



**MCSL/SEC/25-26/275**  
**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, 729231, 729236, 729711, 729733 and 730251**

**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 and Half Year ended September 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 Investors Conference Call scheduled to be held on Thursday, October 16, 2025 at 11:00 a.m., to discuss the Unaudited Financial Results of the Company for the Quarter and Half Year ended September 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.



# Q2 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



**1995**  
Listed on BSE



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



**2014**  
AUM crosses  
500cr



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



**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.



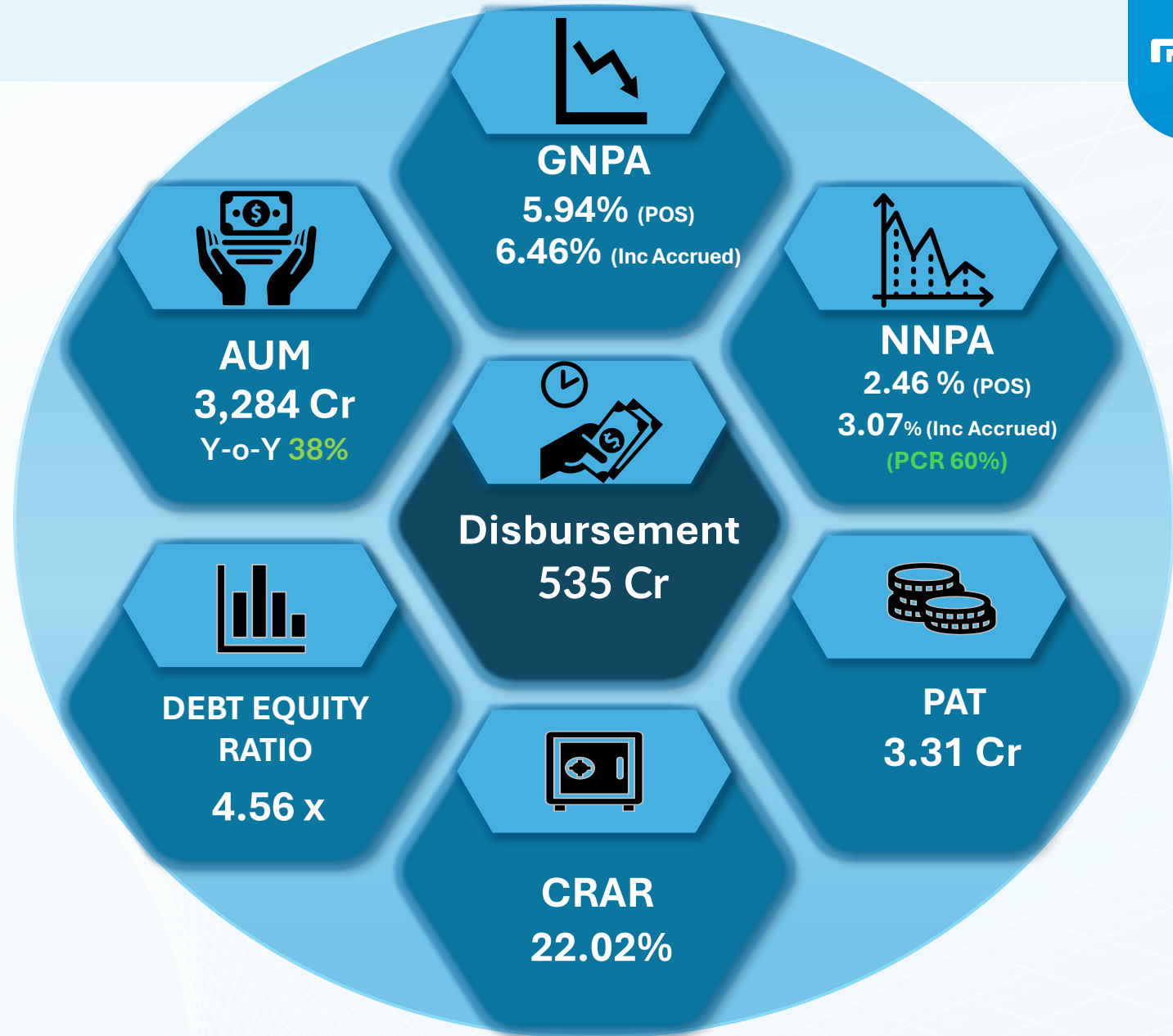
**2024**  
Best Vehicle Financer  
of the Year Award -  
Lendtech



