

SEC/MFL/NSE/2026/6713

Symbol: MUTHOOTFIN

August 12, 2026

To,
Listing Department
National Stock Exchange of India Limited
Exchange Plaza, Plot no. C/1, G Block
Bandra-Kurla Complex Bandra (E)
Mumbai - 400 051

Dear Sir/Madam,

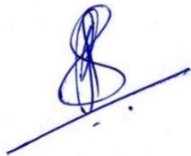
Sub: Asset Liability Management (ALM) Reporting

In terms of Para 3 of Annexure II of Framework for listing of Commercial Paper mentioned in the SEBI Circular No SEBI/HO/DDHS/DDHS/CIR/P/2019/115 dated 22nd October, 2019, please find enclosed herewith the Asset Liability Management (ALM) Statement of the Company as on 30th June, 2026, as submitted to the Reserve Bank of India.

Kindly take the same on record.

Thanking You,

For Muthoot Finance Limited



Rajesh A
Company Secretary

Particulars	0 day to 7 days	8 days to 14 days	15 days to 30/31 days (One month)	Over one month and upto 2 months	Over two months and upto 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Total
(xi) Convertible Debentures (A+B) (Debentures with embedded call / put options As per residual period for the earliest exercise date for the embedded option)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. Secured (a+b+c+d+e+f+g)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Of which; (a) Subscribed by Retail Investors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Subscribed by Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Subscribed by NBFCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Subscribed by Mutual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Subscribed by Insurance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Subscribed by Pension	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Others (Please specify)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. Un-Secured (a+b+c+d+e+f+g)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Of which; (a) Subscribed by Retail Investors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Subscribed by Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Subscribed by NBFCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Subscribed by Mutual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Subscribed by Insurance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Subscribed by Pension	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Others (Please specify)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xii) Subordinate Debt	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45,000.00	45,000.00
(xiii) Perpetual Debt Instrument	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xiv) Security Finance Transactions(a+b+c+d)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a) Repo (As per residual maturity)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Reverse Repo (As per residual maturity)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) CBLO (As per residual maturity)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d) Others (Please Specify)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7.Current Liabilities & Provisions (a+b+c+d+e+f+g+h)	40,965.00	15,403.00	25,775.00	64,302.00	31,137.00	111,604.00	155,982.00	23,041.00	52,915.00	1,336.00	522,460.00
a) Sundry creditors	2,609.00	2,537.00	84.00	0.00	0.00	0.00	8,042.00	0.00	0.00	0.00	13,272.00
b) Expenses payable (Other than Interest)	15,739.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,739.00
(c) Advance income received from borrowers pending adjustment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Interest payable on deposits and borrowings	17,433.00	7,797.00	13,371.00	47,494.00	17,339.00	81,639.00	71,730.00	5,530.00	0.00	0.00	262,333.00
(e) Provisions for Standard Assets	5,184.00	5,069.00	12,320.00	16,808.00	13,798.00	29,965.00	36,463.00	2,634.00	3,061.00	88.00	125,390.00
(f) Provisions for Non Performing Assets (NPAs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49,854.00	1,248.00	51,102.00
(g) Provisions for Investment Portfolio (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(h) Other Provisions (Please Specify)	0.00	0.00	0.00	0.00	0.00	0.00	39,747.00	14,877.00	0.00	0.00	54,624.00
8.Statutory Dues	5,212.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,212.00
9.Unclaimed Deposits (i+ii)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Pending for less than 7 years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Pending for greater than 7 years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10.Any Other Unclaimed Amount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11.Debt Service Realisation Account	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12.Other Outflows	10,531.00	0.00	0.00	0.00	48.00	0.00	63,375.00	193.00	0.00	21,783.00	95,930.00
