

MAXVALUE CREDITS AND INVESTMENTS LTD

REGD.OFFICE:1ST FLOOR,CEE KAY PLAZA, OPP. METROPOLITAN HOSPITAL,

KOORKENCHERY,THRISSUR-680007 CIN-U65921KL1995PLC009581

BALANCE SHEET AS AT 31.12.2022

Particulars		Figures As on 31.12.2022		Figures As on 31.03.2022	
		Rs.	Ps.	Rs.	Ps.
I. EQUITY AND LIABILITIES					
1. Shareholders' funds					
(a) Share capital	2	1,64,75,97,535.00		1,55,77,59,140.00	
(b) Reserves and surplus	3	(90,85,15,512.01)		(67,26,71,613.54)	
2. Share application money pending allotment					
3. Non-current liabilities					
(a) Long-term borrowings	4	2,10,20,78,000.00		4,16,19,70,000.00	
(b) Other long-term liabilities	5	53,99,10,275.80		62,00,02,566.20	
(c) Long term provisions	6	74,37,348.00		74,37,348.00	
4. Current liabilities					
(a) Trade payables	7				
(b) Other current liabilities	8	3,56,87,49,313.66		2,38,66,13,883.05	
(c) Short-term provisions	9	40,64,44,009.75		38,57,85,866.07	
TOTAL		7,36,37,00,970.20		8,44,68,97,189.78	
II. ASSETS					
1. Non-current assets					
(a) Property, Plant and Equipment and Intangible assets					
(i) Property, Plant and Equipment	10	28,96,94,650.36		29,68,08,048.90	
(ii) Intangible assets	10	25,99,048.64		30,60,170.05	
(b) Deferred tax assets (net)	11	3,08,62,149.00		3,08,62,149.00	
(c) Long-term loans and advances	12	3,06,78,38,660.35		3,36,76,21,334.93	
2. Current assets					
(a) Current investments	13	-		5,30,000.00	
(b) Cash and cash equivalents	14	30,72,91,796.84		1,26,20,08,350.94	
(c) Short-term loans and advances	12	3,39,85,34,565.51		3,21,47,40,393.18	
(d) Other current assets	15	26,68,80,099.50		27,12,66,742.78	
(e) Trade Receivables	16				
TOTAL		7,36,37,00,970.20		8,44,68,97,189.78	

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PROFIT AND LOSS STATEMENT FOR THE YEAR ENDED 31.12.2022					
Particulars	Note No.	Figures As on 31.12.2022		Figures As on 31.03.2022	
		Rs.	Ps.	Rs.	Ps.
I. Revenue from operations	17	1,10,52,88,423.60		1,52,63,24,817.30	
II. Other income	18	2,89,60,072.19		4,45,14,193.92	
III. Total Revenue (I+II)		1,13,42,48,495.79		1,57,08,39,011.22	
IV. Expenses:					
Employee benefits expense	19	31,88,44,856.42		36,36,71,913.28	
Finance cost	20	64,25,62,208.24		96,22,34,988.64	
Depreciation and amortization expense	10	3,00,21,972.62		3,85,03,866.84	
Other expenses	21	37,88,89,872.10		58,12,92,528.50	
Total Expenses		1,37,03,18,909.38		1,94,57,03,297.26	
V Profit before exceptional and extraordinary items and tax (III-IV)		(23,60,70,413.59)		(37,48,64,286.04)	
VI Exceptional Items					
VII Profit before extraordinary items and Tax (V-VI)		(23,60,70,413.59)		(37,48,64,286.04)	
VIII Extraordinary items		2,26,515.12		39,114.69	
IX Profit before tax (VII-VIII)		(23,58,43,898.47)		(37,48,25,171.35)	
X Tax expense:					
(1) Current tax					
(2) Deferred tax	11	-		(30,87,204.00)	
XI Profit / (Loss) for the period (IX-X)		(23,58,43,898.47)		(37,17,37,967.35)	
XII Earnings per equity share:					
(1) Basic			(0.76)		(1.19)
(2) Diluted			(0.76)		(1.19)
Accounting policies and notes on account	1				

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CASH FLOW STATEMENT (AS PER AS-3) FOR THE YEAR ENDED 31.12.2022 (INDIRECT METHOD)			
	PARTICULARS	AMOUNT	
A	Cash flows from operating activities		
	Net Profit before taxation and extra ordinary items		(23,60,70,413.59)
	Adjustments for:		
	Depreciation	3,00,21,972.62	
	Deferred revenue expenditure w/off	4,07,53,879.88	
	Provision for NPA	6,63,74,230.00	
	Provision for Standard assets	(6,64,135.69)	
	Additional provision restructure-Vehicle loan(Expense)	(3,02,28,759.00)	
	Additional provision restructure-MF(Expense)	(1,48,23,191.63)	
	Provision for gratuity	-	
	Provision for leave encashment	-	
	Provision for bad debt-reversed	-	
	Profit on sale of fixed asset		
	General provision		9,14,33,996.18
	Operating Profit before working capital changes		(14,46,36,417.41)
	Adjustments for:		
	Add: Increase in current liabilities	1,90,69,630.61	
	Decrease in current assets	(3,58,37,236.60)	
	Less: Decrease in current liabilities	-	
	Increase in current assets	(18,37,94,172.33)	
			(20,05,61,778.32)
	Cash generated from operations		(34,51,98,195.73)
	Income tax paid		-
	Cash flow before extra ordinary items		(34,51,98,195.73)
	NET CASH FLOWS FROM OPERATING ACTIVITIES		(34,51,98,195.73)
B	Cash flows from investing activities		
	Purchase of fixed assets		(2,25,84,340.11)
	Sale/Disposal of Fixed Assets		3,63,402.56
	NET CASH FLOWS FROM INVESTING ACTIVITIES		(2,22,20,937.55)
C	Cash flows From Financing Activities		
	Re-payment of long term borrowings		(89,68,26,200.00)
	Re-payment of other long term liabilities		(8,00,92,290.40)
	Receipt from long term loans and advances		29,97,82,674.58
	Receipt from Issue of Equity shares		8,98,38,395.00
	NET CASH FLOWS FROM FINANCING ACTIVITIES		(58,72,97,420.82)
	Net increase/decrease in cash or cash equivalents		(95,47,16,554.10)
	Cash and Cash equivalents at the beginning of the year	1,26,20,08,350.94	
	Cash and Cash equivalents at the end of the year	30,72,91,796.84	
	Net increase as disclosed above		(95,47,16,554.10)

SUMMARY CRAR 31.12.2022

PARTICULARS	AMOUNT IN CRORES
TIER 1 CAPITAL	68.44
NET OWNED FUND	68.44
TIER 2 CAPITAL	36.50
RISK ADJUSTED ASSETS	700.29

RATIOS IN %	
PARTICULARS	%
TIER 1 CAPITAL	9.77
TIER 2 CAPITAL	5.21
CRAR	14.98

CAPITAL ANALYSIS 2022-23

TIER 1 CAPITAL		
PARTICULARS	AMOUNT IN CRORES	AMOUNT
Share Capital	164.76	1,64,75,97,535.00
Add: Reserves and Surplus		
Share premium	8.51	8,51,07,620.00
Accumulated loss/profit last year	-76.54	-76,54,09,872.74
Profit / loss for the current year	-23.58	-23,58,43,898.47
Total R&S	-91.61	-91,61,46,151.21
Less: Intangible assets & b/f losses		
Less: Software & trademark	0.26	25,99,048.64
Less: Deferred revenue Expenditure to be W/O	1.36	1,35,84,626.63
Less: Deferred tax asset/(Liability)	3.09	3,08,62,149.00
TOTAL TIER 1 CAPITAL	68.44	68,44,05,559.52
NET OWNED FUND	68.44	68,44,05,559.52

TIER 2 CAPITAL		
PARTICULARS	AMOUNT	AMOUNT
Preference share capital other than convertible into equity	-	-
Provision on STD asset	2.28	2,27,70,586.91
Subdebt net of discounting	65.86	65,86,16,000.00
TOTAL TIER 2 CAPITAL	68.14	68,13,86,586.91
50% OF TIER 1 CAPITAL	34.22	34,22,02,779.76
TIER 2 CAPITAL TO CRAR	36.50	36,49,73,366.67

RISK ADJUSTED ASSETS				
PARTICULARS	AMOUNT	% OF RISK	AMOUNT	AMOUNT IN CRORES
Cash & Bank balances	30,72,91,796.84	0%	-	-
Loans and Advances	6,45,66,07,463.60	100%	6,45,66,07,463.60	645.66
Fixed Assets	3,34,61,197.64	100%	3,34,61,197.64	3.35
Tax and Department	5,34,83,238.22	0%	-	-
Others	51,28,57,273.90	100%	51,28,57,273.90	51.29
Total	7,36,37,00,970.20		7,00,29,25,935.14	700.29

DISCOUNTING OF SUBORDINATED DEBTS AS ON 31.12.2022

SUB DEBT NET OF DISCOUNTING	OUTSTANDING AS ON 31.12.2022	DISCOUNT %	DISCOUNT	DISCOUNTED VALUE	DISCOUNTED VALUE IN CRORES
Remaning maturity of instruments					
less than 1 year	2,97,93,32,000.00	100%	2,97,93,32,000.00	-	-
bet 1 and 2 years	1,41,75,42,000.00	80%	1,13,40,33,600.00	28,35,08,400.00	28.35
bet 2 and 3 years	12,53,05,000.00	60%	7,51,83,000.00	5,01,22,000.00	5.01
bet 3 and 4 years	7,59,21,000.00	40%	3,03,68,400.00	4,55,52,600.00	4.56
bet 4 and 5 years	18,16,10,000.00	20%	3,63,22,000.00	14,52,88,000.00	14.53
more than 5 years	13,41,45,000.00	0%	-	13,41,45,000.00	13.41
TOTAL	4,91,38,55,000.00		4,25,52,39,000.00	65,86,16,000.00	65.86

INTEREST PAYABLE ON SUBORDINATE DEBT**As on 31-12-2022**

Maturity Date	Rate of Interest				Total
	>=10<=11.5	>11.5<=12.5	>12.5<=13.5	>13.5<=15	
Above 5 years	-	(59,700.00)	-	-	(59,700.00)
4 Year to 5 years	(4,791.00)	-	-	-	(4,791.00)
3 Year to 4 years	-	(1,78,27,221.00)	-	-	(1,78,27,221.00)
2 Year to 3 years	(34,505.00)	(3,16,16,592.00)	-	-	(3,16,51,097.00)
1 Year to 2 years	(8,54,377.00)	(7,000.00)	(35,56,54,952.10)	-	(35,65,16,329.10)
Less than 1 year	(10,22,009.30)	(10,71,472.20)	(18,76,85,196.50)	(1,37,81,265.50)	(20,35,59,943.50)
Total	(19,15,682.30)	(5,05,81,985.20)	(54,33,40,148.60)	(1,37,81,265.50)	(60,96,19,081.60)