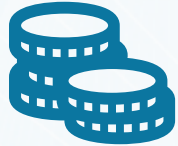
**2025**  
AUM crosses  
3000 Cr

# BLUE WHEEL

## FINANCIAL RESULTS Q2 FY 26



# Operational Highlights



## AUM

Q2 FY 26: ₹ 3,284 Cr



## Balance sheet Size

Q2 FY 26: ₹ 3,731 Cr



## Total Borrowings in

Q2 FY 26: ₹ 2,995 Cr



## Disbursement in

Q2 26 : ₹ 535 Cr

## PAT

Q2 26 : 3.31Cr

## Shareholders

Fund

656.96 Cr

## Yield

20.35%

## Borrowing

Cost

Q2 26 : 9.74%

## No of Live

Customers

5,70,419

## New

Customers

Q2 : 51,288

## EPS

Q2 26 : ₹ 1.72

A+

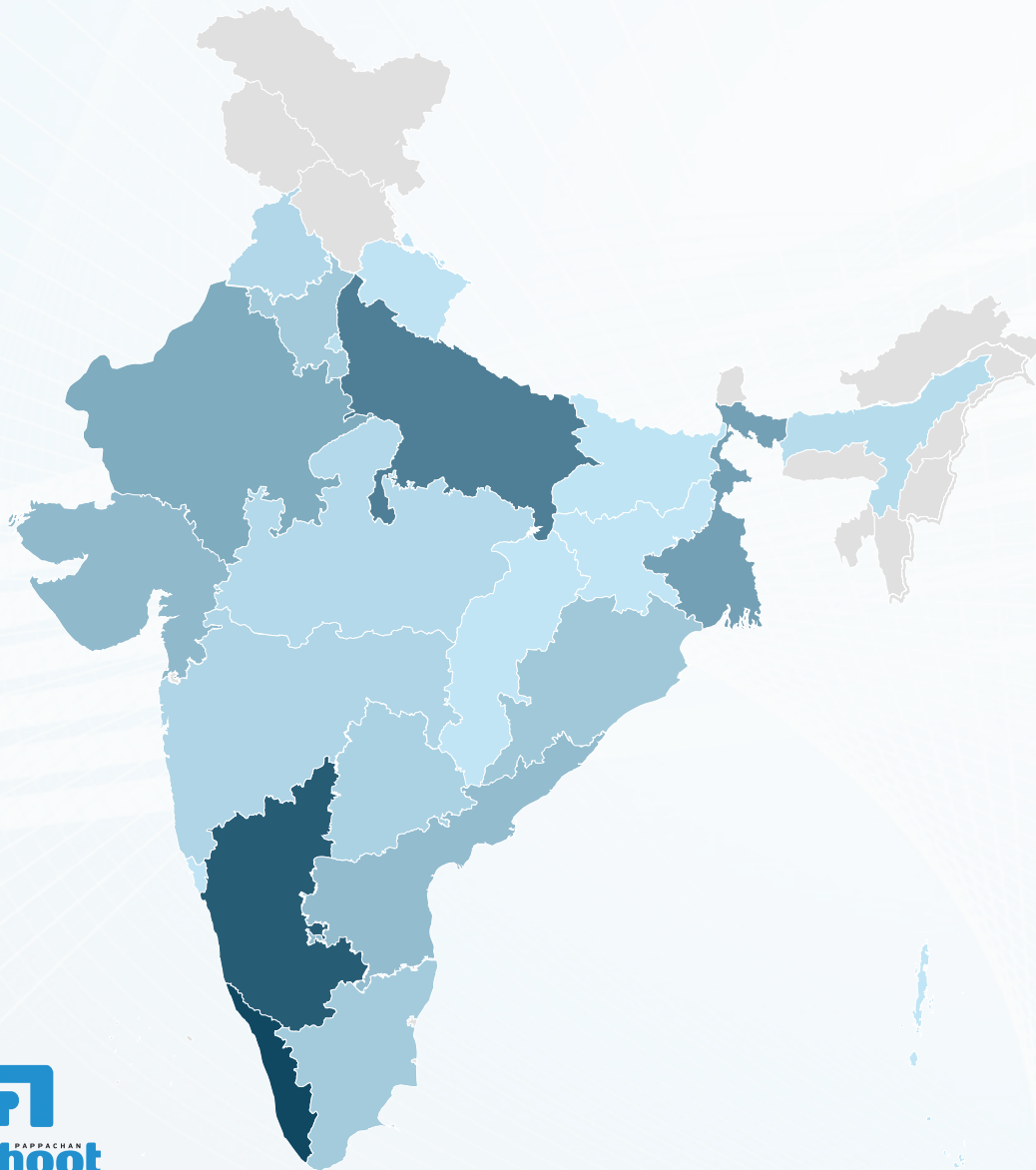
## CRISIL Rating

Rated "A+" Positive

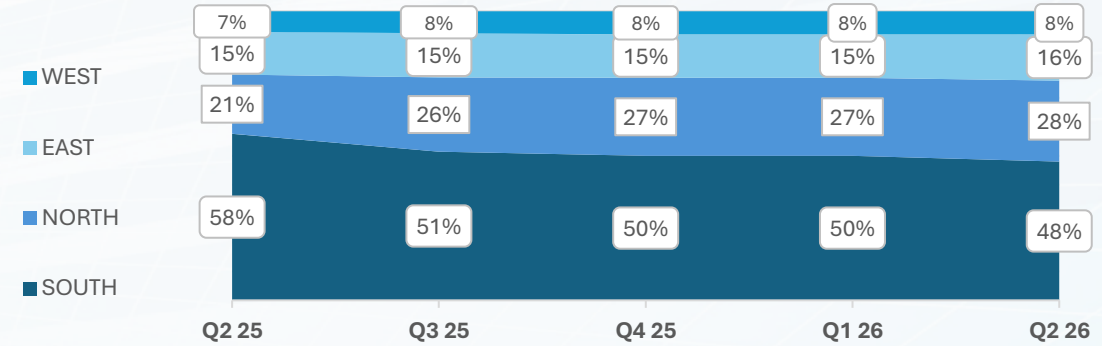


# Strong Geographical Presence

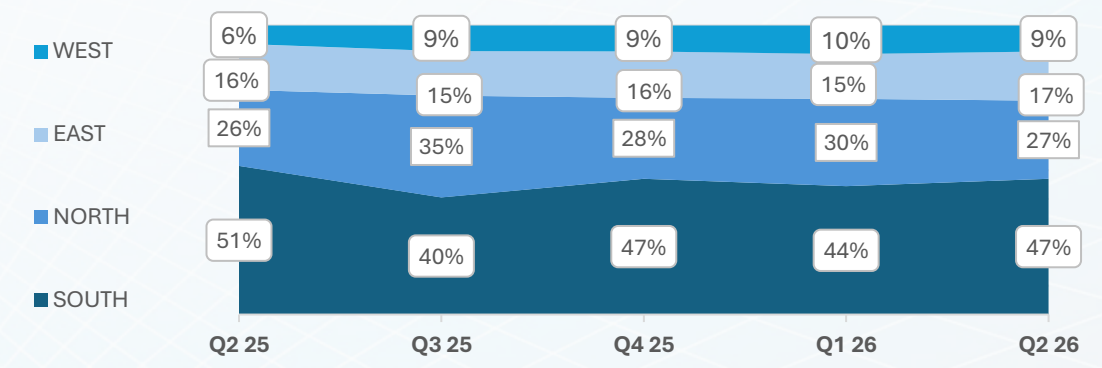
## Geographically spread across



Portfolio Outstanding



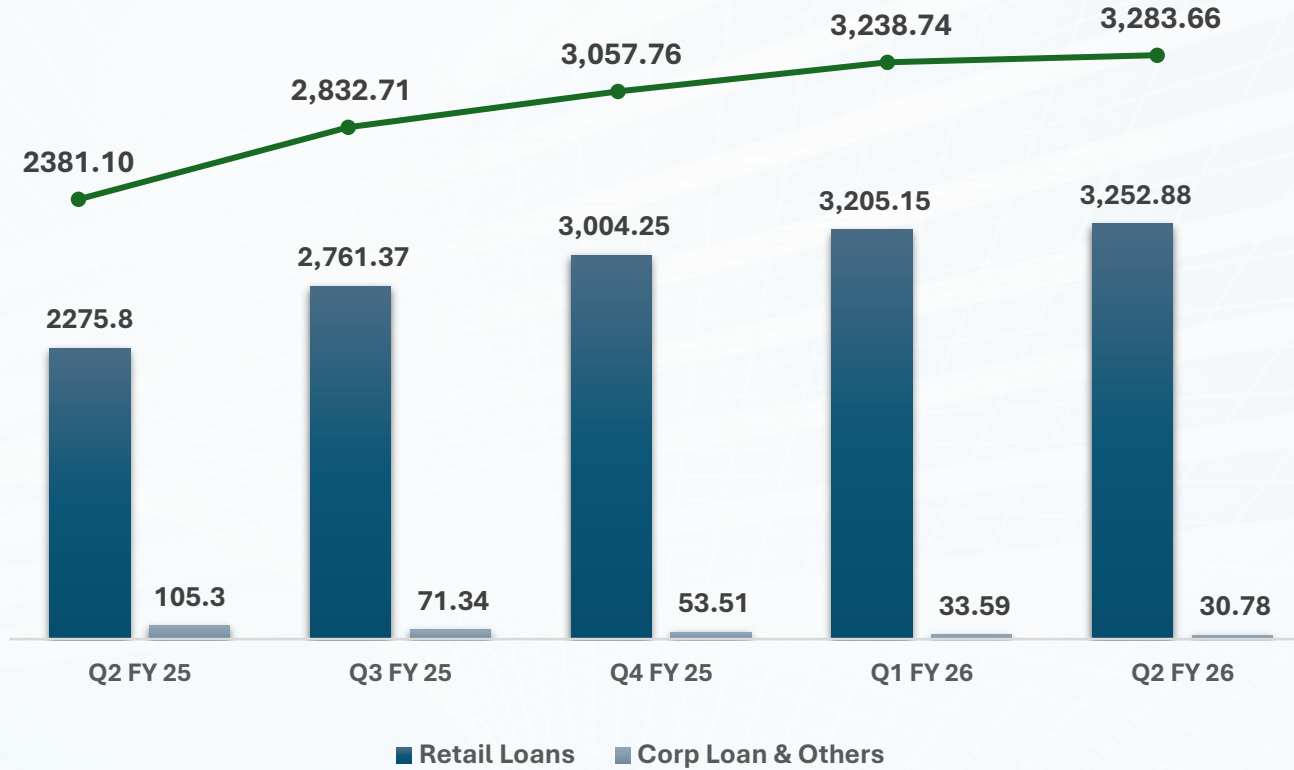
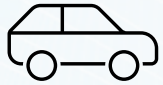
Disbursement





# AUM Growth – Retail and Other Loans

₹. In Crores



**AUM Growth**  
**38 %**  
**Y-o-Y**

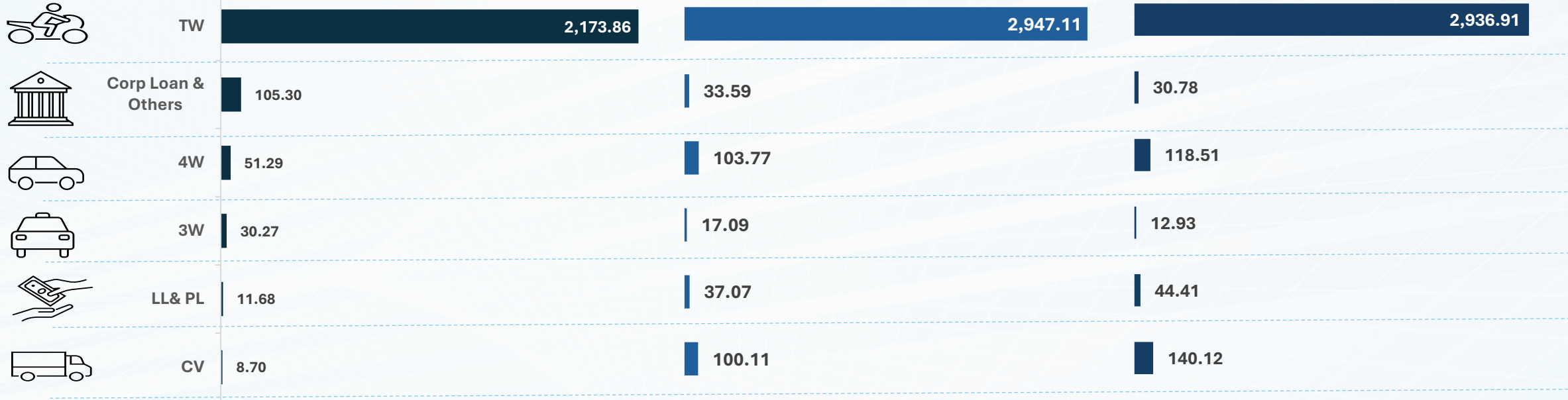
# Product wise Portfolio

₹. In Crores

**Q2 25**  
2,381.10

**Q1 26**  
3,238.74

**Q1 26**  
3,283.66



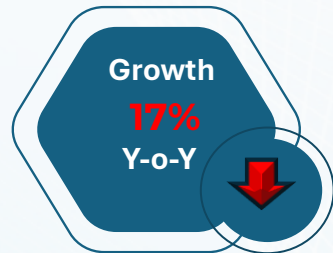
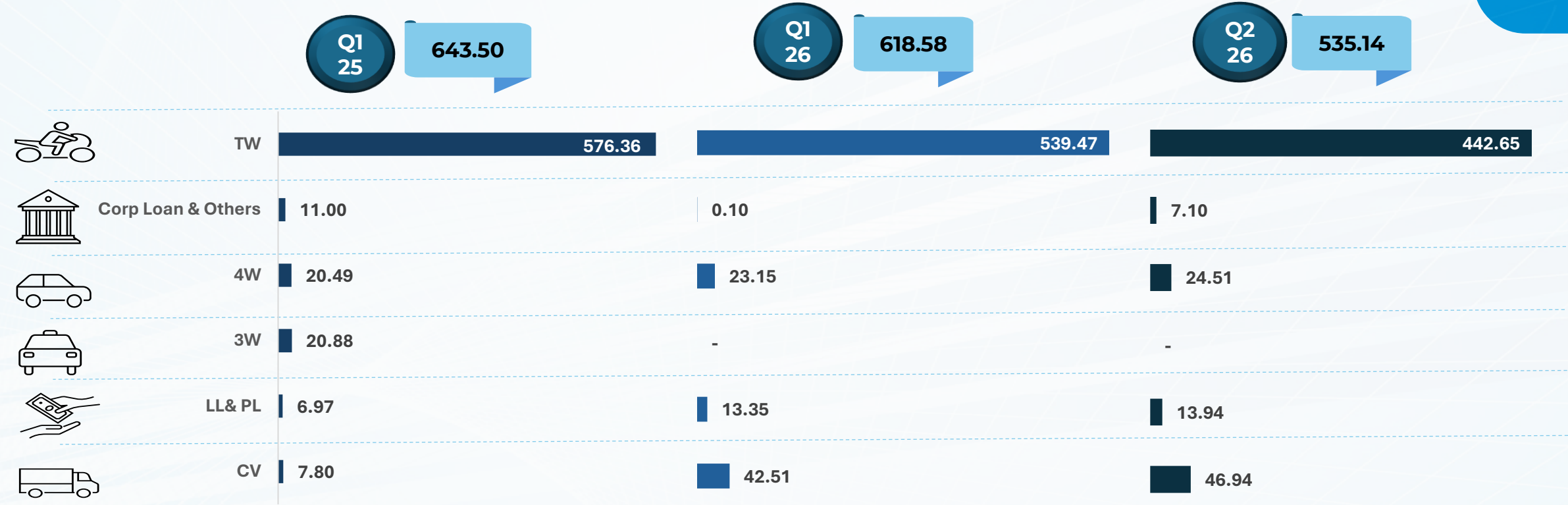
**AUM Growth**  
**38 %**  
Y-o-Y 

**AUM Growth**  
**1%**  
Q-o-Q 

Product	Q-o-Q	Y-o-Y
TW	0% ▲	35% ▲
Corp Loan & Others	-8% ▼	71% ▼
4W	14% ▲	131% ▲
3W	-24% ▼	57% ▼
LL& PL	20% ▲	280% ▲
CV	40% ▲	1511% ▲