13.Outflows On Account of Off Balance Sheet (OBS) Exposure (i+ii+iii+iv+v+vi+vi+vi)	101,907.00	0.00	75.00	6,994.00	18,515.00	10,985.00	163,748.00	222,227.00	136,412.00	0.00	660,863.00
(i)Loan commitments pending disbursal	46,031.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46,031.00
(ii)Lines of credit committed to other institution	55,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	55,000.00
(iii)Total Letter of Credits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv)Total Guarantees	876.00	0.00	0.00	0.00	0.00	0.00	11,203.00	0.00	0.00	0.00	12,079.00
(v) Bills discounted/rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vi)Total Derivative Exposures (a+b+c+d+e+f+g+h)	0.00	0.00	0.00	6,954.00	18,480.00	10,985.00	65,995.00	222,227.00	136,412.00	0.00	461,053.00
(a) Forward Forex Contracts	0.00	0.00	0.00	6,954.00	18,480.00	10,985.00	65,995.00	222,227.00	136,412.00	0.00	461,053.00
(b) Futures Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Options Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Forward Rate Agreements	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Swaps - Currency	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Swaps - Interest Rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Credit Default Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(h) Other Derivatives	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vi)Others	0.00	0.00	75.00	40.00	35.00	0.00	86,550.00	0.00	0.00	0.00	86,700.00
A. TOTAL OUTFLOWS (A) (Sum of 1 to 13)	292,232.00	57,903.00	186,473.00	374,166.00	695,349.00	1,308,021.00	3,092,322.00	6,484,608.00	3,488,958.00	3,588,642.00	19,568,674.00
A1. Cumulative Outflows	292,232.00	350,135.00	536,608.00	910,774.00	1,606,123.00	2,914,144.00	6,006,466.00	12,491,074.00	15,980,032.00	19,568,674.00	19,568,674.00
B. INFLOWS											
1. Cash (In 1 to 30/31 day time-bucket)	518,425.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	518,425.00
2. Remittance in Transit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Balances With Banks	824,057.00	0.00	0.00	8.00	509.00	3.00	594.00	5.00	1.00	0.00	825,177.00
a) Current Account (The stipulated minimum balance be shown in 6 months to 1 year bucket. The balance in excess of the mininm balance be shown in 1 to 30 day time	824,057.00	0.00	0.00	0.00	0.00	0.00	547.00	0.00	0.00	0.00	824,604.00
b) Deposit Accounts /Short-Term Deposits (As per residual maturity)	0.00	0.00	0.00	8.00	509.00	3.00	47.00	5.00	1.00	0.00	573.00
4.Investments (i+ii+iii+iv+v)	105.00	0.00	16.00	1,460.00	61.00	38.00	0.00	0.00	0.00	386,996.00	388,676.00
(i)Statutory Investments (only for NBFCs-D)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Listed Investments	105.00	0.00	16.00	1,460.00	61.00	38.00	0.00	0.00	0.00	32,582.00	34,262.00
(a) Current	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Non-current	105.00	0.00	16.00	1,460.00	61.00	38.00	0.00	0.00	0.00	32,582.00	34,262.00
(iii) Unlisted Investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	354,414.00	354,414.00
(a) Current	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Non-current	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	354,414.00	354,414.00
(iv) Venture Capital Units	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v) Others (Please Specifv)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Particulars	0 day to 7 days	8 days to 14 days	15 days to 30/31 days (One month)	Over one month and upto 2 months	Over two months and upto 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Total
5.Advances (Performing)	752,805.00	735,638.00	1,782,844.00	2,439,423.00	2,000,874.00	4,393,072.00	4,484,958.00	417,805.00	35,690.00	13,783.00	17,056,892.00
(i) Bills of Exchange and Promissory Notes discounted & rediscounted (As per residual usance of the underlying bills)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Term Loans (The cash inflows on account of the interest and principal of the loan may be slotted in respective time buckets as per the timing of the cash flows as stipulated in the original / revised repayment schedule)	734,583.00	724,984.00	1,757,479.00	2,404,574.00	1,971,876.00	4,332,154.00	4,422,177.00	415,390.00	35,690.00	13,783.00	16,812,690.00
(a) Through Regular Payment Schedule	16,110.00	1,511.00	4,974.00	24,755.00	20,740.00	50,442.00	88,952.00	211,319.00	35,690.00	13,783.00	468,276.00
