



**MCSL/SEC/25-26/185**  
**August 05, 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, 729010, 729104, 729105, 729231, 729236, 729711, 729732, 729733 and 729900**

**National Stock Exchange of India Limited**

Exchange Plaza, C-1, Block G,  
Bandra Kurla Complex, Bandra (E),  
Mumbai - 400 051, Maharashtra

**Trading Symbol – MUTHOOTCAP**

Dear Sir / Ma'am,

**Sub: Investor Presentation for the Quarter ended June 30, 2025**

Pursuant to Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed the presentation to be made to the Investors at the Earnings Conference Call scheduled to be held on Wednesday, August 06, 2025 at 11:00 a.m., to discuss the Unaudited Financial Results of the Company for the Quarter ended June 30, 2025.

This is for your kind information and record.

Thanking You,

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

**Deepa G**  
**Company Secretary and Compliance Officer**  
**Membership No.: A68790**

*Encl: As above*

# PurposeMuthootBlue

To transform the life of the common man  
by improving their financial well-being.



Q1 FY 26

# INVESTOR PRESENTATION



Blue is Belief

# Muthoot Capital Services Limited



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

## Muthoot Capital Services Ltd.,

promoted by the Muthoot Pappachan Group, is a Non-Banking Finance Company (NBFC) registered with the **Reserve Bank of India.**

Its equity shares are listed on the **Bombay Stock Exchange (BSE)** and the **National Stock Exchange of India (NSE).**



Established in **1994**, it is recognized as one of **India's most progressive automobile finance companies.**

# MCSL Products

## Retail Loans



**Two-Wheeler loans**



**CV loans**



**Used Car loans**



**Loyalty loans**

## Other products



**Fixed Deposit**



**Corporate loans**



# 30 Year Journey

**1994**  
Started  
Operations



**500cr**  
**2016**  
AUM crosses  
1000cr

**1995**  
Listed on BSE

**2008**  
Entered the Two-  
Wheeler financing  
segment

**2014**  
AUM crosses  
500cr



**2022**  
Rated CRISIL A+

**2019**  
AUM crosses  
2000cr

**2019**  
Golden Peacock  
Award for Corporate  
Ethics

**2018**  
MCSL ranks  
among Top 50 NBFC  
across India



**2022**  
Started Co-Lending  
business

**2023**  
India's Most Trusted  
Companies Award.  
International Brand  
Consulting Corp.

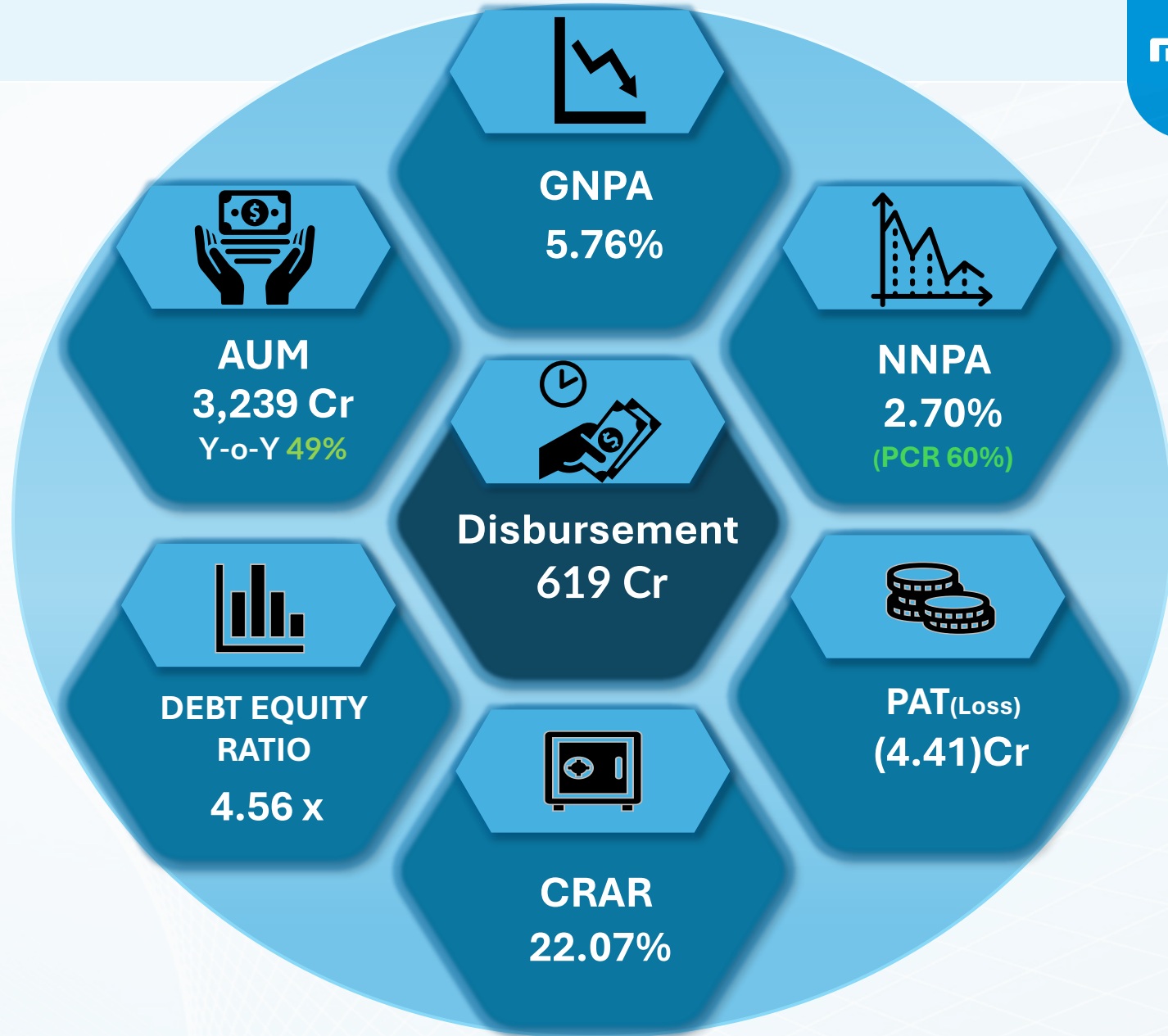
**2024**  
Best Vehicle Financer  
of the Year Award -  
Lendtech

