18-07-2025

Bombay Stock Exchange Limited,
Phiroze Jeejeebhoy Tower,
Dalal Street
Mumbai – 400 001

Dear Sir / Madam,

Sub : **Asset Liability Management statements (DNBS4A) for the Quarter ended 30th June 2025**

Ref : **SEBI Operational circular SEBI/HO/DDHS/P/CIR/2021/613 dated 13-04-2022**

We hereby submit the quarterly Asset Liability Management Statements (DNBS4A) for the quarter ended 30th June 2025.

Please take our submission on record.

It may be kindly noted that the structural liquidity for the month of June 2025 in DNBS 4B is already filed.

Thanking You,

Yours faithfully

For Muthoottu Mini Financiers Limited

MATHEW MUTHOOTTU

Digitally signed by MATHEW MUTHOOTTU
Date: 2025.07.18 15:12:29 +05'30'

Mathew Muthoottu
Managing Director
DIN: 01786534

DNBS04A- Short Term Dynamic Liquidity (STDL) - Quarterly

Filing Information

Filing Information	
	Information
Return Name	DNBS04A- Short Term Dynamic Liquidity (STDL) - Quarterly
Return Code	R234
Name of reporting institution	Muthoottu Mini Financiers Limited
Bank / FI code	THI00212
Institution Type	NBFC
Reporting frequency	Quarterly
Reporting start date	01/04/2025
Reporting end date	30/06/2025
Reporting currency	INR
Reporting scale	LAKHS
Taxonomy version	1.0.0
Tool name	RBI iFile
Tool version	1.0.0
Report status	Un-Audited
Date of Audit	
General remarks	

Scoping Question	
Whether NBFC Profile has been updated on website	true
Category Of NBFC	Non-Deposit taking Systemically Important (NDSI) NBFC
Classification of NBFC	(xi) Others

DNBS04A- Short Term Dynamic Liquidity (STDL) - Quarterly

DNBS4AShortTermDynamicLiquidity - Statement of short-term Dynamic Liquidity

NBFC Name : All NBFCs
Reporting Quarter End Date :30-JUN-2025
Audit Status : Unaudited
Amount In : LAKHS

Table 2: Statement of short-term Dynamic Liquidity

Particulars	0 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
A OUTFLOWS						
1 Increase in loans & Advances	2,885.00	3,050.00	6,065.00	23,500.00	35,500.00	71,000.00
(i) Term Loans	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Working Capital (WC)	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Micro Retail Loans of MFIs	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Others, if any	2,885.00	3,050.00	6,065.00	23,500.00	35,500.00	71,000.00
2 Net increase in investments	0.00	0.00	0.00	0.00	0.00	0.00
(i) Equity Shares	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Convertible Preference Shares	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Non-Redeemable / Perpetual Preference Shares	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Shares of Subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00
(v) In shares of Joint Ventures	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Bonds	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Debentures	0.00	0.00	0.00	0.00	0.00	0.00

(viii) Govt./approved securities	0.00	0.00	0.00	0.00	0.00	0.00
(ix) In Open ended Mutual Funds	0.00	0.00	0.00	0.00	0.00	0.00
(x) Others (Please Specify)	0.00	0.00	0.00	0.00	0.00	0.00
3 Net decrease in public deposits, ICDs	0.00	0.00	0.00	0.00	0.00	0.00
4 Net decrease in borrowings from various sources/net increase in market lending	33,874.46	4,456.76	13,186.70	53,368.29	75,801.48	1,80,687.69
5 Security Finance Transactions (As per Residual Maturity of Transactions)	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
(b) Reverse Repo (As per residual maturity)	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
(d) Others (Please Specify)	0.00	0.00	0.00	0.00	0.00	0.00
6 Other outflows	1,358.00	589.00	4,303.00	12,500.00	16,425.00	35,175.00
7 Total Outflow on account of OBS items (OO)(Details to be given in below table)	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL OUTFLOWS (A) (1+2+3+4+5+6+7)	38,117.46	8,095.76	23,554.70	89,368.29	1,27,726.48	2,86,862.69
B INFLOWS						
1 Net cash position	23,416.33	0.00	0.00	0.00	0.00	23,416.33
2 Net Increase in Capital (i+ii+iii)	0.00	0.00	0.00	0.00	0.00	0.00
(i) Equity Paid-Up Capital	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Compulsorily Convertible Preference Shares	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Other Preference Shares	0.00	0.00	0.00	0.00	0.00	0.00
3 Reserves & Surplus (i+ii+iii+iv+v+vi+vii +viii+ix+x+xi+xii+xiii)	0.00	0.00	0.00	0.00	0.00	0.00
(i) Share Premium Account	0.00	0.00	0.00	0.00	0.00	0.00
(ii) General Reserves	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Statutory/Special Reserve (Section 45-IC reserve to be shown separately below item no.(vii))	0.00	0.00	0.00	0.00	0.00	0.00

