

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

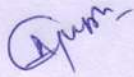
Dear Sir/ Ma'am,

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**



(Anup Kumar Gupta)
Company Secretary

NBS-ALM 2											
Name of the NBFC: Asirvad Microfinance Limited											
Statement of Structural liquidity as on: Sep 30, 2020											
Particulars	Residual Maturity										
	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
	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	-	-	1,333.33	-	833.33	6,116.66	18,079.98	50,226.68	12,000.00	-	88,589.98
c) Others	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-
b) Long Term borrowings:											
i. Bank	3,758.06	1,269.84	7,636.83	11,078.45	19,083.29	28,268.41	76,516.40	99,833.65	8,547.00	-	2,55,991.93
ii. Fis	-	6,153.85	8,554.55	17,164.45	13,864.65	33,098.80	32,620.61	26,653.79	-	-	1,38,110.70
iii. Others	277.30	-	589.16	868.17	791.80	2,275.66	9,237.50	2,612.95	-	-	16,652.54
7. Current Liabilities & Provisions											
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 disbursement (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 transit	-	-	-	-	-	-	-	-	-	-	-
3. Balances with banks											
a) Current account	16,400.00	-	-	-	-	-	-	-	-	-	16,400.00
b) Deposit /Short- term deposits	55,608.00	24,621.00	7,101.00	524.00	255.00	6,407.00	1,749.00	5,877.00	-	-	1,02,142.00
4. Investments (net of provisions)	-	-	-	-	-	-	-	-	-	5.00	5.00
5. Advances (performing)											
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:											
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) &	1,426.25	-	-	16,508.41	-	657.00	497.00	89.06	1,328.00	-	20,505.72
10. Lines of credit committed by other institutions (inflows)	-	-	-	-	-	-	-	-	-	-	-
11. Bills rediscounted (inflow)	-	-	-	-	-	-	-	-	-	-	-
12. Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)	-	-	-	-	-	-	-	-	-	-	-
13. Others - Deferred Tax Assets	-	-	-	-	-	-	-	4,955.94	-	-	4,955.94

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%

-10%

-20%