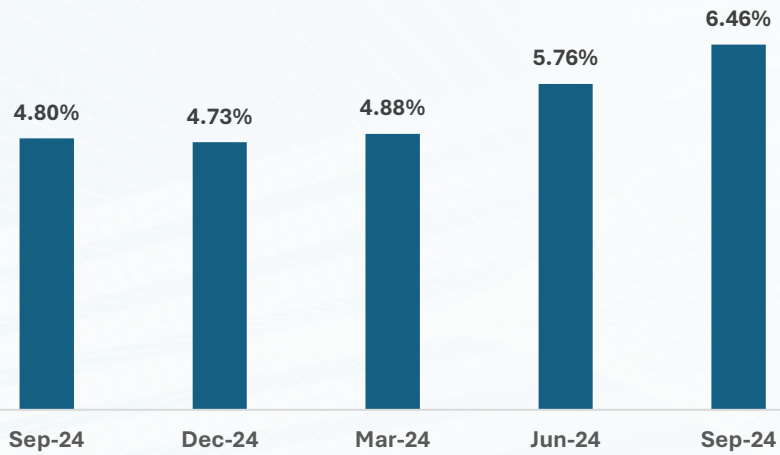
# Product wise Disbursements

₹. In Crores



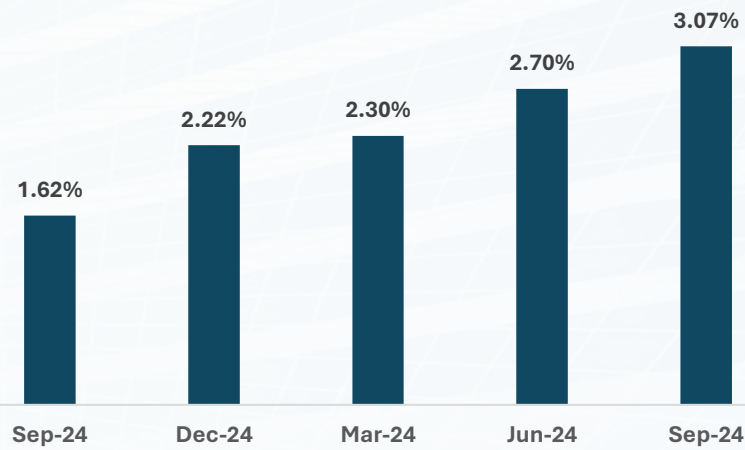
# GNPA & NNPA

## GNPA



■ GNPA

## NNPA



■ NNPA



## GNPA

Y-o-Y 34% 

Q-o-Q 12% 

# Credit Ratings

**Bank Lines**



**CRISIL Rating**  
A+/ Positive



**Non-Convertible Debentures**



**CRISIL Rating**  
A+/ Positive

**ICRA Rating**  
A+/ Stable

**Fixed Deposits**



**CRISIL Rating**  
A+/ Positive



**Principal Protected Market Linked  
Debenture**



**CRISIL Rating**  
PPMLD A+/ Positive

**Commercial Paper**



**CRISIL Rating**  
A1+

**ESG Impact Rating**



# Financial Performance-Comparison

₹. In Crores

Parameters	Q1 FY26	Q2 FY26	Q-o-Q
Disbursement	618.58	535.14	-13%
Asset Under Management - AUM	3,238.74	3,283.66	1%
Interest Income	145.32	153.54	6%
Net Interest Income - NII	70.21	72.16	3%
Operating Expense - OPEX	51.90	53.62	3%
Loan Losses and Provisions	26.68	16.70	-37%
Profit Before Tax- PBT (Before Extra Ordinary Item)	(6.17)	3.72	160%
Profit After Tax- PAT	(4.41)	3.31	175%
Return On Asset - ROA	(0.57%)	0.42%	
Return On Equity - ROE	(2.70%)	2.02%	
<b>Capital Adequacy Ratio - CRAR</b>	22.04%	<b>22.02%</b>	
<b>Gross NPA - GNPA</b>	5.76%	<b>6.46%</b>	
<b>Net NPA - NNPA</b>	2.70%	<b>3.07%</b>	

# Statement of Sources and Application of Funds

₹. In Crores

Particulars	Period Ended		
	Sep-25	Jun-25	Sep-24
<b>Sources of Funds</b>			
Share Capital	16.45	16.45	16.45
Reserves & Surplus	640.51	637.20	622.98
Borrowings	2,993.72	2,979.19	2,155.00
Other Liabilities and Provision	80.32	73.70	53.09
<b>Total</b>	<b>3,731.00</b>	<b>3,706.55</b>	<b>2,847.52</b>
<b>Application of Funds</b>			
Loan Assets	3,187.52	3,144.60	2,297.55
Investments	121.37	118.99	121.59
Fixed Assets	7.61	8.76	6.32
Cash & Bank Balance	306.15	322.55	318.22
Other Assets	108.35	111.66	103.84
<b>Total</b>	<b>3,731.00</b>	<b>3,706.55</b>	<b>2,847.52</b>

# Profit & Loss Statement

₹. In Crores

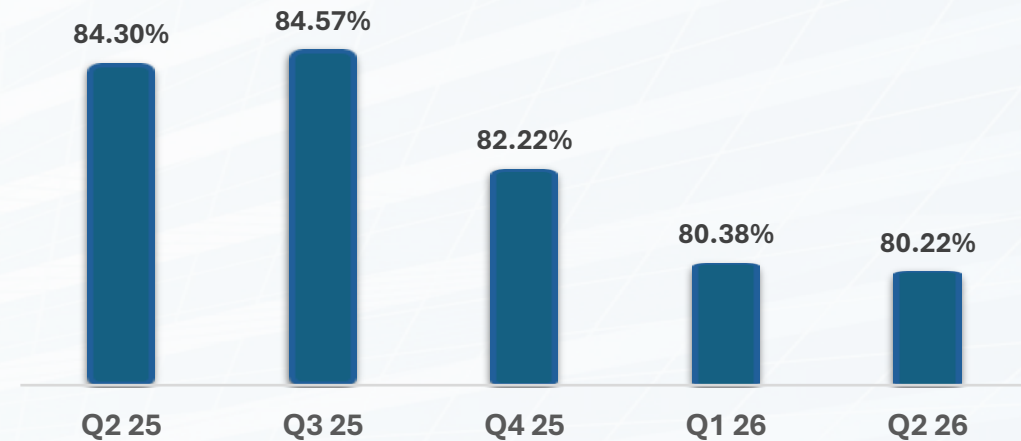
Particulars	Quarter Ended			Half Year Ended	
	Sep-25	Jun-25	Sep-24	Sep-25	Sep-24
<b>Revenue From Operations</b>					
Interest Income	146.88	138.78	102.28	285.67	196.56
Dividend Income	-	0.04	-	0.04	0.03
Fees and Charges Income	6.52	6.37	6.08	12.89	11.58
Other Operating Income	0.14	0.11	0.29	0.25	0.48
Net gain on Fair Value Changes	0.00	0.01	-	0.01	-
<b>Total Revenue From Operations</b>	<b>153.54</b>	<b>145.32</b>	<b>108.65</b>	<b>298.86</b>	<b>208.66</b>
<b>Other Income</b>	<b>1.87</b>	<b>2.18</b>	<b>1.14</b>	<b>4.05</b>	<b>1.32</b>
<b>Total Income</b>	<b>155.42</b>	<b>147.50</b>	<b>109.79</b>	<b>302.91</b>	<b>209.98</b>
<b>Expenses</b>					
Finance Cost	81.39	75.09	50.72	156.48	94.42
Opex	53.62	51.90	41.10	105.51	78.20
Impairment	16.70	26.68	-3.64	43.37	1.22
<b>Total Expenses</b>	<b>151.70</b>	<b>153.66</b>	<b>88.18</b>	<b>305.37</b>	<b>173.85</b>
<b>PBT</b>	<b>3.72</b>	<b>-6.17</b>	<b>21.62</b>	<b>-2.45</b>	<b>36.13</b>
Exceptional Items	-	-	-	-	-
<b>PAT</b>	<b>3.31</b>	<b>-4.41</b>	<b>16.27</b>	<b>-1.17</b>	<b>27.68</b>



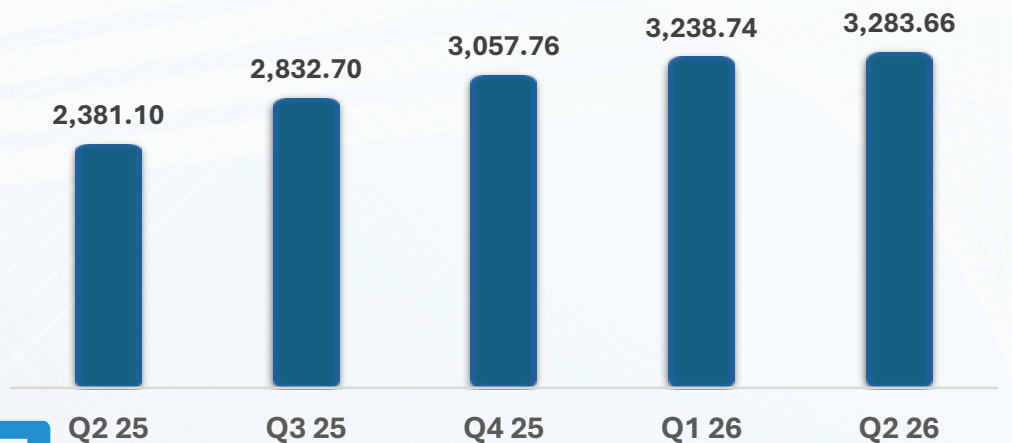
## Disbursements (in ₹ Cr)



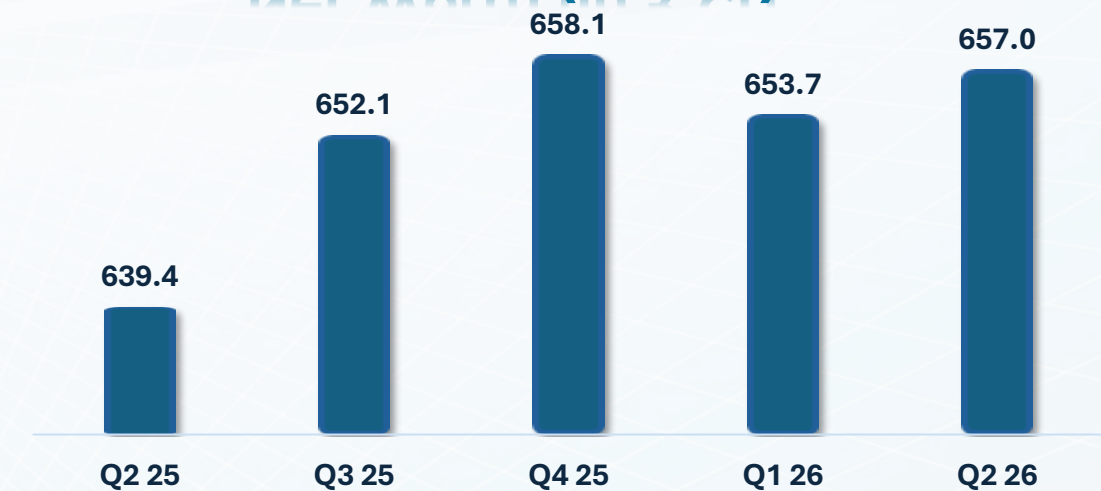
## Average LTV



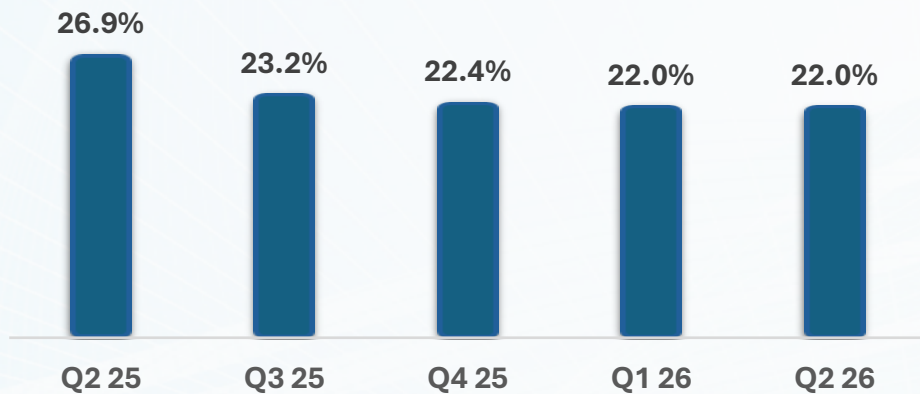
## AUM (in ₹ Cr)



