



MCSL/SEC/24-25/87

June 15, 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, 726798, 726950 & 726964**

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 May 31, 2024**

Please find enclosed the Asset Liability Management statement for the month ended May 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 MAY 2024									
Particulars	1M	2M	3M	4M to 6M	7M to 12M	1 to 3 Yrs	3 to 5 Yrs	Above 5 Yrs	Total
<b>A. OUTFLOWS</b>									
Capital, Reserves & Surplus	0.00	0.00	0.00	0.00	0.00	0.00	0.00	615.27	615.27
Deposits	1.94	0.77	0.52	3.49	6.15	17.34	4.08	0.00	34.28
Bank Borrowings	70.63	49.93	85.44	264.06	140.11	54.53	0.14	0.00	664.83
Commercial Papers (CPs)	89.58	0.00	39.14	37.58	0.00	0.00	0.00	0.00	166.29
Non - Convertible Debentures (NCDs)	0.46	0.00	0.00	100.00	69.00	235.00	0.00	0.00	404.46
Loans from Related Parties	6.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.90
Borrowings from Others	26.52	25.93	21.93	57.27	84.15	74.78	0.00	0.00	290.58
Subordinate Debt	0.42	0.18	1.47	2.37	0.55	0.67	0.33	0.41	6.41
Current Liabilities & Provisions	23.46	9.92	2.91	23.30	9.60	16.08	78.82	64.70	228.78
Statutory Dues	1.61	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.61
Other Outflows	21.97	0.30	0.04	0.24	0.48	518.88	0.01	0.00	541.92
<b>A. TOTAL OUTFLOWS (A)</b>	<b>243.48</b>	<b>87.02</b>	<b>151.45</b>	<b>488.30</b>	<b>310.03</b>	<b>917.29</b>	<b>83.37</b>	<b>680.38</b>	<b>2,961.32</b>
<b>A1. Cumulative Outflows</b>	<b>243.48</b>	<b>330.50</b>	<b>481.95</b>	<b>970.25</b>	<b>1,280.28</b>	<b>2,197.57</b>	<b>2,280.94</b>	<b>2,961.32</b>	<b>10,746.29</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	72.14	7.12	18.18	7.79	13.22	7.71	0.00	0.00	126.17
Investments	14.50	9.27	5.83	16.54	35.60	9.19	0.00	6.29	97.23
Advances (Performing)	121.06	99.94	98.03	279.15	468.63	751.09	28.50	0.00	1,846.40
Gross Non-Performing Loans (GNPA)	0.00	0.00	0.00	0.00	0.00	0.00	104.81	86.59	191.40
Fixed Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.97	5.97
Other Assets	92.10	43.07	81.91	273.93	115.18	13.05	9.01	65.91	694.16
<b>B. TOTAL INFLOWS (B)</b>	<b>299.80</b>	<b>159.41</b>	<b>203.95</b>	<b>577.42</b>	<b>632.63</b>	<b>781.03</b>	<b>142.32</b>	<b>164.75</b>	<b>2,961.32</b>
<b>C. Mismatch (B - A)</b>	<b>56.32</b>	<b>72.39</b>	<b>52.50</b>	<b>89.11</b>	<b>322.60</b>	<b>-136.25</b>	<b>58.94</b>	<b>-515.62</b>	<b>0.00</b>
<b>D. Cumulative Mismatch</b>	<b>56.32</b>	<b>128.71</b>	<b>181.22</b>	<b>270.33</b>	<b>592.93</b>	<b>456.68</b>	<b>515.62</b>	<b>0.00</b>	<b>0.00</b>
<b>E. Mismatch as % of Total Outflows</b>	<b>23.13%</b>	<b>83.19%</b>	<b>34.67%</b>	<b>18.25%</b>	<b>104.06%</b>	<b>-14.85%</b>	<b>70.70%</b>	<b>-75.78%</b>	<b>0.00%</b>
<b>F. Cumulative Mismatch as % of Total Outflows</b>	<b>23.13%</b>	<b>38.95%</b>	<b>37.60%</b>	<b>27.86%</b>	<b>46.31%</b>	<b>20.78%</b>	<b>22.61%</b>	<b>0.00%</b>	<b>0.00%</b>