(iv) Reserves under Sec 45-IC of RBI Act 1934	0.00	0.00	0.00	0.00	0.00	0.00
(v) Capital Redemption Reserve	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Debenture Redemption Reserve	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Other Capital Reserves	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Other Revenue Reserves	0.00	0.00	0.00	0.00	0.00	0.00
(ix) Investment Fluctuation Reserves/ Investment Reserves	0.00	0.00	0.00	0.00	0.00	0.00
(x) Revaluation Reserves	0.00	0.00	0.00	0.00	0.00	0.00
x.1 Revl. Reserves - Property	0.00	0.00	0.00	0.00	0.00	0.00
x.2 Revl. Reserves - Financial Assets	0.00	0.00	0.00	0.00	0.00	0.00
(xi) Share Application Money Pending Allotment	0.00	0.00	0.00	0.00	0.00	0.00
(xii) Others (Please mention)	0.00	0.00	0.00	0.00	0.00	0.00
(xiii) Balance of profit and loss account	0.00	0.00	0.00	0.00	0.00	0.00
4 Net increase in deposits	0.00	0.00	0.00	0.00	0.00	0.00
5 Interest inflow on investments	0.00	0.00	0.00	0.00	0.00	0.00
6 Interest inflow on performing Advances	1,601.00	1,725.00	3,573.79	13,986.50	21,281.84	42,168.13
7 Net increase in borrowings from various sources	14,900.00	8,425.00	21,500.00	75,500.00	1,05,500.00	2,25,825.00
(i) Bank Borrowings through working Capital (WC)	4,400.00	3,500.00	2,000.00	10,500.00	3,500.00	23,900.00
(ii) Bank borrowings through cash credit (CC)	0.00	0.00	0.00	0.00	18,500.00	18,500.00
(iii) Bank Borrowings through Term Loans	4,000.00	0.00	16,000.00	20,000.00	34,500.00	74,500.00
(iv) Bank Borrowings through LCs	0.00	0.00	0.00	0.00	0.00	0.00
(v) Bank Borrowings through ECBs	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Other bank borrowings	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Commerial Papers (CPs)	6,500.00	4,925.00	3,500.00	5,000.00	11,500.00	31,425.00
(viii) Debentures	0.00	0.00	0.00	40,000.00	37,500.00	77,500.00

(ix) Bonds	0.00	0.00	0.00	0.00	0.00	0.00
(x) Inter corporate Deposits (ICDs)	0.00	0.00	0.00	0.00	0.00	0.00
(xi) Borrowings from Government (Central / State)	0.00	0.00	0.00	0.00	0.00	0.00
(xii) Borrowings from Public Sector Undertakings (PSUs)	0.00	0.00	0.00	0.00	0.00	0.00
(xiii) Security Finance Transactions (As per Residual Maturity of Transactions)	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
(b) Reverse Repo (As per residual maturity)	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
(d) Others (Please Specify)	0.00	0.00	0.00	0.00	0.00	0.00
(xiiv) Others (Please Specify)	0.00	0.00	0.00	0.00	0.00	0.00
8 Other inflows (Please Specify)	0.00	0.00	0.00	2,772.21	4,034.72	6,806.93
9 Total Inflow on account of OBS items (OI)(Details to be given in table below)	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL INFLOWS (B) (1 to 9)	39,917.33	10,150.00	25,073.79	92,258.71	1,30,816.56	2,98,216.39
C Mismatch (B - A)	1,799.87	2,054.24	1,519.09	2,890.42	3,090.08	11,353.70
D Cumulative mismatch	1,799.87	3,854.11	5,373.20	8,263.62	11,353.70	11,353.70
E C as percentage to Total Outflows	0.05	0.25	0.06	0.03	0.02	0.04

Table 3: Data on Off Balance Sheet (OBS) Exposures (Market & Non-Market Related)

Offbalance sheet (OBS) Exposures	0 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
EXPECTED OUTFLOWS						
1 Letter of Credits (LCs)(i+ii)	0.00	0.00	0.00	0.00	0.00	0.00
(i) Letter of Credit (LCs) Documentary	0.00	0.00	0.00	0.00	0.00	0.00