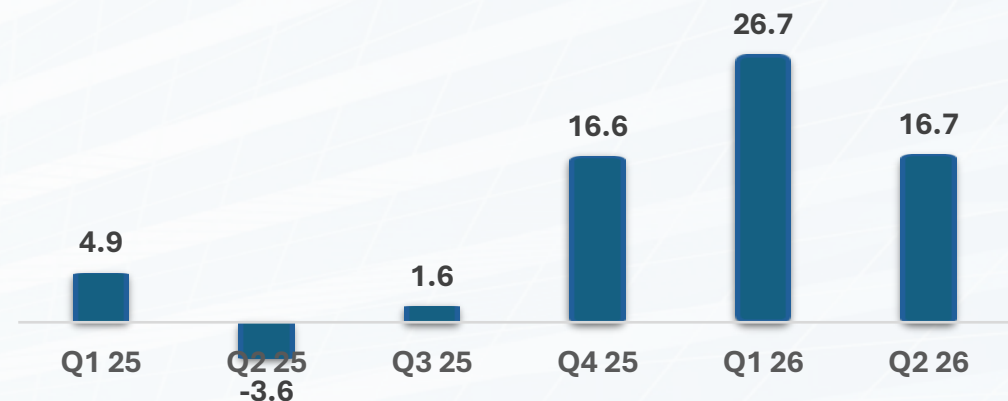
## Net Worth (in ₹ Cr)



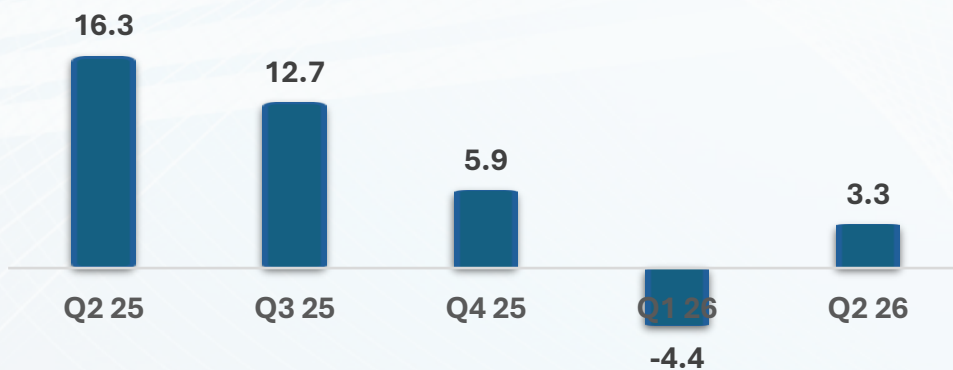
## Capital Adequacy Ratio (%)



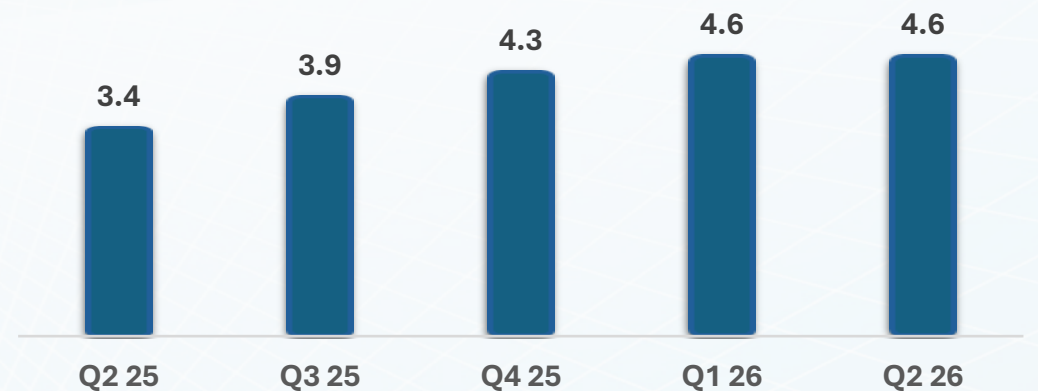
## Loan Loss Provision & Write-Offs (in ₹ Cr)



## Profit after Tax (in ₹ Cr)

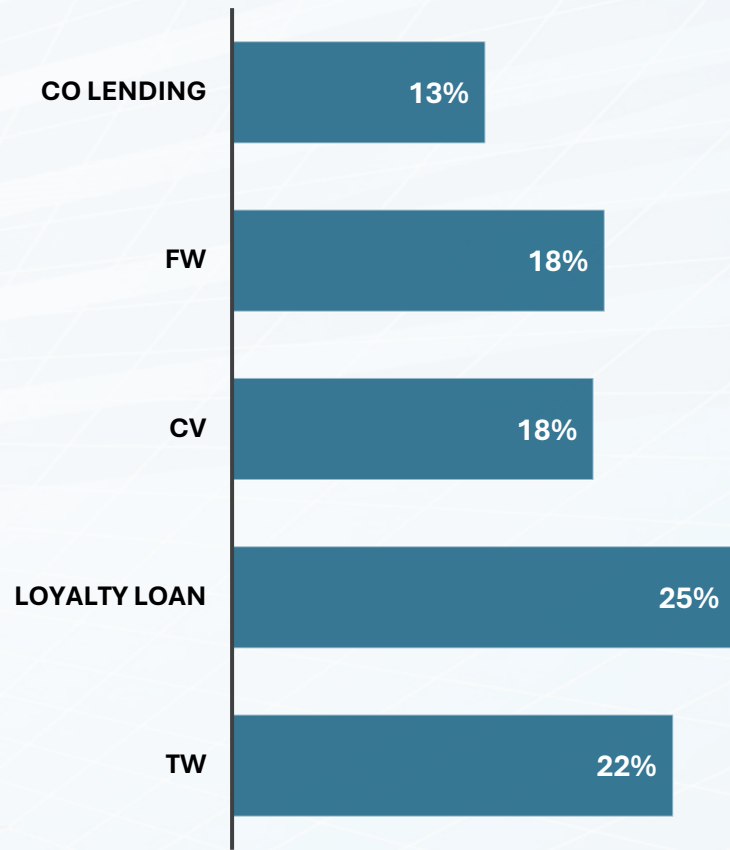
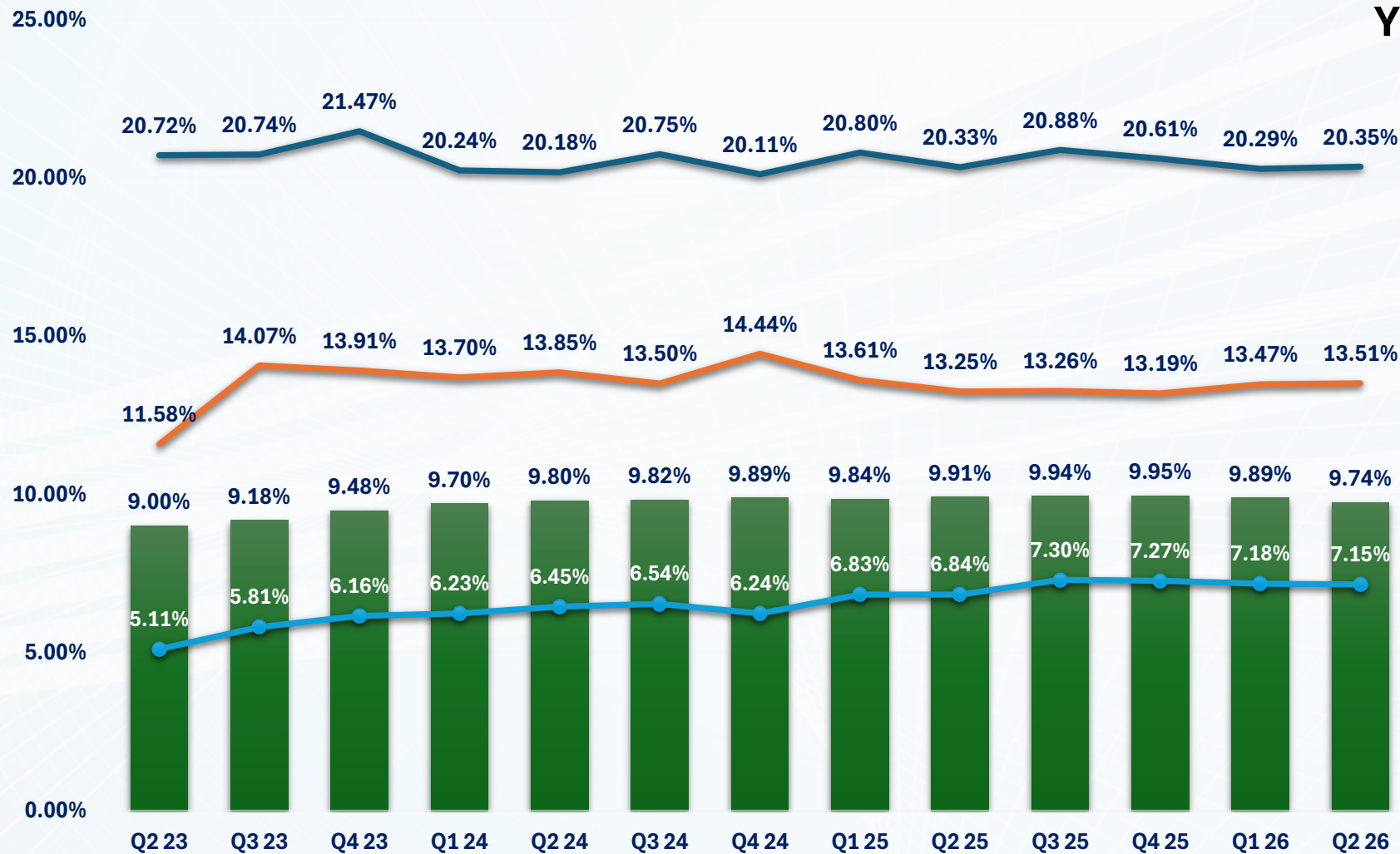