INTEREST PAYABLE ON DEBENTURE**As on 31-12-2022**

Maturity Date	Rate of Interest				Total
	>=10<=11.5	>11.5<=12.5	>12.5<=13.5	>13.5<=15	
Above 5 years	-	-	-	-	-
4 Year to 5 years	-	-	-	-	-
3 Year to 4 years	-	-	-	-	-
2 Year to 3 years	-	-	-	-	-
1 Year to 2 years	(672.00)	-	(95,56,623.00)	-	(95,57,295.00)
Less than 1 year	-	(3,63,149.00)	(1,81,17,628.40)	(13,83,123.40)	(1,98,63,900.80)
Total	(672.00)	(3,63,149.00)	(2,76,74,251.40)	(13,83,123.40)	(2,94,21,195.80)

LEVERAGE RATIO		
PARTICULARS	AMOUNT IN CRORES	AMOUNT
Networth(NOF)	68.44	68,44,05,559.52
Outside Liabilities	614.08	6,14,08,12,896.81
Leverage	8.97	
OUTSIDE LIABILITIES		
Debentures	25.89	25,88,55,000.00
Subordinated debts	491.39	4,91,38,55,000.00
Interest payable on debentures	4.37	4,37,20,430.31
Interest payable on subordinated debts	92.44	92,43,82,466.50
Total	614.08	6,14,08,12,896.81

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NOTE 10. FIXED ASSETS - TANGIBLE

SLNo	Particulars	GROSS BLOCK - COST/BOOK VALUE					DEPRECIATION/ AMORTISATION					NET BLOCK		
		Gross Block as on 01.04.2022	Additions/ adjustments during the year	Deductions/ adjustments during the year	Impairment/ reversal during the year	Gross Block As on 30-11-2022	Total as on 01.04.2022	Provided during the year	Provision for depreciation on sold asset reversed	Transfer to Retained Earnings	Excess Depreciation charged, reversed to retained earnings	Total as on 30-11-2022	As on 01.04.2022	As on 30-11-2022
1	Furniture & Fittings	22,49,13,706.70	1,65,46,533.17	69,191.48	-	24,13,91,048.39	12,04,38,713.72	21773315.30	-	-	-	14,22,12,029.01	10,44,74,992.98	9,91,79,019.37
2	Electrical Fittings	24,91,778.48	1,43,352.00	-	-	26,35,130.48	18,57,738.04	250702.21	-	-	-	21,08,440.25	6,34,040.44	5,26,690.23
3	Computer & Software	2,28,62,726.15	23,95,525.61	16,951.33	-	2,52,41,300.44	1,82,67,157.67	2750362.40	-	-	-	2,10,17,520.08	45,95,568.48	42,23,780.36
4	Office Equipments	4,29,62,821.84	34,38,926.00	50,744.63	-	4,63,51,003.21	3,07,28,214.48	4613970.62	-	-	-	3,53,42,185.10	1,22,34,607.35	1,10,08,818.11
5	Plant And Machinery	8,97,955.42	-	-	-	8,97,955.42	5,08,776.40	53072.35	-	-	-	5,61,848.75	3,89,179.02	3,36,106.67
6	Vehicle	28,17,676.00	-	-	-	28,17,676.00	23,10,106.35	119428.35	-	-	-	24,29,534.71	5,07,569.65	3,88,141.29
7	Land	17,39,72,092.55	-	-	-	17,39,72,092.55	-	-	-	-	-	-	17,39,72,092.55	17,39,72,092.55
8	Capital WIP-Branch Interior work	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Livestock	-	60,000.00	-	-	60,000.00	-	-	-	-	-	-	-	60,000.00
	TOTAL	47,09,18,757.14	2,25,84,336.78	1,36,887.44	-	49,33,66,206.48	17,41,10,706.68	29560851.22	-	-	-	20,36,71,557.90	29,68,08,050.46	28,96,94,648.58

NOTE 10. FIXED ASSETS - INTANGIBLE

SLNo	Particulars	GROSS BLOCK - COST/BOOK VALUE					DEPRECIATION/ AMORTISATION					NET BLOCK		
		Gross Block as on 01.04.2021	Additions/ adjustments during the year	Deductions/ adjustments during the year	Impairment/ reversal during the year	Gross Block As on 30-11-2022	Total as on 01.04.2021	Provided during the year	Provision for depreciation on sold asset reversed	Transfer to Retained Earnings	Excess Depreciation charged, reversed to retained earnings	Total as on 30-11-2022	As on 01.04.2022	As on 30-11-2022
1	Trade Mark	98,260.00	-	-	-	98,260.00	61,390.19	5555.73	-	-	-	66,945.91	36,869.81	31,314.09
2	Software	85,96,585.39	-	-	-	85,96,585.39	55,73,285.06	455565.68	-	-	-	60,28,850.74	30,23,300.33	25,67,734.65
	TOTAL	86,94,845.30	-	-	-	86,94,845.30	56,34,675.25	461121.41	-	-	-	60,95,796.65	30,60,170.14	25,99,048.74
	Grand Total	47,96,13,602.44	2,25,84,340.11	1,36,887.44	-	50,20,61,055.11	17,97,45,381.92	30021972.63	-	-	-	20,97,67,354.55	29,98,68,220.60	29,22,93,697.32

LOAN TYPE	TOTAL OUTSTANDING	STD ASSET	SUB STD	D1 SECURED	D1 UNSECURED	D2 SECURED	D2 UNSECURED	D3 SECURED	D3 UNSECURED	GROSS NPA	GNPA %	TOTAL DOUBTFUL DEBTS	PROVISION STD ASSET	PROVISION SUB STD	PROVISION D1 SECURED	PROVISION D1 UNSECURED	PROVISION D2 SECURED	PROVISION D2 UNSECURED	PROVISION D3 SECURED	PROVISION D3 UNSECURED	TOTAL PROVISION DOUBTFUL DEBTS	TOTAL NPA PROVISION
VEHICLE LOAN	3,61,21,70,949.00	3,06,78,05,188.00	19,99,84,358.00	10,67,57,496.00	45,50,748.00	11,77,91,653.00	2,51,89,700.00	1,31,37,039.00	7,69,44,667.00	54,43,65,661.00	15.07	34,43,81,303.00	1,22,71,220.75	1,99,98,435.80	2,13,53,499.20	45,50,748.00	3,53,37,495.90	2,51,89,700.00	65,68,519.50	7,69,44,667.00	16,99,44,629.50	18,99,43,065.40
GOLD LOAN	1,59,64,97,913.00	1,52,61,38,456.00	6,83,91,317.00	2,66,359.00	-	-	-	-	17,01,781.00	7,03,59,457.00	4.41	19,68,140.00	61,04,553.82	68,39,131.70	53,271.80	-	-	-	-	-	17,01,781.00	17,55,052.80
MICROFINANCE	84,98,81,305.33	77,03,23,888.64	2,65,65,155.20	-	3,70,35,285.53	-	1,42,51,995.70	-	17,04,980.26	7,95,57,416.69	9.36	5,29,92,261.49	30,81,295.55	26,56,515.52	-	3,70,35,285.53	-	1,42,51,995.70	-	17,04,980.26	5,29,92,261.49	5,56,48,777.01
CONSUMER LOAN	9,08,54,360.89	4,25,17,732.84	1,13,61,906.05	-	3,59,91,163.16	-	60,66,638.04	-	9,16,920.80	5,43,36,628.05	56.10	4,29,74,722.00	1,70,070.93	11,36,190.61	-	3,59,91,163.16	-	60,66,638.04	-	9,16,920.80	4,29,74,722.00	4,41,10,912.61
BUSINESS LOAN	20,60,767.06	-	-	-	27,337.60	-	3,98,658.76	-	16,34,780.70	20,60,767.06	100.00	20,60,767.06	-	-	-	27,337.60	-	3,98,658.76	-	16,34,780.70	20,60,767.06	20,60,767.06
CUSTOMER BUSINESS LOAN	2,06,045.32	-	-	-	-	-	94,167.69	-	1,11,877.63	2,06,045.32	100.00	2,06,045.32	-	-	-	-	-	94,167.69	-	1,11,877.63	2,06,045.32	2,06,045.32
SAMMRUDDHI LOAN	21,70,28,874.00	20,98,71,067.00	71,57,807.00	-	-	-	-	-	-	71,57,807.00	3.30	-	8,39,484.27	-	7,15,780.70	-	-	-	-	-	-	7,15,780.70
CONSUMER LOAN ACCOUNT ED MAX	9,35,579.00	788.00	5,34,276.00	3,27,794.00	-	82,721.00	-	-	-	9,34,791.00	99.92	4,10,515.00	3.15	52,427.60	65,558.80	-	24,816.30	-	-	-	-	90,375.10
TRADERS LOAN (MAX VANLIYA)	5,90,69,157.00	5,63,30,016.00	23,12,844.00	-	4,26,297.00	-	-	-	-	27,39,141.00	4.64	4,26,297.00	2,25,320.06	2,31,284.40	-	4,26,297.00	-	-	-	-	-	4,26,297.00
VYAPARI KISHEMA	89,10,649.00	81,62,806.00	7,47,843.00	-	-	-	-	-	-	7,47,843.00	8.39	-	32,651.22	74,784.30	-	-	-	-	-	-	-	74,784.30
TRADERS LOAN	10,92,765.00	-	-	-	-	-	11,395.00	-	10,81,370.00	10,92,765.00	100.00	10,92,765.00	-	-	-	-	-	11,395.00	-	10,81,370.00	10,92,765.00	10,92,765.00
HANNA & KISHEMA	1,18,99,444.00	1,14,95,890.00	4,03,554.00	-	-	-	-	-	-	4,03,554.00	3.39	-	45,983.56	40,355.40	-	-	-	-	-	-	-	40,355.40
TOTAL	6,45,66,07,708.00	5,69,26,45,832.48	31,74,49,060.25	10,73,61,649.00	7,80,30,821.29	11,78,74,374.00	4,60,12,555.19	1,31,37,039.00	8,40,96,377.39	76,39,61,876.12	11.83	44,65,12,815.87	2,27,70,583.33	3,17,44,906.03	2,14,72,329.80	7,80,30,821.29	3,53,62,312.20	4,60,12,555.19	65,68,519.50	8,40,96,377.39	27,15,42,915.37	30,32,87,821.40