(ii) Letter of Credit (LCs) Clean	0.00	0.00	0.00	0.00	0.00	0.00
2 Guarantees(i+ii)	0.00	0.00	0.00	0.00	0.00	0.00
(i) Guarantees - Financial	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Guarantees - Others	0.00	0.00	0.00	0.00	0.00	0.00
3 Shares / Debentures Underwriting Obligations(i+ii)	0.00	0.00	0.00	0.00	0.00	0.00
(i) Share underwriting obligations	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Debenture underwriting obligations	0.00	0.00	0.00	0.00	0.00	0.00
4 .Partly - Paid Shares / Debentures(i+ii)	0.00	0.00	0.00	0.00	0.00	0.00
(i) Shares - Partly Paid	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Debentures - Partly Paid	0.00	0.00	0.00	0.00	0.00	0.00
5 Bills Discounted / Rediscounted(i+ii)	0.00	0.00	0.00	0.00	0.00	0.00
(i) Bills Discounted	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Bills Rediscounted	0.00	0.00	0.00	0.00	0.00	0.00
6 Lease contracts entered into but yet to be executed	0.00	0.00	0.00	0.00	0.00	0.00
7 Sale and repurchase agreement and asset sales with recourse, where the credit risk remains with the applicable NBFC.	0.00	0.00	0.00	0.00	0.00	0.00
8 Forward asset purchases, forward deposits and partly paid shares and securities, which represent commitments with certain draw down.	0.00	0.00	0.00	0.00	0.00	0.00
9 Lending of NBFC securities or posting of securities as collateral by the NBFC-IFC, including instances where these arise out of repo style transactions	0.00	0.00	0.00	0.00	0.00	0.00
10 Committed Lines of Credit (Original Maturity up to 1 year)	0.00	0.00	0.00	0.00	0.00	0.00
11 Committed Lines of Credit (Original Maturity up to next 6 months)	0.00	0.00	0.00	0.00	0.00	0.00
12 Commitment to provide liquidity facility for securitization of standard asset transactions	0.00	0.00	0.00	0.00	0.00	0.00

13 Second loss credit enhancement for securitization of standard asset transactions provided by third party	0.00	0.00	0.00	0.00	0.00	0.00
14 Derivatives (i++ii+iii+iv+v+vi+vii+viii)	0.00	0.00	0.00	0.00	0.00	0.00
(i) Forward Forex Contracts	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Futures Contracts ((a)+(b)+(c))	0.00	0.00	0.00	0.00	0.00	0.00
(a) Currency Futures	0.00	0.00	0.00	0.00	0.00	0.00
(b) Interest Rate Futures	0.00	0.00	0.00	0.00	0.00	0.00
(c) Others	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Options Contracts ((a)+(b)+(c))	0.00	0.00	0.00	0.00	0.00	0.00
(a) Currency Options Purchased / Sold	0.00	0.00	0.00	0.00	0.00	0.00
(b) Interest Rate Options	0.00	0.00	0.00	0.00	0.00	0.00
(c) Others	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Forward Rate Agreements	0.00	0.00	0.00	0.00	0.00	0.00
(v) Swaps - Currency ((a)+(b))	0.00	0.00	0.00	0.00	0.00	0.00
(a) Cross Currency Interest Rate Swaps (Not Involving Rupee)	0.00	0.00	0.00	0.00	0.00	0.00
(b) FCY - INR Interest Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Swaps - Interest Rate ((a)+(b))	0.00	0.00	0.00	0.00	0.00	0.00
(a) Single Currency Interest Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00
(b) Basis Swaps	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Credit Default Swaps (CDS) Purchased	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Swaps - Others (Commodities, securities etc.)	0.00	0.00	0.00	0.00	0.00	0.00
15 Other contingent liabilities	0.00	0.00	0.00	0.00	0.00	0.00
Total Outflow on account of OBS items (OO) : Sum of (1+2+3+4+5+6+7+8+9+10+11+12+13+14+15)	0.00	0.00	0.00	0.00	0.00	0.00
EXPECTED INFLOWS						