## Debt Equity Ratio



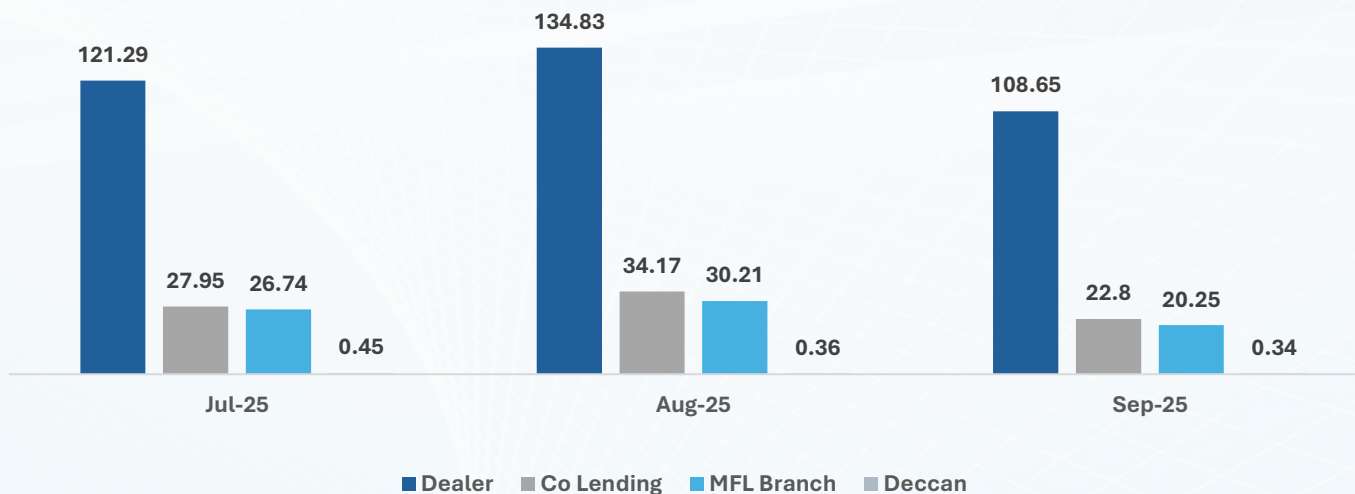
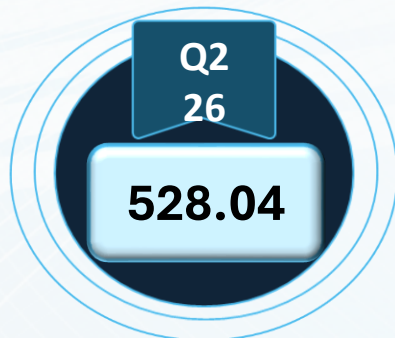
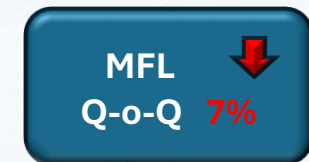
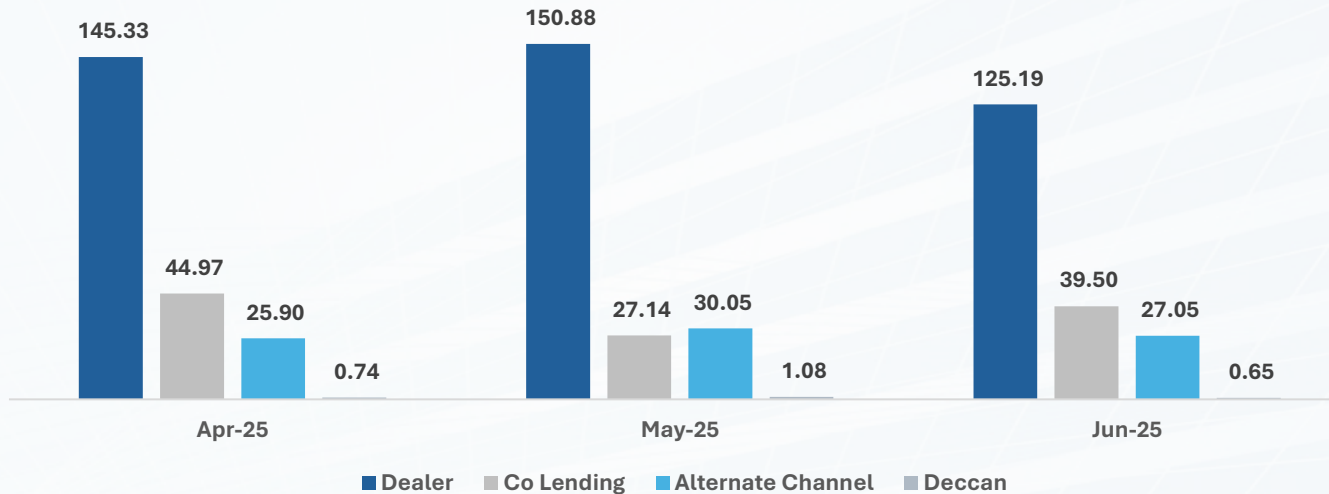
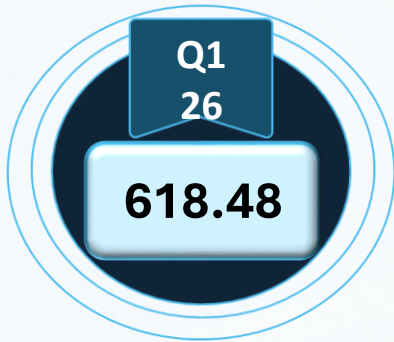
# Analysis of Cost & Yield

## Yield On Disbursements Q2 FY 26



■ Cost   
 —●— Retail Loan   
 —●— Corp Loan   
 —●— Investments

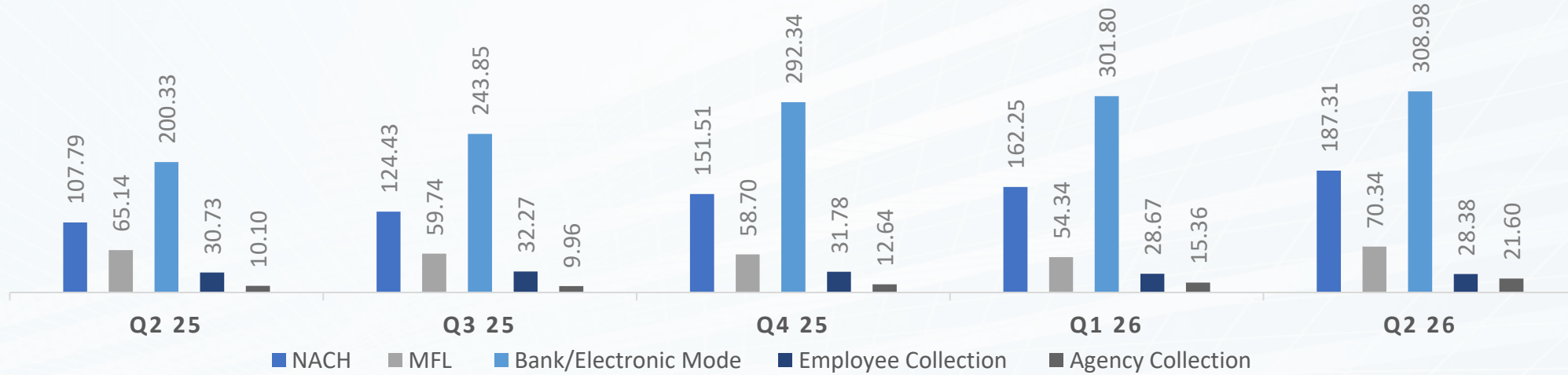
# Disbursement Retail Loans Q1 FY 26 & Q2 FY 26



