AVANSE FINANCIAL SERVICES
ASPIRE WITHOUT BOUNDARIES

Date: August 16, 2021

To,
BSE Limited
Phiroze Jeejeebhoy Tower,
Dalal Street,
Mumbai – 400001
Dear Sir/Madam,

Dear Sir,

Sub: Asset Liability Management (ALM) Disclosures

Ref: SEBI Circular SEBI/HO/DDHS/DDHS/CIR/P/2019/115 dated October 22, 2019 on Framework for listing of Commercial Paper

Pursuant to Para 3 of Annexure II of SEBI Circular No. SEBI/HO/DDHS/DDHS/CIR/P/2019/115 dated October 22, 2019 on framework for listing of Commercial Paper, please find enclosed herewith ALM Statement – Short Term Dynamic Liquidity for the quarter ended June 30, 2021, as submitted with Reserve Bank of India.

We request you to kindly take the same on record.

Thanking you.

Yours faithfully,
For Avanse Financial Services Limited

Avanse Financial Services Limited

Pushkar Joshi
Authorised Signatory

Avanse Financial Services Ltd.
Registered & Corporate Office:
001 & 002 Fulcrum, A Wing, Ground Floor,
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ASPIRE WITHOUT BOUNDARIES
CIN : U67120MH1992PLC068060 - Formerly known as Avanse Financial Services Pvt. Ltd. & Abhivruddhi Holdings Private Limited

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

Table 2: Statement of short-term Dynamic Liquidity

Particulars		0 day to 7 Days	8 days to 14 days	15 days to 30/31 days	1 month to 3 months	3 to 6 months	Total
		X010	X020	X030	X040	X050	X060
A. OUTFLOWS							
1. Increase in loans & Advances	Y010	5,275.00	5,275.00	10,550.00	37,300.00	53,500.00	1,11,900.00
(i) Term Loans	Y020	5,275.00	5,275.00	10,550.00	37,300.00	53,500.00	1,11,900.00
(ii) Working Capital (WC)	Y030	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Micro Retail Loans of MFIs	Y040	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Others, if any	Y050	0.00	0.00	0.00	0.00	0.00	0.00
2. Net increase in investments	Y060	0.00	0.00	0.00	0.00	0.00	0.00
(i) Equity Shares	Y070	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Convertible Preference Shares	Y080	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Non-Redeemable / Perpetual Preference Shares	Y090	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Shares of Subsidiaries	Y100	0.00	0.00	0.00	0.00	0.00	0.00
(v) In shares of Joint Ventures	Y110	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Bonds	Y120	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Debentures	Y130	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Govt./approved securities	Y140	0.00	0.00	0.00	0.00	0.00	0.00
(ix) In Open ended Mutual Funds	Y150	0.00	0.00	0.00	0.00	0.00	0.00
(x) Others (Please Specify)	Y160	0.00	0.00	0.00	0.00	0.00	0.00
3. Net decrease in public deposits, ICDs	Y170	0.00	0.00	0.00	0.00	0.00	0.00
4. Net decrease in borrowings from various sources/net increase in market lending	Y180	7,369.00	7,369.00	14,737.00	10,110.00	11,673.00	51,258.00
5. Security Finance Transactions (As per Residual Maturity of Transactions)	Y190	0.00	0.00	0.00	0.00	0.00	0.00
a) Repo (As per residual maturity)	Y200	0.00	0.00	0.00	0.00	0.00	0.00
b) Reverse Repo (As per residual maturity)	Y210	0.00	0.00	0.00	0.00	0.00	0.00
c) CBLO (As per residual maturity)	Y220	0.00	0.00	0.00	0.00	0.00	0.00
d) Others (Please Specify)	Y230	0.00	0.00	0.00	0.00	0.00	0.00
6. Other outflows	Y240	582.00	582.00	1,165.00	4,541.00	7,622.00	14,492.00
7. Total Outflow on account of OBS items (OO)(Details to be given in below table)	Y250	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL OUTFLOWS (A) (1+2+3+4+5+6+7)	Y260	13,226.00	13,226.00	26,452.00	51,951.00	72,795.00	1,77,650.00
B. INFLOWS							
1. Net cash position	Y270	6,495.00	6,495.00	12,991.00	10,833.00	10,579.00	47,393.00
2. Net Increase in Capital (i+ii+iii)	Y280	0.00	0.00	0.00	0.00	0.00	0.00
(i) Equity Paid-Up Capital	Y290	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Compulsorily Convertible Preference Shares	Y300	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Other Preference Shares	Y310	0.00	0.00	0.00	0.00	0.00	0.00

