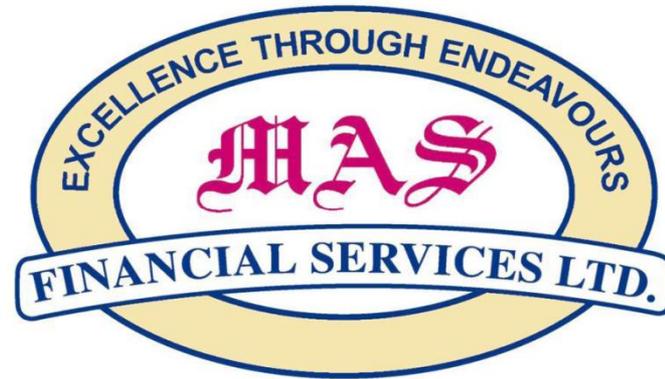




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GLANCE



*The Power of Distribution*

**REGISTERED OFFICE**

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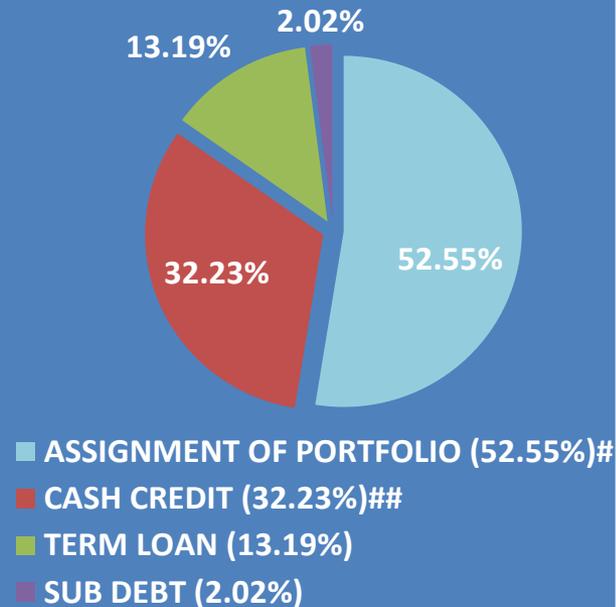
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# KEY FINANCIAL HIGHLIGHTS

PARTICULARS	AS ON JUNE 2018 **
AUM	₹4258 Crore
CAPITAL ADEQUACY RATIO*	29.48%
NET NPA	0.95%
YIELD	15.17%
ROAUM	3.21%
ROCE	18.56%

\*\* The Above figures are from unaudited financials as on 30<sup>th</sup> June 2018

## BORROWING MIX JUNE-2018



Efficient liability management ensures :

- Adequate liquidity round the year.
- No asset liability mismatch.
- Tie up for the fund requirement of the whole financial year.

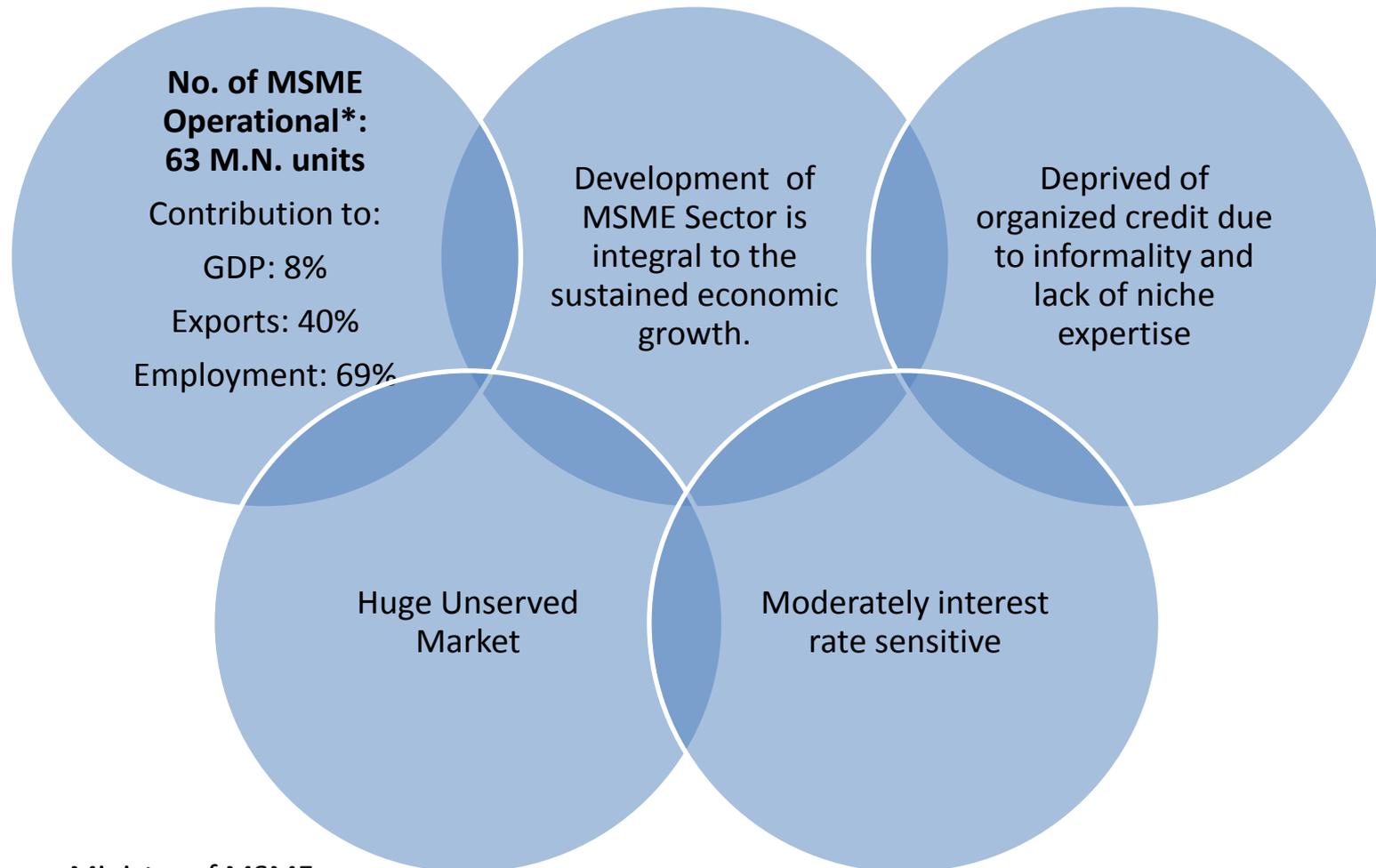
#75% of the Portfolio is MSME in nature. MSME lending qualifies as Priority Sector Lending for banks.