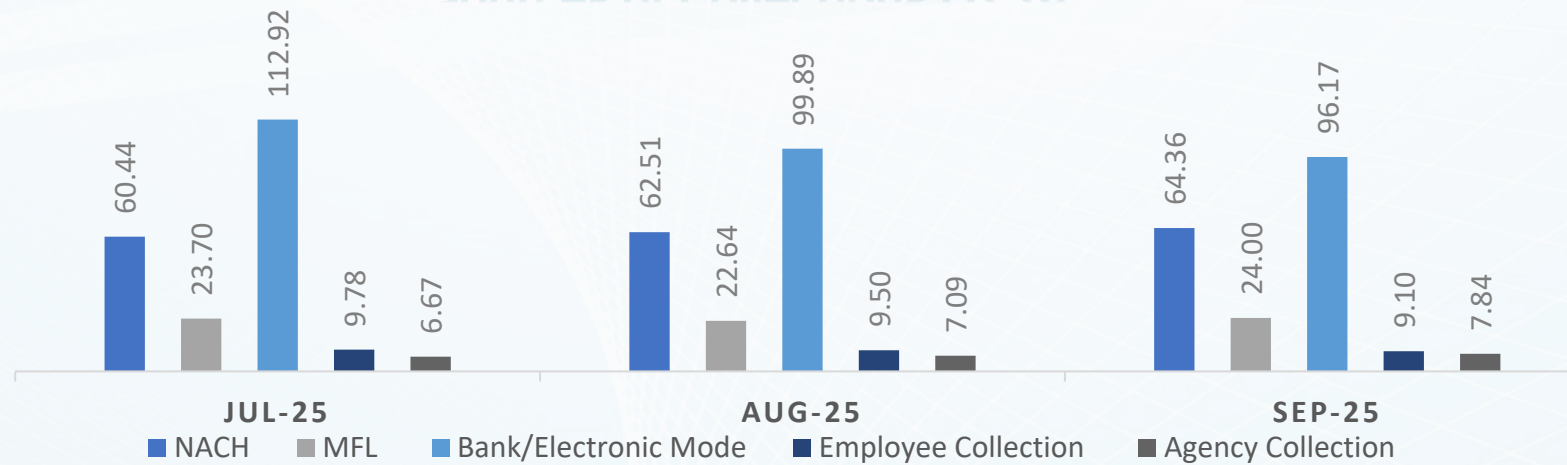
# Collections - Q2 FY 26

## Sources of Collections

₹. In Crores



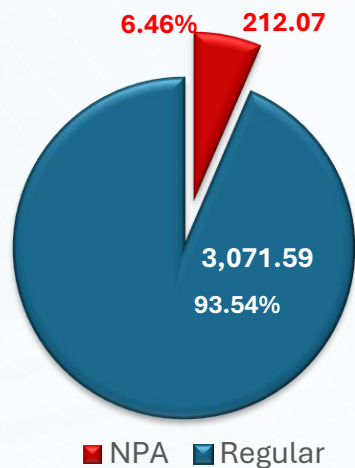
## Sources of Collections Q2 26



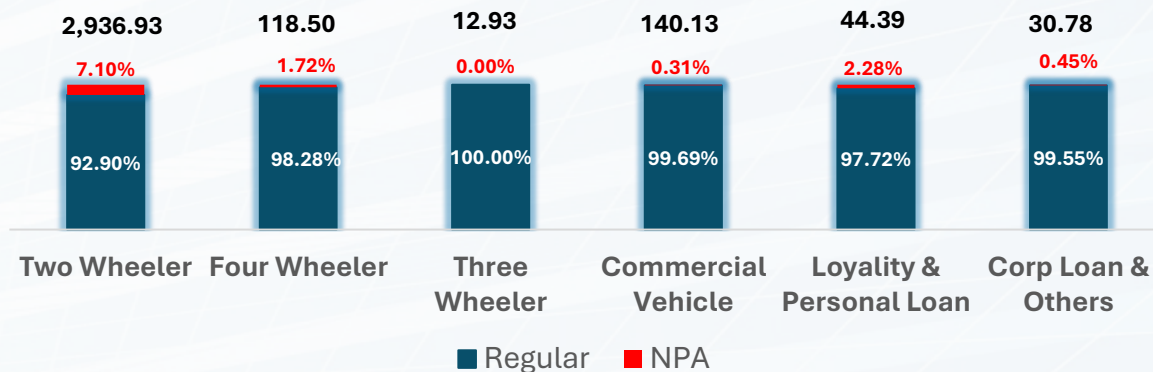
# Portfolio Analysis

₹. In Crores

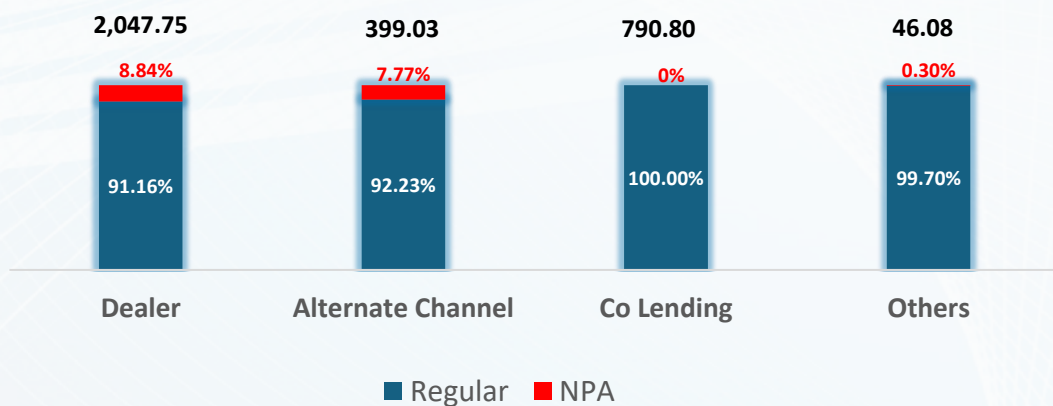
## Portfolio Analysis



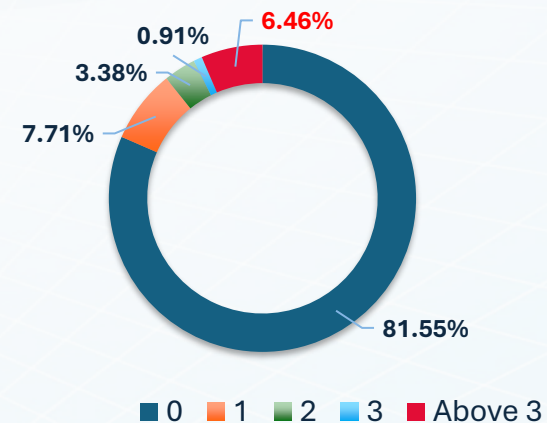
## Segment - wise Analysis



## Source - wise Analysis



## Bucket - wise Analysis



# Asset Quality and NPA Movement - Retail

₹. In Crores

Parameters	Sep-24	Dec-24	Mar-25	June-25	Sep-25
<b>Gross NPAs - Opening POS</b>	<b>193.16</b>	<b>102.58</b>	<b>120.65</b>	<b>134.52</b>	<b>168.57</b>
Add : Additions	19.47	28.75	29.31	45.49	42.17
Less: Reductions					
Normalized and Closed during the Quarter	6.23	3.67	5.75	4.39	7.38
Repossessed vehicles sold during the Quarter	4.58	3.03	4.62	3.49	8.78
Amount collected during the Quarter	3.64	3.98	4.48	3.56	3.45
Transfer of Loans to ARC	95.60	-	-	-	-
Amount written off	-	-	0.59	-	-
<b>Gross NPAs - Closing POS</b>	<b>102.58</b>	<b>120.65</b>	<b>134.52</b>	<b>168.57</b>	<b>191.13</b>
Accrued Interest in NPAs	11.76	13.21	14.54	17.72	20.80
<b>Gross NPAs - Closing</b>	<b>114.34</b>	<b>133.86</b>	<b>149.06</b>	<b>186.29</b>	<b>211.93</b>
<b>GNPA %</b>	<b>4.80%</b>	<b>4.73%</b>	<b>4.88%</b>	<b>5.76%</b>	<b>6.46%</b>
Net NPA	<b>37.39</b>	<b>61.34</b>	<b>68.35</b>	<b>84.79</b>	<b>97.16</b>
<b>Net NPA %</b>	<b>1.62%</b>	<b>2.22%</b>	<b>2.30%</b>	<b>2.70%</b>	<b>3.07%</b>
<b>Provision Coverage Ratio S3</b>	<b>75%</b>	<b>60%</b>	<b>60%</b>	<b>60%</b>	<b>60%</b>

# Asset Quality and Provisioning

₹. In Crores

Particulars	Q4 FY 25	Q1 FY 26	Q2 FY 26
<b>Opening ECL (A)</b>	<b>96.74</b>	<b>107.03</b>	<b>128.51</b>
Net Additions (B)			
-Provision as per ECL Model	6.19	6.66	4.76
-Additional Management Overlay	4.09	14.40	2.77
-Fraud Provision	0.01	0.42	0.06
<b>Closing ECL C = (A+B)</b>	<b>107.03</b>	<b>128.51</b>	<b>136.10</b>
Write off Including Waivers (D)	0.99	0.32	0.32
Loss on repossession (E)	5.28	4.88	8.59
<b>Impairment Cost (B+D+E)</b>	<b>16.56</b>	<b>26.68</b>	<b>16.51</b>
Bad debts recovered	(0.15)	(0.11)	(0.14)
<b>Net Impairment Cost</b>	<b>16.40</b>	<b>26.56</b>	<b>16.37</b>
<b>Average AUM</b>	2,949.74	3,097.64	3,186.18
<b>Credit Cost %</b>	<b>2.22%</b>	<b>3.43%</b>	<b>2.05%</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>Sep-25</b>	<b>3,283.66</b>	<b>191.27</b>	<b>20.80</b>	<b>212.07</b>	<b>6.46%</b>	<b>114.91</b>	<b>60%</b>	<b>97.16</b>
Two Wheeler	2,936.91	187.80	20.62	208.42	7.10%	112.77	60%	95.65
Used Four Wheeler	118.51	1.95	0.10	2.05	1.73%	1.17	60%	0.88
Loyalty and Personal Loan	44.41	0.96	0.06	1.02	2.30%	0.58	60%	0.44
Corp Loan and Others	30.78	0.14	-	0.14	0.45%	0.14	100%	-
Three Wheeler	12.93	-	-	-	0.00%	-	0%	-
Commercial Vehicle	140.12	0.42	0.02	0.44	0.31%	0.25	60%	0.19
<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

# Stage Wise AUM and ECL Summary

₹. In Crores

Stage		AUM	Interest Accrual	Closing Asset	Provision	Net Asset
Stage 1A	A	2,892.03	38.69	2,930.72	11.69	2,919.03
Stage 1B	B	1.00	0.02	1.02	0.61	0.41
<b>Total Stage 1</b>	<b>C</b>	<b>2,893.03</b>	<b>38.71</b>	<b>2,931.74</b>	<b>12.30</b>	<b>2,919.44</b>
Stage 2A	D	139.18	1.69	140.87	9.50	131.37
Stage 2B	E	10.66	0.44	11.10	6.39	4.71
<b>Total Stage 2</b>	<b>F</b>	<b>149.84</b>	<b>2.13</b>	<b>151.97</b>	<b>15.89</b>	<b>136.08</b>
<b>Total Stage 3</b>	<b>G</b>	<b>179.61</b>	<b>20.34</b>	<b>199.95</b>	<b>107.91</b>	<b>92.04</b>
<b>Total</b>	<b>C+F+G</b>	<b>3,222.48</b>	<b>61.18</b>	<b>3,283.66</b>	<b>136.10</b>	<b>3,147.56</b>
<b>NPA as per RBI</b>	<b>B+E+G</b>	<b>191.27</b>	<b>20.80</b>	<b>212.07</b>	<b>114.91</b>	<b>97.16</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

Sep-2025

₹. In Crores

Particulars	AUM	ECL	IRACP	Excess /(Deficit)	ECL%	IRACP %
<b>Performing Assets</b>						
S1 and S2 Hypothecation Loans	3,038.13	21.05	12.15	8.90	0.69%	0.40%
S1 and S2 other loans	33.46	0.14	0.13	0.01	0.42%	0.40%
<b>Non-Performing Assets</b>						
S3 loans	191.27	114.91	59.79	55.12	60%	32%
Accrued Interest on NPA Accounts	20.80	-	-	-	-	-
<b>Total</b>	<b>3,283.66</b>	<b>136.10</b>	<b>72.08</b>	<b>64.02</b>	<b>4.14%</b>	<b>2.20%</b>

Jun -2025

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>

# Partnerships

## Co Lending



## Business Correspondents



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

# Securitization Details as on 30<sup>th</sup> Sep 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)	11	609.84
Direct Assignment	7	2.81
Own Portfolio excl securitized		2,642.74
<b>Total Portfolio</b>		<b>3,255.39</b>

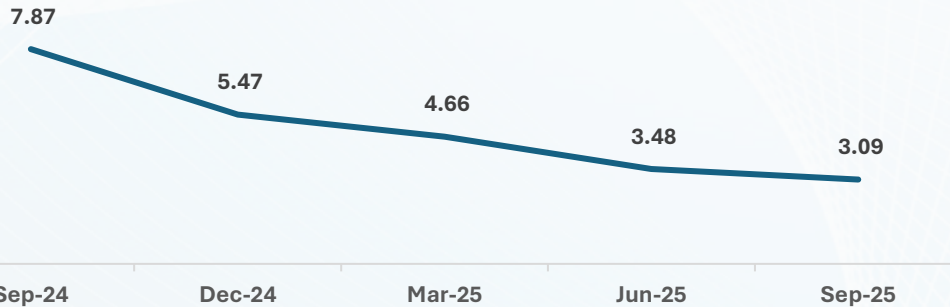
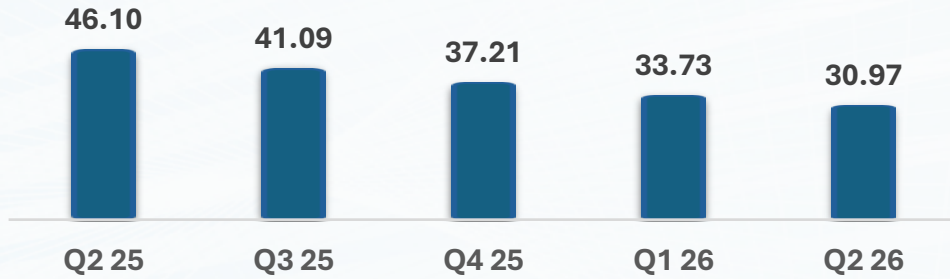
Transaction Type	AUM
Off Book	2.51
On Book	3,352.88
<b>Total Portfolio</b>	<b>3,355.39</b>

