



MCSL/SEC/25-26/12

April 15, 2025

**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, 976183, 976213, 976233, 976363, 976458, 727790, 728115, 728941, 729010, 729104 & 729105**

Dear Sir/Madam,

**Sub: Intimation under SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024, for the month ended March 31, 2025**

Please find enclosed the Asset Liability Management statement for the month ended March 31, 2025, pursuant to SEBI circular SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024.

Kindly take the same on your information and records.

Thanking You,

Yours Faithfully,

**For Muthoot Capital Services Limited**

**Deepa G**  
**Company Secretary & Compliance Officer**  
**(Membership No: ACS68790)**

ALM MARCH 2025 (Provisional)									
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	657.73	657.73
Deposits	1.19	1.15	1.56	8.96	10.41	15.22	2.41	0.00	40.91
Bank Borrowings	36.59	205.59	225.00	112.89	230.68	173.32	50.59	0.08	1,034.75
Commercial Papers (CPs)	102.74	85.00	30.00	0.00	0.00	0.00	0.00	0.00	217.74
Non - Convertible Debentures (NCDs)	25.00	24.50	13.75	13.75	247.50	662.25	0.00	0.00	986.75
Loans from Related Parties	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Borrowings from Others	24.98	31.53	36.77	108.60	181.11	192.50	0.00	0.00	575.49
Subordinate Debt	0.00	0.00	0.00	0.00	0.25	0.96	0.40	0.32	1.94
Current Liabilities & Provisions	44.87	2.65	2.31	4.35	18.42	12.28	51.38	30.62	166.89
Statutory Dues	2.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.67
Other Outflows	29.36	0.15	0.10	0.13	0.26	602.92	0.00	0.00	632.92
<b>A. TOTAL OUTFLOWS (A)</b>	<b>267.40</b>	<b>350.57</b>	<b>309.50</b>	<b>248.69</b>	<b>688.63</b>	<b>1,659.46</b>	<b>104.79</b>	<b>688.75</b>	<b>4,317.78</b>
<b>A1. Cumulative Outflows</b>	<b>267.40</b>	<b>617.97</b>	<b>927.46</b>	<b>1,176.15</b>	<b>1,864.78</b>	<b>3,524.24</b>	<b>3,629.03</b>	<b>4,317.78</b>	<b>16,324.81</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	318.43	6.03	0.00	5.46	13.20	49.21	6.80	0.00	399.13
Investments	8.09	6.77	3.14	3.83	39.08	16.76	31.13	3.01	111.82
Advances (Performing)	160.92	131.44	128.89	375.78	677.61	1,291.77	91.06	0.04	2,857.51
Gross Non-Performing Loans (GNPA)	0.00	0.00	0.00	0.00	0.00	0.00	84.29	50.82	135.11
Fixed Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.54	7.54
Other Assets	83.39	187.55	211.96	96.64	148.70	30.09	7.61	40.73	806.67
<b>B. TOTAL INFLOWS (B)</b>	<b>570.84</b>	<b>331.79</b>	<b>343.98</b>	<b>481.72</b>	<b>878.59</b>	<b>1,387.83</b>	<b>220.89</b>	<b>102.15</b>	<b>4,317.78</b>
<b>C. Mismatch (B - A)</b>	<b>303.44</b>	<b>-18.78</b>	<b>34.48</b>	<b>233.03</b>	<b>189.95</b>	<b>-271.63</b>	<b>116.10</b>	<b>-586.60</b>	<b>0.00</b>
<b>D. Cumulative Mismatch</b>	<b>303.44</b>	<b>284.66</b>	<b>319.15</b>	<b>552.18</b>	<b>742.13</b>	<b>470.50</b>	<b>586.60</b>	<b>0.00</b>	<b>0.00</b>
<b>E. Mismatch as % of Total Outflows</b>	<b>113.48%</b>	<b>-5.36%</b>	<b>11.14%</b>	<b>93.71%</b>	<b>27.58%</b>	<b>-16.37%</b>	<b>110.80%</b>	<b>-85.17%</b>	<b>0.00%</b>
<b>F. Cumulative Mismatch as % of Total Outflows</b>	<b>113.48%</b>	<b>46.06%</b>	<b>34.41%</b>	<b>46.95%</b>	<b>39.80%</b>	<b>13.35%</b>	<b>16.16%</b>	<b>0.00%</b>	<b>0.00%</b>