(b) Through Bullet Payment	718,473.00	723,473.00	1,752,505.00	2,379,819.00	1,951,136.00	4,281,712.00	4,333,225.00	204,071.00	0.00	0.00	16,344,414.00
(iii) Interest to be serviced through regular	7,802.00	234.00	60.00	573.00	891.00	0.00	0.00	0.00	0.00	0.00	9,560.00
(iv) Interest to be serviced to be in Bullet	10,420.00	10,420.00	25,305.00	34,276.00	28,107.00	60,918.00	62,781.00	2,415.00	0.00	0.00	234,642.00
6.Gross Non-Performing Loans (GNPA)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	391,090.00	1,556.00	392,646.00
(i) Substandard	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	391,090.00	1,556.00	392,646.00
(a) All over dues and instalments of principal falling due during the next three years (In the 3 to 5 year time-bucket)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	391,090.00	0.00	391,090.00
(b) Entire principal amount due beyond the next three years (In the over 5 years time-bucket)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,556.00	1,556.00
(ii) Doubtful and loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) All instalments of principal falling due during the next five years as also all over dues (In the over 5 years time-bucket)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Entire principal amount due beyond the next five years (In the over 5 years time-bucket)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7. Inflows From Assets On Lease	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8. Fixed Assets (Excluding Assets On Lease)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	54,282.00	54,282.00
9. Other Assets :	18,589.00	0.00	4.00	2,361.00	1,259.00	2,968.00	29,586.00	111,487.00	23,848.00	10,743.00	200,845.00
(a) Intangible assets & other non-cash flow items (In the Over 5 year time bucket)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	220.00	220.00
(b) Other items (e.g. accrued income, other receivables, staff loans, etc.) (In respective maturity buckets as per the timing of the cash flows)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Others	18,589.00	0.00	4.00	2,361.00	1,259.00	2,968.00	29,586.00	111,487.00	23,848.00	10,523.00	200,625.00
10.Security Finance Transactions (a+b+c+d)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a) Repo (As per residual maturity)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Reverse Repo (As per residual maturity)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) CBLO (As per residual maturity)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d) Others (Please Specify)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11.Inflows On Account of Off Balance Sheet (OBS) Exposure (i+ii+iii+iv+v)	30,700.00	0.00	0.00	0.00	0.00	0.00	0.00	101,031.00	0.00	0.00	131,731.00
(i)Loan committed by other institution pending disbursal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii)Lines of credit committed by other institution	30,700.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30,700.00
(iii) Bills discounted/rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv)Total Derivative Exposures (a+b+c+d+e+f+g+h)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Forward Forex Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Futures Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Options Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Forward Rate Agreements	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Swaps - Currency	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Swaps - Interest Rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Credit Default Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(h) Other Derivatives	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v)Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	101,031.00	0.00	0.00	101,031.00
B. TOTAL INFLOWS (B) (Sum of 1 to 11)	2,144,681.00	735,638.00	1,782,864.00	2,443,252.00	2,002,703.00	4,396,081.00	4,515,138.00	630,328.00	450,629.00	467,360.00	19,568,674.00
C. Mismatch (B - A)	1,852,449.00	677,735.00	1,596,391.00	2,069,086.00	1,307,354.00	3,088,060.00	1,422,816.00	-5,854,280.00	-3,038,329.00	-3,121,282.00	0.00
D. Cumulative Mismatch	1,852,449.00	2,530,184.00	4,126,575.00	6,195,661.00	7,503,015.00	10,591,075.00	12,013,891.00	6,159,611.00	3,121,282.00	0.00	0.00
E. Mismatch as % of Total Outflows	633.90%	1170.47%	856.10%	552.99%	188.01%	236.09%	46.01%	-90.28%	-87.08%	-86.98%	0.00%
F. Cumulative Mismatch as % of Cumulative Total Outflows	633.90%	722.63%	769.01%	680.26%	467.15%	363.44%	200.02%	49.31%	19.53%	0.00%	0.00%