# ARC & Investment in SRs

## PHOENIX ARC (Sep 2023)



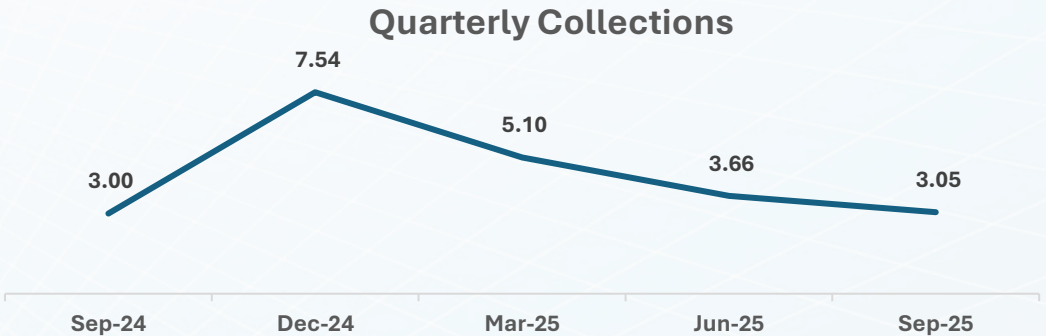
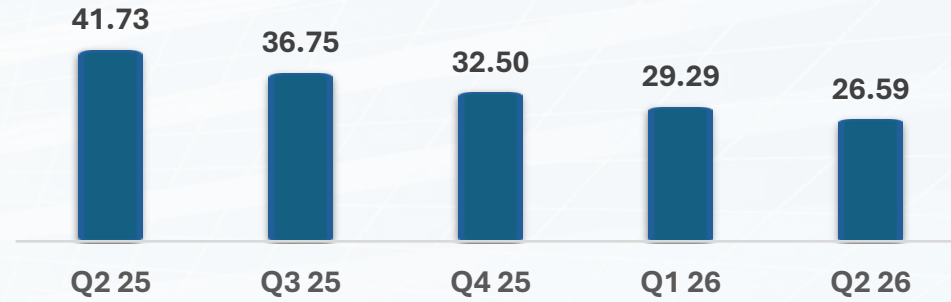
NAV SRs



## PARAS ARC (Sep 2024)

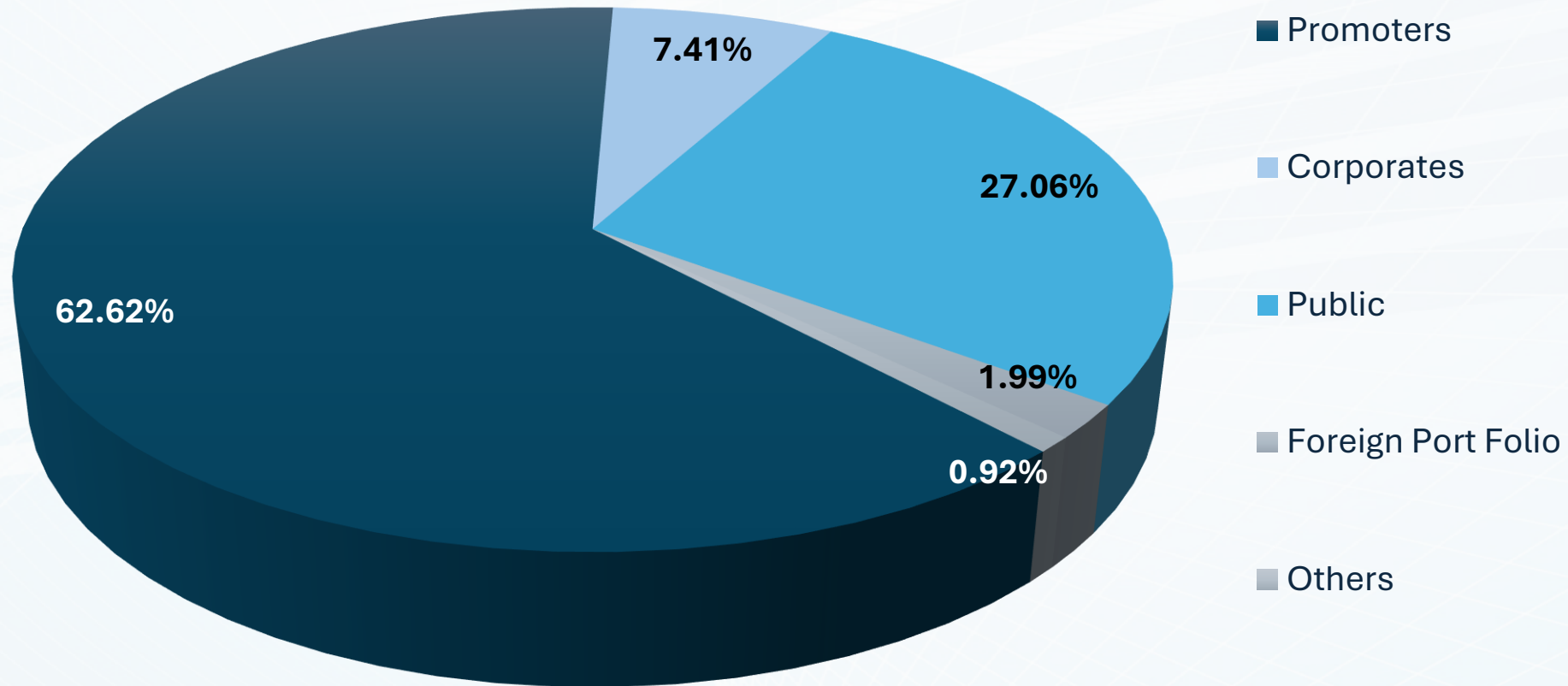


NAV SRs



# Shareholding Pattern

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



# Banking Partners





# NBFCs & Marquee Partners

Morgan Stanley

wint

GuarantCo  
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.  
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

nuvama

oxyzo

TCI  
LEADERS IN LOGISTICS

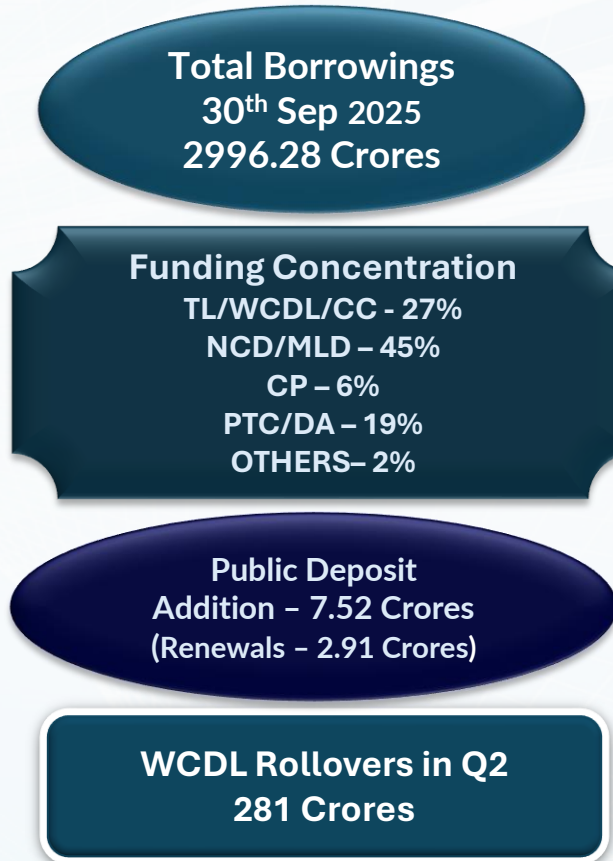
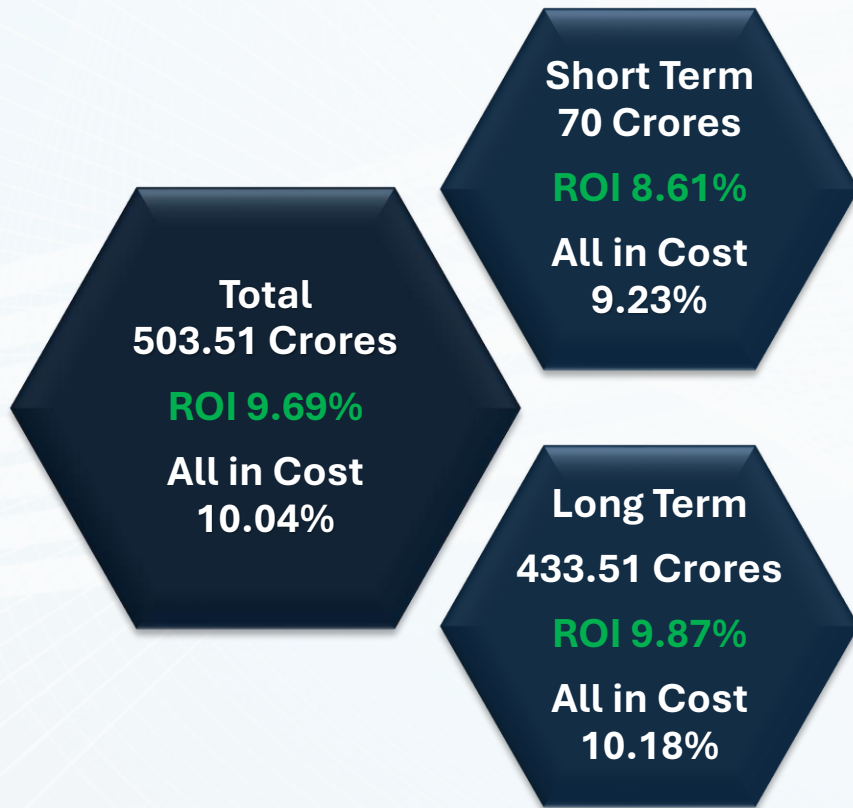
vivriti  
CAPITAL

