



MCSL/SEC/23-24/225

November 10, 2023

BSE Limited

Phiroze Jeejeebhoy Towers

Dalal Street,

Mumbai - 400 001

Scrip Code (Equity) - 511766

Scrip Code (Debenture & CP) - 974648, 974915, 974292, 974550, 974551, 974552 & 725660 and 725812

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 October 31, 2023

Please find enclosed the Asset Liability Management statement for the month ended October 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 G

Company Secretary and Compliance Officer

Membership No- A68790



ALM OCTOBER 2023

| 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 | 592.32 | 592.32 |
| Deposits | 2.44 | 0.56 | 0.73 | 2.03 | 4.37 | 12.95 | 5.85 | 0.00 | 28.95 |
| Bank Borrowings | 314.26 | 145.70 | 84.54 | 181.76 | 42.01 | 43.62 | 0.00 | 0.00 | 811.90 |
| Commercial Papers (CPs) | 0.00 | 0.00 | 0.00 | 43.93 | 0.00 | 0.00 | 0.00 | 0.00 | 43.93 |
| Non - Convertible Debentures (NCDs) | 0.01 | 0.00 | 0.00 | 20.00 | 135.00 | 104.00 | 0.00 | 0.00 | 259.01 |
| 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 | 31.74 | 30.97 | 29.51 | 73.11 | 70.25 | 16.37 | 0.00 | 0.00 | 251.96 |
| Subordinate Debt | 0.11 | 0.00 | 0.09 | 0.30 | 4.02 | 1.17 | 0.60 | 0.53 | 6.82 |
| Current Liabilities & Provisions | 30.56 | 1.85 | 4.68 | 4.00 | 12.90 | 28.24 | 73.49 | 71.03 | 226.74 |
| Statutory Dues | 1.37 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1.37 |
| Other Outflows | 9.27 | 0.20 | 0.09 | 0.27 | 0.39 | 676.72 | 0.00 | 0.00 | 686.95 |
| A. TOTAL OUTFLOWS (A) | 389.77 | 179.28 | 119.64 | 332.20 | 268.95 | 883.08 | 79.95 | 663.88 | 2,916.75 |
| A1. Cumulative Outflows | 389.77 | 569.05 | 688.69 | 1,020.89 | 1,289.84 | 2,172.92 | 2,252.87 | 2,916.75 | 11,300.79 |
| B. INFLOWS | | | | | | | | | |
| Cash | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Balances With Banks | 96.08 | 0.47 | 15.00 | 5.55 | 33.30 | 18.92 | 0.00 | 0.00 | 169.33 |
| Investments | 5.98 | 5.92 | 7.00 | 7.73 | 35.14 | 35.83 | 20.43 | 6.29 | 124.32 |
| Advances (Performing) | 107.97 | 85.45 | 108.43 | 241.91 | 413.73 | 601.83 | 13.13 | 0.00 | 1,572.46 |
| Gross Non-Performing Loans (GNPA) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 97.27 | 94.55 | 191.83 |
| Fixed Assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2.10 | 2.10 |
| Other Assets | 341.57 | 132.07 | 81.62 | 209.09 | 13.66 | 25.28 | 15.29 | 38.16 | 856.72 |
| B. TOTAL INFLOWS (B) | 551.60 | 223.91 | 212.05 | 464.28 | 495.82 | 681.86 | 146.13 | 141.10 | 2,916.75 |

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

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CIN: L67120KL1994PLC007726



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|--|---------------|---------------|---------------|---------------|---------------|----------------|---------------|----------------|--------------|
| C. Mismatch (B - A) | 161.83 | 44.62 | 92.42 | 132.08 | 226.87 | -201.23 | 66.18 | -522.78 | 0.00 |
| D. Cumulative Mismatch | 161.83 | 206.45 | 298.87 | 430.95 | 657.82 | 456.60 | 522.78 | 0.00 | 0.00 |
| E. Mismatch as % of Total Outflows | 41.52% | 24.89% | 77.25% | 39.76% | 84.36% | -22.79% | 82.78% | -78.75% | 0.00% |
| F. Cumulative Mismatch as % of Total Outflows | 41.52% | 36.28% | 43.40% | 42.21% | 51.00% | 21.01% | 23.20% | 0.00% | 0.00% |

For Muthoot Capital Services Limited

Ramandeep Singh
Chief Finance Officer