**2025**  
AUM crosses  
3000 Cr

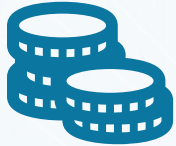


# BLUE WHEEL

## FINANCIAL RESULTS Q1 FY 26



# Operational Highlights



## AUM

Q1 FY 26: ₹ 3,239 Cr



## Balance sheet Size

Q1 FY 26: ₹ 3,707 Cr



## Total Borrowings in

Q1 FY 26: ₹ 2,993 Cr



## Disbursement in

Q1 26 : ₹ 619 Cr

**PAT**  
Q1 26 : (4.41)Cr

**Shareholders  
Fund**  
653.65 Cr

**Yield**  
20.29%

**Borrowing  
Cost**  
Q1 26 : 9.89%

**No of Live  
Customers**  
5,70,622

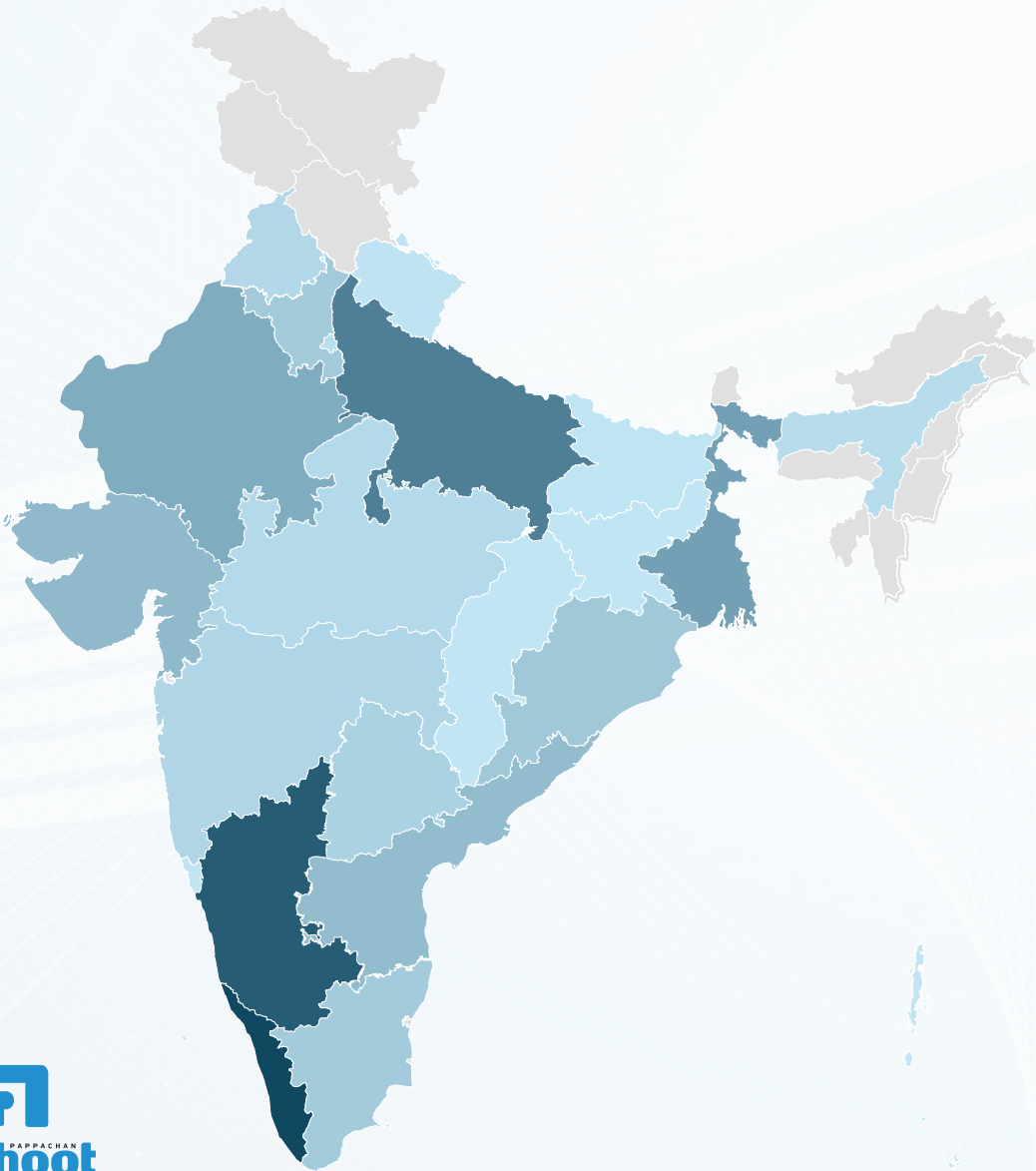
**New  
Customers**  
Q1 : 65,781

**EPS**  
Q1 26 : (₹ 2.84)

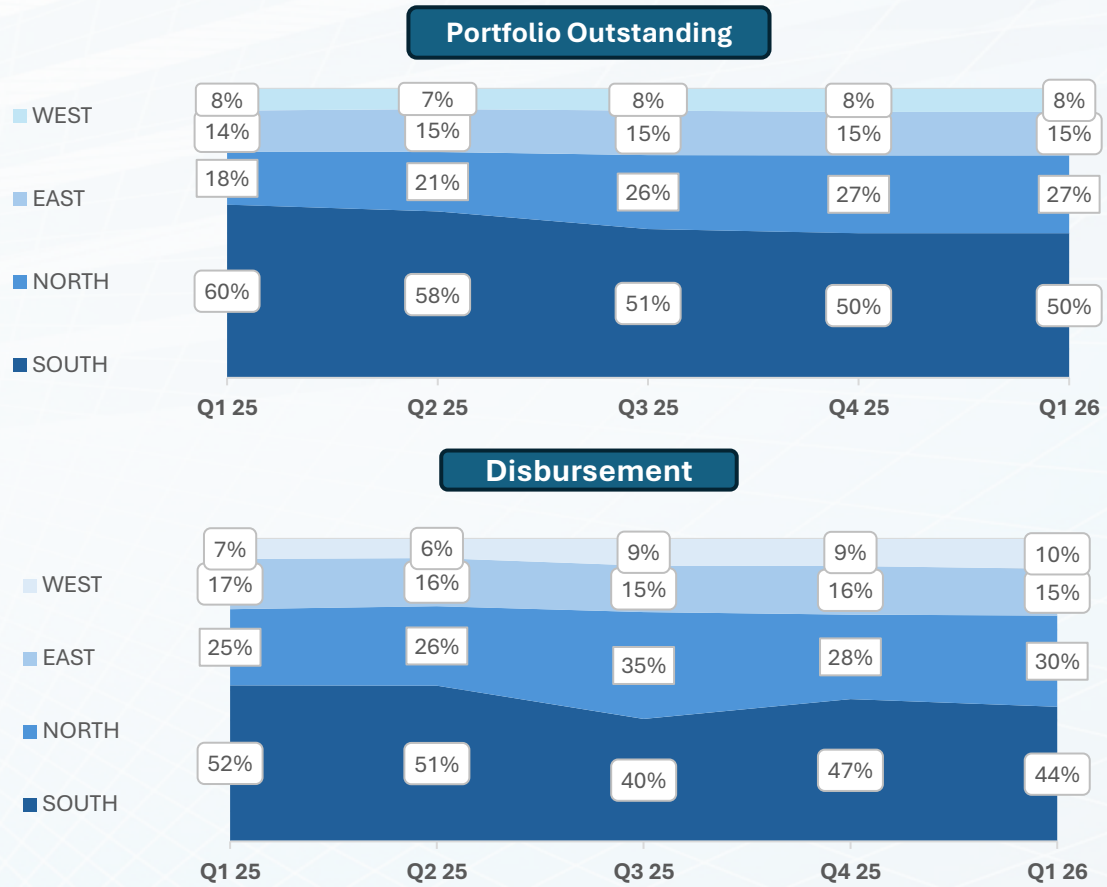


**CRISIL Rating**  
Rated "A+" Stable

# Strong Geographical Presence



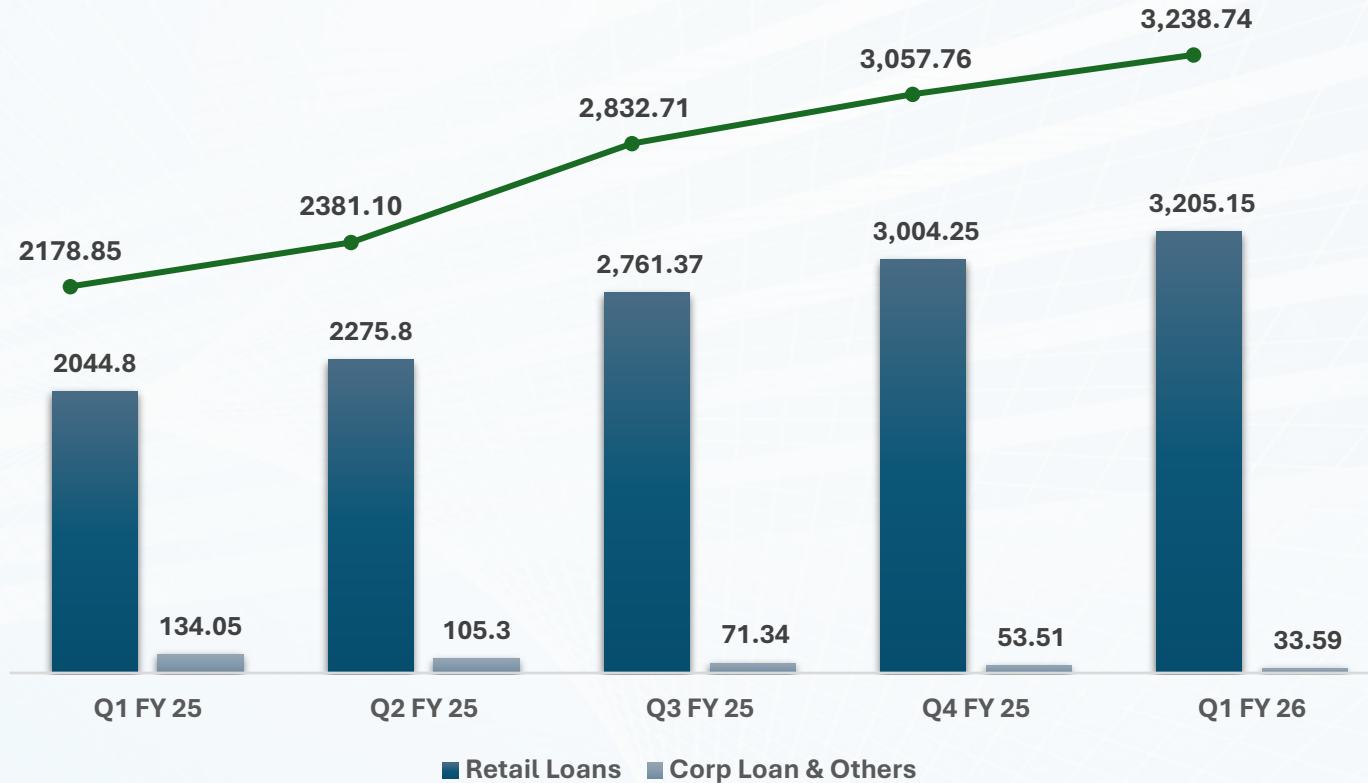
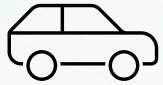
Geographically spread across





# AUM Growth – Retail and Other Loans

₹. In Crores



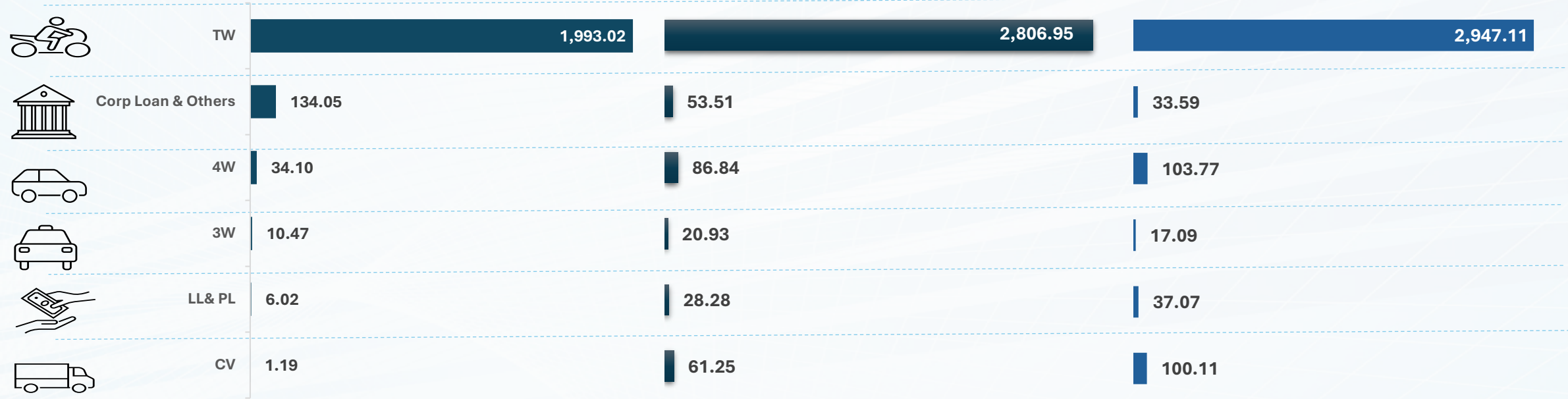
# Product wise Portfolio

₹. In Crores

**Q1  
25**  
2,178.85

**Q4  
25**  
3,057.76

**Q1  
26**  
3,238.74



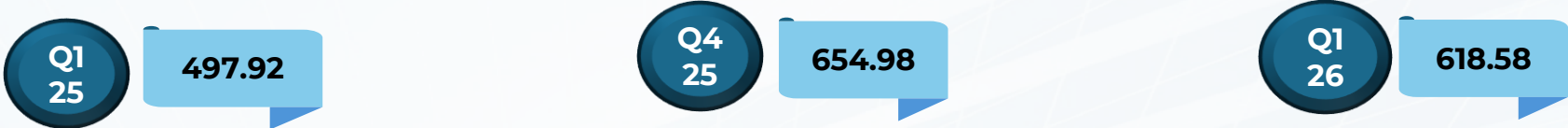
**AUM Growth**  
**49 %**  
Y-o-Y






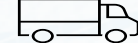
**AUM Growth**  
**6%**  
Q-o-Q

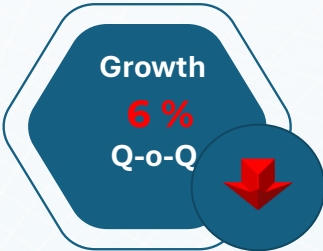
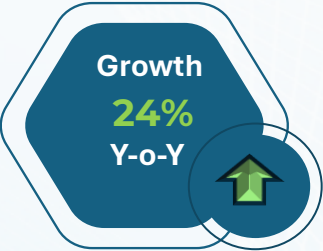
Product	Q-o-Q	Y-o-Y
TW	5%▲	48%▲
Corp Loan & Others	-37%▼	75%▼
4W	19%▲	204%▲
3W	-18%▼	63%▲
LL& PL	31%▲	516%▲
CV	63%▲	8313%▲

# Product wise Disbursements

₹. In Crores

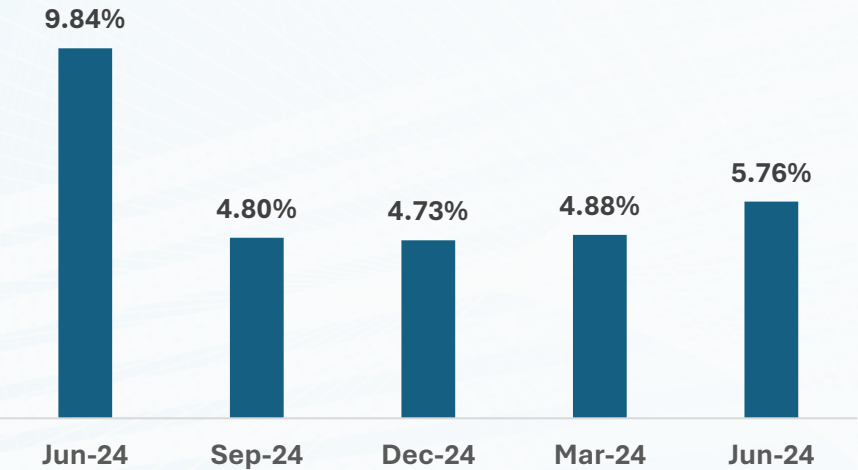


	TW	473.98	583.28	539.47
	Corp Loan & Others	-	10.00	0.10
	4W	10.57	19.30	23.15
	3W	10.47	-	-
	LL& PL	1.72	11.63	13.35
	CV	1.18	30.77	42.51

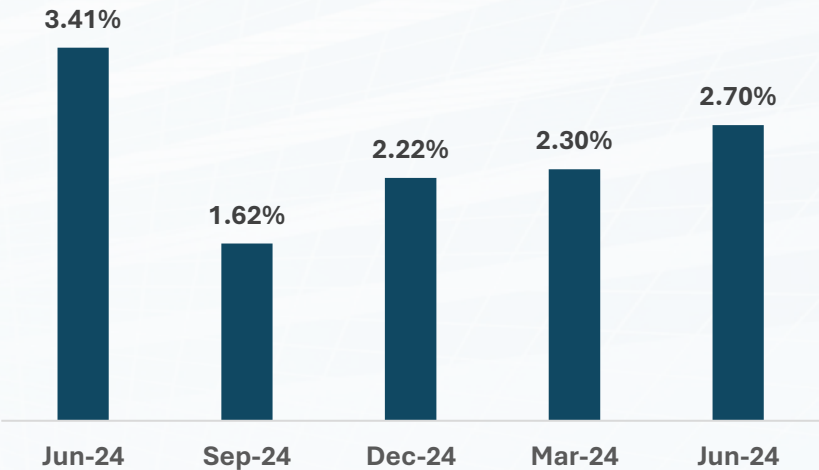


# GNPA & NNPA

GNPA



NNPA



GNPA

Y-o-Y 41%

Q-o-Q 18%



# Credit Ratings

**Bank Lines**



**CRISIL Rating**  
A+ / Stable



**Non-Convertible Debentures**



**CRISIL Rating**  
A+ / Stable

**ICRA Rating**  
A+ / Stable

**Fixed Deposits**



**CRISIL Rating**  
A+ / Stable

**Principal Protected Market Linked  
Debenture**



**CRISIL Rating**  
PPMLD A+ / Stable

**Commercial Paper**



**CRISIL Rating**  
A1+

**Crisil**  
a company of **S&P Global**

**ESG Impact Rating**



# Financial Performance-Comparison

₹. In Crores

Parameters	Q1 FY 24	Q4 FY25	Q1 FY26	Q-o-Q
Disbursement	497.92	654.99	618.58	-6%
Asset Under Management - AUM	2,178.85	3,057.76	3,238.74	6%
Interest Income	100.00	137.32	145.32	6%
Net Interest Income - NII	56.30	69.69	70.21	1%
Operating Expense - OPEX	37.11	49.22	51.90	5%
Loan Losses and Provisions	4.86	16.55	26.68	61%
Profit Before Tax- PBT (Before Extra Ordinary Item)	14.51	6.98	(6.17)	-189%
Profit After Tax- PAT	11.41	5.92	(4.41)	-175%
Return On Asset - ROA	2.23%	0.80%	(0.57%)	
Return On Equity - ROE	7.39%	3.62%	(2.70%)	
Capital Adequacy Ratio - CRAR	28.80%	22.37%	22.07%	
Gross NPA - GNPA	9.84%	4.88%	5.76%	
Net NPA - NNPA	3.41%	2.30%	2.70%	

