



Date: 10th January 2026

To,
The Corporate Relationship Department
BSE Limited
PJ Towers, Dalal Street, Fort
Mumbai – 400 001

Dear Sir/Madam,

Sub: - Submission of Assets Liability Management (ALM) Statement for the quarter ended 31st December 2025.

Pursuant to SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021 and in terms of Chapter XVII of the Operational Circular bearing number SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021, as amended from time to time, please find enclosed the Assets Liability Management Statement of the Company for the quarter ended 31st December 2025.

You are requested to take the same on record and acknowledge.

Thanking you

Yours faithfully
For MUTHOOT HOUSING FINANCE COMPANY LIMITED

Sumesh. S
Company Secretary and Compliance Officer

Muthoot Housing Finance Company Limited.
Corporate Identity Number (CIN) U65922KL2010PLC025624

Registered Office : TC No. 14/2074-7, Muthoot Centre, Punnen Road, Thiruvananthapuram 695039, Kerala, India.
Corporate Office : 12A 01, 13th Floor, Parinee Crescenz, Plot No. C-38 & C-39, Bandra Kurla Complex - G Block, Bandra (East), Mumbai - 400 051, India.
T : +91-22-62728500 e-mail : muthoot@muthoot.com
www.muthoothousing.com

STATEMENT OF SHORT-TERM DYNAMIC LIQUIDITY								
Particulars	1 day to 7 days	8 days to 14 days	15 days to 30/31 days	1 month to 3 months	3 to 6 months	Total	Row Code	Remarks
Column Code	C284	C285	C286	C287	C288	C289		
A. OUTFLOWS							R1546	
1. Increase in loans & Advances	21.00	0.00	13.00	70.00	0.00	104.00	R1547	
2. Net increase in investments	0.00	0.00	0.00	0.00	0.00	0.00	R1548	
i) Govt./approved securities	0.00	0.00	0.00	0.00	0.00	0.00	R1549	
ii) Bonds/debentures/shares	0.00	0.00	0.00	0.00	0.00	0.00	R1550	
iii) Others	0.00	0.00	0.00	0.00	0.00	0.00	R1551	
3. Net decrease in public deposits, ICDs	0.00	0.00	0.00	0.00	0.00	0.00	R1552	
4. Net decrease in borrowings from various sources/net increase in market lending	0.78	0.00	0.00	0.00	102.31	103.09	R1553	
5. Outflow on account of off-balance sheet items	0.00	0.00	0.00	0.00	0.00	0.00	R1554	
6. Other outflows	25.64	13.55	36.03	118.59	131.65	325.45	R1555	
TOTAL OUTFLOWS (A)	47.42	13.55	49.03	188.59	233.96	532.54	R1556	
B. INFLOWS						0.00	R1557	
1. Net cash position	24.53	0.00	35.25	36.18	75.85	171.81	R1558	
2. Net increase in deposits	0.00	0.00	0.00	0.00	0.00	0.00	R1559	
3. Interest inflow on investments	0.00	0.00	0.00	0.00	0.00	0.00	R1560	
4. Interest inflow on performing Advances	9.62	9.64	19.32	78.20	117.98	234.76	R1561	
5. Net increase in borrowings from various sources	0.00	10.00	7.97	116.28	0.00	134.25	R1562	
6. Inflow on account of off-balance sheet items	0.00	0.00	0.00	0.00	0.00	0.00	R1563	
7. Other inflows	31.01	0.00	1.59	3.06	54.18	89.84	R1564	
TOTAL INFLOWS (B)	65.16	19.64	64.12	233.72	248.01	630.65	R1565	
C. Mismatch (B - A)	17.74	6.10	15.09	45.13	14.05	98.11	R1566	
D. Cumulative mismatch	17.74	23.84	38.93	84.06	98.11	196.23	R1567	
E. C as percentage to Total Outflows	37.41%	45.01%	30.78%	23.93%	6.01%	18.42%	R1568	