive Mismatch upto 1 year	1,78,338			6				
1% impact on change in Interest rate negative mismatch	(1,783)			6				
1% impact on change in Interest rate on positive mismatch	1,783							
Gross impact on P&L (in Rs. Crores)	(3,567)							
Net impact on P&L (in Rs. Crores)	-							