# Statement of Sources and Application of Funds

₹. In Crores

Particulars	Period Ended		
	Jun-24	Mar-25	Jun-25
<b>Sources of Funds</b>			
Share Capital	16.45	16.45	16.45
Reserves & Surplus	606.71	641.61	637.20
Borrowings	1,738.31	2,852.57	2,979.19
Other Liabilities and Provision	43.18	73.87	73.70
<b>Total</b>	<b>2,404.64</b>	<b>3,584.50</b>	<b>3,706.55</b>
<b>Application of Funds</b>			
Loan Assets	2,021.43	2,980.13	3,144.60
Investments	88.24	112.11	118.99
Fixed Assets	6.21	9.76	8.76
Cash & Bank Balance	184.73	399.65	322.45
Other Assets	104.04	82.85	111.66
<b>Total</b>	<b>2,404.64</b>	<b>3,584.50</b>	<b>3,706.55</b>



# Profit & Loss Statement

₹. In Crores

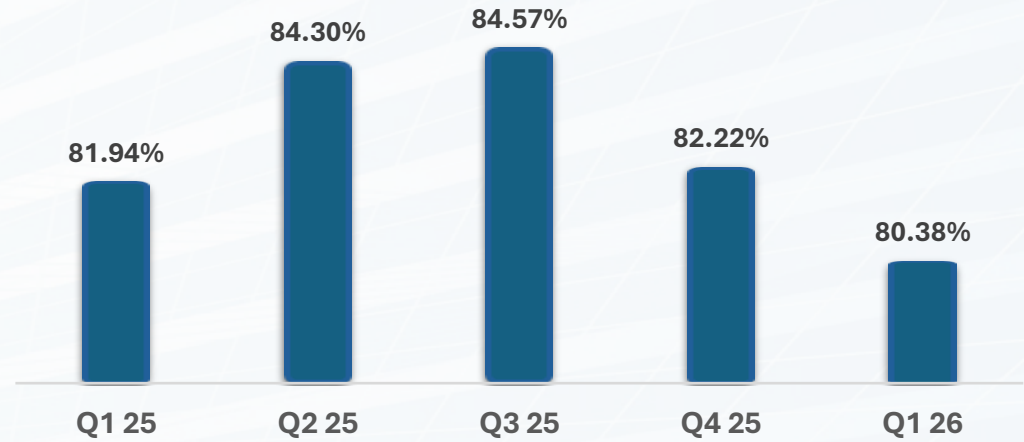
Particulars	Quarter Ended		
	Jun-24	Mar-25	Jun-25
<b>Revenue From Operations</b>			
Interest Income	94.28	130.20	138.78
Dividend Income	0.03	-	0.04
Fees and Charges Income	5.50	6.92	6.37
Other Operating Income	0.19	0.16	0.11
Net gain on Fair Value Changes	-	0.04	0.01
<b>Total Revenue From Operations</b>	<b>100.00</b>	<b>137.32</b>	<b>145.32</b>
<b>Other Income</b>	<b>0.18</b>	<b>3.06</b>	<b>2.18</b>
<b>Total Income</b>	<b>100.18</b>	<b>140.38</b>	<b>147.50</b>
<b>Expenses</b>			
Finance Cost	43.70	67.63	75.09
Opex	37.11	49.22	51.90
Impairment	4.86	16.55	26.68
<b>Total Expenses</b>	<b>85.67</b>	<b>133.40</b>	<b>153.66</b>
<b>PBT</b>	<b>14.51</b>	<b>6.98</b>	<b>(6.17)</b>
Exceptional Items		-	-
<b>PAT</b>	<b>11.41</b>	<b>5.92</b>	<b>(4.41)</b>



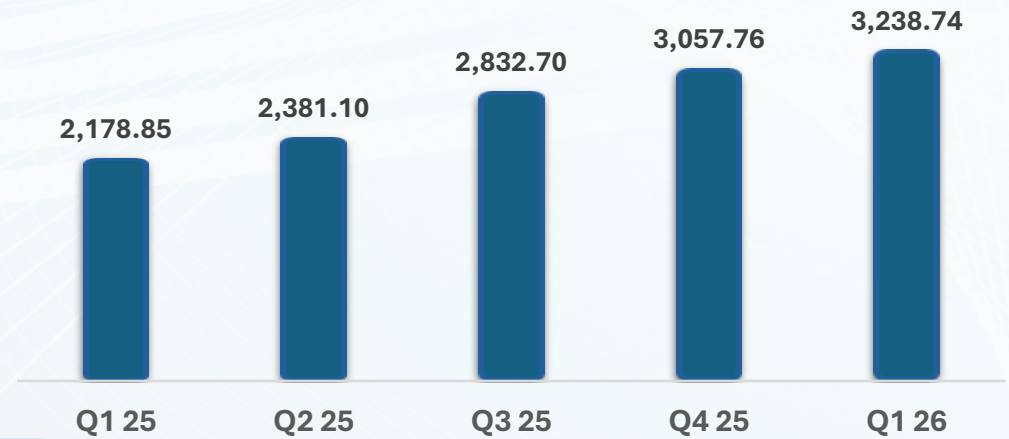
## Disbursements (in ₹ Cr)



## Average LTV



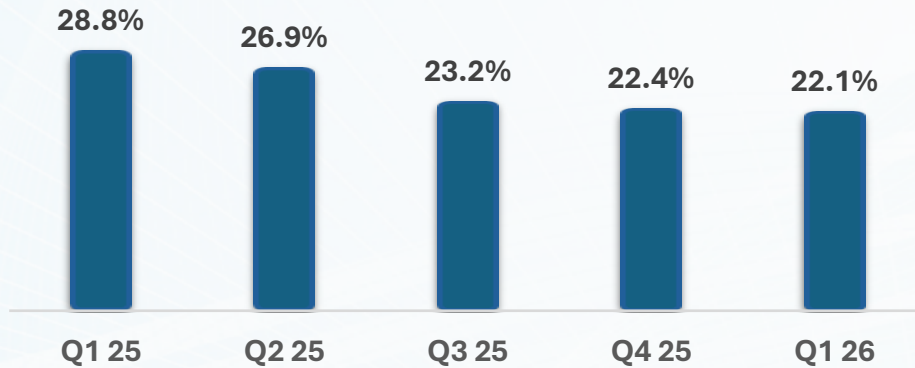
## AUM (in ₹ Cr)



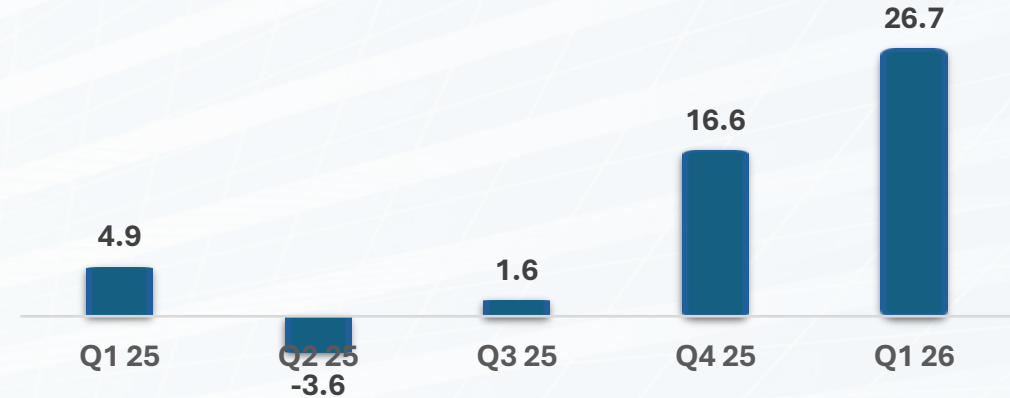
## Net Worth (in ₹ Cr)



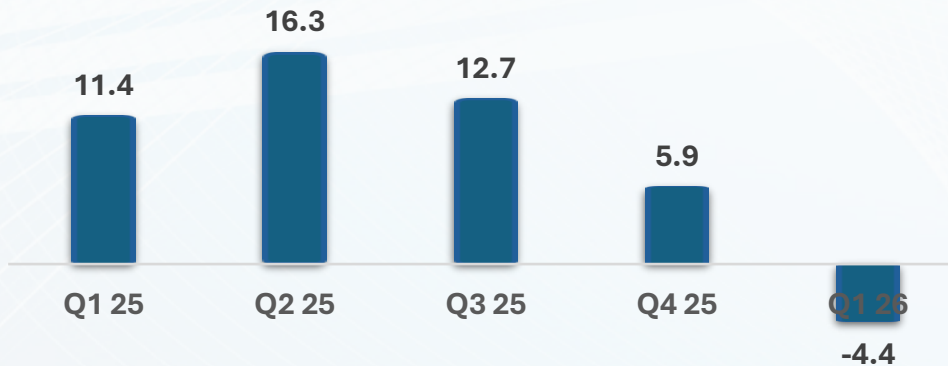
## Capital Adequacy Ratio (%)



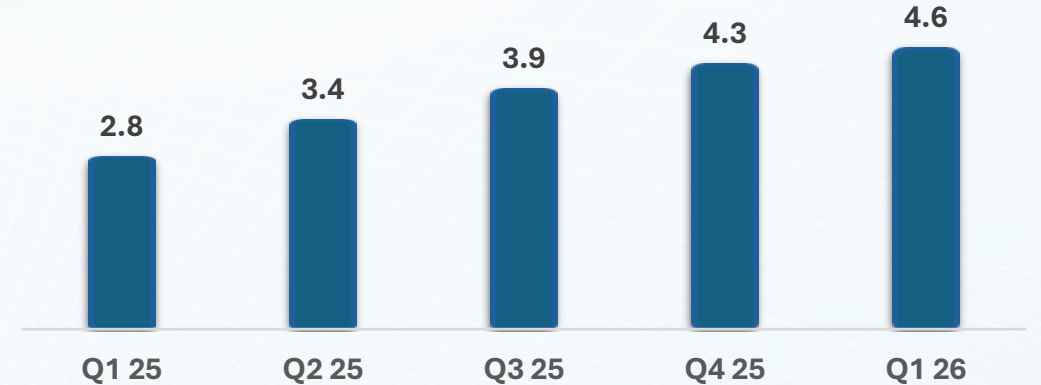
## Loan Loss Provision & Write-Offs (in ₹ Cr)



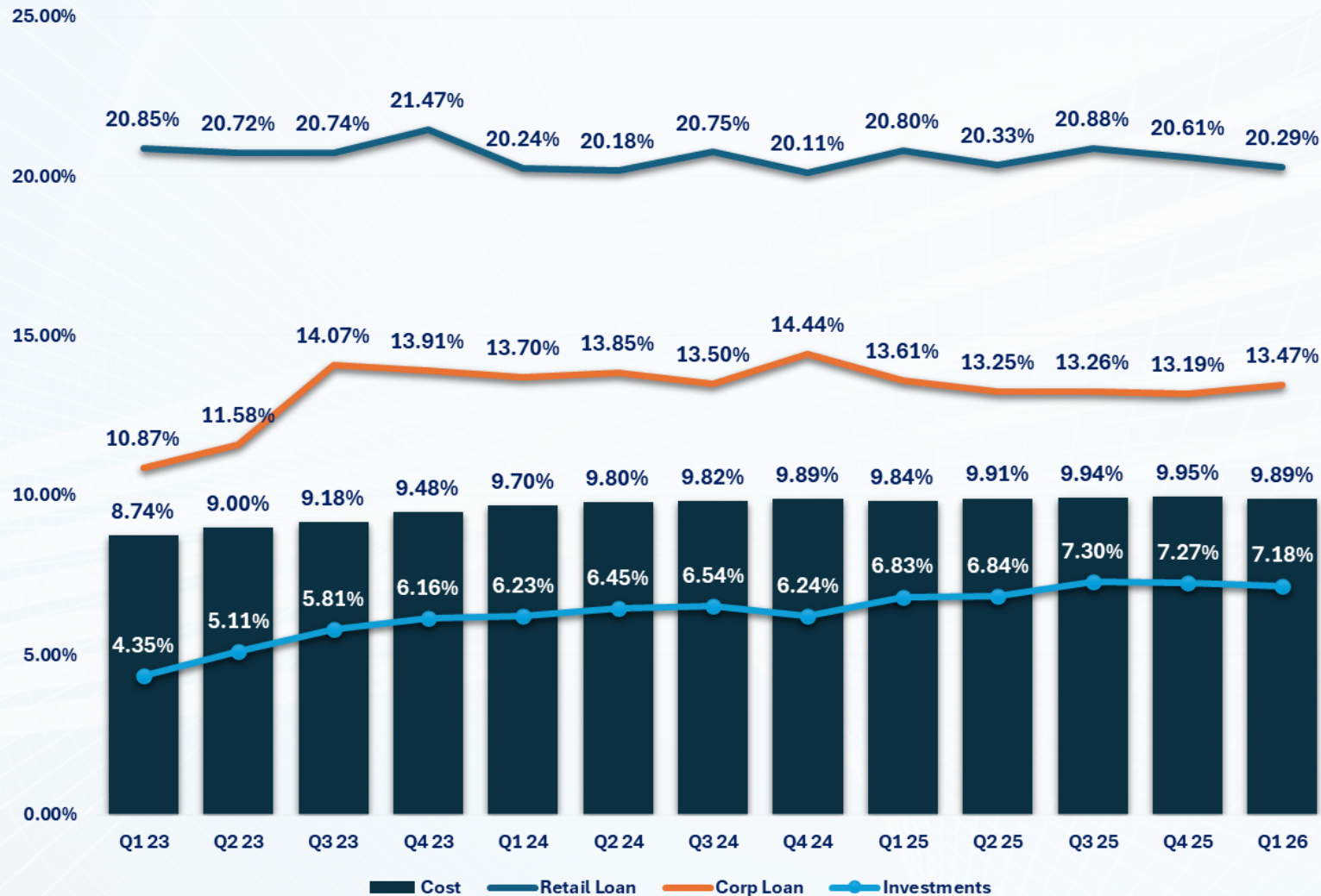
## Profit after Tax (in ₹ Cr)



