

11-Jul-2023

To,
Senior General Manager- Listing Compliance
BSE Limited
24th Floor, P J Towers,
Dalal Street, Mumbai – 400 001.

Scrip ID & ISIN & Security code: AFL310523 & INE411R14018 & 724895

Sub: Asset Liability Management (ALM) Disclosure

Ref: Master circular issued by SEBI vide circular number SEBI/HO/DDHS/PoD1/P/CIR/2023/119 dated August 10, 2021, as amended (hereinafter referred to as SEBI Master Circular)

Dear Sir/Madam,

In terms of Chapter XVII- Listing of Commercial Paper of SEBI Master Circular, please find enclosed herewith DNBS04B on Structural Liquidity & Interest Rate Sensitivity for the month of June 2023, as submitted to the Reserve Bank of India.

Request to kindly take the same on your records.

Thanking you,

Yours faithfully,

For Ashv Finance Limited

Monika Variava

Company Secretary & Compliance Officer

Membership No: A31722

Address: 12B, 3rd Floor, Techniplex-II IT Park,
Off. Veer Savarkar Flyover, Goregaon (West),
Mumbai – 400062, Maharashtra, India

ASHV FINANCE LIMITED

Registered Office & Corporate Office:
12B, 3rd Floor, Techniplex-II IT Park, Off. Veer Savarkar Flyover, Goregaon (West),
Mumbai – 400062, Maharashtra, India
Email: info@AshvFinance.com ; Telephone: +91-22-6249 2700 ; Fax: +91-22-6249 2789
CIN No.: U65910MH1998PLC333546 ; RBI Reg. No.: B-13.02376



Reserve Bank of India

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General Information

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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	Ashv Finance Limited
Bank / FI code	MUM12187
Institution Type	NBFC
Reporting frequency	Monthly
Reporting start date	01-06-2023
Reporting end date	30-06-2023
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	(i) NBFC - Investment and Credit Company (NBFC-ICC) (Loan Company (LC) /Asset Finance Company (AFC) / Investment Company (IC))



Authorised Signatory - Authorised Signatory

Table 1: Authorised Signatory

Particulars		Value
		X010

Name of the Person Filing the Return	Y010	KIRAN AGARWAL TODI
Designation	Y020	CHIEF FINANCIAL OFFICER
Office No. (with STD Code)	Y030	02260492777
Mobile No.	Y040	9820963462
Email Id	Y050	kiran.todi@ashvfinance.com
Date	Y060	30-06-2023
Place	Y070	MUMBAI

