



## ASA International India Microfinance Limited Disclosure on Liquidity Risk

### Background:

RBI has issued final guidelines on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies on November 04, 2019. As per the said guidelines, NBFC are required to publicly disclose the below information related to liquidity risk on a quarterly basis.

Accordingly, the disclosure on liquidity risk as on September 30, 2020 as under:

### Public disclosure on liquidity risk:

i)Funding Concentration based on significant counterparty

Sr. No	Number of Significant Counterparties	Amount (INR in cr)	% of Total deposits	% of Total Liabilities
1	20	415.64	N.A.	45.16%

ii) Top 20 large deposits (amount in Rs. crore and % of total deposits) : N.A.

iii)Top 10 Borrowings:

Amount (INR in cr)	% of Total borrowings
701.27	76.17%

iv) Funding Concentration based on significant instrument / product:

Sr. No	Number of Instrument/Product	Amount (INR in cr)	% of Total Liabilities
1	Term Loans	415.64	45.16%
2	Non Convertible Debentures	350.21	38.05%
3	External Commercial Borrowings	99.25	10.78%
4	Subordinated debt	55.27	6.01%

v)Stock Ratios:

a) Commercial papers as a % of total public deposits, total liabilities and total assets:  
NIL

b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets:

% of total public funds	NIL
% of total liabilities	8.48%
% of total assets	6.88%



- c) Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets .

% of total public funds	NIL
% of total liabilities	35.35%
% of total assets	28.69%

- vi) Institutional set-up for liquidity risk management :

The liquidity is handled by the Finance & Banking Department. Every month an ALCO meeting is conducted which is chaired by the Managing Director. This meeting is attended by Head of the Department; and discusses the liquidity position in the company. The liquidity position is discussed taking into the account the short term and long term bucketing as specified by the regulatory.