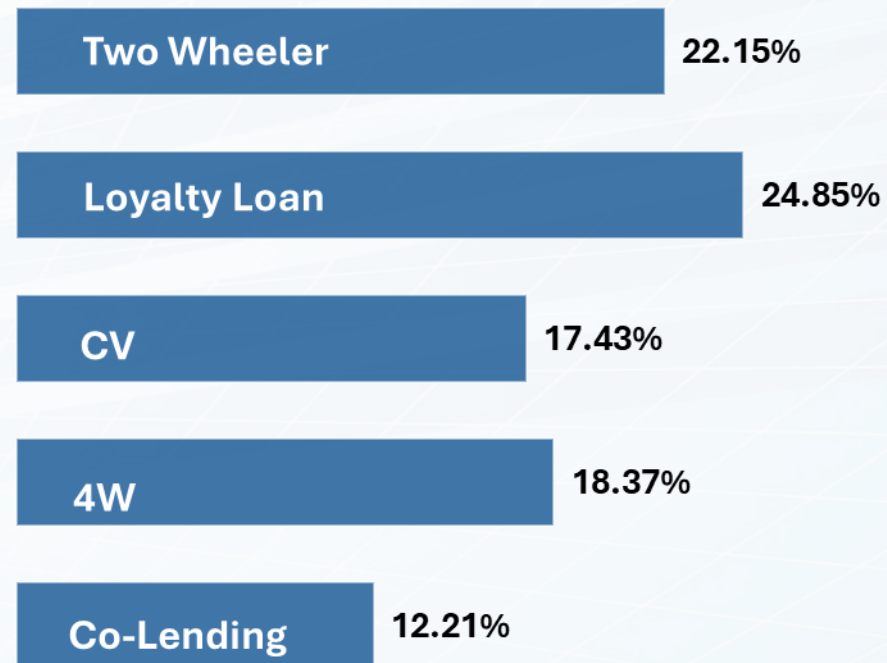
## Debt Equity Ratio



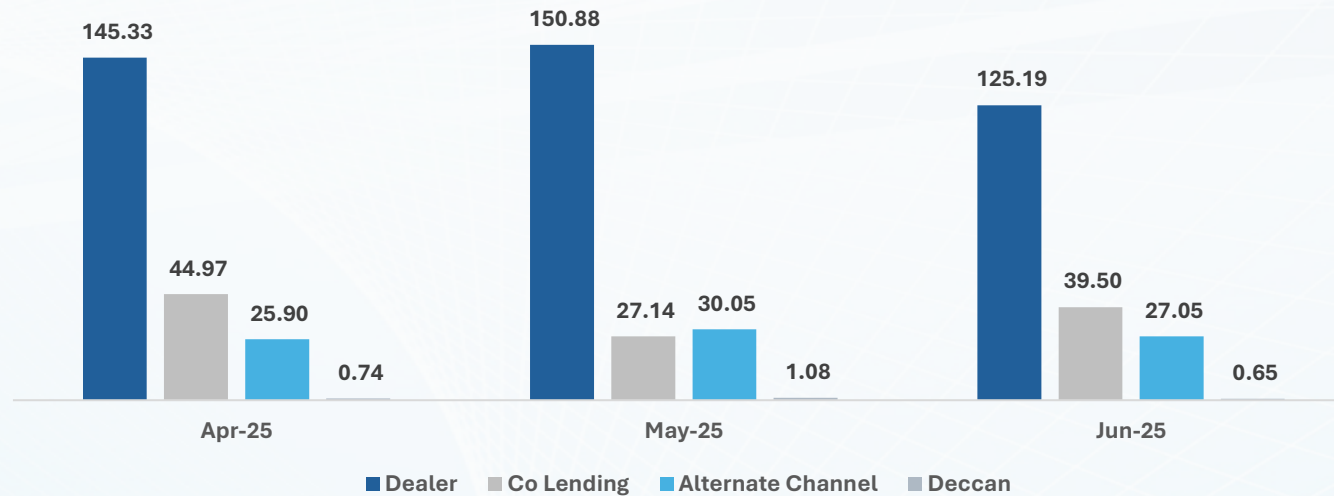
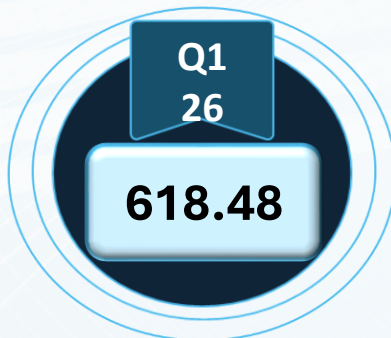
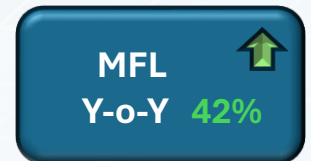
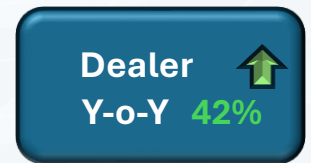
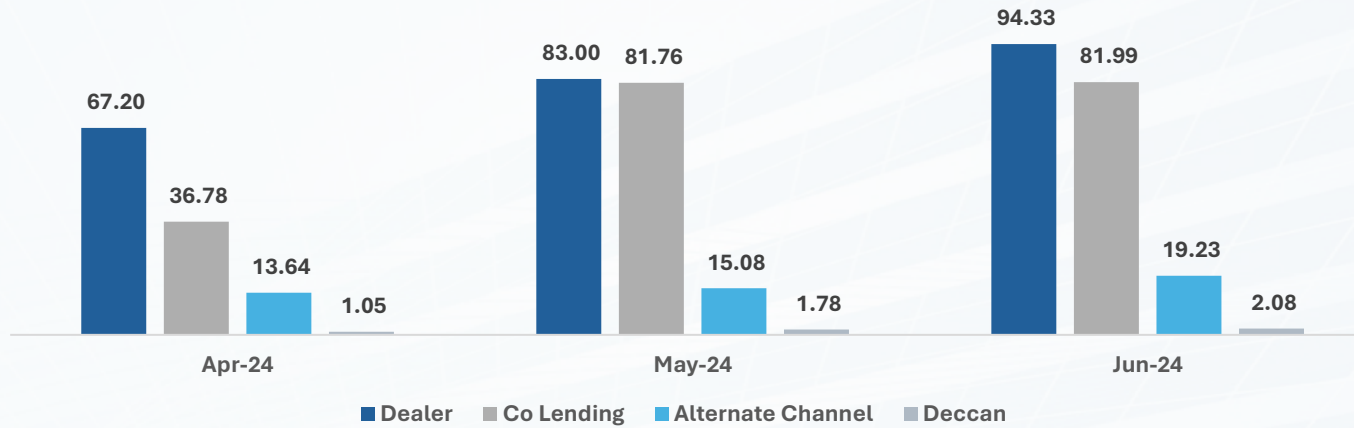
# Analysis of Cost & Yield



## Yield On Disbursements Q1 FY 26

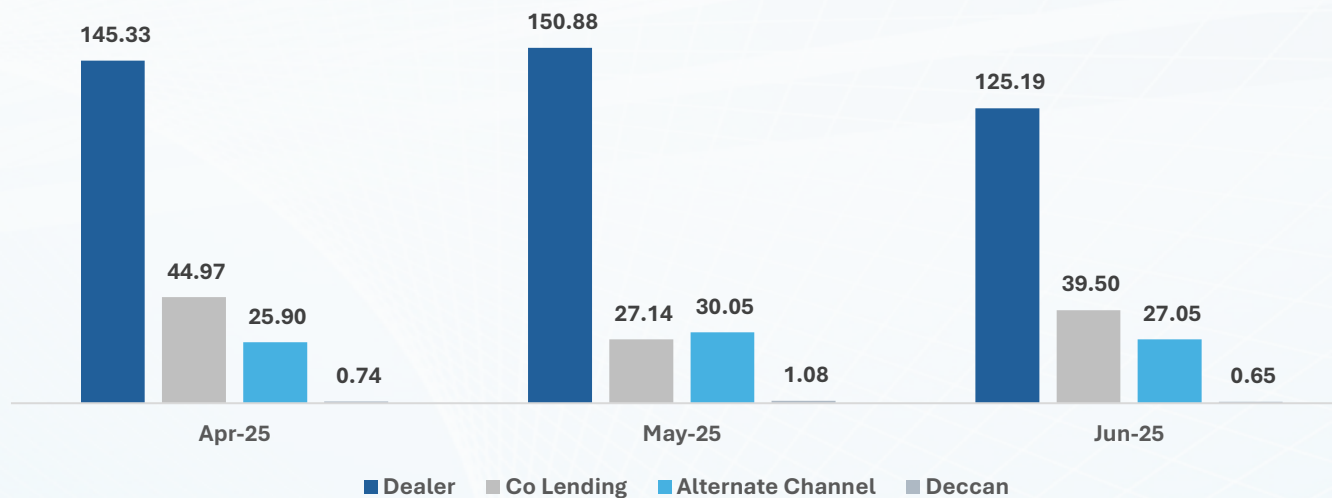
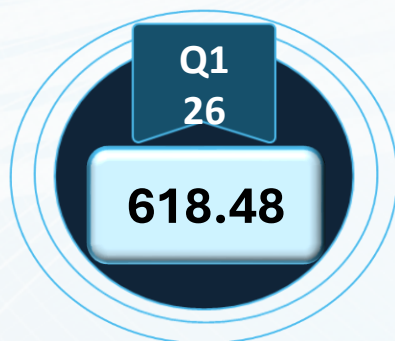
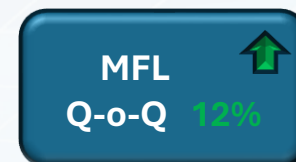
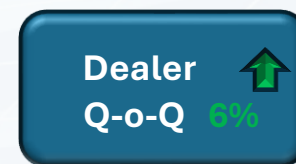
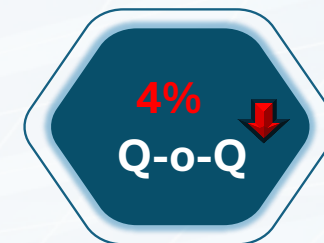
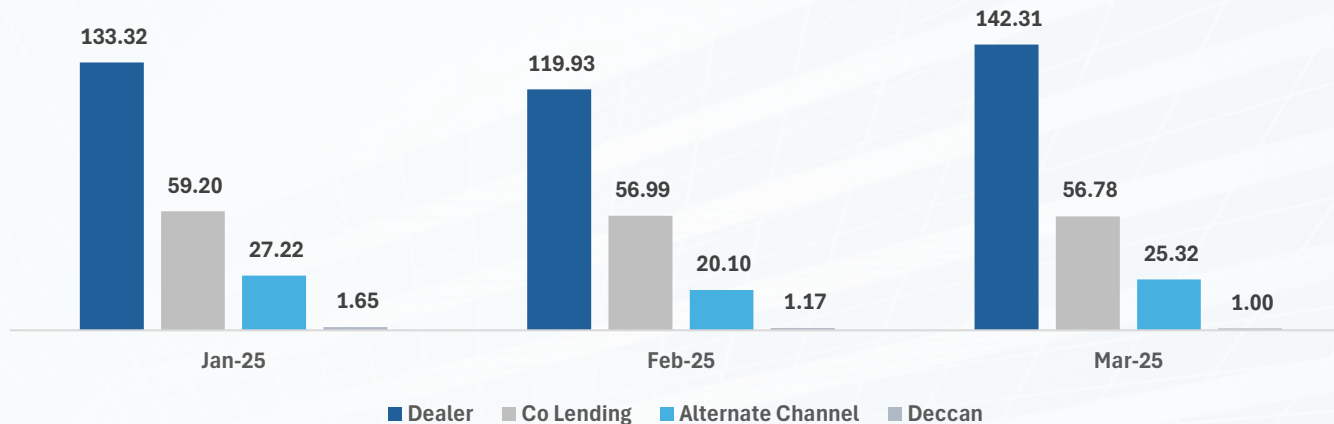