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

Particulars	0 days to 7 days	8 days to 14 days	15 days to 30(1) days (One month)	Over one month and upto 2 months	Over two months and upto 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Total	Remarks	Actual outflow/flow during last 1 month, starting							
													0 day to 7 days	8 days to 14 days	15 days to 30(1) days	31 days to 30(3) days				
A. OUTFLOWS																				
1 Capital Outflows																				
(i) Equity Capital	1552	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,962.78	None	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(ii) Preference / Redeemable Preference Shares	1552	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,962.78	None	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(iii) Non-Preference / Redeemable Preference Shares	1552	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,962.78	None	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(iv) Others	1552	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,962.78	None	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2 Reserves & Surplus (Inflows/Outflows/Retained Earnings)	1560	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27,679.56	None	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(i) General Reserves	1560	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27,679.56	None	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(ii) Statutory Special Reserve (Section 45-C reserve to be shown separately below in full)	1560	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27,679.56	None	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(iii) Reserves under Sec 45-C of RBI Act 1934	1560	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27,679.56	None	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(iv) Capital Redemption Reserve	1560	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27,679.56	None	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(v) Debenture Redemption Reserve	1560	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27,679.56	None	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(vi) Other Capital Reserves	1560	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27,679.56	None	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(vii) Other Reserves	1560	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27,679.56	None	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(viii) Investment Fluctuation Reserves/ Investment Reserves	1560	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27,679.56	None	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(ix) Reserves Reserves (a) (b) (c) (d) (e) (f) (g) (h) (i) (j) (k) (l) (m) (n) (o) (p) (q) (r) (s) (t) (u) (v) (w) (x) (y) (z) (aa) (ab) (ac) (ad) (ae) (af) (ag) (ah) (ai) (aj) (ak) (al) (am) (an) (ao) (ap) (aq) (ar) (as) (at) (au) (av) (aw) (ax) (ay) (az) (ba) (bb) (bc) (bd) (be) (bf) (bg) (bh) (bi) (bj) (bk) (bl) (bm) (bn) (bo) (bp) (bq) (br) (bs) (bt) (bu) (bv) (bv) (bw) (bx) (by) (bz) (ca) (cb) (cc) (cd) (ce) (cf) (cg) (ch) (ci) (cj) (ck) (cl) (cm) (cn) (co) (cp) (cq) (cr) (cs) (ct) (cu) (cv) (cw) (cx) (cy) (cz) (da) (db) (dc) (dd) (de) (df) (dg) (dh) (di) (dj) (dk) (dl) (dm) (dn) (do) (dp) (dq) (dr) (ds) (dt) (du) (dv) (dw) (dx) (dy) (dz) (ea) (eb) (ec) (ed) (ee) (ef) (eg) (eh) (ei) (ej) (ek) (el) (em) (en) (eo) (ep) (eq) (er) (es) (et) (eu) (ev) (ew) (ex) (ey) (ez) (fa) (fb) (fc) (fd) (fe) (ff) (fg) (fh) (fi) (fj) (fk) (fl) (fm) (fn) (fo) (fp) (fq) (fr) (fs) (ft) (fu) (fv) (fw) (fx) (fy) (fz) (ga) (gb) (gc) (gd) (ge) (gf) (gg) (gh) (gi) (gj) (gk) (gl) (gm) (gn) (go) (gp) (gq) (gr) (gs) (gt) (gu) (gv) (gw) (gx) (gy) (gz) (ha) (hb) (hc) (hd) (he) (hf) (hg) (hh) (hi) (hj) (hk) (hl) (hm) (hn) (ho) (hp) (hq) (hr) (hs) (ht) (hu) (hv) (hw) (hx) (hy) (hz) (ia) (ib) (ic) (id) (ie) (if) (ig) (ih) (ii) (ij) (ik) (il) (im) (in) (io) (ip) (iq) (ir) (is) (it) (iu) (iv) (iw) (ix) (iy) (iz) (ja) (jb) (jc) (jd) (je) (jf) (jg) (jh) (ji) (jj) (jk) (jl) (jm) (jn) (jo) (jp) (jq) (jr) (js) (jt) (ju) (jv) (jw) (jx) (jy) (jz) (ka) (kb) (kc) (kd) (ke) (kf) (kg) (kh) (ki) (kj) (kk) (kl) (km) (kn) (ko) (kp) (kq) (kr) (ks) (kt) (ku) (kv) (kw) (kx) (ky) (kz) (la) (lb) (lc) (ld) (le) (lf) (lg) (lh) (li) (lj) (lk) (ll) (lm) (ln) (lo) (lp) (lq) (lr) (ls) (lt) (lu) (lv) (lw) (lx) (ly) (lz) (ma) (mb) (mc) (md) (me) (mf) (mg) (mh) (mi) (mj) (mk) (ml) (mm) (mn) (mo) (mp) (mq) (mr) (ms) (mt) (mu) (mv) (mw) (mx) (my) (mz) (na) (nb) (nc) (nd) (ne) (nf) (ng) (nh) (ni) (nj) (nk) (nl) (nm) (nn) (no) (np) (nq) (nr) (ns) (nt) (nu) (nv) (nw) (nx) (ny) (nz) (oa) (ob) (oc) (od) (oe) (of) (og) (oh) (oi) (oj) (ok) (ol) (om) (on) (oo) (op) (oq) (or) (os) (ot) (ou) (ov) (ow) (ox) (oy) (oz) (pa) (pb) (pc) (pd) (pe) (pf) (pg) (ph) (pi) (pj) (pk) (pl) (pm) (pn) (po) (pp) (pq) (pr) (ps) (pt) (pu) (pv) (pw) (px) (py) (pz) (qa) (qb) (qc) (qd) (qe) (qf) (qg) (qh) (qi) (qj) (qk) (ql) (qm) (qn) (qo) (qp) (qq) (qr) (qs) (qt) (qu) (qv) (qw) (qx) (qy) (qz) (ra) (rb) (rc) (rd) (re) (rf) (rg) (rh) (ri) (rj) (rk) (rl) (rm) (rn) (ro) (rp) (rq) (rr) (rs) (rt) (ru) (rv) (rw) (rx) (ry) (rz) (sa) (sb) (sc) (sd) (se) (sf) (sg) (sh) (si) (sj) (sk) (sl) (sm) (sn) (so) (sp) (sq) (sr) (ss) (st) (su) (sv) (sw) (sx) (sy) (sz) (ta) (tb) (tc) (td) (te) (tf) (tg) (th) (ti) (tj) (tk) (tl) (tm) (tn) (to) (tp) (tq) (tr) (ts) (tt) (tu) (tv) (tw) (tx) (ty) (tz) (ua) (ub) (uc) (ud) (ue) (uf) (ug) (uh) (ui) (uj) (uk) (ul) (um) (un) (uo) (up) (uq) (ur) (us) (ut) (uu) (uv) (uw) (ux) (uy) (uz) (va) (vb) (vc) (vd) (ve) (vf) (vg) (vh) (vi) (vj) (vk) (vl) (vm) (vn) (vo) (vp) (vq) (vr) (vs) (vt) (vu) (vv) (vw) (vx) (vy) (vz) (wa) (wb) (wc) (wd) (we) (wf) (wg) (wh) (wi) (wj) (wk) (wl) (wm) (wn) (wo) (wp) (wq) (wr) (ws) (wt) (wu) (wv) (ww) (wx) (wy) (wz) (xa) (xb) (xc) (xd) (xe) (xf) (xg) (xh) (xi) (xj) (xk) (xl) (xm) (xn) (xo) (xp) (xq) (xr) (xs) (xt) (xu) (xv) (xw) (xx) (xy) (xz) (ya) (yb) (yc) (yd) (ye) (yf) (yg) (yh) (yi) (yj) (yk) (yl) (ym) (yn) (yo) (yp) (yq) (yr) (ys) (yt) (yu) (yv) (yw) (yx) (yz) (za) (zb) (zc) (zd) (ze) (zf) (zg) (zh) (zi) (zj) (zk) (zl) (zm) (zn) (zo) (zp) (zq) (zr) (zs) (zt) (zu) (zv) (zw) (zx) (zy) (zz)																				