## The total cash credit limit is Rs. 1850 crs. The utilization level is maintained at 50%-60% of the total Cash Credit Facility, ensuring sufficient liquidity on hand.

\* On Balance sheet assets

## FOCUS : CREDIT DISPENSATION TO MSME SECTOR

### STRUCTURAL VIEW



## FOCUS : CREDIT DISPENSATION TO MSME SECTOR

### Key Enablers



### MAS Strengths

#### Niche expertise

- Serving the MSME sector since more than two decades.
- Served more than 15 lacs clients.

#### Wide Distribution Network

- Strong Distribution Channel with around 3300 centers reach and more than 100 NBFCs also being the part of distribution arrangement.

#### Deep engagement with Clients

- With an intent to extend credit where it is due, we constantly endeavor to understand their business model and offer to them the suitable financial solutions, besides being their lenders.

#### Constant Monitoring

- With an aim of long term relationships and an intent to grow along with them, we endeavor to remain in constant touch, which enables us to understand their business dynamics timely and adequately.

#### Understanding of the various clusters

- We follow a policy of understanding their cluster deeply, which provides us with a medium term view of their business. The base of serving more than 500 clusters is an enabler for better understanding.

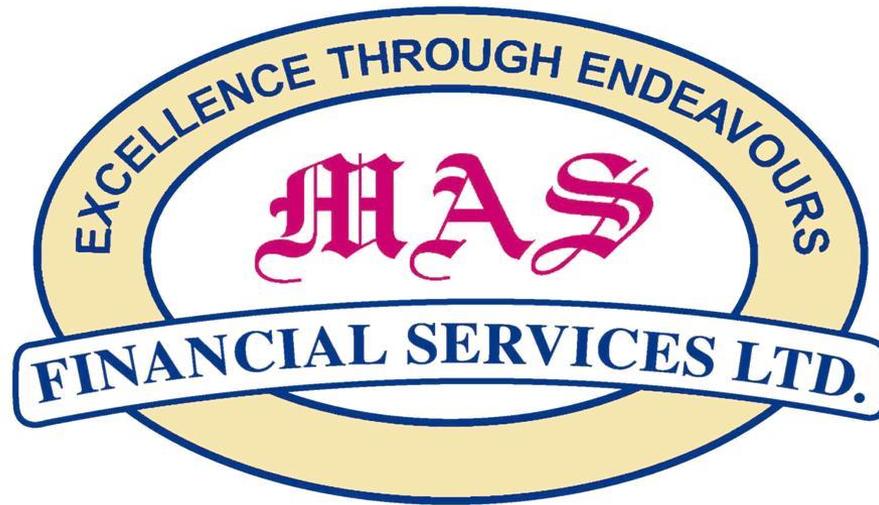
# GOING FORWARD...

## STRATEGIC INTENT

- Focused approach on MSME sector.
- MAS anticipates to grow at a CAGR of around 20% - 25% with focus on the quality of the assets and prudent liability management as demonstrated over last two decades.

## CONCLUSION & CONTEXT

- MSME Sector is the key Growth engine of the economy but still unserved /underserved. Presenting a huge opportunity of credit dispensation to this sector.
- Financial Services companies like **MAS** with niche expertise and strong track record are best suited and inevitable to bring about efficient last mile delivery of credit to this sector



*The Power of Distribution*

**BEST WISHES**

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