



MCSL/SEC/23-24/78

June 10, 2023

**BSE Limited**

Phiroze Jeejeebhoy Towers

Dalal Street,

Mumbai - 400 001

**Scrip Code: 511766**

**Scrip Code (Debenture) – 724596, 724902, 974648, 974292, 974550, 974551 and 974552**

Dear Sir/Madam,

**Sub: Intimation under SEBI Circular No. SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021, updated as on April 13, 2022 for the month ended May 31, 2023**

Please find enclosed the Asset Liability Management statement for the month ended May 31, 2023 pursuant to SEBI Circular no. SEBI / HO / DDHS / P / CIR / 2021 / 613 dated August 10, 2021 updated as on April 13, 2022.

Kindly take the same on your information and records.

Thanking You,

Yours Faithfully,

**For Muthoot Capital Services Limited**

DEEPA

GOPALAKRISHNAN

Digitally signed by DEEPA GOPALAKRISHNAN  
DN: cn=IN, o=PERSONAL,  
p=cedanym=3a158d5d415ae4389aa18d7467cc71d1,  
2.5.4.20=5899e01b80f9435923c5d81f208894ad5e3ba2bf731a0e53024a95  
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b197e38c63c7, cn=DEEPA GOPALAKRISHNAN  
Date: 2023.06.10 23:11:50 +05'30'

Deepa G

**Company Secretary and Compliance Officer**

**Membership No- A68790**

Muthoot Capital Services Limited., Registered Office: 3<sup>rd</sup> Floor, Muthoot Towers, M.G Road, Kochi - 682 035, Kerala, India

P: +91-484-6619600, 6613450, F: +91-484-2381261, Email: [mail@muthootcap.com](mailto:mail@muthootcap.com), [www.muthootcap.com](http://www.muthootcap.com)