1 Letter of Credits (LCs)(i+ii)	0.00	0.00	0.00	0.00	0.00	0.00
(i) Letter of Credit (LCs) Documentary	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Letter of Credit (LCs) Clean	0.00	0.00	0.00	0.00	0.00	0.00
2 Guarantees(i+ii)	0.00	0.00	0.00	0.00	0.00	0.00
(i) Guarantees - Financial	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Guarantees - Others	0.00	0.00	0.00	0.00	0.00	0.00
3 Shares / Debentures Underwriting Obligations(i+ii)	0.00	0.00	0.00	0.00	0.00	0.00
(i) Share underwriting obligations	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Debenture underwriting obligations	0.00	0.00	0.00	0.00	0.00	0.00
4 Partly - Paid Shares / Debentures(i+ii)	0.00	0.00	0.00	0.00	0.00	0.00
(i) Shares - Partly Paid	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Debentures - Partly Paid	0.00	0.00	0.00	0.00	0.00	0.00
5 Bills Discounted / Rediscounted(i+ii)	0.00	0.00	0.00	0.00	0.00	0.00
(i) Bills Discounted	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Bills Rediscounted	0.00	0.00	0.00	0.00	0.00	0.00
6 Lease contracts entered into but yet to be executed	0.00	0.00	0.00	0.00	0.00	0.00
7 Sale and repurchase agreement and asset sales with recourse, where the credit risk remains with the applicable NBFC.	0.00	0.00	0.00	0.00	0.00	0.00
8 Forward asset purchases, forward deposits and partly paid shares and securities, which represent commitments with certain draw down.	0.00	0.00	0.00	0.00	0.00	0.00
9 Lending of NBFC securities or posting of securities as collateral by the NBFC-IFC, including instances where these arise out of repo style transactions	0.00	0.00	0.00	0.00	0.00	0.00
10 Committed Lines of Credit (Original Maturity up to 1 year)	0.00	0.00	0.00	0.00	0.00	0.00
11 Committed Lines of Credit (Original Maturity up to next 6 months)	0.00	0.00	0.00	0.00	0.00	0.00

12 Commitment to provide liquidity facility for securitization of standard asset transactions	0.00	0.00	0.00	0.00	0.00	0.00
13 Second loss credit enhancement for securitization of standard asset transactions provided by third party	0.00	0.00	0.00	0.00	0.00	0.00
14 Derivatives (i++ii+iii+iv+v+vi+vii+viii)	0.00	0.00	0.00	0.00	0.00	0.00
(i) Forward Forex Contracts	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Futures Contracts ((a)+(b)+(c))	0.00	0.00	0.00	0.00	0.00	0.00
(a) Currency Futures	0.00	0.00	0.00	0.00	0.00	0.00
(b) Interest Rate Futures	0.00	0.00	0.00	0.00	0.00	0.00
(c) Others	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Options Contracts ((a)+(b)+(c))	0.00	0.00	0.00	0.00	0.00	0.00
(a) Currency Options Purchased / Sold	0.00	0.00	0.00	0.00	0.00	0.00
(b) Interest Rate Options	0.00	0.00	0.00	0.00	0.00	0.00
(c) Others	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Forward Rate Agreements	0.00	0.00	0.00	0.00	0.00	0.00
(v) Swaps - Currency ((a)+(b))	0.00	0.00	0.00	0.00	0.00	0.00
(a) Cross Currency Interest Rate Swaps (Not Involving Rupee)	0.00	0.00	0.00	0.00	0.00	0.00
(b) FCY - INR Interest Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Swaps - Interest Rate ((a)+(b))	0.00	0.00	0.00	0.00	0.00	0.00
(a) Single Currency Interest Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00
(b) Basis Swaps	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Credit Default Swaps (CDS) Purchased	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Swaps - Others (Commodities, securities etc.)	0.00	0.00	0.00	0.00	0.00	0.00
15 Other contingent liabilities	0.00	0.00	0.00	0.00	0.00	0.00

Total Inflow on account of OBS items (OI) : Sum of (1+2+3+4+5+6+7+8+9+10+11+12+13+14+15)	0.00	0.00	0.00	0.00	0.00	0.00

DNBS04A- Short Term Dynamic Liquidity (STDL) - Quarterly

Authorised Signatory

Table 1: Authorised Signatory	
Particulars	**Value**
Name of the Person Filing the Return	Krishnan Y
Designation	Deputy CFO
Office No. (with STD Code)	04842912150
Mobile No.	9072625359
Email Id	krishnan.y@muthoottumini.com
Date	18/07/2025
Place	Kochi

Note:
1. All values must be reported in Rs lakh.
2. Enter all dates in dd-mm-yyyy format.
3. Please ensure that the financial information furnished in the various sheets of this return are correct and reflecting the true picture of the business operations of the NBFC, if found otherwise, the concerned NBFC would be liable for penal action under the provisions of RBI Act.