

January 10, 2023

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

**Sub.: Submission of ALM Statement for the month ended December 31, 2022**

Dear Sir/ Ma'am,

Pursuant to Annexure II (Point3) of SEBI Circular Ref. SEBI/HO/DDHS/DDHS/CIR/P/2019/115 dated 22<sup>nd</sup> October 2019, please find enclosed herewith the ALM Statement for the month ended December 31, 2022 as submitted before the Reserve Bank of India.

Kindly take the same on your record.

Thanking you,

**For Asirvad Micro Finance Limited**

**(Aparna Menon)**  
**Company Secretary**



# Reserve Bank of India

[More Options](#)

## General Information

[Filing Information](#)

## Statements

[AuthorisedSignatory - Authorised Signatory](#)

[DNBS4BStructuralLiquidity - Statement of Structural Liquidity](#)

[DNBS4BIRS - Statement of Interest Rate Sensitivity \(IRS\)](#)

## LEGEND

|                        |  |
|------------------------|--|
| Numeric Data           |  |
| Text Block Data        |  |
| Text Data              |  |
| Dropdown Data          |  |
| No Data                |  |
| Blocked Data           |  |
| Reporting Date         |  |
| Auto Populated Value   |  |
| Formula Cell           |  |
| Master Driven Data     |  |
| Dyanamic Dropdown Data |  |
| Free Text Data         |  |



## Filing Information

| Filing Information            |  |
|-------------------------------|--|
|                               | Information  |
| Return Name                   | DNBS04B-Structural Liquidity & Interest Rate Sensitivity - Monthly |
| Return Code                   | DNBS4B   |
| Name of reporting institution | ASIRVAD MICRO FINANCE LIMITED                                      |
| Bank / FI code                | CHE90049   |
| Institution Type              | NBFC   |
| Reporting frequency           | Monthly  |
| Reporting start date          | 01-12-2022   |
| Reporting end date            | 31-12-2022   |
| Reporting currency            | INR  |
| Reporting scale               | Lakhs  |
| Taxonomy version              | 1.1.0  |
| Tool name                     | RBI iFile  |
| Tool version                  | 1.0.0  |
| Report status                 | Un-Audited   |
| Date of Audit                 |  |
| General remarks               |  |

| Scoping Question                                 |   |
|--|---|
|  | X010  |
| Whether NBFC Profile has been updated on website | Yes   |
| Category Of NBFC                                 | Non-Deposit taking Systemically Important (NDSI) NBFC |
| Classification of NBFC                           | (v) NBFC- Micro Finance Institution                   |



| Table 1: Authorised Signatory |  |       |
|-------------------------------|--|-------|
| Particulars                   |  | Value |
|                               |  | X010  |

|                                      |      |                  |
|--------------------------------------|------|------------------|
| Name of the Person Filing the Return | Y010 | Harikrishnan.A   |
| Designation                          | Y020 | Senior Manager   |
| Office No. (with STD Code)           | Y030 | 04435298149      |
| Mobile No.                           | Y040 | 7561095542       |
| Email Id                             | Y050 | smmis@asirvad.in |
| Date                                 | Y060 | 10-01-2023       |
| Place                                | Y070 | Chennai          |

1. All values must be reported in Rs lakh.
2. Enter all dates in dd-mm-yyyy format.
3. Please ensure that the financial information furnished in the various sheets of this return are correct and reflecting the true picture of the business operations of the NBFC, if found otherwise, the concerned NBFC would be liable for penal action under the provisions of RBI Act.