PhillipCapital  
Your Partner In Finance

# Sources of Borrowing

## Additional Facilities Q 2 FY 26

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

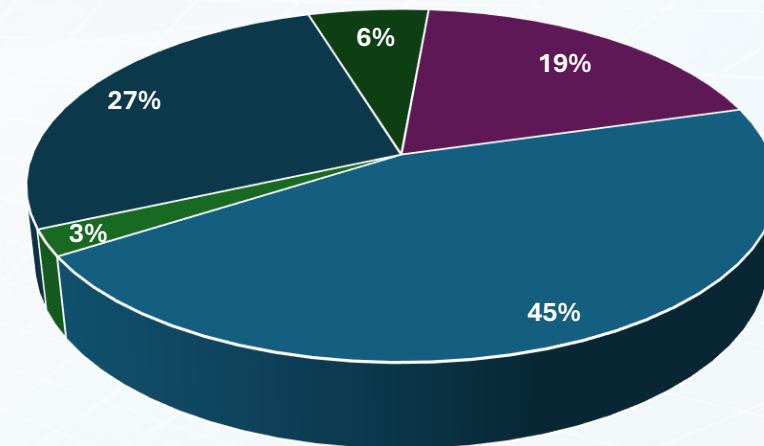
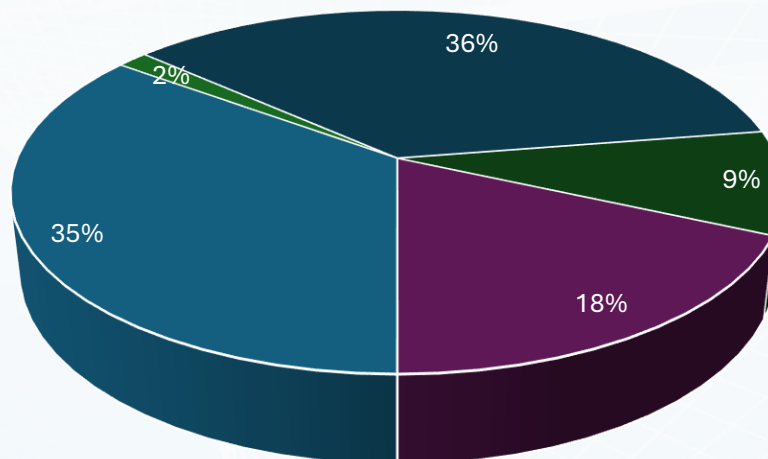
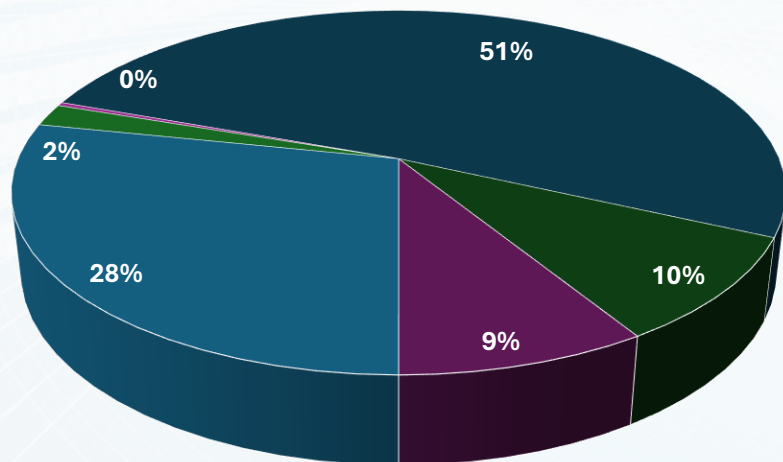


# Borrowing Profile

₹. In Crores

Borrowings	Sep-24		Jun-25		Sep-25	
	O/S	Rate	O/S	Rate	O/S	Rate
NCD & MLD	604.00	9.95%	1,048.50	9.96%	1,359.75	9.95%
Sub Debt & Public Deposit	42.37	8.21%	45.92	8.09%	72.04	8.22%
Loan from Directors & Others	6.78	10.85%				
CC/WCDL/WCTL	1,098.03	10.18%	1,075.69	10.12%	806.39	9.78%
CP	200.00	9.37%	275.00	9.50%	183.74	9.14%
PTC/DA	189.45	9.17%	547.98	9.55%	574.35	9.58%
<b>Total</b>	<b>2,140.63</b>	<b>9.90%</b>	<b>2,993.09</b>	<b>9.87%</b>	<b>2,996.28</b>	<b>9.74%</b>

## Funding Concentration

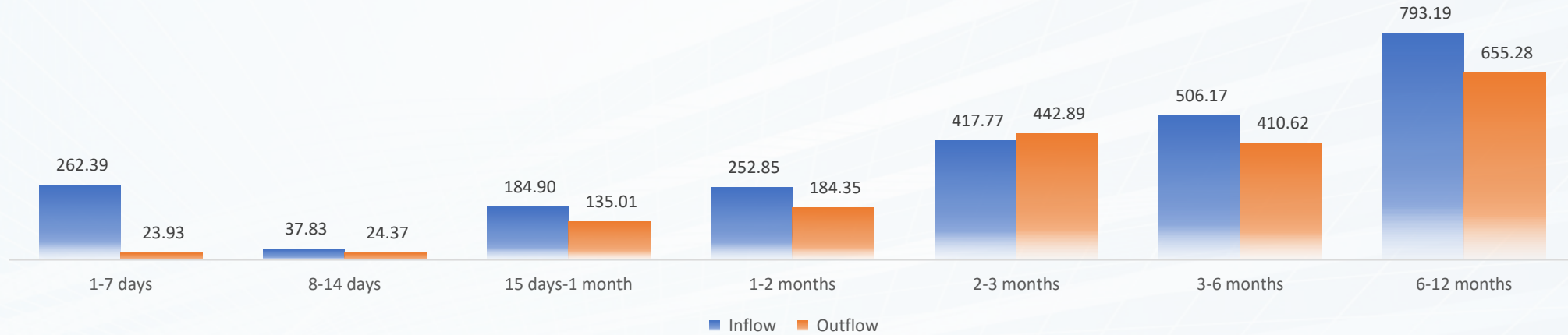


■ NCD & MLD 
 ■ Sub Debt & Public Deposit 
 ■ Loan from Directors & Others 
 ■ CC/WCDL/WCTL 
 ■ CP 
 ■ PTC/DA



# Structural Liquidity as on 30/09/2025

₹. In Crores



	1-7 days	8-14 days	15 days-1 month	1-2 months	2-3 months	3-6 months	6-12 months
<b>Cumulative Mismatch</b>	238.46	251.91	301.81	370.31	345.18	440.73	578.64
<b>Cumulative Mismatch as % of Total Outflows</b>	996.44%	521.52%	164.64%	100.72%	42.59%	36.09%	30.84%

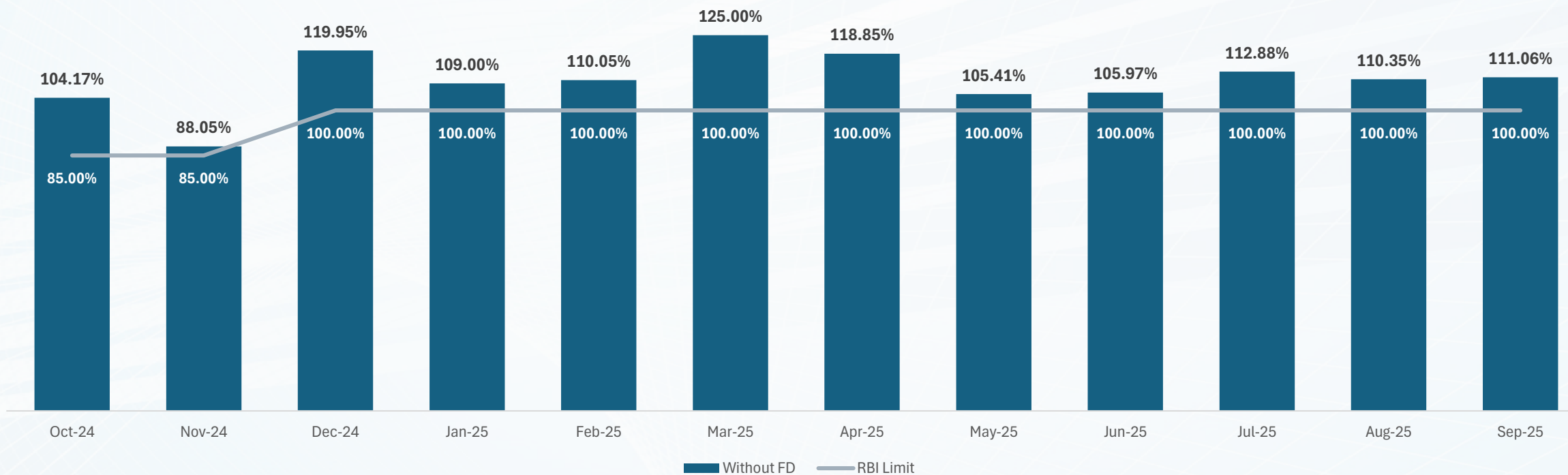
- A detailed ALM and Structural Liquidity statement as required by RBI prepared and submitted to RBI.
- Loans in the form on CC/WCDL get renewed and hence considered as 'inflow' and 'outflow' in the same period; As of 30.09.2025 there was "Bank Balance" of ₹ 220 Cr to meet any requirement.
- While the overall conditions prevailing has not been conducive for raising funds, there is a steady flow of funds through different modes.

# ALM as on 30/09/2025

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
<b>A. OUTFLOWS</b>									
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
<b>A. TOTAL OUTFLOWS (A)</b>	<b>183.32</b>	<b>184.35</b>	<b>442.89</b>	<b>410.62</b>	<b>655.28</b>	<b>1,606.50</b>	<b>120.79</b>	<b>700.33</b>	<b>4,304.07</b>
<b>A1. Cumulative Outflows</b>	<b>183.32</b>	<b>367.66</b>	<b>810.56</b>	<b>1,221.18</b>	<b>1,876.45</b>	<b>3,482.95</b>	<b>3,603.74</b>	<b>4,304.07</b>	<b>15,849.93</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	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>B. TOTAL INFLOWS (B)</b>	<b>485.12</b>	<b>252.85</b>	<b>417.77</b>	<b>506.17</b>	<b>793.19</b>	<b>1,479.36</b>	<b>237.27</b>	<b>132.35</b>	<b>4,304.07</b>
<b>C. Mismatch (B - A)</b>	<b>301.81</b>	<b>68.50</b>	<b>-25.13</b>	<b>95.55</b>	<b>137.91</b>	<b>-127.13</b>	<b>116.47</b>	<b>-567.98</b>	<b>0.00</b>
<b>D. Cumulative Mismatch</b>	<b>301.81</b>	<b>370.31</b>	<b>345.18</b>	<b>440.73</b>	<b>578.64</b>	<b>451.50</b>	<b>567.98</b>	<b>0.00</b>	<b>0.00</b>
<b>E. Mismatch as % of Total Outflows</b>	<b>164.64%</b>	<b>37.16%</b>	<b>-5.67%</b>	<b>23.27%</b>	<b>21.05%</b>	<b>-7.91%</b>	<b>96.43%</b>	<b>-81.10%</b>	<b>0.00%</b>
<b>F. Cumulative Mismatch as % of Total Outflows</b>	<b>164.64%</b>	<b>100.72%</b>	<b>42.59%</b>	<b>36.09%</b>	<b>30.84%</b>	<b>12.96%</b>	<b>15.76%</b>	<b>0.00%</b>	<b>0.00%</b>



# Liquidity Coverage Ratio



**DEC 2024 - RBI LCR limit changed from 85% to 100%**



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