LOAN	31-12-2022			30-11-2022			Addition		Reduction		Net
	STD	Substd	Doubtful	STD	Substd	Doubtful	Substd	Doubtful	Substd	Doubtful	NPA PRV-EXP.
VEHICLE LOAN	1,22,71,220.75	1,99,98,435.80	16,99,44,629.60	1,26,48,437.86	2,18,09,318.30	15,95,67,021.90	-	1,03,77,607.70	(18,10,882.50)	-	85,66,725.20
GOLD LOAN	61,04,553.82	68,39,131.70	17,55,052.80	61,81,245.39	37,47,161.30	17,39,041.00	30,91,970.40	16,011.80	-	-	31,07,982.20
MICROFINANCE	30,81,295.55	26,56,515.52	5,29,92,261.49	27,18,838.60	26,29,339.53	5,37,98,164.26	27,175.99	-	-	(8,05,902.77)	(7,78,726.78)
CONSUMER LOAN	1,70,070.93	11,36,190.61	4,29,74,722.00	2,08,109.66	11,89,311.52	4,34,11,544.49	-	-	(53,120.91)	(4,36,822.49)	(4,89,943.40)
BUSINESS LOAN	-	-	20,60,767.06	-	-	21,04,421.26	-	-	-	(43,654.20)	(43,654.20)
CUSTOMER BUSINESS LOAN	-	-	2,06,045.32	-	-	2,07,836.78	-	-	-	(1,791.46)	(1,791.46)
SAMMRUDDHI LOAN	8,39,484.27	7,15,780.70	-	8,02,231.26	7,81,520.20	2,25,034.00	-	-	(65,739.50)	(2,25,034.00)	(2,90,773.50)
CONSUMER LOAN ACCOUNT-EDMAX	3.15	52,427.60	90,375.10	22.26	60,303.80	75,941.80	-	14,433.30	(7,876.20)	-	6,557.10
TRADERS LOAN (MAX VANIJYA)	2,25,320.06	2,31,284.40	4,26,297.00	2,13,889.17	2,04,421.60	4,28,756.00	26,862.80	-	-	(2,459.00)	24,403.80
VYAPARI KHEMA	32,651.22	74,784.30	-	28,118.54	43,793.30	-	30,991.00	-	-	-	30,991.00
TRADERS LOAN	-	-	10,92,765.00	-	-	11,14,101.00	-	-	-	(21,336.00)	(21,336.00)
MAHILA KHEMA	45,983.56	40,355.40	-	47,209.61	-	-	40,355.40	-	-	-	40,355.40
Total	2,27,70,583.33	3,17,44,906.03	27,15,42,915.37	2,28,48,102.36	3,04,65,169.55	26,26,71,862.49	32,17,355.59	1,04,08,052.80	-19,37,619.11	-15,36,999.92	1,01,50,789.36

NOTES TO BALANCE SHEET as on 31.12.2022

NOTE 2 SHARE CAPITAL	Figures as at 31.12.2022			Figures as at 31.03.2021		
	Number	Rs	Ps	Number	Rs	Ps
a) Authorised Capital						
39,80,00,000 Equity Shares of Rs.5/- each	39,80,00,000.00	1,99,00,00,000.00		39,80,00,000.00	1,99,00,00,000.00	
10,00,00,000 Preference Shares of Rs. 10/- each	10,00,00,000.00	1,00,00,00,000.00		10,00,00,000.00	1,00,00,00,000.00	
		2,00,00,00,000.00			2,00,00,00,000.00	
b) Issued,Subscribed, Called-up& Paid-up capital						
Equity shares of Rs. 5/- each fully called up and paid up	32,95,19,507.00	1,64,75,97,535.00		32,95,19,507.00	1,55,77,59,140.00	
Preference shares of Rs.10/- each fully called up and paid up	-	-		-	-	
Less: calls in arrears						
TOTAL(NOTE 2)	32,95,19,507.00	1,64,75,97,535.00		32,95,19,507.00	1,55,77,59,140.00	

NOTE 2.1- Reconciliation of number of shares outstanding at beginning and at the end of the reporting period

Particulars	Equity Shares		Preference Shares	
	Figures As on 31.03.2022	Figures As on 31.03.2021	Figures As on 31.03.2022	Figures As on 31.03.2021
Opening number of shares outstanding	31,12,14,572	31,12,14,572	-	8,43,140
Shares Issued Conversion of Preference Shares	3,37,256	-	-	-
Closing number of shares outstanding (Face value of Rs. 5/-)	31,15,51,828	31,12,14,572	-	8,43,140
Closing number of Equity shares outstanding after Share split up (Face value of Rs. 10/- to Rs. 5/-)	31,15,51,828	31,12,14,572	-	-

Terms/rights attached to equity shares

The Company has only one class of equity shares having face value Rs. 5/-per share. Each holder of equity shares is entitled to one vote per share. All these shares have the same rights and preferences with respect to payment of dividend, repayment of capital and voting.In the event of liquidation of the Company, the holders of equity shares will be entitled to receive any of the remaining assets of the Company, after distribution of all preferential amounts. The distribution will be in proportion to the number of equity shares held by the shareholders

Aggregate number and class of bonus shares issued, shares issued for consideration other than cash and shares bought back during the period of five years immediately preceding the reporting date:

	31.03.2022	31.03.2021	31.03.2020	31.03.2019
Number of Bonus Shares Issued	Nil	Nil	Nil	5,08,22,580
Number of Shares issued for consideration other than cash	Nil	Nil	Nil	1,47,50,000
Number of Shares bought back	Nil	Nil	Nil	Nil

NOTE 2.2 - Members having more than 5% of share holdings.

Name	31-03-2022		31.03.2021
	No of share Holdings	% of share Holdings	No of share Holdings
Maxvalue Consultancy Services	5,51,01,114	17.68	4,71,49,687
Sudhina Wales	-	-	13,99,502

Disclosure of shareholding of promoters as at March 31, 2022 is as follows:

S. No	1	
Promoter name	NA#	
Class of Shares	Equity	
At the end of the year	No. of Shares	-
	%of total shares	-
At the beginning of the year	No. of Shares	-
	%of total shares	-
% Change during the year		-

Disclosure of shareholding of promoters as at March 31, 2021 is as follows:

S. No	1	
Promoter name	NA#	
Class of Shares	Equity	
At the end of the year	No. of Shares	-
	%of total shares	-
At the beginning of the year	No. of Shares	-
	%of total shares	-
% Change during the year		-

Note: #The Company does not have promoters as on 31st March 2021 & 31st March 2022.

ACCT .COD E	NOTE 3 RESERVES & SURPLUS	Figures As on 31.12.2022		Figures As on 31.03.2022	
a)	Profit and Loss account				
	Balance as per last Balancesheet	(76,54,09,872.74)		(39,36,71,905.39)	
	Add :Profit for the year	(23,58,43,898.47)		(37,17,37,967.35)	
	General Reserve set off against accumulated loss				
	Less:Appropriations				
	i)Transfer to General Reserve				
	ii) Proposed Dividend				
	iii) Dividend Distribution tax				
	iv)Depreciation Adjustment				
	v)Transfer to Statutory Reserve Fund		(1,00,12,53,771.21)		(76,54,09,872.74)
b)	General Reserve				
	Balance as per last Balancesheet				
	Less : General Reserve set off against accumulated loss				
c)	Statutory Reserve				
	Balance as per last Balancesheet	76,30,639.20		76,30,639.20	
	Add: Transfer from Profit & Loss Account		76,30,639.20		76,30,639.20
d)	Reserve Fund				
	Balance as per last Balancesheet				
	Less : Write back made during the year				
e)	Share Premium				
	Share Premium		-		-
	Securities Premium		8,51,07,620.00		8,51,07,620.00
	TOTAL(NOTE 3)		(90,85,15,512.01)		(67,26,71,613.54)

ACCT .COD E	NOTE 4 LONG TERM LIABILITIES	Non-Current Portion				Current Maturities			
		Figures As on 31.12.2022		Figures As on 31.03.2022		Figures As on 31.12.2022		Figures As on 31.03.2022	
		Rs.	Ps.	Rs.	Ps.	Rs.	Ps.	Rs.	Ps.
	Secured Borrowings								
a)	Debentures	16,75,55,000.00		26,84,25,000.00		9,13,00,000.00		7,67,35,000.00	
	Un Secured Borrowings								
a)	Sub-Ordinated Debt	1,93,45,23,000.00		3,89,35,45,000.00		2,97,93,32,000.00		1,83,08,31,200.00	
	TOTAL(NOTE 4)	2,10,20,78,000.00		4,16,19,70,000.00		3,07,06,32,000.00		1,90,75,66,200.00	
	Note : Aggregate amount of Loans guaranteed by directors								
	Aggregate amount of Loans guaranteed by others								
	Notes on Non Convertible Debentures (NCDs) issued under Private Placement.								
	Nature of Securities: Debentures Secured by a floating charge on the book debts of the company on loan receivables & other unencumbered assets having a market value not less than 110% of outstanding balance of debentures								
	Details of rate of interest and maturity pattern for debenture from the date of the balance sheet are as under								

As on 31.12.2022					
Maturity Date	Rate of Interest				
	>=10<=11.5	>11.5<=12.5	>12.5<=13.5	>13.5<=15	Total
Above 5 years	-	-	-	-	-
4 Year to 5 years	-	-	-	-	-
3 Year to 4 years	2,53,50,000.00	-	-	-	2,53,50,000.00
2 Year to 3 years	3,30,00,000.00	-	-	-	3,30,00,000.00
1 Year to 2 years	3,11,05,000.00	5,79,00,000.00	2,02,00,000.00	-	10,92,05,000.00
Less than 1 year	-	5,96,00,000.00	3,02,00,000.00	15,00,000.00	9,13,00,000.00
Total	8,94,55,000.00	11,75,00,000.00	5,04,00,000.00	15,00,000.00	25,88,55,000.00

As on 31.03.2022					
Maturity Date	Rate of Interest				
	>=10<=11.5	>11.5<=12.5	>12.5<=13.5	>13.5<=15	Total
Above 5 years	-	-	-	-	-
4 Year to 5 years	-	-	-	-	-
3 Year to 4 years	-	-	-	-	-
2 Year to 3 years	5,85,50,000.00	10,00,000.00	1,77,00,000.00	-	7,72,50,000.00
1 Year to 2 years	2,58,05,000.00	9,31,20,000.00	3,27,00,000.00	-	15,16,25,000.00
Less than 1 year	1,73,50,000.00	7,08,25,000.00	12,60,000.00	1,06,00,000.00	10,00,35,000.00
Total	10,17,05,000.00	16,49,45,000.00	5,16,60,000.00	1,06,00,000.00	32,89,10,000.00

As on 31.03.2021 (Reclassified)					
Maturity Date	Rate of Interest				
	>=10<=11.5	>11.5<=12.5	>12.5<=13.5	>13.5<=15	Total
Above 5 years	-	-	-	-	-
4 Year to 5 years	5,85,50,000.00	-	-	-	5,85,50,000.00
3 Year to 4 years	5,71,55,000.00	20,00,000.00	1,77,00,000.00	-	7,68,55,000.00
2 Year to 3 years	-	13,98,72,000.00	3,69,00,000.00	-	17,67,72,000.00
1 Year to 2 years	-	7,28,00,000.00	12,60,000.00	1,06,00,000.00	8,46,60,000.00
Less than 1 year	-	1,21,12,000.00	4,00,000.00	-	1,25,12,000.00
Total	11,57,05,000.00	22,67,84,000.00	5,62,60,000.00	1,06,00,000.00	40,93,49,000.00

Notes on Subordinate Debt issued by the Company.