(ii) 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	0.00	0.00	0.00	0.00
(iii) Interest to be serviced to be in Bank Default	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	0.00	0.00	0.00	0.00
6. Gross Non-Performing Loans (GNPL)	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	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	0.00	0.00	0.00	0.00
(ii) All over dues and instalments of principal falling due during the next three years (in the 3-5 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	0.00	0.00	0.00	0.00
(iii) Entire principal amount due beyond the next three years	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	0.00	0.00	0.00	0.00
(iv) 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	0.00	0.00	0.00	0.00
(v) All instalments of principal falling due during the next five years as also all over dues (in the next 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	0.00	0.00	0.00	0.00
(vi) Entire principal amount due beyond the next five years	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	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	0.00	0.00	0.00	0.00
8. Total Assets (Including Assets On Lease)	Y1570	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9. Other Assets	Y1580	124.11	0.44	3,088.81	137.13	361.79	359.72	657.09	3,044.00	3.61	13,014.98	21,092.99	None						
(a) Intangible assets other non-cash flow items (in the 3-5 year time bucket)	Y1590	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13,008.94	13,008.94	None						
(b) Other items (e.g. accrued incomes, other receivables, staff loans, etc.) (in respective maturity buckets as per the timing of the)	Y1600	124.11	0.44	3,088.81	137.13	361.79	359.72	657.09	912.16	3.61	5.05	5,050.51	None						
10. Other	Y1610	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,127.84	0.00	0.00	2,218.84	None						
10. Security Finance Transactions (a-bucket)	Y1620	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	None						
(i) Repo	Y1630	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	None						
(ii) Reverse Repo	Y1640	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	None						
(iii) Other	Y1650	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	None						
(iv) Other (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	None						
11. Inflows On Account of Off Balance Sheet (OBS) Exposure (in-buckets)	Y1670	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	None						
(i) Loss 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	None						
(ii) Loss 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	None						
(iii) OBS discounted/re-discouted	Y1700	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	None						
12. Inflow of Deposits (a-bucket)	Y1710	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	None						
(i) Deposits	Y1720	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	None						
(ii) Deposits	Y1730	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	None						
(iii) Deposits	Y1740	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	None						
(iv) Deposits	Y1750	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	None						
(v) Deposits	Y1760	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	None						
(vi) Deposits	Y1770	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	None						
(vii) Deposits	Y1780	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	None						
(viii) Deposits	Y1790	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	None						
R. TOTAL INFLOWS (R)	Y1800	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	None						
Sum of 1 to 11	Y1810	6,265.19	2,114.91	5,759.87	4,129.81	5,193.21	17,264.74	17,817.49	40,961.47	5,376.12	14,426.34	1,18,366.79	None						
C. Minus: (B) - (R)	Y1820	5,203.99	974.37	746.51	517.99	1,944.79	3,115.38	7,180.42	5,984.98	64.37	14,119.61	0.00	None						
D. Cumulative Minus	Y1830	5,203.99	6,174.46	6,945.61	7,463.61	8,408.40	9,514.78	10,695.20	17,499.28	18,133.63	0.00	0.00	None						
E. Minus: (A) - % of Total Outflow	Y1840	491.28%	84.99%	10.34%	14.91%	25.98%	14.80%	14.80%	22.86%	21.99%	21.13%	0.00%	None						
F. Cumulative Minus, as % of Cumulative Total Outflow	Y1850	491.28%	766.92%	864.70%	879.61%	96.90%	14.80%	22.86%	21.99%	21.13%	0.00%	0.00%	None						



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

Table 3: Statement of Interest Rate Sensitivity (RS)

Table with 13 columns: Particulars, 0 day to 7 days, 8 days to 14 days, 15 days to 30(1) days, Over one month and up to 2 months, Over two months and up to 3 months, Over 3 months and up to 6 months, Over 6 months and up to 1 year, Over 1 year and up to 2 years, Over 2 years and up to 3 years, Over 3 years, Non-maturity, Total. The table lists various financial instruments and their interest rate sensitivities across different time horizons.