# Disbursement Retail Loans Q1 FY 25 & Q1 FY 26





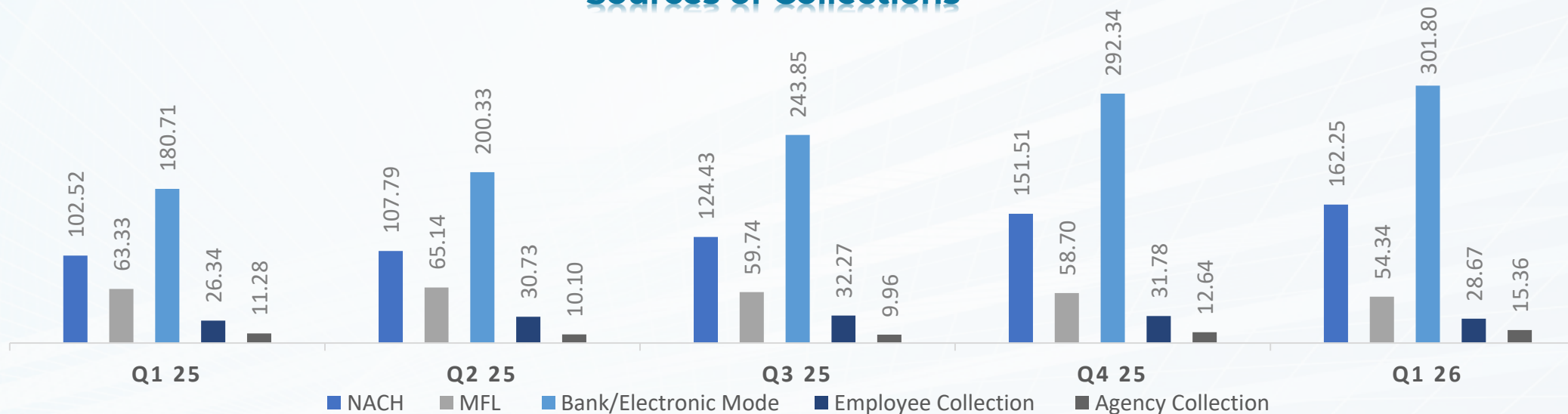
# Disbursement Retail Loans Q4 FY 25 & Q1 FY 26



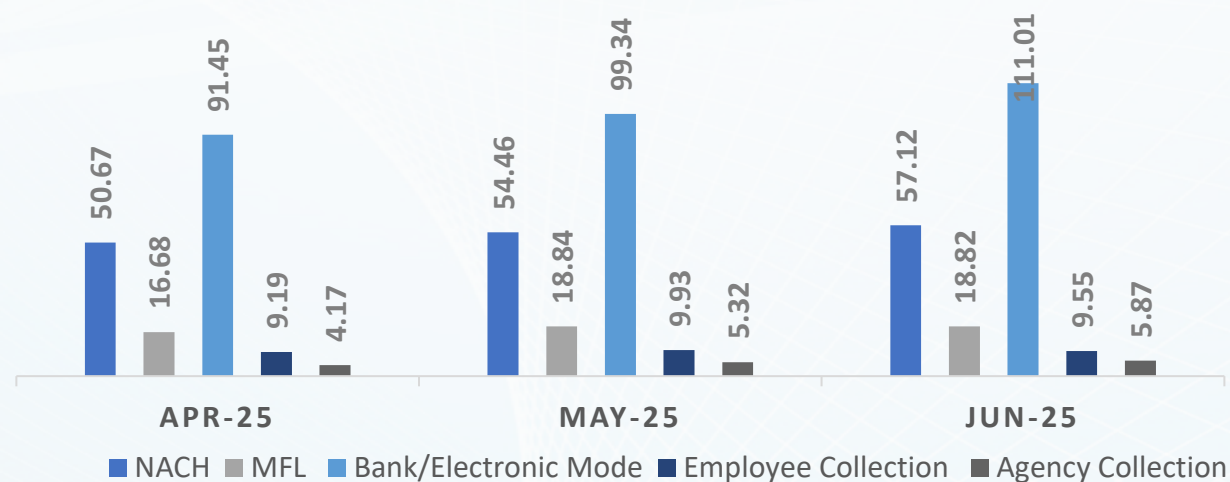
# Collections –Q1 FY 26

## Sources of Collections

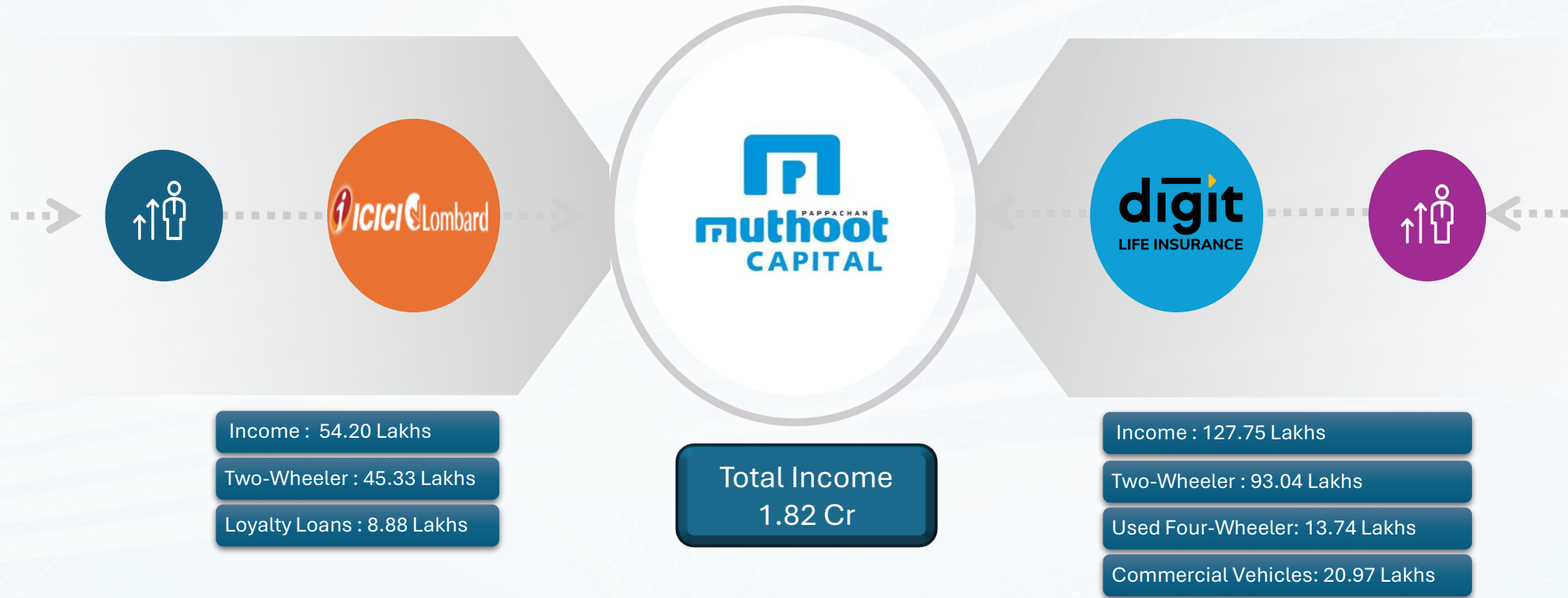
₹. In Crores



## Sources of Collections Q1 26



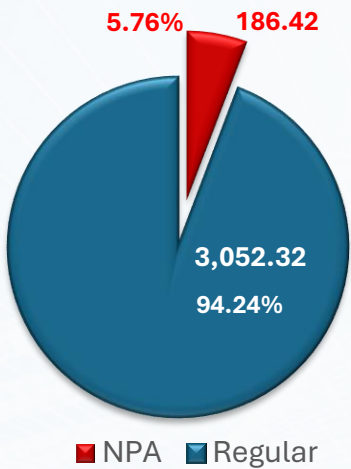
# Insurance Income – Corporate Agency



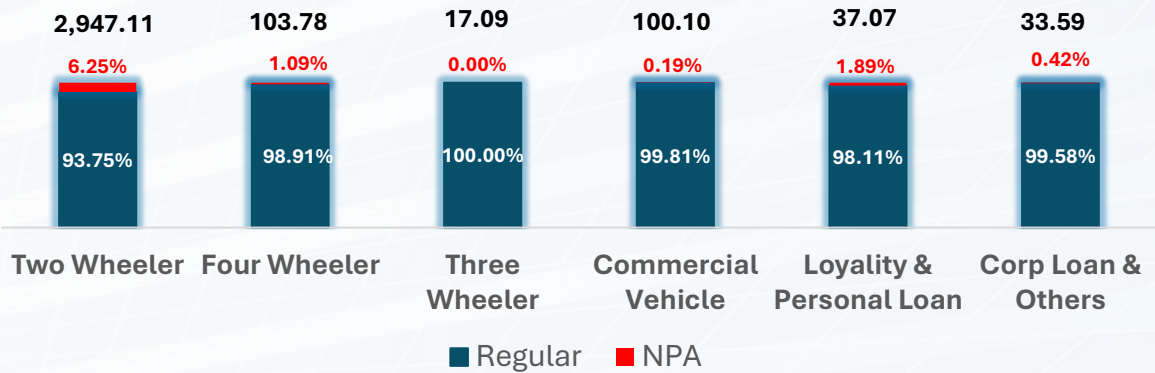
# Portfolio Analysis

₹. In Crores

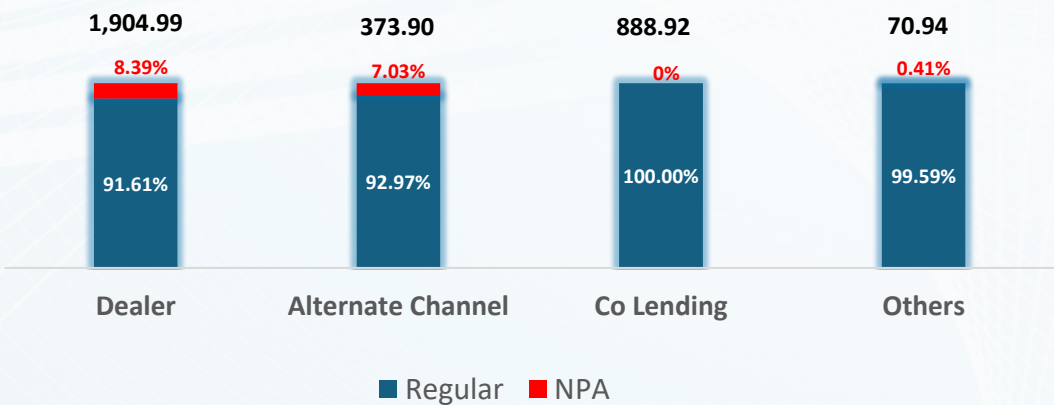
Portfolio Analysis



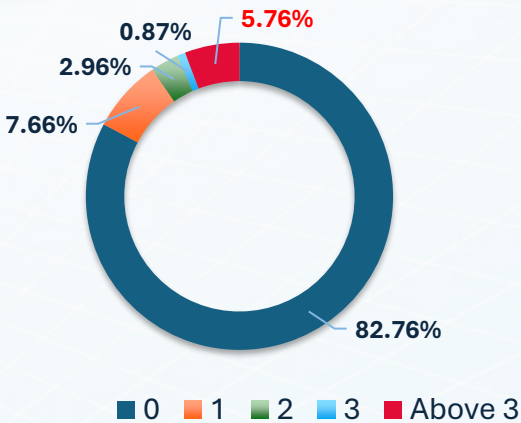
Segment – wise Analysis



Source - wise Analysis



Bucket – wise Analysis





# Asset Quality and NPA Movement - Retail

₹. In Crores

Parameters	Jun-24	Sep-24	Dec-24	Mar-25	June-25
<b>Gross NPAs - Opening POS</b>	<b>188.47</b>	<b>193.16</b>	<b>102.58</b>	<b>120.65</b>	<b>134.52</b>
Add : Additions	21.84	19.47	28.75	29.31	45.49
Less: Reductions					
Normalized and Closed during the Quarter	6.43	6.23	3.67	5.75	4.39
Repossessed vehicles sold during the Quarter	4.22	4.58	3.03	4.62	3.49
Amount collected during the Quarter	6.50	3.64	3.98	4.48	3.56
Transfer of Loans to ARC	-	95.60	-	-	-
Amount written off	-	-	-	0.59	-
<b>Gross NPAs - Closing POS</b>	<b>193.16</b>	<b>102.58</b>	<b>120.65</b>	<b>134.52</b>	<b>168.57</b>
Accrued Interest in NPAs	21.16	11.76	13.21	14.54	17.72
<b>Gross NPAs - Closing</b>	<b>214.32</b>	<b>114.34</b>	<b>133.86</b>	<b>149.06</b>	<b>186.29</b>
<b>GNPA %</b>	<b>9.84%</b>	<b>4.80%</b>	<b>4.73%</b>	<b>4.88%</b>	<b>5.76%</b>
Net NPA	<b>69.45</b>	<b>37.39</b>	<b>61.34</b>	<b>68.35</b>	<b>84.79</b>
<b>Net NPA %</b>	<b>3.41%</b>	<b>1.62%</b>	<b>2.22%</b>	<b>2.30%</b>	<b>2.70%</b>
<b>Provision Coverage Ratio S3</b>	<b>75%</b>	<b>75%</b>	<b>60%</b>	<b>60%</b>	<b>60%</b>

