



MCSL/SEC/24-25/188

September 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, 975982, 727368, 727488 and 727790**

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 August 31, 2024**

Please find enclosed the Asset Liability Management statement for the month ended August 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 AUG 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	628.04	628.04
Deposits	1.53	0.83	1.57	3.11	9.77	19.29	3.21	0.00	39.31
Bank Borrowings	188.79	93.54	56.32	325.03	75.66	111.03	76.00	0.00	926.37
Commercial Papers (CPs)	132.57	0.00	0.00	0.00	46.21	0.00	0.00	0.00	178.78
Non - Convertible Debentures (NCDs)	0.00	1.17	100.00	69.00	335.00	0.00	0.00	0.00	505.18
Loans from Related Parties	0.00	6.90	0.00	0.00	0.00	0.00	0.00	0.00	6.90
Borrowings from Others	22.28	21.61	20.80	54.99	85.84	60.98	0.00	0.00	266.50
Subordinate Debt	1.85	0.62	0.33	0.55	0.00	0.89	0.23	0.30	4.77
Current Liabilities & Provisions	34.78	22.83	1.98	7.37	5.83	16.79	76.68	69.01	235.27
Statutory Dues	1.99	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.99
Other Outflows	13.25	0.12	0.10	2.37	0.39	593.89	0.00	0.00	610.12
<b>A. TOTAL OUTFLOWS (A)</b>	<b>397.03</b>	<b>147.63</b>	<b>181.12</b>	<b>462.42</b>	<b>558.71</b>	<b>802.87</b>	<b>156.12</b>	<b>697.35</b>	<b>3,403.23</b>
<b>A1. Cumulative Outflows</b>	<b>397.03</b>	<b>544.66</b>	<b>725.78</b>	<b>1,188.19</b>	<b>1,746.90</b>	<b>2,549.77</b>	<b>2,705.89</b>	<b>3,403.23</b>	<b>13,261.44</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	120.61	11.15	9.99	16.68	7.96	37.84	0.00	0.00	204.23
Investments	8.14	4.96	4.86	16.18	15.78	24.04	6.29	0.00	80.26
Advances (Performing)	129.01	108.77	106.60	301.55	523.19	912.11	45.75	0.01	2,126.99
Gross Non-Performing Loans (GNPA)	0.00	0.00	0.00	0.00	0.00	0.00	101.34	91.92	193.26
Fixed Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.17	6.17
Other Assets	233.74	42.17	177.20	167.98	72.14	19.44	10.82	68.84	792.33
<b>B. TOTAL INFLOWS (B)</b>	<b>491.49</b>	<b>167.06</b>	<b>298.65</b>	<b>502.39</b>	<b>619.07</b>	<b>993.44</b>	<b>164.20</b>	<b>166.94</b>	<b>3,403.23</b>
<b>C. Mismatch (B - A)</b>	<b>94.47</b>	<b>19.43</b>	<b>117.54</b>	<b>39.97</b>	<b>60.36</b>	<b>190.57</b>	<b>8.08</b>	<b>-530.41</b>	<b>0.00</b>
<b>D. Cumulative Mismatch</b>	<b>94.47</b>	<b>113.89</b>	<b>231.43</b>	<b>271.40</b>	<b>331.76</b>	<b>522.33</b>	<b>530.41</b>	<b>0.00</b>	<b>0.00</b>
<b>E. Mismatch as % of Total Outflows</b>	<b>23.79%</b>	<b>13.16%</b>	<b>64.90%</b>	<b>8.64%</b>	<b>10.80%</b>	<b>23.74%</b>	<b>5.18%</b>	<b>-76.06%</b>	<b>0.00%</b>
<b>F. Cumulative Mismatch as % of Total Outflows</b>	<b>23.79%</b>	<b>20.91%</b>	<b>31.89%</b>	<b>22.84%</b>	<b>18.99%</b>	<b>20.49%</b>	<b>19.60%</b>	<b>0.00%</b>	<b>0.00%</b>