3. Reserves & Surplus (i+ii+iii+iv+v+vi+vii +viii+ix+x+xi+xii+xiii)	Y320	0.00	0.00	0.00	0.00	0.00	0.00
(i) Share Premium Account	Y330	0.00	0.00	0.00	0.00	0.00	0.00
(ii) General Reserves	Y340	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Statutory/Special Reserve (Section 45-IC reserve to be shown separately below item no.(vii))	Y350	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Reserves under Sec 45-IC of RBI Act 1934	Y360	0.00	0.00	0.00	0.00	0.00	0.00
(v) Capital Redemption Reserve	Y370	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Debenture Redemption Reserve	Y380	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Other Capital Reserves	Y390	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Other Revenue Reserves	Y400	0.00	0.00	0.00	0.00	0.00	0.00
(ix) Investment Fluctuation Reserves/ Investment Reserves	Y410	0.00	0.00	0.00	0.00	0.00	0.00
(x) Revaluation Reserves	Y420	0.00	0.00	0.00	0.00	0.00	0.00
x.1 Revl. Reserves - Property	Y430	0.00	0.00	0.00	0.00	0.00	0.00
x.2 Revl. Reserves - Financial Assets	Y440	0.00	0.00	0.00	0.00	0.00	0.00
(xi) Share Application Money Pending Allotment	Y450	0.00	0.00	0.00	0.00	0.00	0.00
(xii) Others (Please mention)	Y460	0.00	0.00	0.00	0.00	0.00	0.00
(xiii) Balance of profit and loss account	Y470	0.00	0.00	0.00	0.00	0.00	0.00
4. Net increase in deposits	Y480	0.00	0.00	0.00	0.00	0.00	0.00
5. Interest inflow on investments	Y490	0.00	0.00	0.00	0.00	0.00	0.00
6. Interest inflow on performing Advances	Y500	951.00	951.00	1,902.00	8,093.00	12,971.00	24,868.00
7. Net increase in borrowings from various sources	Y510	6,750.00	6,750.00	13,500.00	17,900.00	65,200.00	1,10,100.00
(i) Bank Borrowings through working Capital (WC)	Y520	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Bank borrowings through cash credit (CC)	Y530	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Bank Borrowings through Term Loans	Y540	6,750.00	6,750.00	13,500.00	17,900.00	65,200.00	1,10,100.00
(iv) Bank Borrowings through LCs	Y550	0.00	0.00	0.00	0.00	0.00	0.00
(v) Bank Borrowings through ECBs	Y560	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Other bank borrowings	Y570	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Commerial Papers (CPs)	Y580	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Debentures	Y590	0.00	0.00	0.00	0.00	0.00	0.00
(ix) Bonds	Y600	0.00	0.00	0.00	0.00	0.00	0.00
(x) Inter corporate Deposits (ICDs)	Y610	0.00	0.00	0.00	0.00	0.00	0.00
(xi) Borrowings from Government (Central / State)	Y620	0.00	0.00	0.00	0.00	0.00	0.00
(xii) Borrowings from Public Sector Undertakings (PSUs)	Y630	0.00	0.00	0.00	0.00	0.00	0.00

