



MCSL/SEC/24-25/151

August 14, 2024

BSE Limited

Phiroze Jeejeebhoy Towers

Dalal Street,

Mumbai - 400 001

Scrip Code (Equity) – 511766

Scrip Code (Debenture & CP) –974915, 974292, 974550, 974552, 975282, 975513, 975662, 975739, 726950, 727368 and 727488

Dear Sir/Madam,

Sub : Intimation under SEBI Circular No.SEBI/HO/DDHS/PoD1/P/CIR /2023/119 August 10, 2021 updated as on July 07, 2023 , for the month ended July 31, 2024

Please find enclosed the Asset Liability Management statement for the month ended July 31, 2024, pursuant to SEBI circular SEBI/HO/DDHS/PoD1/P/CIR /2023/119 August 10, 2021, updated as on July 07, 2023.

Kindly take the same on your information and records.

Thanking You,

Yours Faithfully,

For Muthoot Capital Services Limited

Srikanth G Menon

Company Secretary & Compliance Officer

(Membership No: F11743)

ALM JULY 2024									
Particulars	1M	2M	3M	4M to 6M	7M to 12M	1 to 3 Yrs	3 to 5 Yrs	Above 5 Yrs	Total
A. OUTFLOWS									
Capital, Reserves & Surplus	0.00	0.00	0.00	0.00	0.00	0.00	0.00	626.46	626.46
Deposits	1.17	1.01	0.83	3.49	8.43	19.84	3.37	0.00	38.14
Bank Borrowings	113.27	173.51	51.82	337.95	76.84	114.50	80.89	0.13	948.90
Commercial Papers (CPs)	39.69	131.87	0.00	0.00	45.49	0.00	0.00	0.00	217.05
Non - Convertible Debentures (NCDs)	0.00	1.13	100.00	69.00	335.00	0.00	0.00	0.00	505.13
Loans from Related Parties	3.00	3.90	0.00	0.00	0.00	0.00	0.00	0.00	6.90
Borrowings from Others	22.64	19.99	19.28	51.31	73.48	51.61	0.00	0.00	238.32
Subordinate Debt	1.57	1.41	0.62	0.88	0.00	0.89	0.23	0.30	5.91
Current Liabilities & Provisions	33.19	3.67	21.65	7.50	5.49	15.90	77.36	68.07	232.83
Statutory Dues	1.88	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.88
Other Outflows	20.25	0.09	0.09	0.33	0.37	603.09	0.01	0.00	624.23
A. TOTAL OUTFLOWS (A)	236.67	336.58	194.29	470.44	545.09	805.84	161.87	694.95	3,445.73
A1. Cumulative Outflows	236.67	573.24	767.54	1,237.98	1,783.07	2,588.91	2,750.78	3,445.73	13,383.92
B. INFLOWS									
Cash	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Balances With Banks	272.19	18.18	3.40	15.62	15.61	35.03	0.00	0.00	360.02
Investments	10.43	4.18	5.46	17.89	28.04	9.18	0.00	6.29	81.47
Advances (Performing)	125.64	105.03	103.70	291.17	501.39	847.09	38.62	0.00	2,012.63
Gross Non-Performing Loans (GNPA)	0.00	0.00	0.00	0.00	0.00	0.00	102.38	90.69	193.07
Fixed Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.28	6.28
Other Assets	145.16	167.50	41.98	330.20	11.31	16.99	10.72	68.42	792.27
B. TOTAL INFLOWS (B)	553.42	294.88	154.54	654.87	556.34	908.30	151.71	171.68	3,445.73
C. Mismatch (B - A)	316.75	-41.70	-39.76	184.43	11.25	102.46	-10.16	-523.27	0.00
D. Cumulative Mismatch	316.75	275.05	235.29	419.72	430.97	533.43	523.27	0.00	0.00
E. Mismatch as % of Total Outflows	133.84%	-12.39%	-20.46%	39.20%	2.06%	12.71%	-6.27%	-75.30%	0.00%
F. Cumulative Mismatch as % of Total Outflows	133.84%	47.98%	30.66%	33.90%	24.17%	20.60%	19.02%	0.00%	0.00%