# Stage 3 Assets - Product wise

₹. In Crores

	Closing Asset	Stage 3 POS	Stage 3 Accrued Interest	Gross Stage 3 Asset	Stage 3 Asset %	ECL Provision	Provision Coverage	Net Stage 3
<b>Jun-25</b>	<b>3,238.74</b>	<b>168.70</b>	<b>17.72</b>	<b>186.42</b>	<b>5.76%</b>	<b>101.63</b>	<b>60%</b>	<b>84.79</b>
Two Wheeler	2,947.11	166.66	17.60	184.26	6.25%	100.35	60%	83.91
Used Four Wheeler	103.77	1.06	0.07	1.13	1.09%	0.64	60%	0.49
Loyalty and Personal Loan	37.07	0.66	0.04	0.70	1.89%	0.40	60%	0.30
Corp Loan and Others	33.59	0.14	-	0.14	0.42%	0.14	100%	-
Three Wheeler	17.09	-	-	-	0.00%	-	0%	-
Commercial Vehicle	100.11	0.18	0.01	0.19	0.19%	0.11	60%	0.08
<b>Mar-25</b>	<b>3,057.76</b>	<b>134.67</b>	<b>14.53</b>	<b>149.20</b>	<b>4.88%</b>	<b>80.85</b>	<b>60%</b>	<b>68.35</b>
Two Wheeler	2,806.95	133.38	14.46	147.84	5.27%	80.02	60%	67.82
Used Four Wheeler	86.84	0.56	0.04	0.60	0.69%	0.34	60%	0.26
Loyalty and Personal Loan	28.28	0.41	0.02	0.43	1.52%	0.25	60%	0.18
Corp Loan and Others	53.51	0.14	-	0.14	0.26%	0.14	100%	-
Three Wheeler	20.93	-	-	-	-	-	-	-
Commercial Vehicle	61.25	0.18	0.01	0.19	0.31%	0.11	60%	0.08

# Stage Wise AUM and ECL Summary

₹. In Crores

Stage		AUM	Interest Accrual	Closing Asset	Provision	Net Asset
Stage 1A	A	2,889.87	38.48	2,928.35	19.26	2,909.19
Stage 1B	B	1.10	0.02	1.12	0.66	0.46
<b>Total Stage 1</b>	<b>C</b>	<b>2,890.97</b>	<b>38.50</b>	<b>2,929.47</b>	<b>19.92</b>	<b>2,909.55</b>
Stage 2A	D	122.52	1.45	123.97	7.62	116.35
Stage 2B	E	12.96	0.53	13.49	7.81	5.68
<b>Total Stage 2</b>	<b>F</b>	<b>135.48</b>	<b>1.98</b>	<b>137.46</b>	<b>15.43</b>	<b>122.03</b>
<b>Total Stage 3</b>	<b>G</b>	<b>154.64</b>	<b>17.17</b>	<b>171.81</b>	<b>93.17</b>	<b>78.64</b>
<b>Total</b>	<b>C+F+G</b>	<b>3,181.09</b>	<b>57.65</b>	<b>3,238.74</b>	<b>128.51</b>	<b>3,110.23</b>
<b>NPA as per RBI</b>	<b>B+E+G</b>	<b>168.70</b>	<b>17.72</b>	<b>186.42</b>	<b>101.63</b>	<b>84.79</b>

Addition of Stage 1B, Stage 2B and Stage 3 will be the GNPA% and NNPA % as per RBI norms with INDAS values.

## Asset Classification:

STAGE\_1A : Assets (i) which had never touched NPA and (ii) which had been an NPA in the past but had been normalized and currently in the 0-30 days - Hence no more an NPA as per RBI norms

STAGE\_1B : Assets which had been an NPA in the past but yet to be fully normalized though it has moved to stage 1 currently - Hence an NPA as per current RBI norms

STAGE\_2A : Assets (i) which had never touched NPA and (ii) which had been an NPA in the past but had been normalized post that and now in 31-90 days DPD - Hence no more an NPA as per RBI norms

STAGE\_2B : Assets which had been an NPA in the past but yet to be fully normalized though it has moved to stage 2 currently - Hence an NPA as per current RBI norms

STAGE\_3 : Assets which continues to be a NPA as on the closing date - Hence an NPA as per current RBI norms



# Expected Credit Loss (ECL) Vs IRACP

Jun -2025

₹. In Crores

Particulars	AUM	ECL	IRACP	Excess /(Deficit)	ECL%	IRACP %
<b>Performing Assets</b>						
S1 and S2 Hypothecation Loans	3,018.86	26.72	12.08	14.64	0.89%	0.40%
S1 and S2 other loans	33.46	0.16	0.13	0.03	0.48%	0.40%
<b>Non-Performing Assets</b>						
S3 loans	168.70	101.63	54.20	47.43	60%	32%
Accrued Interest on NPA Accounts	17.72	-	-	-	-	-
<b>Total</b>	<b>3,238.74</b>	<b>128.51</b>	<b>66.41</b>	<b>62.10</b>	<b>3.97%</b>	<b>2.05%</b>

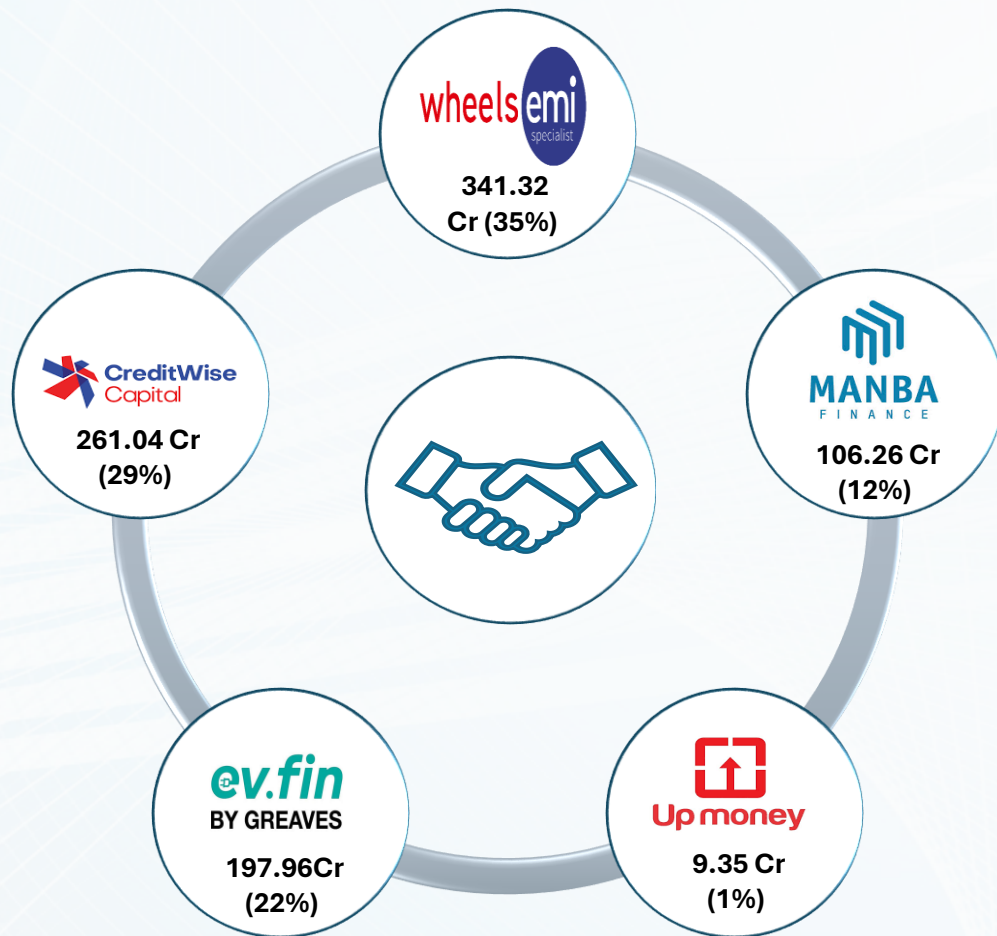
Mar-2025

Particulars	AUM	ECL	IRACP	Excess /(Deficit)	ECL%	IRACP %
<b>Performing Assets</b>						
S1 and S2 Hypothecation Loans	2,855.19	25.93	11.42	14.50	0.91%	0.40%
S1 and S2 other loans	53.37	0.25	0.21	0.04	0.47%	0.40%
<b>Non-Performing Assets</b>						
S3 loans	134.67	80.85	47.49	33.37	60%	35%
Accrued Interest on NPA Accounts	14.53	-	-	-	-	-
<b>Total</b>	<b>3,057.76</b>	<b>107.03</b>	<b>59.12</b>	<b>47.91</b>	<b>3.50%</b>	<b>1.93%</b>



# Partnerships

## Co Lending



## Business Correspondents



\* New disbursements under the co Lending arrangement with UP Money and Manba Finance have been stopped, but the collections will continue as per the existing repayment schedules

# Securitization Details as on 31<sup>st</sup> Mar 25



■ Securitized (part of own book) ■ Direct Assignment ■ Own Portfolio

■ Off Book ■ On Book

Transaction Type	No of Transactions	AUM
Securitized PTC (part of own book)	10	576.85
Direct Assignment	7	2.90
Own Portfolio excl securitized		2,727.99
Total Portfolio		3,207.75

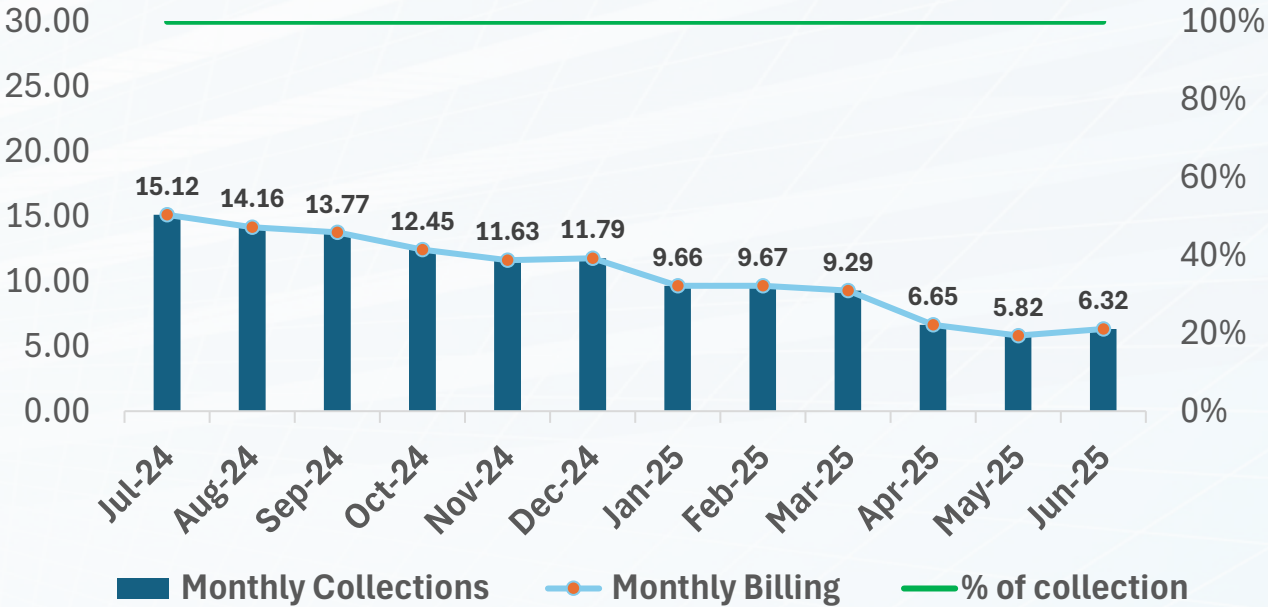
Transaction Type	AUM
Off Book	2.60
On Book	3,205.15
Total Portfolio	3,207.75

# Corporate Loans

## CORPORATE LOAN MOVEMENT

Particulars	Q1 26
Opening Balance	53.35
Add: Addition	0.10
	53.45
Less: Loans closed	5.88
Less: Amount collected	14.19
Less: Written off	0
Closing Balance	33.39