Details of rate of interest and maturity pattern for subdebt from the date of the balance sheet are as under:

As on 31.12.2022					
Maturity Date	Rate of Interest				
	>=10<=11.5	>11.5<=12.5	>12.5<=13.5	>13.5<=15	Total
Above 5 years	91,45,000.00	12,50,00,000.00	-	-	13,41,45,000.00
4 Year to 5 years	18,16,10,000.00	-	-	-	18,16,10,000.00
3 Year to 4 years	1,30,35,000.00	6,28,86,000.00	-	-	7,59,21,000.00
2 Year to 3 years	3,31,62,000.00	9,21,43,000.00	-	-	12,53,05,000.00
1 Year to 2 years	57,61,52,000.00	14,18,00,000.00	69,95,90,000.00	-	1,41,75,42,000.00
Less than 1 year	1,09,06,13,000.00	1,42,86,12,000.00	44,36,57,000.00	1,64,50,000.00	2,97,93,32,000.00
Total	1,90,37,17,000.00	1,85,04,41,000.00	1,14,32,47,000.00	1,64,50,000.00	4,91,38,55,000.00

As on 31.03.2022					
Maturity Date	Rate of Interest				
	>=10<=11.5	>11.5<=12.5	>12.5<=13.5	>13.5<=15	Total
Above 5 years	-	12,50,00,000.00	-	-	12,50,00,000.00
4 Year to 5 years	15,50,000.00	2,16,97,000.00	-	-	2,32,47,000.00
3 Year to 4 years	2,76,72,000.00	13,33,32,000.00	-	-	16,10,04,000.00
2 Year to 3 years	38,08,26,000.00	5,56,50,000.00	47,67,52,000.00	-	91,32,28,000.00
1 Year to 2 years	1,17,37,20,000.00	89,46,56,000.00	60,29,90,000.00	-	2,67,10,66,000.00
Less than 1 year	38,22,29,000.00	68,18,33,000.00	45,49,15,200.00	31,18,54,000.00	1,83,08,31,200.00
Total	1,96,59,97,000.00	1,91,21,68,000.00	1,53,43,57,200.00	31,18,54,000.00	5,72,43,76,200.00

As on 31.03.2021 (Reclassified)					
Maturity Date	Rate of Interest				
	>=10<=11.5	>11.5<=12.5	>12.5<=13.5	>13.5<=15	Total
Above 5 years	-	14,66,97,000.00	-	-	14,66,97,000.00
4 Year to 5 years	2,76,72,000.00	13,33,32,000.00	-	-	16,10,04,000.00
3 Year to 4 years	38,08,26,000.00	5,56,50,000.00	47,67,52,000.00	-	91,32,28,000.00
2 Year to 3 years	1,17,37,20,000.00	89,58,56,000.00	60,29,90,000.00	-	2,67,25,66,000.00
1 Year to 2 years	38,22,29,000.00	67,71,40,000.00	45,76,05,200.00	31,18,54,000.00	1,82,88,28,200.00
Less than 1 year	-	10,70,58,000.00	1,24,10,000.00	-	11,94,68,000.00
Total	1,96,44,47,000.00	2,01,57,33,000.00	1,54,97,57,200.00	31,18,54,000.00	5,84,17,91,200.00

ACCT .COD E	NOTE 5 OTHER LONG TERM LIABILITIES	Non-Current Portion				Current Maturities			
		Figures As on 31.12.2022		Figures As on 31.03.2022		Figures As on 31.12.2022		Figures As on 31.03.2022	
		Rs.	Ps.	Rs.	Ps.	Rs.	Ps.	Rs.	Ps.
450	Toyota Financial Services India Ltd	-	-	-	-	-	-	-	-
1077	Interest payable on debenture	1,80,14,547.50	-	2,77,55,355.50	-	2,57,05,882.81	-	1,46,37,379.30	-
1078	Interest payable on bond	52,18,95,728.30	-	59,22,47,210.70	-	40,24,86,738.20	-	38,12,27,105.20	-
1161	Chitti Liability	-	-	-	-	-	-	30,000.00	-
1254	Mahindra and Mahindra Financial Services Ltd	-	-	-	-	-	-	-	-
	TOTAL(NOTE 5)	53,99,10,275.80	-	62,00,02,566.20	-	42,81,92,621.01	-	39,58,94,484.50	-

ACCT .COD E	NOTE 6 LONG TERM PROVISIONS	Figures As on 31.12.2022		Figures As on 31.03.2022	
		Rs.	Ps.	Rs.	Ps.
-		-	-	-	-
1651	Provision for Leave encashment	74,37,348.00	-	74,37,348.00	-
	TOTAL(NOTE 6)	74,37,348.00	-	74,37,348.00	-

NOTE 7 TRADE PAYABLES						Figures As on 31.03.2021	
						Rs.	Ps.
Ageing for trade payables outstanding as at March 31, 2022 is as follows:							
Particulars		Outstanding for following period from due date of payment					
		Unbilled	Less than 1 Year	1-2 years	2-3 years	More than 3 years	
(i) MSME		-	-	-	-	-	-
(ii) Others		-	-	-	-	-	-
(iii) Disputed dues - MSME		-	-	-	-	-	-
(iv) Disputed dues -Others		-	-	-	-	-	-
Total of the above		-	-	-	-	-	-
Ageing for trade payables outstanding as at March 31, 2021 is as follows:							
Particulars		Outstanding for following period from due date of payment					
		Unbilled	Less than 1 Year	1-2 years	2-3 years	More than 3 years	
(i) MSME		-	-	-	-	-	-
(ii) Others		-	-	-	-	-	-
(iii) Disputed dues - MSME		-	-	-	-	-	-
(iv) Disputed dues -Others		-	-	-	-	-	-
Total of the above		-	-	-	-	-	-

ACCT .COD E	NOTE 8 OTHER CURRENT LIABILITIES	Figures As on 31.12.2022		Figures As on 31.03.2022	
		Rs.	Ps.	Rs.	Ps.
	Current maturities of Long-term liabilities (Note 4 & 5)	3,49,88,24,621.01	-	2,30,34,60,684.50	-
	Sundry Creditors(Sub Schedule 2)	10,04,891.17	-	67,32,337.36	-
	Administrative expenses payable	78,84,747.00	-	3,19,683.00	-
8	TDS Payable	20,10,716.03	-	89,75,495.59	-
72	Audit fee payable	2,25,000.00	-	6,50,650.00	-
81	Share application money	66,412.00	-	-	-
92	Rent Payable	72,69,408.27	-	73,12,426.42	-
105	Advance EWI - Business Loan	75,06,417.77	-	50,36,329.94	-
151	Retention Money Payable	9,27,910.77	-	10,58,708.71	-
155	Salary Payable	5,99,465.99	-	1,04,475.00	-
250	ESI Payable	6,61,118.00	-	7,63,735.00	-
352	Output SGST	(1,035.00)	-	-	-
353	Output CGST	(1,035.00)	-	-	-
533	PF Payable	13,98,205.00	-	21,36,472.00	-
553	Electricity Charges Payable	4,75,000.00	-	1,96,090.50	-
770	Loan-NEFT/Cheque/DD-Cancel/ Return A/c	15,94,775.69	-	19,29,766.53	-
881	Employee EMI Collection Account	55,184.00	-	-	-
923	GST payable	27,21,375.13	-	44,58,567.45	-
1034	Payable to Product Business Loan (PBL)	-	-	8,40,000.00	-
1052	Sundry Deposit	1,64,074.31	-	3,14,155.25	-
1176	Collection Agency Security Deposit	60,91,616.00	-	49,49,698.00	-
1189	Staff Welfare Payable	80,750.00	-	47,840.00	-
1237	TA Payable	-	-	5,65,911.00	-
1314	Advance EMI - Vehicle Loan	1,18,85,333.65	-	1,12,33,096.00	-
1329	Business Loan disbursement Control A/c	-	-	55,08,729.01	-
1362	Professional charges payable	16,520.00	-	-	-
1363	Director's Remuneration Payable	-	-	-	-
1365	Vehicle Loan Disbursement Reversal Account	-	-	-	-
1384	Insurance Payable MF	25,476.00	-	5,59,211.00	-
1408	Insurance Claim Received - Business Loan	-	-	-	-
1499	Marketing Expenses Payable - Two Wheeler Loan	50,000.00	-	74,480.00	-
1641	Salary retained	34,56,240.88	-	24,04,415.00	-
1642	Cartridge refilling expense payable	41,357.00	-	-	-
1643	Yard rent payable	3,20,000.00	-	-	-
1644	Internet charges payable	1,04,119.00	-	-	-
1645	Incentive Payable	62,88,190.22	-	53,82,366.76	-
1666	Kerala Flood Cess Payable	-	-	-	-
1711	Payable to PBL-Edmax	-	-	-	-
1712	Margin Money A/c Payable-Edmax	-	-	-	-
1720	Advance EMI - Edmax	37,143.00	-	83,898.00	-
1915	Output IGST	(0.20)	-	-	-
2050	Surplus on Auction- Gold Loan	16,36,847.76	-	16,19,487.63	-
2066	Advance Equated Daily Instalment	29,66,353.00	-	26,59,000.00	-
2077	Stamp Duty Payable - Gold Loan (Karnataka)	1,13,595.00	-	1,32,434.00	-
2160	Ex Gratia Payable to loan customers	10,84,909.00	-	10,84,909.00	-
2192	Commission collection agent payable	-	-	-	-
2198	TDS Cess	3,184.49	-	1,024.69	-
2216	Profession Tax Payable	(17,319.99)	-	31,800.00	-
2250	Group mediclaim refundable	2,70,850.00	-	2,70,850.00	-
2304	Auction Surplus payable	8,372.71	-	8,372.71	-
2318	TCS Payable	(7,871.00)	-	6,783.00	-
2411	EMD Deposit - Gold Loan	-	-	57,00,000.00	-
2528	Locker deposit	20,000.00	-	-	-
	Vehicle Loan - Trade Advance	8,86,395.00	-	-	-
	TOTAL(NOTE 8)	3,56,87,49,313.66	-	2,38,66,13,883.05	-