|   |              |                 |                  |                  |                  |                  |                    |                    |                    |                  |                    |                    |             |             |             |             |             |             |
|---|--------------|-----------------|------------------|------------------|------------------|------------------|--------------------|--------------------|--------------------|------------------|--------------------|--------------------|-------------|-------------|-------------|-------------|-------------|-------------|
| (xi) Convertible Debentures (A+B)<br>(Debentures with embedded call / put options<br>As per residual period for the earliest exercise date for the embedded option) | Y690         | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 0.00               | 0.00               | 0.00             | 0.00               | 0.00               | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| <b>A. Secured (a+b+c+d+e+f+g)</b>   | <b>Y700</b>  | <b>0.00</b>     | <b>0.00</b>      | <b>0.00</b>      | <b>0.00</b>      | <b>0.00</b>      | <b>0.00</b>        | <b>0.00</b>        | <b>0.00</b>        | <b>0.00</b>      | <b>0.00</b>        | <b>0.00</b>        | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> |
| Of which; (a) Subscribed by Retail Investors  | Y710         | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 0.00               | 0.00               | 0.00             | 0.00               | 0.00               | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| (b) Subscribed by Banks   | Y720         | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 0.00               | 0.00               | 0.00             | 0.00               | 0.00               | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| (c) Subscribed by NBFCs   | Y730         | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 0.00               | 0.00               | 0.00             | 0.00               | 0.00               | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| (d) Subscribed by Mutual Funds  | Y740         | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 0.00               | 0.00               | 0.00             | 0.00               | 0.00               | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| (e) Subscribed by Insurance Companies   | Y750         | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 0.00               | 0.00               | 0.00             | 0.00               | 0.00               | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| (f) Subscribed by Pension Funds   | Y760         | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 0.00               | 0.00               | 0.00             | 0.00               | 0.00               | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| (g) Others (Please specify)   | Y770         | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 0.00               | 0.00               | 0.00             | 0.00               | 0.00               | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| <b>B. Un-Secured (a+b+c+d+e+f+g)</b>  | <b>Y780</b>  | <b>0.00</b>     | <b>0.00</b>      | <b>0.00</b>      | <b>0.00</b>      | <b>0.00</b>      | <b>0.00</b>        | <b>0.00</b>        | <b>0.00</b>        | <b>0.00</b>      | <b>0.00</b>        | <b>0.00</b>        | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> |
| Of which; (a) Subscribed by Retail Investors  | Y790         | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 0.00               | 0.00               | 0.00             | 0.00               | 0.00               | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| (b) Subscribed by Banks   | Y800         | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 0.00               | 0.00               | 0.00             | 0.00               | 0.00               | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| (c) Subscribed by NBFCs   | Y810         | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 0.00               | 0.00               | 0.00             | 0.00               | 0.00               | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| (d) Subscribed by Mutual Funds  | Y820         | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 0.00               | 0.00               | 0.00             | 0.00               | 0.00               | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| (e) Subscribed by Insurance Companies   | Y830         | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 0.00               | 0.00               | 0.00             | 0.00               | 0.00               | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| (f) Subscribed by Pension Funds   | Y840         | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 0.00               | 0.00               | 0.00             | 0.00               | 0.00               | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| (g) Others (Please specify)   | Y850         | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 0.00               | 0.00               | 0.00             | 0.00               | 0.00               | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| (xii) Subordinate Debt  | Y860         | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 1,500.00           | 0.00               | 0.00               | 20,500.00        | 15,000.00          | 37,000.00          | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| (xiii) Perpetual Debt Instrument  | Y870         | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 0.00               | 0.00               | 0.00             | 0.00               | 0.00               | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| (xiv) Security Finance Transactions(a+b+c+d)  | Y880         | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 0.00               | 0.00               | 0.00             | 0.00               | 0.00               | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| a) Repo<br>(As per residual maturity)   | Y890         | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 0.00               | 0.00               | 0.00             | 0.00               | 0.00               | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| b) Reverse Repo<br>(As per residual maturity)   | Y900         | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 0.00               | 0.00               | 0.00             | 0.00               | 0.00               | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| c) CBLO<br>(As per residual maturity)   | Y910         | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 0.00               | 0.00               | 0.00             | 0.00               | 0.00               | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| d) Others (Please Specify)  | Y920         | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 0.00               | 0.00               | 0.00             | 0.00               | 0.00               | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| <b>7.Current Liabilities &amp; Provisions (a+b+c+d+e+f+g+h)</b>   | <b>Y930</b>  | <b>0.00</b>     | <b>0.00</b>      | <b>3,837.51</b>  | <b>8,865.12</b>  | <b>0.00</b>      | <b>0.00</b>        | <b>23,475.18</b>   | <b>3,510.55</b>    | <b>0.00</b>      | <b>0.00</b>        | <b>39,688.36</b>   | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> |