## Monthly Collection Performance Monitoring – Corp Loan



# ARC & Investment in SRs

## PHOENIX ARC (Sep 2023)

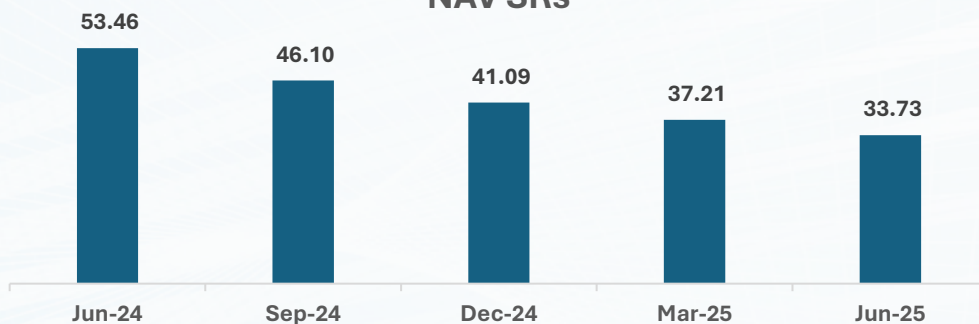
SR @ Sale  
102.22 Cr



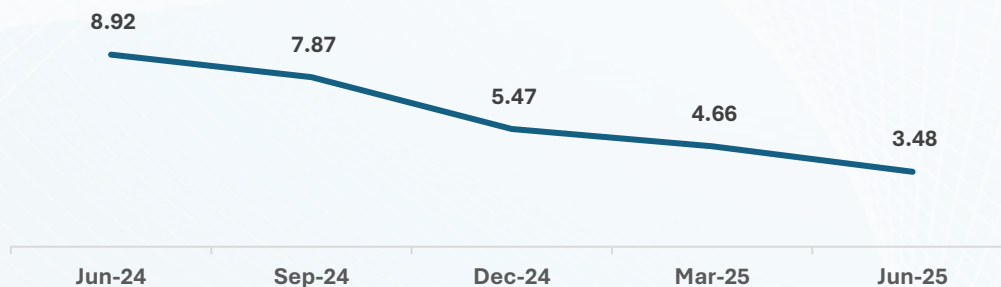
Current SR  
33.73 Cr

67%

### NAV SRs



### Quarterly Collections



## PARAS ARC (Sep 2024)

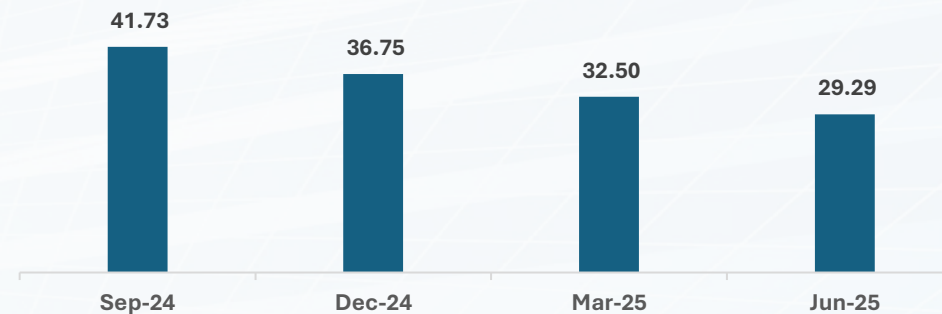
SR @ Sale  
41.73 Cr



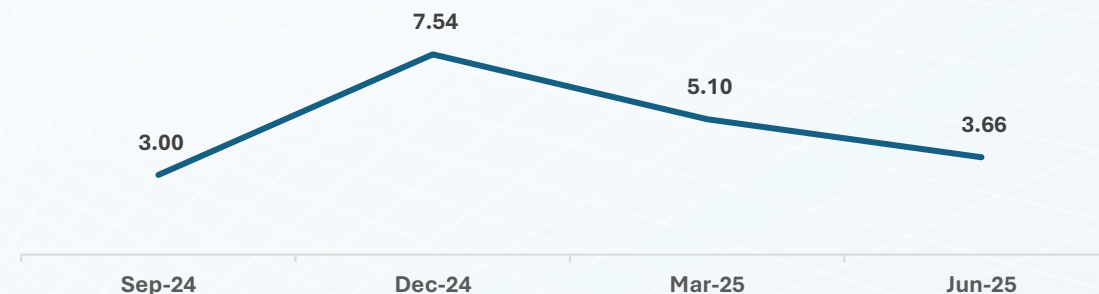
Current SR  
29.29 Cr

30%

### NAV SRs



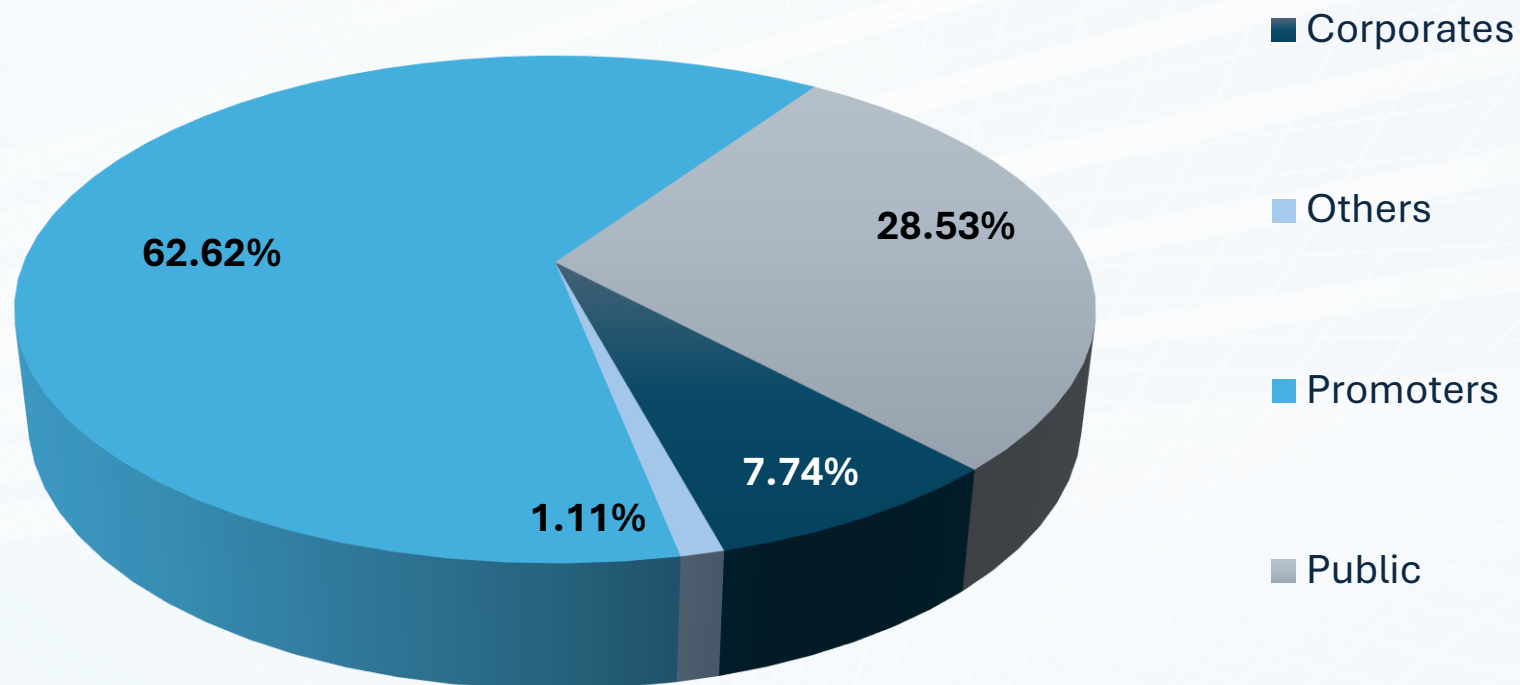
### Quarterly Collections





# Shareholding Pattern

Shareholding Pattern  
(As on 30<sup>th</sup> June 2025)



# Banking Partners



# NBFCs & Marquee Partners

Morgan Stanley

 **wint**

  
GUARANTEES FOR DEVELOPMENT

 **BARCLAYS**

 | **SUNDARAM FINANCE**  
Enduring values. New age thinking.

  
**NORTHERN  
ARC**

  
**IKF**  
FINANCE



**SHRI RAM FINANCE**  
CORPORATION PVT. LTD.

 **AMBIT Finvest**  
Pragati ke partner

 **IEX**  
INDIAN ENERGY EXCHANGE

 **a.k.**<sup>®</sup>

**A. K. CAPITAL SERVICES LIMITED**  
BUILDING BONDS



**Tip Sons**

 **equirus**

 **Yubi**

**Protium**  
FINANCE

 **IDBI capital**

 **SHRIRAM**  
Finance

 **POONAWALLA**  
FINCORP

**CREDIT**  
**SAISON**  
INDIA

 **CreditAccessLife**  
Suraksha aur Samruddhi

 **oxyzo**

 **TCI**  
LEADERS IN LOGISTICS

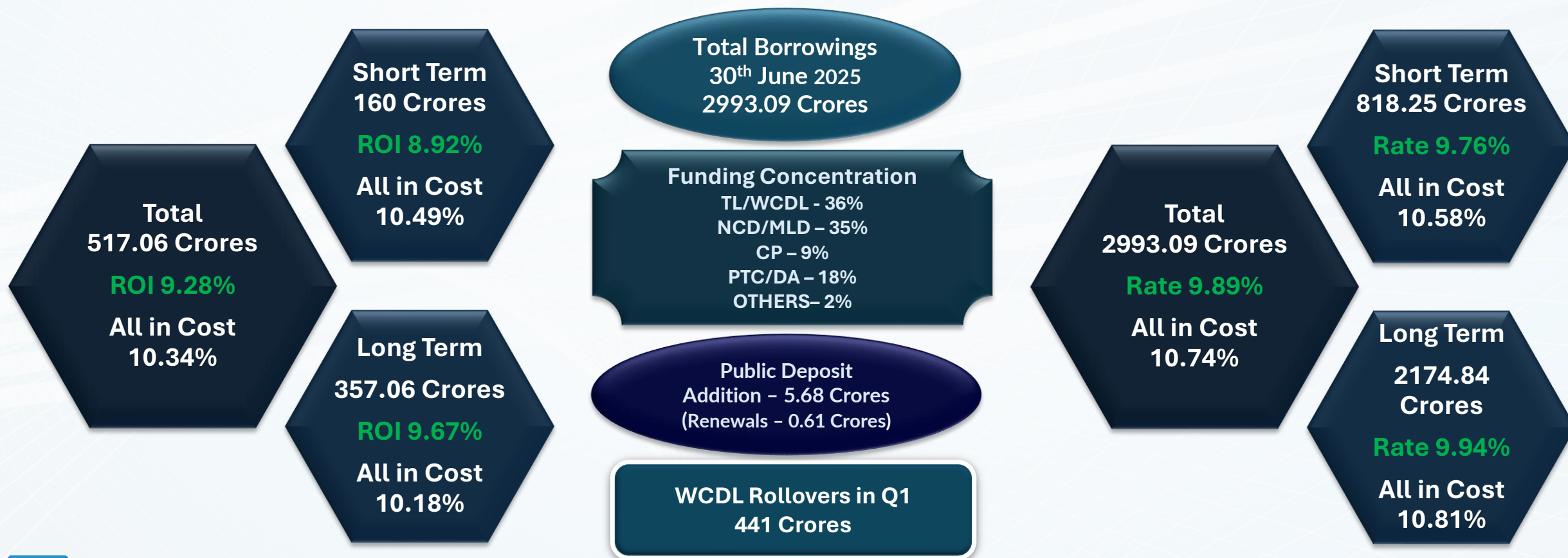
 **vivriti**  
CAPITAL



# Sources of Borrowing

## Additional Facilities Q 1 FY 26

## Total Borrowings As o 30<sup>th</sup> June 2025



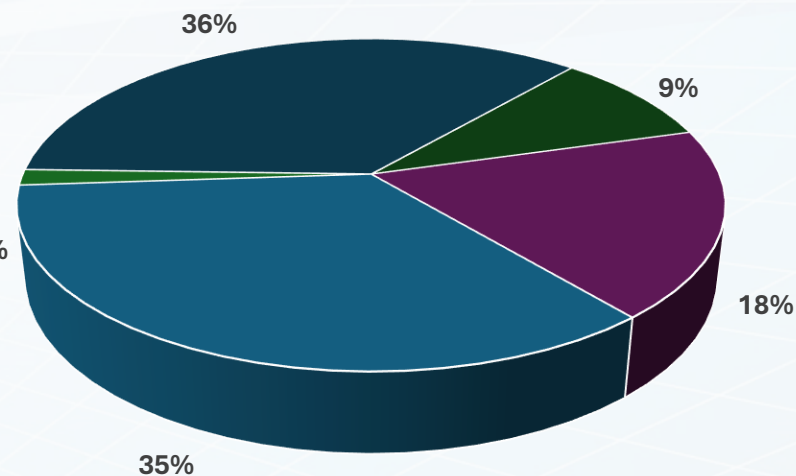
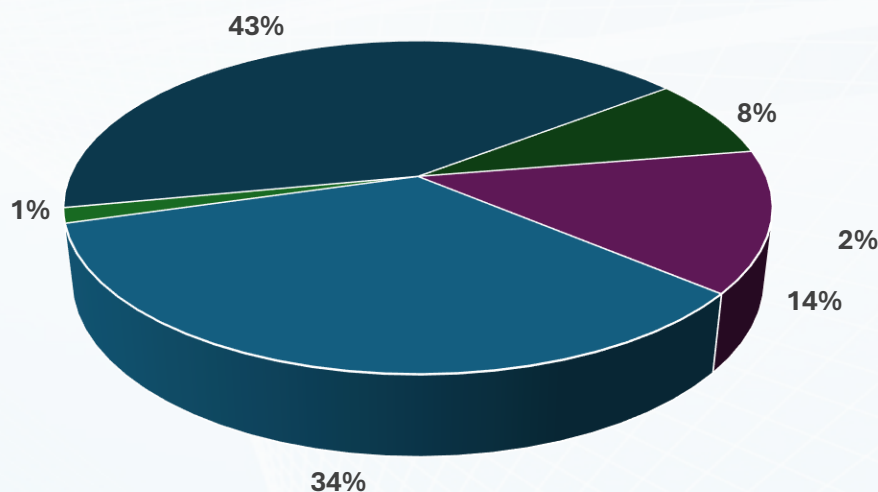
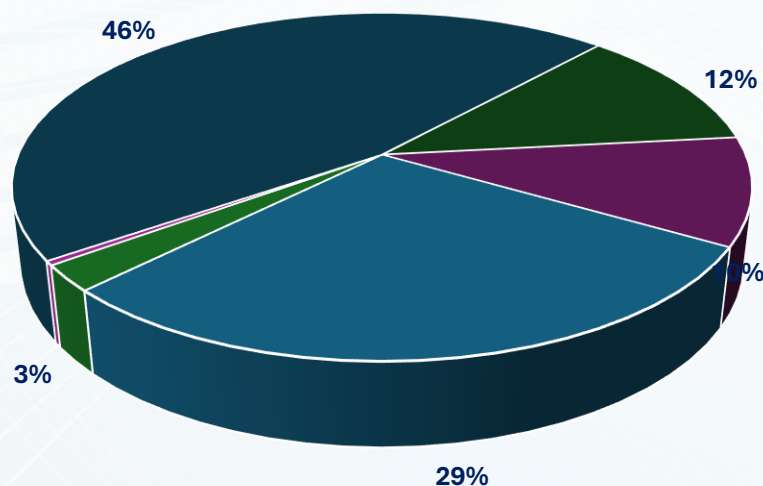