ACCT _COD E	NOTE 9 SHORT TERM PROVISIONS	Figures As on 31.12.2022		Figures As on 31.03.2022	
		Rs.	Ps.	Rs.	Ps.
1081	Provision for NPA	30,32,87,821.53		23,69,13,591.53	
1105	Provision for Standard Assets	2,27,70,586.91		2,34,34,722.60	
1183	Provision for Gratuity	7,11,908.00		7,11,908.00	
2287	Additional provision restructure-Vehicle loan	7,44,10,636.50		10,46,39,395.50	
2288	Additional provision restructure-MF	52,63,056.81		2,00,86,248.44	
	TOTAL(NOTE 9)	40,64,44,009.75		38,57,85,866.07	

ACCT _COD E	NOTE 11 DEFERRED TAX ASSET	Figures As on 31.12.2022		Figures As on 31.03.2022	
		Rs.	Ps.	Rs.	Ps.
	a) Deferred Tax Liability In respect of depreciation Provided during the year	-		-	
	b)Deferred Tax Asset In respect of depreciation Adjusted in retained earnings Reversed during the year	3,08,62,149.00		2,77,74,945.00	
	TOTAL(NOTE 11)	3,08,62,149.00		3,08,62,149.00	

ACCT _COD E	NOTE 12 LOANS AND ADVANCES	Total As on 31.12.2022	Total As on 31.03.2022	Non-Current Portion		Current Portion	
				Figures As on 31.12.2022 Rs. Ps.	Figures As on 31.03.2022 Rs. Ps.	Figures As on 31.12.2022 Rs. Ps.	Figures As on 31.03.2022 Rs. Ps.
	Secured						
	Vehicle Loan	3,61,21,70,849.00	4,27,72,31,768.00	2,52,17,75,369.00	3,01,47,31,249.00	1,09,03,95,480.00	1,26,25,00,519.00
	Gold Loan	1,59,64,97,913.00	1,31,04,24,316.00	-	-	1,59,64,97,913.00	1,31,04,24,316.00
	Unsecured						
	Consumer Loan	9,68,54,283.89	15,01,49,505.97	-	10,70,638.36	9,68,54,283.89	14,90,78,867.61
	Micro Finance	84,98,81,137.33	65,52,33,838.41	54,60,63,291.35	35,18,19,447.57	30,38,17,845.98	30,34,14,390.84
	Consumer Loan - Branch channel	9,35,579.00	31,94,399.00	-	-	9,35,579.00	31,94,399.00
179	Business Loan	20,60,767.06	24,74,210.90	-	-	20,60,767.06	24,74,210.90
637	Traders Loan	10,92,765.00	11,71,594.00	-	-	10,92,765.00	11,71,594.00
738	Samrudhi Loan	21,70,28,874.00	12,16,06,811.00	-	-	21,70,28,874.00	12,16,06,811.00
778	Customer Business Loan	2,06,045.32	2,77,379.89	-	-	2,06,045.32	2,77,379.89
2119	Traders Loan(Max Vanijya)	5,90,69,157.00	4,35,00,624.00	-	-	5,90,69,157.00	4,35,00,624.00
2362	Vyapari Kshema	89,10,649.00	2,02,34,055.00	-	-	89,10,649.00	2,02,34,055.00
2412	Mahila Kshema	1,18,99,444.00	-	-	-	1,18,99,444.00	-
		6,45,66,07,463.60	6,58,54,98,502.17	3,06,78,38,660.35	3,36,76,21,334.93	3,38,87,68,803.25	3,21,78,77,167.24
	Other Advances:						
	Advance to Supplier	-	-	-	-	15,63,770.85	6,40,489.95
194	Salary Advance	-	-	-	-	3,76,546.00	2,96,659.00
572	Advance for branch interior	-	-	-	-	88,639.00	-
576	inauguration advance	-	-	-	-	-	-
975	Advance for admin expenses	-	-	-	-	16,000.00	-
1380	Advance to staff	-	-	-	-	66,037.21	(182.01)
1406	Travelling Expense - Advance	-	-	-	-	1,00,869.00	2,38,016.00
2144	TA advance to staff - Karnataka	-	-	-	-	13,699.00	13,699.00
2206	Advance to TWL hub Ernakulam	-	-	-	-	544.50	-
2207	Advance to TWL hub Calicut	-	-	-	-	754.00	-
2208	Advance to TWL hub Kollam	-	-	-	-	1,909.00	-
2209	Advance to TWL hub Malappuram	-	-	-	-	1,895.00	(150.00)
2210	Advance to TWL hub Idukki	-	-	-	-	2,456.00	-
2211	Advance to TWL hub Trivandrum	-	-	-	-	1,342.00	(296.00)
2212	ADVANCE TO TWL HUB PATHANAMTHITTA	-	-	-	-	-	-
2213	Advance to TWL hub Alappuzha	-	-	-	-	178.00	(79.00)
2214	Advance to TWL hub Palakkad	-	-	-	-	1,219.00	-
2215	Advance to TWL hub Maradu	-	-	-	-	-	-
2277	MVCIL Employees Gratuity Fund Trust	-	-	-	-	6,000.00	6,000.00
2295	Imprest Maintenance Account Kolazhy Property	-	-	-	-	7,223.70	-
2536	Advance to TWL Hub Edappally	-	-	-	-	5,000.00	-
2541	Advance to TWL Hub Thrissur	-	-	-	-	2,500.00	-
	Vehicle Loan - Trade Advance	-	-	-	-	75,09,180.00	(43,30,931.00)
	SubTotal					97,65,762.26	(31,36,774.06)
	TOTAL			3,06,78,38,660.35	3,36,76,21,334.93	3,39,85,34,565.51	3,21,47,40,393.18
	(a)Secured Considered Good			2,52,17,75,369.00	3,01,47,31,249.00	2,68,68,93,393.00	2,57,29,24,835.00
	(b)Unsecured Considered Good			54,60,63,291.35	35,28,90,085.93	71,16,41,172.51	64,18,15,558.18
	(c)Doubtful			-	-	-	-
	(d) Loans and Advances due by Directors or officers of the Company or any of them either severally or jointly with any other person			-	-	-	-
	(e) Loans and Advances due by Partnership firms or Private companies respectively in which director is a partner or a director or member			-	-	-	-
	TOTAL (NOTE 12)			3,06,78,38,660.35	3,36,76,21,334.93	3,39,85,34,565.51	3,21,47,40,393.18

ACCT _COD E	NOTE 13 CURRENT INVESTMENTS	Figures As on 31.12.2022		Figures As on 31.03.2022	
		Rs.	Ps.	Rs.	Ps.
-		-		-	
1637	Kuri Investment(Trisiva Kuries Pvt. Ltd.)	-		-	5,30,000.00
	TOTAL(NOTE 13)				5,30,000.00
	Aggregate value of quoted investments			-	-
	Market value of quoted investments			-	-
	Aggregate value of unquoted investments			-	-

ACCT _COD E	NOTE 9 SHORT TERM PROVISIONS	Figures As on 31.12.2022		Figures As on 31.03.2022	
		Rs.	Ps.	Rs.	Ps.
1081	Provision for NPA	30,32,87,821.53		23,69,13,591.53	
1105	Provision for Standard Assets	2,27,70,586.91		2,34,34,722.60	
1183	Provision for Gratuity	7,11,908.00		7,11,908.00	
2287	Additional provision restructure-Vehicle loan	7,44,10,636.50		10,46,39,395.50	
2288	Additional provision restructure-MF	52,63,056.81		2,00,86,248.44	
	TOTAL(NOTE 9)	40,64,44,009.75		38,57,85,866.07	

ACCT _COD E	NOTE 11 DEFERRED TAX ASSET	Figures As on 31.12.2022		Figures As on 31.03.2022	
		Rs.	Ps.	Rs.	Ps.
	a) Deferred Tax Liability In respect of depreciation Provided during the year	-		-	
	b)Deferred Tax Asset In respect of depreciation Adjusted in retained earnings Reversed during the year	3,08,62,149.00		2,77,74,945.00	
	TOTAL(NOTE 11)	3,08,62,149.00		3,08,62,149.00	