CIN: L67120KL1994PLC007726



| ALM MAY 2023  |                  |                  |                  |                  |                  |                    |                  |                  |                    |
|---|------------------|------------------|------------------|------------------|------------------|--------------------|------------------|------------------|--------------------|
| 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             | 50,095.77        | 50,095.77          |
| Deposits  | 346.02           | 330.15           | 198.57           | 481.27           | 369.82           | 913.56             | 818.45           | 0.00             | 3,457.84           |
| Bank Borrowings   | 11,969.99        | 1,381.95         | 20,303.90        | 41,338.68        | 15,653.75        | 7,247.68           | 0.00             | 0.00             | 97,895.95          |
| Commercial Papers (CPs)   | 2,976.09         | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 0.00             | 0.00             | 2,976.09           |
| Non - Convertible Debentures (NCDs)                                 | 2.70             | 0.00             | 0.00             | 0.00             | 5,500.00         | 15,500.00          | 0.00             | 0.00             | 21,002.70          |
| Loans from Related Parties  | 0.00             | 0.00             | 0.00             | 0.00             | 678.50           | 0.00               | 0.00             | 0.00             | 678.50             |
| Borrowings from Others  | 4,039.99         | 3,919.06         | 3,886.73         | 10,268.74        | 14,727.69        | 6,970.92           | 0.00             | 0.00             | 43,813.13          |
| Subordinate Debt  | 76.10            | 31.90            | 11.90            | 6.25             | 42.40            | 509.53             | 66.89            | 52.75            | 797.72             |
| Current Liabilities & Provisions, Statutory dues and Other Outflows | 4,523.33         | 238.62           | 358.66           | 406.75           | 1,243.78         | 81,959.04          | 16,534.30        | 21,974.74        | 1,27,239.22        |
| <b>A. TOTAL OUTFLOWS (A)</b>  | <b>23,934.22</b> | <b>5,901.68</b>  | <b>24,759.76</b> | <b>52,501.69</b> | <b>38,215.94</b> | <b>1,13,100.73</b> | <b>17,419.64</b> | <b>72,123.26</b> | <b>3,47,956.92</b> |
| <b>B. INFLOWS</b>   |                  |                  |                  |                  |                  |                    |                  |                  |                    |
| Cash & Balances with Banks  | 36,965.30        | 1,596.62         | 2,538.40         | 1,525.53         | 2,060.89         | 3,639.18           | 0.00             | 0.00             | 48,325.92          |
| Investments   | 0.00             | 0.00             | 0.00             | 580.91           | 1,492.60         | 1,752.46           | 50.01            | 629.26           | 4,505.24           |
| Advances (Performing)   | 10,755.61        | 8,056.20         | 7,895.26         | 22,760.31        | 39,550.74        | 61,021.87          | 1,080.77         | 0.00             | 1,51,120.76        |
| Gross Non-Performing Loans (GNPA)                                   | 0.00             | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 18,131.96        | 24,189.08        | 42,321.04          |
| Fixed Assets  | 0.00             | 0.00             | 0.00             | 0.00             | 0.00             | 0.00               | 0.00             | 209.06           | 209.06             |
| Other Assets  | 16,915.44        | 1,202.70         | 19,688.14        | 38,832.74        | 11,187.91        | 4,076.86           | 153.93           | 9,417.18         | 1,01,474.90        |
| <b>B. TOTAL INFLOWS (B)</b>   | <b>64,636.35</b> | <b>10,855.52</b> | <b>30,121.80</b> | <b>63,699.49</b> | <b>54,292.14</b> | <b>70,490.37</b>   | <b>19,416.67</b> | <b>34,444.58</b> | <b>3,47,956.92</b> |
| <b>C. Mismatch (B - A)</b>  | <b>40,702.13</b> | <b>4,953.84</b>  | <b>5,362.04</b>  | <b>11,197.80</b> | <b>16,076.20</b> | <b>-42,610.36</b>  | <b>1,997.03</b>  | <b>37,678.68</b> | <b>0.00</b>        |
| <b>D. Cumulative Mismatch</b>                                       | <b>40,702.13</b> | <b>45,655.97</b> | <b>51,018.01</b> | <b>62,215.81</b> | <b>78,292.01</b> | <b>35,681.65</b>   | <b>37,678.68</b> | <b>0.00</b>      | <b>0.00</b>        |

Muthoot Capital Services Limited., Registered Office: 3<sup>rd</sup> Floor, Muthoot Towers, M.G Road, Kochi - 682 035, Kerala, India

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|  |                |                |                |                |                |                |                |                |              |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|--------------|
| <b>E. Mismatch as % of Total Outflows</b>            | <b>170.06%</b> | <b>83.94%</b>  | <b>21.66%</b>  | <b>21.33%</b>  | <b>42.07%</b>  | <b>-37.67%</b> | <b>11.46%</b>  | <b>-52.24%</b> | <b>0.00%</b> |
| <b>F. Cumulative Mismatch as % of Total Outflows</b> | <b>170.06%</b> | <b>773.61%</b> | <b>206.05%</b> | <b>118.50%</b> | <b>204.87%</b> | <b>31.55%</b>  | <b>216.30%</b> | <b>0.00%</b>   | <b>0.00%</b> |

**For Muthoot Capital Services Limited**

**RAMANDEEP  
SINGH**

**Ramandeep Singh  
Chief Finance Officer**

Digitally signed by RAMANDEEP SINGH  
DN: c=IN, st=Delhi,  
2.5.4.20=c5729a09086773668ebc33f35a009e4431aa33a072bee  
baed9bc67141302e, postalCode=110018, street=West Delhi,  
pseudonym=a479b08a55061b9288aa90f4498cc675,  
serialNumber=c79f60434923b59b04c9b5151bb7a771b06a03e3  
14b2c5414601aa7f9641ed, ou=Personal, cn=RAMANDEEP SINGH  
Date: 2023.06.10 23:20:02 +05'30'

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