

March 09, 2023

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

Sub.: Submission of ALM Statement for the month ended February 28, 2023

Dear Sir/ Ma'am,

Pursuant to SEBI Circular no. SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021, please find enclosed herewith the ALM Statement for the month ended February 28, 2023, 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	01-02-2023
Reporting end date	28-02-2023
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



Authorised Signatory - Authorised Signatory

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	09-03-2023
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.



All Monetary Items present in this return shall be reported in ₹ Lakhs Only

Table 2: Statement of Structural Liquidity

Table with columns for Particulars, 0 day to 7 days (X010), 8 days to 14 days (X020), 15 days to 30/31 days (One month) (X030), Over one month and upto 2 months (X040), Over two months and upto 3 months (X050), Over 3 months and upto 6 months (X060), Over 6 months and upto 1 year (X070), Over 1 year and upto 3 years (X080), Over 3 years and upto 5 years (X090), Over 5 years (X100), Total (X110), Remarks (X120), and Actual outflow/inflow during last 1 month, starting 0 day to 7 days (X130), 8 days to 14 days (X140), 15 days to 30/31 days (X150). Rows include categories like A. OUTFLOWS, 1. Capital, 2. Reserves & Surplus, 3. Gifts, Grants, Donations & Benefactions, 4. Bonds & Notes, 5. Deposits, 6. Borrowings, and various sub-items.

(ii) Term Loans (The cash inflows on account of the interest and principal of the loan may be slotted in respective time buckets as per the timing of the cash flows as stipulated in the original / revised repayment schedule)	Y1440	12,934.85	12,934.85	29,565.37	48,743.81	57,849.79	1,90,731.84	3,05,596.44	2,50,934.30	1,122.44	8.64	9,10,422.33	0.00	0.00	0.00
(a) Through Regular Payment Schedule	Y1450	12,934.85	12,934.85	29,565.37	48,743.81	57,849.79	1,90,731.84	3,05,596.44	2,50,934.30	1,122.44	8.64	9,10,422.33	0.00	0.00	0.00
(b) Through Bullet Payment	Y1460	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) Interest to be serviced through regular schedule	Y1470	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) Interest to be serviced to be in Bullet Payment	Y1480	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
6. Gross Non-Performing Loans (GNPA)	Y1490	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
(i) Substandard	Y1500	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) All over dues and instalments of principal falling due during the next three years (In the 3 to 5 year time-bucket)	Y1510	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) Entire principal amount due beyond the next three years (In the over 5 years time-bucket)	Y1520	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) Doubtful and loss	Y1530	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) All instalments of principal falling due during the next five years as also all over dues (In the over 5 years time-bucket)	Y1540	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) Entire principal amount due beyond the next five years (In the over 5 years time-bucket)	Y1550	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
7. Inflows From Assets On Lease	Y1560	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
8. Fixed Assets (Excluding Assets On Lease)	Y1570	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,070.00	15,070.00	0.00	0.00	0.00
9. Other Assets :	Y1580	0.00	0.00	0.00	169.25	4,942.70	4,783.34	13,479.69	0.00	0.00	506.47	23,881.45	0.00	0.00	0.00
(a) Intangible assets & other non-cash flow items (In the 'Over 5 year time bucket)	Y1590	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	506.47	506.47	0.00	0.00	0.00
(b) Other Items (e.g. accrued income, other receivables, staff loans, etc.) (In respective maturity buckets as per the timing of the cash	Y1600	0.00	0.00	0.00	169.25	4,942.70	4,783.34	0.00	0.00	0.00	0.00	9,895.29	0.00	0.00	0.00
(c) Others	Y1610	0.00	0.00	0.00	0.00	0.00	0.00	13,479.69	0.00	0.00	0.00	13,479.69	0.00	0.00	0.00
10. Security Finance Transactions (a+b+c+d)	Y1620	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 (As per residual maturity)	Y1630	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 (As per residual maturity)	Y1640	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 (As per residual maturity)	Y1650	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)	Y1660	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
11. Inflows On Account of Off Balance Sheet (OBS) Exposure (i+ii+iii+iv+v)	Y1670	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
(i) Loan committed by other institution pending disbursement	Y1680	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 by other institution	Y1690	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) Bills discounted/rediscounted	Y1700	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 Derivative Exposures (a+b+c+d+e+f+g+h)	Y1710	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	Y1720	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	Y1730	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	Y1740	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	Y1750	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	Y1760	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	Y1770	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	Y1780	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	Y1790	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) Others	Y1800	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
8. TOTAL INFLOWS (b) (Sum of 1 to 11)	Y1810	12,934.85	84,284.08	39,315.59	48,913.06	62,792.49	1,95,515.18	3,19,076.13	2,50,934.30	1,122.44	26,389.94	10,41,278.06	0.00	0.00	0.00
C. Mismatch (B - A)	Y1820	11,908.82	58,166.95	-5,903.64	-15,951.11	-23,102.98	87,964.47	1,21,627.97	-67,148.07	-27,023.56	-1,40,538.85	0.00	0.00	0.00	0.00
D. Cumulative Mismatch	Y1830	11,908.82	70,075.77	64,172.13	48,221.02	25,118.04	1,13,082.51	2,34,710.48	1,67,562.41	1,40,538.85	0.00	0.00	0.00	0.00	0.00
E. Mismatch as % of Total Outflows	Y1840	1160.67%	222.72%	-13.06%	-24.59%	-26.90%	81.79%	61.60%	-21.11%	-96.01%	-84.19%	0.00%	0.00%	0.00%	0.00%
F. Cumulative Mismatch as % of Cumulative Total Outflows	Y1850	1160.67%	258.17%	88.68%	35.14%	11.26%	34.20%	44.44%	19.80%	16.07%	0.00%	0.00%	0.00%	0.00%	0.00%

