



MCSL/SEC/24-25/242

October 15, 2024

**BSE Limited**

Phiroze Jeejeebhoy Towers

Dalal Street,

Mumbai - 400 001

**Scrip Code (Equity) – 511766**

**Scrip Code (Debenture and CP) – 974915, 974550, 974552, 975282, 975513, 975662, 975739, 975982, 976006, 727790, 728001 and 728024**

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 September 30, 2024**

Please find enclosed the Asset Liability Management statement for the month ended September 30, 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 SEP 2024 (Un Audited)**

<b>Particulars</b>	<b>1M</b>	<b>2M</b>	<b>3M</b>	<b>4M to 6M</b>	<b>7M to 12M</b>	<b>1 to 3 Yrs</b>	<b>3 to 5 Yrs</b>	<b>Above 5 Yrs</b>	<b>Total</b>
<b>A. OUTFLOWS</b>									
Capital, Reserves & Surplus	0.00	0.00	0.00	0.00	0.00	0.00	0.00	639.52	639.52
Deposits	0.83	1.58	1.73	2.08	12.88	17.40	2.95	0.00	39.45
Bank Borrowings	75.15	194.66	174.61	190.45	149.61	148.17	85.17	0.12	1,017.93
Commercial Papers (CPs)	0.00	0.00	46.78	94.89	49.89	0.00	0.00	0.00	191.56
Non - Convertible Debentures (NCDs)	102.02	0.00	0.00	44.50	24.50	435.00	0.00	0.00	606.02
Loans from Related Parties	0.00	0.00	0.00	6.79	0.00	0.00	0.00	0.00	6.79
Borrowings from Others	21.94	21.97	19.83	54.50	89.89	58.86	0.00	0.00	266.98
Subordinate Debt	0.62	0.33	0.30	0.25	0.00	0.89	0.23	0.30	2.93
Current Liabilities & Provisions	56.24	2.27	2.75	7.55	6.24	17.47	44.67	33.09	170.28
Statutory Dues	2.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.32
Other Outflows	17.28	0.65	0.00	0.00	0.03	593.74	0.00	0.00	611.71
<b>A. TOTAL OUTFLOWS (A)</b>	<b>276.40</b>	<b>221.46</b>	<b>245.99</b>	<b>401.00</b>	<b>333.04</b>	<b>1,271.54</b>	<b>133.01</b>	<b>673.02</b>	<b>3,555.47</b>
<b>A1. Cumulative Outflows</b>	<b>276.40</b>	<b>497.86</b>	<b>743.85</b>	<b>1,144.85</b>	<b>1,477.90</b>	<b>2,749.44</b>	<b>2,882.45</b>	<b>3,555.47</b>	<b>13,328.21</b>
<b>B. INFLOWS</b>									
Cash	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Balances With Banks	240.57	10.11	0.00	16.68	7.86	28.74	13.60	0.00	317.56
Investments	9.35	5.49	3.95	18.10	33.44	44.63	0.00	6.29	121.25
Advances (Performing)	145.36	109.99	109.31	311.70	537.39	955.79	54.49	0.02	2,224.05
Gross Non-Performing Loans (GNPA)	0.00	0.00	0.00	0.00	0.00	0.00	58.58	44.01	102.59
Fixed Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.33	6.33
Other Assets	100.65	188.14	161.98	171.71	71.05	21.15	6.62	62.38	783.68
<b>B. TOTAL INFLOWS (B)</b>	<b>495.93</b>	<b>313.73</b>	<b>275.24</b>	<b>518.19</b>	<b>649.75</b>	<b>1,050.30</b>	<b>133.29</b>	<b>119.04</b>	<b>3,555.47</b>
<b>C. Mismatch (B - A)</b>	<b>219.53</b>	<b>92.27</b>	<b>29.24</b>	<b>117.19</b>	<b>316.71</b>	<b>-221.24</b>	<b>0.28</b>	<b>-553.98</b>	<b>0.00</b>
<b>D. Cumulative Mismatch</b>	<b>219.53</b>	<b>311.80</b>	<b>341.05</b>	<b>458.24</b>	<b>774.94</b>	<b>553.70</b>	<b>553.98</b>	<b>0.00</b>	<b>0.00</b>
<b>E. Mismatch as % of Total Outflows</b>	<b>79.43%</b>	<b>41.67%</b>	<b>11.89%</b>	<b>29.22%</b>	<b>95.09%</b>	<b>-17.40%</b>	<b>0.21%</b>	<b>-82.31%</b>	<b>0.00%</b>
<b>F. Cumulative Mismatch as % of Total Outflows</b>	<b>79.43%</b>	<b>62.63%</b>	<b>45.85%</b>	<b>40.03%</b>	<b>52.44%</b>	<b>20.14%</b>	<b>19.22%</b>	<b>0.00%</b>	<b>0.00%</b>