(xiii) Security Finance Transactions (As per Residual Maturity of Transactions)	Y640	0.00	0.00	0.00	0.00	0.00	0.00
a) Repo (As per residual maturity)	Y650	0.00	0.00	0.00	0.00	0.00	0.00
b) Reverse Repo (As per residual maturity)	Y660	0.00	0.00	0.00	0.00	0.00	0.00
c) CBLO (As per residual maturity)	Y670	0.00	0.00	0.00	0.00	0.00	0.00
d) Others (Please Specify)	Y680	0.00	0.00	0.00	0.00	0.00	0.00
(xiv) Others (Please Specify)	Y690	0.00	0.00	0.00	0.00	0.00	0.00
8. Other inflows (Please Specify)	Y700	1,738.00	1,738.00	3,476.00	14,871.00	23,896.00	45,719.00
9. Total Inflow on account of OBS items (OI)(Details to be given in table below)	Y710	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL INFLOWS (B) (1 to 9)	Y720	15,934.00	15,934.00	31,869.00	51,697.00	1,12,646.00	2,28,080.00
C. Mismatch (B - A)	Y730	2,708.00	2,708.00	5,417.00	-254.00	39,851.00	50,430.00
D. Cumulative mismatch	Y740	2,708.00	5,416.00	10,833.00	10,579.00	50,430.00	50,430.00
E. C as percentage to Total Outflows	Y750	20.47%	20.47%	20.48%	-0.49%	54.74%	28.39%

Table 3: Data on Off Balance Sheet (OBS) Exposures (Market & Non-Market Related)							
Offbalance sheet (OBS) Exposures		0 day to 7 Days	8 days to 14 days	15 days to 30/31 days	1 month to 3 months	3 to 6 months	Total
		X070	X080	X090	X100	X110	X120
EXPECTED OUTFLOWS							
1.Letter of Credits (LCs)(i+ii)	Y760	0.00	0.00	0.00	0.00	0.00	0.00
(i) Letter of Credit (LCs) Documentary	Y770	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Letter of Credit (LCs) Clean	Y780	0.00	0.00	0.00	0.00	0.00	0.00
2.Guarantees(i+ii)	Y790	0.00	0.00	0.00	0.00	0.00	0.00
(i) Guarantees - Financial	Y800	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Guarantees - Others	Y810	0.00	0.00	0.00	0.00	0.00	0.00
3.Shares / Debentures Underwriting Obligations(i+ii)	Y820	0.00	0.00	0.00	0.00	0.00	0.00
(i) Share underwriting obligations	Y830	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Debenture underwriting obligations	Y840	0.00	0.00	0.00	0.00	0.00	0.00
4.Partly - Paid Shares / Debentures(i+ii)	Y850	0.00	0.00	0.00	0.00	0.00	0.00
(i) Shares - Partly Paid	Y860	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Debentures - Partly Paid	Y870	0.00	0.00	0.00	0.00	0.00	0.00
5.Bills Discounted / Rediscounted(i+ii)	Y880	0.00	0.00	0.00	0.00	0.00	0.00
(i) Bills Discounted	Y890	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Bills Rediscounted	Y900	0.00	0.00	0.00	0.00	0.00	0.00
6.Lease contracts entered into but yet to be executed	Y910	0.00	0.00	0.00	0.00	0.00	0.00
7.Sale and repurchase agreement and asset sales with recourse, where the credit risk	Y920	0.00	0.00	0.00	0.00	0.00	0.00

