



MCSL/SEC/24-25/298

November 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, 976146, 976157, 727790, 728001, 728024, 728115 and 728156

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 November 30, 2024

Please find enclosed the Asset Liability Management statement for the month ended November 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 OCT 2024 (UN-AUDITED)

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	639.71	639.71
Deposits	2.21	1.73	0.19	2.63	13.88	17.19	2.59	0.00	40.43
Bank Borrowings	214.66	172.49	55.18	195.61	148.63	145.25	73.97	0.11	1,005.91
Commercial Papers (CPs)	109.71	77.00	11.70	105.00	50.00	0.00	0.00	0.00	353.41
Non - Convertible Debentures (NCDs)	1.63	0.00	44.50	0.00	24.50	535.00	0.00	0.00	605.63
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	22.05	19.83	20.13	50.80	120.14	86.34	0.00	0.00	319.30
Subordinate Debt	0.84	0.30	0.25	0.00	0.14	0.76	0.28	0.25	2.81
Current Liabilities & Provisions	31.02	2.39	5.93	5.51	6.34	18.35	48.00	34.19	151.72
Statutory Dues	4.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.60
Other Outflows	16.51	0.13	0.15	0.17	0.36	597.27	0.00	0.00	614.59
A. TOTAL OUTFLOWS (A)	403.23	273.87	138.03	366.51	364.00	1,400.15	124.84	674.26	3,744.89
A1. Cumulative Outflows	403.23	677.10	815.13	1,181.64	1,545.64	2,945.79	3,070.63	3,744.89	14,384.06
B. INFLOWS									
Cash	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Balances With Banks	240.41	0.12	0.00	16.68	7.80	32.67	13.60	0.00	311.28
Investments	10.09	4.97	6.55	13.94	22.62	57.45	0.00	6.29	121.90
Advances (Performing)	138.39	115.18	112.74	327.75	572.85	1,055.12	65.77	0.07	2,387.88
Gross Non-Performing Loans (GNPA)	0.00	0.00	0.00	0.00	0.00	0.00	62.93	45.50	108.43
Fixed Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.15	6.15
Other Assets	260.69	160.06	42.54	197.11	73.01	24.79	7.06	43.97	809.24
B. TOTAL INFLOWS (B)	649.58	280.34	161.83	555.48	676.28	1,170.03	149.36	101.99	3,744.89
C. Mismatch (B - A)	246.35	6.47	23.80	188.97	312.28	-230.13	24.52	-572.27	0.00
D. Cumulative Mismatch	246.35	252.82	276.62	465.59	777.87	547.75	572.27	0.00	0.00
E. Mismatch as % of Total Outflows	61.09%	2.36%	17.25%	51.56%	85.79%	-16.44%	19.64%	-84.87%	0.00%
F. Cumulative Mismatch as % of Total Outflows	61.09%	37.34%	33.94%	39.40%	50.33%	18.59%	18.64%	0.00%	0.00%