ACCT _COD E	NOTE 12 LOANS AND ADVANCES	Total As on 31.12.2022	Total As on 31.03.2022	Non-Current Portion		Current Portion	
				Figures As on 31.12.2022 Rs. Ps.	Figures As on 31.03.2022 Rs. Ps.	Figures As on 31.12.2022 Rs. Ps.	Figures As on 31.03.2022 Rs. Ps.
	Secured						
	Vehicle Loan	3,61,21,70,849.00	4,27,72,31,768.00	2,52,17,75,369.00	3,01,47,31,249.00	1,09,03,95,480.00	1,26,25,00,519.00
	Gold Loan	1,59,64,97,913.00	1,31,04,24,316.00	-	-	1,59,64,97,913.00	1,31,04,24,316.00
	Unsecured						
	Consumer Loan	9,68,54,283.89	15,01,49,505.97	-	10,70,638.36	9,68,54,283.89	14,90,78,867.61
	Micro Finance	84,98,81,137.33	65,52,33,838.41	54,60,63,291.35	35,18,19,447.57	30,38,17,845.98	30,34,14,390.84
	Consumer Loan - Branch channel	9,35,579.00	31,94,399.00	-	-	9,35,579.00	31,94,399.00
179	Business Loan	20,60,767.06	24,74,210.90	-	-	20,60,767.06	24,74,210.90
637	Traders Loan	10,92,765.00	11,71,594.00	-	-	10,92,765.00	11,71,594.00
738	Samrudhi Loan	21,70,28,874.00	12,16,06,811.00	-	-	21,70,28,874.00	12,16,06,811.00
778	Customer Business Loan	2,06,045.32	2,77,379.89	-	-	2,06,045.32	2,77,379.89
2119	Traders Loan(Max Vanijya)	5,90,69,157.00	4,35,00,624.00	-	-	5,90,69,157.00	4,35,00,624.00
2362	Vyapari Kshema	89,10,649.00	2,02,34,055.00	-	-	89,10,649.00	2,02,34,055.00
2412	Mahila Kshema	1,18,99,444.00	-	-	-	1,18,99,444.00	-
		6,45,66,07,463.60	6,58,54,98,502.17	3,06,78,38,660.35	3,36,76,21,334.93	3,38,87,68,803.25	3,21,78,77,167.24
	Other Advances:						
	Advance to Supplier	-	-	-	-	15,63,770.85	6,40,489.95
194	Salary Advance	-	-	-	-	3,76,546.00	2,96,659.00
572	Advance for branch interior	-	-	-	-	88,639.00	-
576	inauguration advance	-	-	-	-	-	-
975	Advance for admin expenses	-	-	-	-	16,000.00	-
1380	Advance to staff	-	-	-	-	66,037.21	(182.01)
1406	Travelling Expense - Advance	-	-	-	-	1,00,869.00	2,38,016.00
2144	TA advance to staff - Karnataka	-	-	-	-	13,699.00	13,699.00
2206	Advance to TWL hub Ernakulam	-	-	-	-	544.50	-
2207	Advance to TWL hub Calicut	-	-	-	-	754.00	-
2208	Advance to TWL hub Kollam	-	-	-	-	1,909.00	-
2209	Advance to TWL hub Malappuram	-	-	-	-	1,895.00	(150.00)
2210	Advance to TWL hub Idukki	-	-	-	-	2,456.00	-
2211	Advance to TWL hub Trivandrum	-	-	-	-	1,342.00	(296.00)
2212	ADVANCE TO TWL HUB PATHANAMTHITTA	-	-	-	-	-	-
2213	Advance to TWL hub Alappuzha	-	-	-	-	178.00	(79.00)
2214	Advance to TWL hub Palakkad	-	-	-	-	1,219.00	-
2215	Advance to TWL hub Maradu	-	-	-	-	-	-
2277	MVCIL Employees Gratuity Fund Trust	-	-	-	-	6,000.00	6,000.00
2295	Imprest Maintenance Account Kolazhy Property	-	-	-	-	7,223.70	-
2536	Advance to TWL Hub Edappally	-	-	-	-	5,000.00	-
2541	Advance to TWL Hub Thrissur	-	-	-	-	2,500.00	-
	Vehicle Loan - Trade Advance	-	-	-	-	75,09,180.00	(43,30,931.00)
	SubTotal					97,65,762.26	(31,36,774.06)
	TOTAL			3,06,78,38,660.35	3,36,76,21,334.93	3,39,85,34,565.51	3,21,47,40,393.18
	(a)Secured Considered Good			2,52,17,75,369.00	3,01,47,31,249.00	2,68,68,93,393.00	2,57,29,24,835.00
	(b)Unsecured Considered Good			54,60,63,291.35	35,28,90,085.93	71,16,41,172.51	64,18,15,558.18
	(c)Doubtful			-	-	-	-
	(d) Loans and Advances due by Directors or officers of the Company or any of them either severally or jointly with any other person			-	-	-	-
	(e) Loans and Advances due by Partnership firms or Private companies respectively in which director is a partner or a director or member			-	-	-	-
	TOTAL (NOTE 12)			3,06,78,38,660.35	3,36,76,21,334.93	3,39,85,34,565.51	3,21,47,40,393.18

ACCT _COD E	NOTE 13 CURRENT INVESTMENTS	Figures As on 31.12.2022		Figures As on 31.03.2022	
		Rs.	Ps.	Rs.	Ps.
-		-		-	
1637	Kuri Investment(Trisiva Kuries Pvt. Ltd.)	-		-	5,30,000.00
	TOTAL(NOTE 13)				5,30,000.00
	Aggregate value of quoted investments			-	-
	Market value of quoted investments			-	-
	Aggregate value of unquoted investments			-	-

ACCT -COD E	NOTE 14 CASH AND CASH EQUIVALENTS	Figures As on 31.12.2022		Figures As on 31.03.2022	
		Rs.	Ps.	Rs.	Ps.
	a) Cash:				
1	Cash-in-hand		2,60,77,966.98		2,78,58,818.98
	b) Balances with Scheduled Banks :				
26	Bank accounts (SIB-Head Office 000707300000654)		-		-
27	Bank accounts (Indian bank -Head Office 6481879736)		13,93,764.51		3,02,27,934.21
172	Bank accounts (Thiruvillwamala (SIB a/c no: 0081073000030733))		5,12,770.62		2,15,220.98
208	Bank accounts (SIB-Pulpally) 0260073000000541		92,761.57		59,537.55
260	Bank accounts (6482289703 Indian bank - Koorkkanchery)		8,80,401.72		8,63,049.72
272	Bank accounts (HDFC-HO)TWL-50200023217266		97,67,632.87		1,12,10,457.60
285	Bank accounts (SIB-Shornur)0770073000000066		1,63,081.63		1,33,788.35
291	Bank accounts (SIB-Kuzhalmannam) 0735073000000075		1,55,370.93		57,430.77
295	Bank accounts(SIB-Kozhinjampara) 0039073000021601		79,468.89		94,535.89
302	Bank accounts (Federal-Cherpu) 15700200002085		1,91,797.80		81,666.80
362	Bank accounts(HDFC-Head Office)50200022884287		73,305.40		49,13,683.00
673	Bank accounts (Federal-Chathanur) 12780200010836		2,96,429.20		1,72,846.20
689	Bank account Money Gram-Xpress money a/c - Head Office)917020065859888		2,77,793.90		3,16,770.01
704	Bank accounts (Axis bank Salary account-HO)917020069612276		29,22,227.73		24,07,953.17
707	Bank Accounts (Federal bank - Rajakkad)17460200002225		1,30,814.20		90,640.20
773	Bank accounts (Federal Bank - Perambra)14150200003538		54,953.40		67,286.40
867	Bank accounts(TWL Federal bank a/c - 14670200012163)		96,43,334.81		76,52,310.19
874	Bank accounts (Federal bank - Head Office)14670200012106		29,59,609.35		59,73,764.79
877	Bank accounts (Axis-Nilambur)918020009931864		15,532.90		23,264.10
878	Bank Accounts (Federal bank-Koduvally)105902002006736		66,009.20		58,528.20
909	Bank Accounts (Federal Bank - Thodupuzha)20370200000969		28,070.84		1,37,357.84
937	Bank accounts (Indian Bank - Kattakada)6610987908		2,07,594.90		18,573.90
939	Bank accounts(Axis Bank - Thalassery)918020019273721		3,17,940.06		1,21,890.80
954	Bank accounts(Axis Bank - Kanhangad)918020021339996		58,335.02		28,297.95
964	Bank accounts (Federal- Vaikom)10960200004847		44,685.52		6,955.52
977	Bank accounts(Axis Bank - Karunagappally)918020025360859		3,74,825.64		8,70,488.61
978	Bank accounts (Federal bank- Neyyatinkara)14400200003339		8,40,907.05		201.05
981	Bank accounts(Axis bank - Kasargod)918020029318584		11,379.94		34,865.95
983	Bank accounts (Axis bank incentive account-HO)918020027676446		69,890.67		1,74,709.09
984	Business Loan (Axis bank account- HO)918020028743705		1,65,497.65		1,15,055.32
992	Bank accounts (Axis bank - Vadakara)918020029516458		52,046.25		23,546.45
994	Bank accounts (Federal bank - Edavannapara)16000200002550		1,49,727.00		43,208.00
1005	Bank accounts (Axis bank - Adoor)918020039300285		1,55,645.21		21,419.34
1009	Bank accounts(Axis Bank -Nedumangad) 9180200307014430		63,064.54		39,089.40
1011	Bank accounts (Federal- Tripayar) 14250200003080		1,23,048.40		4,80,016.40
1012	Bank accounts (Fedaral Bank - Perinthalmanna) 15370200006773		3,27,754.90		23,045.90
1019	Bank accounts (Axis - Nadakavu) 918020032304712		2,52,672.15		38,672.10
1027	Bank accounts (Axis Bank- MAXVALUE DC) 918020044811356		-		7,10,240.00
1029	Bank accounts(Axis bank- TWL) 918020028868260		29,71,158.60		54,39,766.43
1038	Bank accounts (Axis bank - Malappuram) 918020042185190		1,25,680.49		94,965.00
1040	Bank accounts (Federal- Mundakkayam) 13970200012952		3,66,089.30		90,810.30
1049	Bank accounts (Federal bank - Ottapalam)14310200012513		65,344.00		47,550.00
1056	Bank accounts (Federal Bank - Thirumala) 20390200001254		91,709.40		2,97,563.40
1066	BANK ACCOUNTS AXIS BANK (Edmax-Margin amount Transfer)HEAD OFFICE 918020051594891		1,06,451.14		1,47,751.14
1089	Bank accounts (Federal Bank - Munnar)10100200006506		6,56,502.82		12,81,075.82
1095	Bank accounts (HDFC - TWL Head Office) 50200032323161		22,32,071.69		30,83,170.54
1109	Bank accounts (Axis Bank - Mavelikara) 918020066750976		1,87,943.16		70,149.05
1110	Bank accounts (Axis Bank - Pattambi) 918020068396754		52,677.35		69,469.05
1111	Bank accounts (Axis bank- Kottayam RO) 91802006492214		1,14,104.49		84,089.90
1113	Bank accounts (Axis Bank - Palayam) 918020067097667		5,01,247.60		32,994.72
1116	Bank accounts (Axis Bank - Perumbavoor) 918020067092905		2,35,773.98		66,706.62
1123	Bank accounts (Axis bank- Pathanamthitta) 918020068817578		6,91,444.30		1,07,149.80
1124	Bank accounts(Axis bank- Calicut RO) 918020068805999		31,846.45		31,367.40
1132	Bank accounts (Federal bank- Kattappana) 14260200011009		1,12,906.32		5,08,077.32
1136	Bank acciunts (Axis bank- Anjerichira) 918020063795512		3,57,415.67		70,955.95
1141	Bank accounts (Federal bank - Thamarassery) 14670200012403		82,617.38		40,843.38
1143	Bank accounts(Axis bank - Kalamassery)918020067429116		(12,99,226.87)		45,535.93
1144	Bank accounts (Federal bank - Vadakkenchery)14670200012460		49,672.00		2,99,925.00
1154	Bank accounts (Axis Bank - Kothamangalam)918020074489644		2,13,808.82		1,89,990.65
1157	Bank accounts (Federal bank - Kodakara)14670200012296		73,963.40		1,51,457.40
1165	Bank accounts (The Federal Bank Limited - Adimaly)14670200012353		81,431.50		1,70,527.50
1180	Bank accounts (Axis Bank - Chengannur)918020066570628		1,16,744.40		47,41,280.00
1181	Bank accounts (Axis bank - Pandalam)918020067096952		49,187.40		2,01,752.80
1184	Bank accounts (Federal bank - Piravam)14670200012338		3,82,870.68		1,13,573.40
1187	Bank accounts(Federal bank - Edakkara)14670200012452		1,10,235.00		1,57,165.00
1205	Bank accounts(Federal bank - Nedumkandam)14670200012486		3,94,627.54		1,28,964.54
1210	Bank accounts(Axis Bank - Peroorkada)918020079308896		84,104.82		76,993.54
1213	Bank accounts (Federal bank-Mananthavady)14670200012361		57,747.18		3,65,297.18
1220	Bank accounts (Federal bank - Venjaramodu)14670200012528		42,161.64		3,37,406.64
1231	Bank accounts (Federal bank - Cheruplassery)14670200012536		65,402.88		3,82,190.28
1235	Bank accounts(Federal Bank- Kumaly)15310200004352		61,973.90		8,37,658.50
1241	Bank accounts (Federal bank - Chittur)14670200012569		51,848.72		6,31,902.72
1244	Bank accounts (Axis Bank- Sulthan bathery)918020068672977		97,959.06		73,371.06
1245	Bank accounts (Axis Bank - Alapuzha) 918020088834472		27,688.09		26,750.49
1267	Bank accounts(Federal bank-Vengara)14670200012668		52,048.00		51,617.00
1270	Bank accounts(Axis bank- Kottarakkara)918020087060441		2,02,631.83		49,27,331.80
1272	Bank accounts(Axis Bank - North Paravoor)918020101710639		68,088.41		26,266.75
1282	Bank accounts (Axis bank - Chertthala)918020102615476		1,89,719.33		21,663.60
1285	Bank accounts(Federal bank - Anchal)14670200012692		5,52,720.00		1,27,885.00
1290	Bank accounts(Federal bank - Pudunagaram)14670200012437		59,347.00		2,11,573.00
1298	Bank accounts(Federal bank - Karukachal)14670200012684		59,374.00		1,01,290.00
1307	Bank accounts(ESAF bank-Marayur)20180000020543		3,579.70		42,288.50
1396	Bank accounts (Axis bank pool account - Head Office)918020018817683		74,36,917.63		58,60,992.63
1494	HDFC BANK- LOAN INSURANCE ACCOUNT 50200040085130		-		-
1769	Axis bank-Western Union Money transfer- 919020084322279		2,55,634.79		22,35,380.61
1770	Axis bank-Ria money transfer 919020084228135		2,91,117.58		2,24,545.99
1771	Elappara Gramin bank-40385111000566		12,920.09		1,817.09
1772	Canara bank-N R Mohalla(5151201000284)		1,47,505.40		11,261.40
1780	Axis bank -Trans fast(919020087717526)		3,82,326.45		3,20,190.45
1782	Canara bank T Narasipura(0662201000813)		3,918.40		10,687.40
1784	Federal bank Rannebammur(21110200001792)		34,968.85		50,837.13
1982	Canara bank Nanjangud (0597201001266)		51,814.00		21,975.00
1983	Canara bank-Ashoknagar Mandya -2(0516201002350)		53,773.40		28,086.40
1985	Canara bank Hosahalli(516201002351)		30,147.00		33,105.00
1987	Federal bank Devanahalli (15290200001956)		4,39,130.95		32,926.58
1989	Canara bank Jayanagar RO (2725214000002)		50,73,530.27		1,00,43,638.11
1991	Canara bank Jayanagar 3rd Block(2725201000184)		62,116.36		1,15,240.36
1993	Canara bank Gauribidanur(770201000906)		11,016.90		15,746.90
1994	Canara bank Jayanagar Branch a/c(408201004042)		-		5,586.00
1996	Axis bank-Mangalore(919020095019180)		-		32,444.00
1997	Axis bank-Uduppi(919020094756688)		2,88,439.76		29,534.91
2000	Axis bank-Tumkur Sadashivanagar(919020094818537)		46,650.90		2,662.00
2001	Canara Bank-Tumkur Kyathasandra (5558214000001)		1,51,697.40		87,975.40