| a) Sundry creditors   | Y940         | 0.00            | 0.00             | 3,837.51         | 0.00             | 0.00             | 0.00               | 0.00               | 0.00               | 0.00             | 0.00               | 3,837.51           | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| b) Expenses payable (Other than Interest)   | Y950         | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 15,732.39          | 3,510.55           | 0.00             | 0.00               | 19,242.94          | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| (c) Advance income received from borrowers pending adjustment   | Y960         | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 0.00               | 0.00               | 0.00             | 0.00               | 0.00               | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| (d) Interest payable on deposits and borrowings   | Y970         | 0.00            | 0.00             | 0.00             | 8,865.12         | 0.00             | 0.00               | 0.00               | 0.00               | 0.00             | 0.00               | 8,865.12           | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| (e) Provisions for Standard Assets  | Y980         | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 7,742.79           | 0.00               | 0.00             | 0.00               | 7,742.79           | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| (f) Provisions for Non Performing Assets (NPAs)   | Y990         | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 0.00               | 0.00               | 0.00             | 0.00               | 0.00               | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| (g) Provisions for Investment Portfolio (NPI)   | Y1000        | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 0.00               | 0.00               | 0.00             | 0.00               | 0.00               | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| (h) Other Provisions (Please Specify)   | Y1010        | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 0.00               | 0.00               | 0.00             | 0.00               | 0.00               | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| <b>8.Statutory Dues</b>   | <b>Y1020</b> | <b>0.00</b>     | <b>0.00</b>      | <b>0.00</b>      | <b>0.00</b>      | <b>0.00</b>      | <b>0.00</b>        | <b>0.00</b>        | <b>0.00</b>        | <b>0.00</b>      | <b>0.00</b>        | <b>0.00</b>        | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> |
| <b>9.Unclaimed Deposits (i+ii)</b>  | <b>Y1030</b> | <b>0.00</b>     | <b>0.00</b>      | <b>0.00</b>      | <b>0.00</b>      | <b>0.00</b>      | <b>0.00</b>        | <b>0.00</b>        | <b>0.00</b>        | <b>0.00</b>      | <b>0.00</b>        | <b>0.00</b>        | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> |
| (i) Pending for less than 7 years   | Y1040        | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 0.00               | 0.00               | 0.00             | 0.00               | 0.00               | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| (ii) Pending for greater than 7 years   | Y1050        | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 0.00               | 0.00               | 0.00             | 0.00               | 0.00               | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| <b>10.Any Other Unclaimed Amount</b>  | <b>Y1060</b> | <b>0.00</b>     | <b>0.00</b>      | <b>0.00</b>      | <b>0.00</b>      | <b>0.00</b>      | <b>0.00</b>        | <b>0.00</b>        | <b>0.00</b>        | <b>0.00</b>      | <b>0.00</b>        | <b>0.00</b>        | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> |
| <b>11.Debt Service Realisation Account</b>  | <b>Y1070</b> | <b>0.00</b>     | <b>0.00</b>      | <b>0.00</b>      | <b>0.00</b>      | <b>0.00</b>      | <b>0.00</b>        | <b>0.00</b>        | <b>0.00</b>        | <b>0.00</b>      | <b>0.00</b>        | <b>0.00</b>        | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> |
| <b>12.Other Outflows</b>  | <b>Y1080</b> | <b>0.00</b>     | <b>0.00</b>      | <b>0.00</b>      | <b>0.00</b>      | <b>0.00</b>      | <b>0.00</b>        | <b>0.00</b>        | <b>0.00</b>        | <b>0.00</b>      | <b>0.00</b>        | <b>0.00</b>        | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> |
| <b>13.Outflows On Account of Off Balance Sheet (OBS) Exposure (i+ii+iii+iv+v+vi+vii)</b>  | <b>Y1090</b> | <b>0.00</b>     | <b>0.00</b>      | <b>0.00</b>      | <b>0.00</b>      | <b>0.00</b>      | <b>0.00</b>        | <b>0.00</b>        | <b>0.00</b>        | <b>0.00</b>      | <b>0.00</b>        | <b>0.00</b>        | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> |
| (i) Loan commitments pending disbursement   | Y1100        | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 0.00               | 0.00               | 0.00             | 0.00               | 0.00               | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| (ii) Lines of credit committed to other institution   | Y1110        | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 0.00               | 0.00               | 0.00             | 0.00               | 0.00               | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| (iii) Total Letter of Credits   | Y1120        | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 0.00               | 0.00               | 0.00             | 0.00               | 0.00               | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| (iv) Total Guarantees   | Y1130        | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 0.00               | 0.00               | 0.00             | 0.00               | 0.00               | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| (v) Bills discounted/rediscounted   | Y1140        | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 0.00               | 0.00               | 0.00             | 0.00               | 0.00               | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| (vi) Total Derivative Exposures (a+b+c+d+e+f+g+h)   | Y1150        | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 0.00               | 0.00               | 0.00             | 0.00               | 0.00               | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| a) Forward Forex Contracts  | Y1160        | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 0.00               | 0.00               | 0.00             | 0.00               | 0.00               | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| b) Futures Contracts  | Y1170        | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 0.00               | 0.00               | 0.00             | 0.00               | 0.00               | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| c) Options Contracts  | Y1180        | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 0.00               | 0.00               | 0.00             | 0.00               | 0.00               | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| d) Forward Rate Agreements  | Y1190        | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 0.00               | 0.00               | 0.00             | 0.00               | 0.00               | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| e) Swaps - Currency   | Y1200        | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 0.00               | 0.00               | 0.00             | 0.00               | 0.00               | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| f) Swaps - Interest Rate  | Y1210        | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 0.00               | 0.00               | 0.00             | 0.00               | 0.00               | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| g) Credit Default Swaps   | Y1220        | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 0.00               | 0.00               | 0.00             | 0.00               | 0.00               | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| (h) Other Derivatives   | Y1230        | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 0.00               | 0.00               | 0.00             | 0.00               | 0.00               | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| (vii) Others  | Y1240        | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 0.00               | 0.00               | 0.00             | 0.00               | 0.00               | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| <b>A. TOTAL OUTFLOWS (A)<br/>(Sum of 1 to 13)</b>   | <b>Y1250</b> | <b>4,097.26</b> | <b>12,252.42</b> | <b>33,857.31</b> | <b>51,719.95</b> | <b>89,254.15</b> | <b>1,21,516.08</b> | <b>2,11,244.72</b> | <b>2,78,396.67</b> | <b>29,346.00</b> | <b>1,65,967.77</b> | <b>9,97,652.33</b> |             |             |             |             |             |             |