8.Forward asset purchases, forward deposits and partly paid shares and securities, which represent commitments with certain draw down.	**Y930**	0.00	0.00	0.00	0.00	0.00	0.00
9.Lending of NBFC securities or posting of securities as collateral by the NBFC-IFC, including instances where these arise out of repo style transactions	**Y940**	0.00	0.00	0.00	0.00	0.00	0.00
10.Committed Lines of Credit (Original Maturity up to 1 year)	**Y950**	0.00	0.00	0.00	0.00	0.00	0.00
11.Committed Lines of Credit (Original Maturity up to next 6 months)	**Y960**	0.00	0.00	0.00	0.00	0.00	0.00
12.Commitment to provide liquidity facility for securitization of standard asset transactions	**Y970**	0.00	0.00	0.00	0.00	0.00	0.00
13.Second loss credit enhancement for securitization of standard asset transactions provided by third party	**Y980**	0.00	0.00	0.00	0.00	0.00	0.00
14.Derivatives (i++ii+iii+iv+v+vi+vii+viii)	**Y990**	0.00	0.00	0.00	0.00	0.00	0.00
(i) Forward Forex Contracts	**Y1000**	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Futures Contracts ((a)+(b)+(c))	**Y1010**	0.00	0.00	0.00	0.00	0.00	0.00
(a) Currency Futures	**Y1020**	0.00	0.00	0.00	0.00	0.00	0.00
(b) Interest Rate Futures	**Y1030**	0.00	0.00	0.00	0.00	0.00	0.00
(c) Others	**Y1040**	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Options Contracts ((a)+(b)+(c))	**Y1050**	0.00	0.00	0.00	0.00	0.00	0.00
(a) Currency Options Purchased / Sold	**Y1060**	0.00	0.00	0.00	0.00	0.00	0.00
(b) Interest Rate Options	**Y1070**	0.00	0.00	0.00	0.00	0.00	0.00
(c) Others	**Y1080**	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Forward Rate Agreements	**Y1090**	0.00	0.00	0.00	0.00	0.00	0.00
(v) Swaps - Currency ((a)+(b))	**Y1100**	0.00	0.00	0.00	0.00	0.00	0.00
(a) Cross Currency Interest Rate Swaps (Not Involving Rupee)	**Y1110**	0.00	0.00	0.00	0.00	0.00	0.00
(b) FCY - INR Interest Rate Swaps	**Y1120**	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Swaps - Interest Rate ((a)+(b))	**Y1130**	0.00	0.00	0.00	0.00	0.00	0.00
(a) Single Currency Interest Rate Swaps	**Y1140**	0.00	0.00	0.00	0.00	0.00	0.00
(b) Basis Swaps	**Y1150**	0.00	0.00	0.00	0.00	0.00	0.00
(vii)Credit Default Swaps (CDS) Purchased	**Y1160**	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Swaps - Others (Commodities, securities etc.)	**Y1170**	0.00	0.00	0.00	0.00	0.00	0.00
15.Other contingent liabilities	**Y1180**	0.00	0.00	0.00	0.00	0.00	0.00