2006	Syndicate bank-Marasur(4603070004070)	28,786.34	44,518.34
2015	Canara bank-Holenarasipura(588201000402)	3,23,484.84	9,904.84
2020	Canara bank-Chikkaballapura (5640201000124)	55,285.40	26,703.40
2024	Axis bank-Chunchunghatta (919020096638584)	1,47,980.95	20,144.10
2026	Canara bank-Haveri (2812201000452)	5,345.00	12,088.20
2029	Canara bank-KR Mohalla (538201001291)	75,275.20	11,662.20
2034	Canara bank-Channarayapatna (767201001040)	1,65,017.10	48,024.10
2035	Axis bank Harihar(920020000719181)	10,389.18	52,993.65
2057	Axis bank Gold Loan (919020094641256)	15,38,103.01	20,90,549.52
2061	Canara bank-Puttur(615201001203)	1,44,848.24	1,36,932.24
2067	Axis bank-Valanchery (920020001230379)	3,53,728.40	27,232.10
2073	Canara bank Dharwad (567201001109)	30,848.00	20,141.00
2075	Axis bank POS (920020008441646)	20,470.26	53,510.26
2093	Corporation bank-Banasawadi (510101007144332)	1,32,628.77	64,654.60
2125	ESAF bank-Head Office (2020000020901)	16,94,709.00	2,53,68,338.00
2131	Axis bank BBPS-(920020036000266)	11,90,939.81	10,01,567.92
2162	Kotak Mahindra Bank Debenture Issue(9345063398)	13,50,215.38	10,48,064.00
2163	South Indian Bak -Panamaram(0996073000000020)	21,102.70	35,255.80
2168	HDFC Vendor Account(50200040085130)	1,77,326.98	3,56,768.00
2221	Bank accounts (Axis fund transfer A/c-Head Office)921020008192118	54,08,365.35	72,97,397.10
2260	MVCIL Employees Gratuity Fund Trust (7031905050)	-	-
2261	Canara Bank-Bagepalli-1 (0925201000758)	78,955.00	1,32,942.00
2262	Canara Bank-Bagepalli-2 (9921201008920)	11,107.00	1,363.00
2268	Canara Bank-Pavagada (120000031780)	35,654.00	14,702.00
2271	Federal Bank-Hubly(13380200017391)	5643.00	18,382.00
2273	Canara Bank-Madanapalle (120000044621)	48,901.00	15,259.00
2276	Bank of Baroda Bank -Sira (5493020000295)	17,627.60	3,735.00
2293	Canara Bank-Chamarajanagar(120000249837)	23,914.00	17,206.00
2297	Union Bank of India-Keshwapura Hubli(566301010050284)	4,514.93	5,44,769.40
2301	Canara Bank-Kuppam(120000332870)	29,033.00	6,551.00
2306	Bank of India-Bailahongal (111420110000116)	54,994.40	44,212.98
2319	Canara Bank-Kittur (120000460360)	3,819.00	23,34,155.00
2320	Canara Bank-Madakasira(120000423081)	53,492.00	4,02,789.00
2321	Catholic Syrian bank-Akshayanagar(052304379159195001)	73,073.50	39,079.50
2323	Canara Bank-Belur(120000428940)	72,393.00	22,000.00
2324	Federal Bank-Tiptur(19900200004109)	34,780.50	34,976.00
2326	Bank of Baroda -Mysore K G Koppal(89520200002022)	-	45,498.50
2328	Canara Bank-Sidlaghatta(120000482487)	9,147.00	9,963.00
2335	Canara Bank-Hassan(120000501060)	1,06,521.00	17,381.00
2337	Federal Bank-Kunigal(20700200001916)	1,07,543.82	31,235.00
2340	Canara Bank-Doddaballapur(120000547384)	41,415.00	19,082.00
2346	Canara Bank-Arakalagodu(120000588241)	64,999.00	27,725.00
2349	Canara Bank-Mulbagal(120000608690)	14,369.00	8,953.00
2356	Axis Bank-Payment GateWay(9210200051631648)	78,458.24	2.00
2381	Canara Bank-Kollegal(120000761244)	44,169.00	9,144.00
2393	Canara Bank-Tirupati(120000918430)	9,064.00	1,21,366.00
2394	Canara Bank-Mangalore-1(120000821927)	17,712.00	30,751.00
2402	Canara Bank-Maddur Branch(120000941322)	20,058.00	13,079.00
2407	Axis Bank-Davanagere(922020015581436)	49,453.80	1,00,000.00
2422	Axis Bank-Horamavu(922020018781718)	17,702.70	-
2442	Bank accounts (Axis Bank - Kalpetta) 922020025392899	88,701.70	-
2471	Bank accounts (Canara -Mysore K G Koppal)120001425680	1,28,177.50	-
2472	Bank accounts(Canara Bank - Shikaripura)120001497930	9,334.00	-
2474	OD Account AXIS Bank (922030013791021)	(9,00,61,618.00)	-
2476	Bank accounts(Axis Bank Rights Issue - HO) 922020026462199	80,823.20	-
2482	Bank accounts (Canara-Gundlupet) 120001550541	21,313.00	-
2495	Bank account(Canara bank-Chittoor)120001605490	15,407.00	-
2500	BANK ACCOUNTS(Axis Bank - Palakkad)922020036704377	58,893.30	-
2519	Bank account(Canara bank-Palamaner)120001711514	13,965.00	-
2533	Bank accounts (Federal-Muvattupuzha) 14670200013294	59,540.00	-
2542	Bank accounts (Indian bank -7299542102) Credit & recovery	5,500.00	-
2544	Bank account(Canara bank-Sagar)120002003141	43,320.00	-
2566	Bank accounts (Union Bank - Munavalli) 340701010033093	1,11,270.09	-
2577	Bank Accounts (Bandhan Bank - TWL - Head office) 10220013123243	4,52,804.00	-
2581	Bank account(Bank of Maharashtra-Vadagoan Belagavi)60433144535	1,30,669.60	-
	Branch Bank accounts		
	c) Deposit with Banks:		
1096	Indian bank account FD	8,53,10,207.00	23,86,32,306.00
2126	ESAF bank FD	10,55,26,531.00	67,52,91,968.00
2345	AXIS bank FD	10,16,77,696.00	15,07,53,458.00
2380	KOTAK FD	50,11,466.00	1,50,00,000.00
2451	FD HDFC	-	-
	TOTAL(NOTE 14)	30,72,91,796.84	1,26,20,08,350.94