# Borrowing Profile

₹. In Crores

Borrowings	Jun-24		Mar -25		Mar -25	
	O/S	Rate	O/S	Rate	O/S	Rate
NCD & MLD	504.00	10.15%	986.75	9.92%	1,048.50	9.96%
PUBLIC DEPOSIT	41.97	8.43%	41.87	8.50%	45.92	8.09%
LFD	6.90	10.85%				
CC/WCDL/WCTL	799.98	10.05%	1,220.46	10.19%	1,075.69	10.12%
CP	198.50	9.03%	225.00	9.74%	275.00	9.50%
PTC/DA	172.52	9.02%	392.24	9.62%	547.98	9.55%
<b>Total</b>	<b>1,723.87</b>	<b>9.84%</b>	<b>2,866.33</b>	<b>9.95%</b>	<b>2,993.09</b>	<b>9.89%</b>

## Funding Concentration



■ NCD & MLD

■ Sub Debt & Public Deposit

■ CC/WCDL/WCTL

■ CP

■ PTC/DA

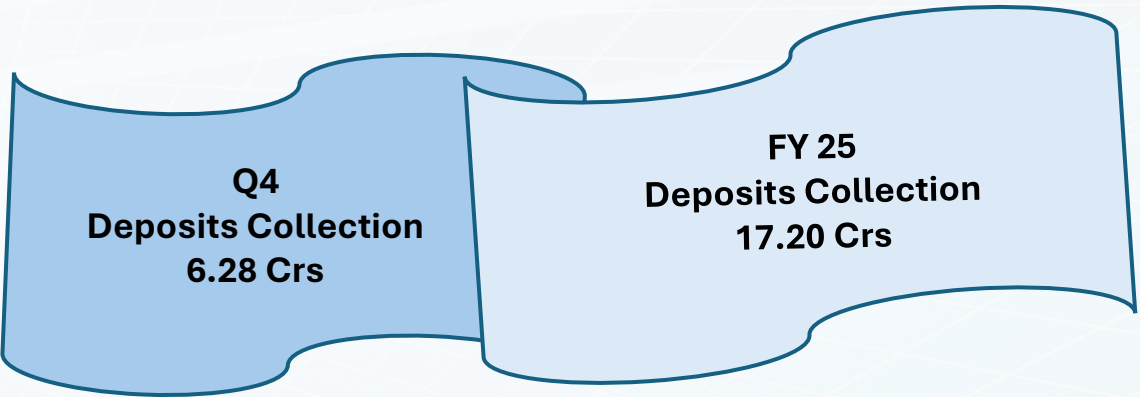
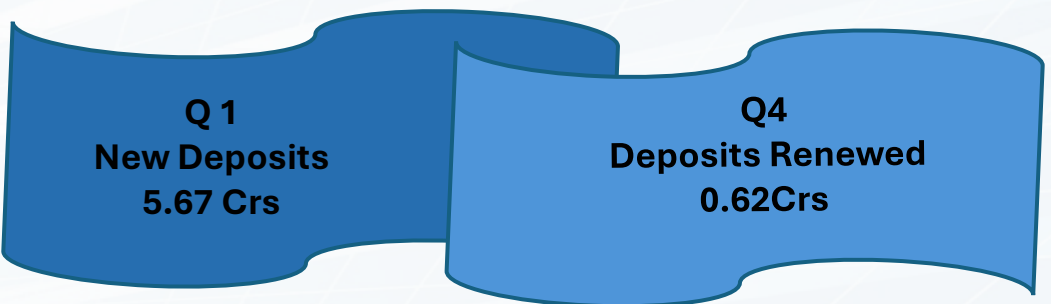
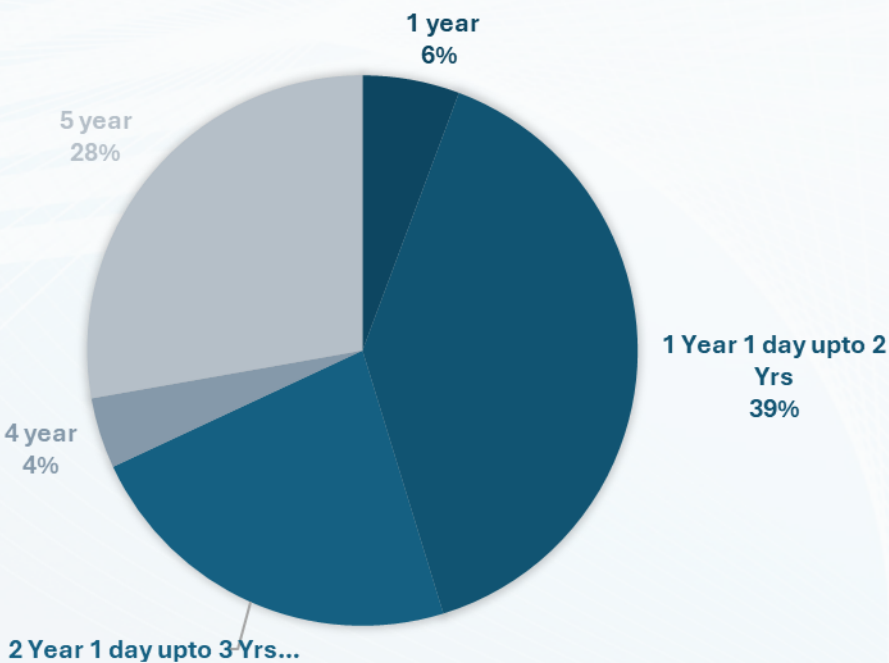
# PUBLIC DEPOSITS

₹. In Crores

## PUBLIC DEPOSITS BALANCE OUTSTANDING

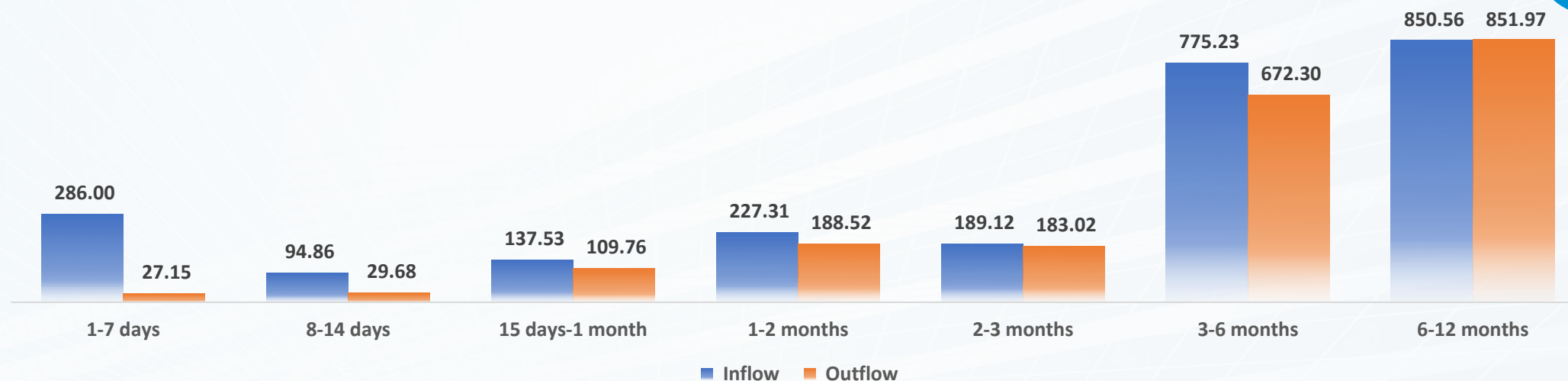
Tenure	Balance as on 31.03.2025
1 year	2.53
1 Year 1 day upto 2 Yrs	17.56
2 Year 1 day upto 3 Yrs	10.12
4 year	1.85
5 year	12.34
Total	44.40

## PUBLIC DEPOSIT PORTFOLIO



# Structural Liquidity as on 30/06/2025

₹. In Crores



	1-7 days	8-14 days	15 days-1 month	1-2 months	2-3 months	3-6 months	6-12 months
Cumulative Mismatch	258.85	324.03	351.79	390.59	396.69	499.62	498.21
Cumulative Mismatch as % of Total Outflows	953.24%	570.09%	211.16%	109.99%	73.72%	41.28%	24.16%

- A detailed ALM and Structural Liquidity statement as required by RBI prepared and submitted to RBI.
- Loans in the form on CC/WCDL get renewed and hence considered as 'inflow' and 'outflow' in the same period; As of 30.06.2025 there was "Bank Balance" of ₹ 224 Cr to meet any requirement.
- While the overall conditions prevailing has not been conducive for raising funds, there is a steady flow of funds through different modes.



# ALM as on 30/06/2025

ALM JUNE 2025									
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	653.64	653.64
Deposits	4.46	2.46	3.64	5.72	9.98	15.58	2.70	0.00	44.53
Bank Borrowings	36.59	99.71	61.48	372.88	171.66	154.45	20.95	0.07	917.78
Commercial Papers (CPs)	9.75	34.32	58.97	63.71	96.06	0.00	0.00	0.00	262.80
Non - Convertible Debentures (NCDs)	0.01	0.00	13.75	98.75	337.50	598.50	0.00	0.00	1,048.51
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	43.78	44.02	43.61	122.85	218.92	230.29	0.00	0.00	703.47
Subordinate Debt	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Current Liabilities & Provisions	44.16	7.95	1.51	8.26	17.60	14.41	70.81	33.17	197.87
Statutory Dues	2.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.50
Other Outflows	25.36	0.06	0.06	0.14	0.26	543.92	0.00	0.00	569.78
<b>A. TOTAL OUTFLOWS (A)</b>	<b>166.60</b>	<b>188.52</b>	<b>183.02</b>	<b>672.30</b>	<b>851.97</b>	<b>1,557.15</b>	<b>94.46</b>	<b>686.87</b>	<b>4,400.88</b>
<b>A1. Cumulative Outflows</b>	<b>166.60</b>	<b>355.12</b>	<b>538.13</b>	<b>1,210.43</b>	<b>2,062.40</b>	<b>3,619.55</b>	<b>3,714.01</b>	<b>4,400.88</b>	<b>16,067.12</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	232.16	2.63	0.00	7.63	10.82	68.33	0.00	0.00	321.57
Investments	8.29	2.96	3.16	15.40	19.86	63.03	3.28	3.01	118.99
Advances (Performing)	170.79	137.68	137.19	399.51	720.00	1,337.13	97.44	0.04	2,999.77
Gross Non-Performing Loans (GNPA)	0.00	0.00	0.00	0.00	0.00	0.00	114.84	53.74	168.58
Fixed Assets	0.07	0.07	0.07	0.21	0.38	0.80	0.18	6.98	8.76
Other Assets	107.08	83.97	48.69	352.49	99.50	28.66	3.56	59.25	783.21
<b>B. TOTAL INFLOWS (B)</b>	<b>518.39</b>	<b>227.31</b>	<b>189.12</b>	<b>775.23</b>	<b>850.56</b>	<b>1,497.94</b>	<b>219.31</b>	<b>123.01</b>	<b>4,400.88</b>
<b>C. Mismatch (B - A)</b>	<b>351.79</b>	<b>38.80</b>	<b>6.11</b>	<b>102.93</b>	<b>-1.41</b>	<b>-59.20</b>	<b>124.85</b>	<b>-563.86</b>	<b>0.00</b>
<b>D. Cumulative Mismatch</b>	<b>351.79</b>	<b>390.59</b>	<b>396.69</b>	<b>499.62</b>	<b>498.21</b>	<b>439.01</b>	<b>563.86</b>	<b>0.00</b>	<b>0.00</b>
<b>E. Mismatch as % of Total Outflows</b>	<b>211.16%</b>	<b>20.58%</b>	<b>3.34%</b>	<b>15.31%</b>	<b>-0.16%</b>	<b>-3.80%</b>	<b>132.17%</b>	<b>-82.09%</b>	<b>0.00%</b>
<b>F. Cumulative Mismatch as % of Total Outflows</b>	<b>211.16%</b>	<b>109.99%</b>	<b>73.72%</b>	<b>41.28%</b>	<b>24.16%</b>	<b>12.13%</b>	<b>15.18%</b>	<b>0.00%</b>	<b>0.00%</b>





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KARO BLUE SOCH***