Total Outflow on account of OBS items (OO) : Sum of (1+2+3+4+5+6+7+8+9+10+11+12+13+14+15)	**Y1190**	0.00	0.00	0.00	0.00	0.00	0.00
EXPECTED INFLOWS							
1.Letter of Credits (LCs)(i+ii)	**Y1200**	0.00	0.00	0.00	0.00	0.00	0.00
(i) Letter of Credit (LCs) Documentary	**Y1210**	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Letter of Credit (LCs) Clean	**Y1220**	0.00	0.00	0.00	0.00	0.00	0.00
2.Guarantees(i+ii)	**Y1230**	0.00	0.00	0.00	0.00	0.00	0.00
(i) Guarantees - Financial	**Y1240**	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Guarantees - Others	**Y1250**	0.00	0.00	0.00	0.00	0.00	0.00
3.Shares / Debentures Underwriting Obligations(i+ii)	**Y1260**	0.00	0.00	0.00	0.00	0.00	0.00
(i) Share underwriting obligations	**Y1270**	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Debenture underwriting obligations	**Y1280**	0.00	0.00	0.00	0.00	0.00	0.00
4.Partly - Paid Shares / Debentures(i+ii)	**Y1290**	0.00	0.00	0.00	0.00	0.00	0.00
(i) Shares - Partly Paid	**Y1300**	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Debentures - Partly Paid	**Y1310**	0.00	0.00	0.00	0.00	0.00	0.00
5.Bills Discounted / Rediscounted(i+ii)	**Y1320**	0.00	0.00	0.00	0.00	0.00	0.00
(i) Bills Discounted	**Y1330**	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Bills Rediscounted	**Y1340**	0.00	0.00	0.00	0.00	0.00	0.00
6.Lease contracts entered into but yet to be executed	**Y1350**	0.00	0.00	0.00	0.00	0.00	0.00
7.Sale and repurchase agreement and asset sales with recourse, where the credit risk remains with the applicable NBFC.	**Y1360**	0.00	0.00	0.00	0.00	0.00	0.00
8.Forward asset purchases, forward deposits and partly paid shares and securities, which represent commitments with certain draw down.	**Y1370**	0.00	0.00	0.00	0.00	0.00	0.00
9.Lending of NBFC securities or posting of securities as collateral by the NBFC-IFC, including instances where these arise out of repo style transactions	**Y1380**	0.00	0.00	0.00	0.00	0.00	0.00
10.Committed Lines of Credit (Original Maturity up to 1 year)	**Y1390**	0.00	0.00	0.00	0.00	0.00	0.00
11.Committed Lines of Credit (Original Maturity up to next 6 months)	**Y1400**	0.00	0.00	0.00	0.00	0.00	0.00
12.Commitment to provide liquidity facility for securitization of standard asset transactions	**Y1410**	0.00	0.00	0.00	0.00	0.00	0.00

13.Second loss credit enhancement for securitization of standard asset transactions provided by third party	**Y1420**	0.00	0.00	0.00	0.00	0.00	0.00
14.Derivatives (i++ii+iii+iv+v+vi+vii+viii)	**Y1430**	0.00	0.00	0.00	0.00	0.00	0.00
(i) Forward Forex Contracts	**Y1440**	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Futures Contracts ((a)+(b)+(c))	**Y1450**	0.00	0.00	0.00	0.00	0.00	0.00
(a) Currency Futures	**Y1460**	0.00	0.00	0.00	0.00	0.00	0.00
(b) Interest Rate Futures	**Y1470**	0.00	0.00	0.00	0.00	0.00	0.00
(c) Others	**Y1480**	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Options Contracts ((a)+(b)+(c))	**Y1490**	0.00	0.00	0.00	0.00	0.00	0.00
(a) Currency Options Purchased / Sold	**Y1500**	0.00	0.00	0.00	0.00	0.00	0.00
(b) Interest Rate Options	**Y1510**	0.00	0.00	0.00	0.00	0.00	0.00
(c) Others	**Y1520**	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Forward Rate Agreements	**Y1530**	0.00	0.00	0.00	0.00	0.00	0.00
(v) Swaps - Currency ((a)+(b))	**Y1540**	0.00	0.00	0.00	0.00	0.00	0.00
(a) Cross Currency Interest Rate Swaps (Not Involving Rupee)	**Y1550**	0.00	0.00	0.00	0.00	0.00	0.00
(b) FCY - INR Interest Rate Swaps	**Y1560**	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Swaps - Interest Rate ((a)+(b))	**Y1570**	0.00	0.00	0.00	0.00	0.00	0.00
(a) Single Currency Interest Rate Swaps	**Y1580**	0.00	0.00	0.00	0.00	0.00	0.00
(b) Basis Swaps	**Y1590**	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Credit Default Swaps (CDS) Purchased	**Y1600**	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Swaps - Others (Commodities, securities etc.)	**Y1610**	0.00	0.00	0.00	0.00	0.00	0.00
15.Other contingent liabilities	**Y1620**	0.00	0.00	0.00	0.00	0.00	0.00
Total Inflow on account of OBS items (OI) : Sum of (1+2+3+4+5+6+7+8+9+10+11+12+13+14+15)	**Y1630**	0.00	0.00	0.00	0.00	0.00	0.00