



MCSL/SEC/25-26/268
October 15, 2025

BSE Limited

Phiroze Jeejeebhoy Towers
Dalal Street,
Mumbai - 400 001, Maharashtra

Scrip Code - 511766

Scrip Code (Debenture & CP) - 974550, 975282, 975513, 975662, 975739, 975982, 976006, 976146, 976157, 976183, 976213, 976233, 976282, 976363, 976458, 976806, 976898, 976933, 976965, 977164, 729104, 729231, 729236, 729711, 729733 and 730251

Dear Sir / Ma'am,

Sub: Asset Liability Management (ALM) Statement

Pursuant to Chapter XVII - Listing of Commercial Paper of the Master Circular SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024, please find enclosed the Asset Liability Management Statement for the month ended September 30, 2025. The same has been simultaneously submitted to Reserve Bank of India (RBI).

This is for your kind information and records.

Thanking You,

Yours Faithfully,
For **Muthoot Capital Services Limited**

Deepa G
Company Secretary & Compliance Officer
(Membership No.: A68790)

Encl: as above



ALM SEPTEMBER 2025									
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	656.96	656.96
Deposits	2.04	1.96	2.10	4.50	12.37	18.36	4.73	0.00	46.05
Bank Borrowings	20.59	119.71	284.35	86.70	107.41	137.07	18.15	0.05	774.03
Commercial Papers (CPs)	23.58	0.00	34.70	24.58	99.91	0.00	0.00	0.00	182.77
Non - Convertible Debentures (NCDs)	39.29	0.00	73.75	163.04	231.07	852.61	0.00	0.00	1,359.76
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	42.81	39.66	39.18	112.26	196.38	174.09	0.00	0.00	604.36
Subordinate Debt	0.14	0.09	0.05	0.62	0.53	0.00	25.00	0.00	26.42
Current Liabilities & Provisions	32.53	22.81	8.76	18.93	7.62	11.94	72.91	43.32	218.82
Statutory Dues	2.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.59
Other Outflows	19.75	0.13	0.00	0.00	0.00	412.43	0.00	0.00	432.32
A. TOTAL OUTFLOWS (A)	183.32	184.35	442.89	410.62	655.28	1,606.50	120.79	700.33	4,304.07
A1. Cumulative Outflows	183.32	367.66	810.56	1,221.18	1,876.45	3,482.95	3,603.74	4,304.07	15,849.93
B. INFLOWS									
Cash	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Balances With Banks	206.90	2.63	0.00	19.35	10.44	65.69	0.00	0.00	305.02
Investments	10.53	4.42	5.66	9.53	21.09	63.84	3.28	3.01	121.37
Advances (Performing)	182.61	141.43	140.11	405.11	728.93	1,318.27	100.09	0.03	3,016.59
Gross Non-Performing Loans (GNPA)	0.00	0.00	0.00	0.00	0.00	0.00	119.56	71.57	191.13
Fixed Assets	1.82	0.00	0.00	0.00	0.00	0.00	0.00	5.80	7.61
Other Assets	83.25	104.37	271.99	72.18	32.73	31.55	14.33	51.94	662.34
B. TOTAL INFLOWS (B)	485.12	252.85	417.77	506.17	793.19	1,479.36	237.27	132.35	4,304.07

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

P: +91-484-6619600, 6613450, F: +91-484-2381261, Email: mail@muthootcap.com, www.muthootcap.com

CIN: L67120KL1994PLC007726



ALM SEPTEMBER 2025									
Particulars	1M	2M	3M	4M to 6M	7M to 12M	1 to 3 Yrs	3 to 5 Yrs	Above 5 Yrs	Total
C. Mismatch (B - A)	301.81	68.50	-25.13	95.55	137.91	-127.13	116.47	-567.98	0.00
D. Cumulative Mismatch	301.81	370.31	345.18	440.73	578.64	451.50	567.98	0.00	0.00
E. Mismatch as % of Total Outflows	164.64%	37.16%	-5.67%	23.27%	21.05%	-7.91%	96.43%	-81.10%	0.00%
F. Cumulative Mismatch as % of Total Outflows	164.64%	100.72%	42.59%	36.09%	30.84%	12.96%	15.76%	0.00%	0.00%

For Muthoot Capital Services Limited

RAMANDEEP
SINGH

Digitally signed by RAMANDEEP
SINGH
Date: 2025.10.15 13:19:02 +05'30'

Ramandeep Singh
Chief Financial Officer