ACCT COD E	NOTE 15 OTHER CURRENT ASSETS	Figures As on 31.12.2022		Figures As on 31.03.2022	
		Rs.	Ps.	Rs.	Ps.
87	Interest Receivable	15,18,11,300.64		12,62,41,480.90	
593	INTER BRANCH A/C	(4,500.00)		-	
625	Input CGST	14,88,859.41		16,88,103.02	
746	Input SGST	12,63,182.04		16,07,538.82	
821	Input IGST	2,86,223.75		3,32,680.17	
1025	TDS Recoverable	2,851.56		5,93,113.39	
1097	Incentive Recoverable	-		11,30,596.00	
1304	TDS Receivable FY 2020-21	1,02,94,153.44		1,02,97,654.44	
1344	Input SGST- RCM	-		-	
1386	Interest Receivable on FD	12,07,597.00		34,31,714.76	
1677	Special Adhesive Stamp	(80,129.00)		10,82,962.00	
1704	Ineligible ITC account-Asset	-		-	
1710	Group Medclaim Recoverable	(79,003.27)		(1,11,969.00)	
2087	Stock-stamp a/c	62,450.00		36,200.00	
2089	Transfast financial service private ltd	1,074.12		1,969.82	
2118	Weizmann forex ltd	2,593.31		11,858.09	
2127	Prepaid Expenses	24,85,349.37		8,54,486.66	
2165	Business loan collection control A/c	44,79,965.89		65,52,233.02	
2195	Maxvalue Consultancy Services Pvt Ltd	-		(15,18,720.00)	
2224	Income Tax Refund Receivable (A.Y. 2018-19)	8,631.00		8,631.00	
2225	TDS Receivable FY 2018-19	78,825.00		78,825.00	
2235	TDS Receivable FY 2019-20	1,42,91,396.34		1,53,76,839.34	
	TDS receivable FY 2021-22	1,41,92,286.07		1,41,98,315.99	

2264	Staff welfare expense recoverable	880.00	880.00
2409	Pharmasquire Media & Publishing Pvt Ltd	10,65,360.48	5,79,819.09
2410	TDS Receivable FY 2022-23	1,15,79,681.17	-
2427	Due from M/s RO Marketing	1.04	2,67,099.23
2433	Kuri Prize receivable	-	8,55,000.00
2447	Profession Tax Recoverable	12,350.00	12,350.00
2529	Micronsure Consultancy Pvt Ltd	341.98	-
2557	Commission receivable	23,37,000.00	-
	Deposits	-	-
34	Rent Deposit	3,55,51,620.00	3,23,69,443.00
209	Caution Deposit	3,74,989.05	3,74,989.05
473	Deposit- KSEB	1,78,764.00	1,78,764.00
474	Telephone Deposit	18,253.48	12,253.48
1412	Security Deposit- CDSL	3,03,125.00	3,03,125.00
1414	RTA Fees Security Deposit	80,000.00	80,000.00
	Others	-	-
	Deferred Revenue Expenditure	1,35,84,626.63	5,43,38,506.51
	TOTAL(NOTE 15)	26,68,80,099.50	27,12,66,742.78

NOTE 16						
TRADE RECEIVABLES						
Ageing for trade receivables – non-current outstanding as at March 31, 2022						
Particulars	Outstanding for following period from due date of payment					
	Less than 6 months	6 months - 1 year	1-2 years	2-3 years	More than 3 years	
(i) Undisputed Trade Receivables - Considered good	-	-	-	-	-	-
(ii) Undisputed Trade Receivables - which have significant increase in credit risk	-	-	-	-	-	-
(iii) Undisputed Trade Receivables - Credit Impaired	-	-	-	-	-	-
(iv) Disputed Trade Receivables - Considered Good	-	-	-	-	-	-
(v) Disputed Trade Receivables - which have significant increase in credit risk						
(vi) Disputed Trade Receivables - Credit Impaired						
Total of the above	-	-	-	-	-	-
Total Unbilled due				-		-
Ageing for trade receivables – non-current outstanding as at March 31, 2021 is as follows:						
Particulars	Outstanding for following period from due date of payment					
	Less than 6 months	6 months - 1 year	1-2 years	2-3 years	More than 3 years	
(i) Undisputed Trade Receivables - Considered good	-	-	-	-	-	-
(ii) Undisputed Trade Receivables - which have significant increase in credit risk	-	-	-	-	-	-
(iii) Undisputed Trade Receivables - Credit Impaired	-	-	-	-	-	-
(iv) Disputed Trade Receivables - Considered Good	-	-	-	-	-	-
(v) Disputed Trade Receivables - which have significant increase in credit risk						
(vi) Disputed Trade Receivables - Credit Impaired						
Total of the above	-	-	-	-	-	-
Total Unbilled due				-		-

MAXVALUE CREDITS AND INVESTMENTS LTD
REGD.OFFICE:1ST FLOOR,CEE KAY PLAZA, OPP.
METROPOLITAN HOSPITAL,KOORKENCHERY,THRISSUR-680007

NOTES TO PROFIT AND LOSS STATEMENT

AcctCo de	NOTE 17 REVENUE FROM OPERATIONS	Figures As on 31.12.2022		Figures As on 31.03.2022	
		Rs.	Ps.	Rs.	Ps.
	Interest Income				
	Interest on Gold loan	23,51,64,542.93		26,69,75,418.89	
	Interest on samruddhi loan	3,29,38,394.78		1,19,35,236.04	
	Interest received-Edmax	60,367.68		28,18,657.98	
174	Interest on Consumer loan	1,44,01,207.27		2,78,59,021.80	
178	Interest on Vehicle loan	52,75,61,779.00		82,44,70,934.00	
180	Interest on Business loan	20,955.76		6,320.86	
203	Interest on Personal loan	-		-	
257	Interest on overdue - Vehicle loan	6,84,93,662.00		14,19,79,094.00	
638	Interest on traders loan	1,971.00		1,027.00	
1403	Interest on Microfinance	10,35,86,220.42		9,44,08,861.77	
1717	Interest on overdue-Edmax	3,42,996.00		4,42,876.00	
1725	Interest on Overdue - Traders loan	-		6,895.00	
2122	Interest on traders loan (Max Vanijya)	96,06,497.00		50,14,402.00	
2123	Interest on overdue traders loan (Max Vanijya)	3,83,208.00		10,22,098.00	
2124	Interest on overdue Samruddhi loan	21,96,838.00		19,09,816.00	
2145	Interest on moratorium - Vehicle Loan	(2,40,81,949.00)		(3,00,08,741.00)	
2149	Interest on moratorium - Consumer Loan Edmax	1,258.00		(21,233.00)	
2152	Interest on moratorium - Micro Finance	34,94,383.12		(9,59,157.71)	
2153	Interest on moratorium - Consumer Loan	49,07,883.00		(54,83,271.00)	
2237	Interest on Moratorium interest	90,66,058.32		3,15,54,661.14	
2370	Interest on Vyapari Kshema	22,19,935.68		4,15,344.00	
2371	Interest on overdue-Vyapari Kshema	3,36,179.00		3,043.00	
2413	Interest on Mahila Kshema	18,54,368.00			
2414	Interest on overdue Mahila Kshema	18,652.00			
		99,25,75,407.96		1,37,43,51,304.77	
	Fee based Income				
197	Notice charge	10,79,707.76		15,15,248.24	
331	Documentation charges-VL	2,13,48,363.30		2,04,56,210.78	
608	Service charge vehicle loan	4,41,34,620.74		5,97,86,891.48	
712	Processing fee(traders loan)	-		-	
797	Income auto loan finance	1,10,43,928.92		5,06,45,232.01	
1338	Fore-closure charges on traders loan	20,19,212.66		5,10,181.40	
1385	Processing fee -MF	1,17,67,150.00		59,66,713.26	
1387	Processing fee -CDL	16,76,802.82		17,59,508.84	
1493	Processing charges - gold loan	39,31,996.02		38,83,132.53	
1709	Processing charge-Edmax	-		1,52,211.00	
1723	Pre-closure interest Edmax	742.26		9,902.99	
2062	Processing charges(Samruddhi Loan)	89,83,000.00		40,96,000.00	
2110	Appraisal charges - Max Samruddhi	4,49,150.00		2,04,800.00	
2120	Processing fee (Max Vanijya)	34,25,000.00		24,50,500.00	
2133	Pre closure charges - Gold Loan	1,07,583.48		2,03,443.00	
2361	Sale of auction gold	-		-	
2363	processing charges (Vyapari Kshema)	3,74,620.00		2,67,880.00	
2364	Appraisal Charges (Vyapari Kshema)	37,462.00		26,788.00	
2365	Fore closure charges- Vyapari Kshem	3,29,361.92		38,869.00	
2416	Pre-closure charges-Mahila Kshema	1,26,167.76		-	
2417	Appraisal charges-Mahila Kshema	30,157.00		-	
2419	Appraisal charges-Traders loan	-		-	
2479	Processing Fee – Mahila Kshema	3,06,780.00			
2545	Collection against written off account-Vehicle loan	13,76,903.00			
2562	Collection against written off account-Business Loan	1,64,306.00			
		11,27,13,015.64		15,19,73,512.53	
	TOTAL - REVENUE FROM OPERATIONS	1,10,52,88,423.60		1,52,63,24,817.30	

AcctCo de	NOTE 18 OTHER INCOME	Figures As on 31.12.2022		Figures As on 31.03.2022	
		Rs.	Ps.	Rs.	Ps.
	Commission from money transfer	54,519.05		81,760.59	
146	Other income	52,28,168.64		13,81,502.46	
330	Other charges	6,000.00			
565	Discount Received	-		11,433.53	
698	Chitty dividant	-		2,380.00	
1022	Round off	506.09		103.70	
1099	Collection against loss on repossessed asset	64,99,933.00		19,65,640.00	
1750	Interest on fixed deposit	1,63,67,958.04		3,98,34,811.76	
2099	Sundry written back	1,86,923.77		-	
2136	Transfer noting charges - subdebt	1,42,500.00		3,07,595.00	
2137	Transfer noting charges - debenture	500.00		1,500.00	
2205	Auction expense received-GL	4,46,378.50		9,09,152.64	
2263	Interest on income tax refund	-		2,360.00	
2378	Auction expense received-Consumer Loan	26,685.10		15,954.24	
	TOTAL-OTHER INCOME	2,89,60,072.19		4,45,14,193.92	

AcctCode	NOTE 19 EMPLOYEE BENEFITS EXPENSES	Figures As on 31.12.2022		Figures As on 31.03.2022	
		Rs.	Ps.	Rs.	Ps.
61	Salary	29,49,73,478.51		33,54,88,675.94	
191	Provident fund	88,49,978.00		1,45,34,151.00	
251	ESI	53,64,689.00		64,58,881.00	
380	Staff welfare expense	5,82,277.00		6,18,193.00	
644	Group insurance	12,65,677.62		20,68,281.24	
696	Ho incentive	-		-	
792	Individual accidental insurance policy	13,548.29		2,09,806.01	
967	Arrear salary	-		-	
1042	Stipend	31,27,038.00		15,37,893.57	
1121	Incentive Staff-(Special)	-		-	
1182	Gratuity	-		10,03,861.00	
1659	Staff incentive	46,68,170.00		17,52,170.52	
1947	Staff TWL Incentive	-		-	
1952	Staff welfare expense	-		-	
	TOTAL-EMPLOYEE BENEFITS EXPENSES	31,88,44,856.42		36,36,71,913.28	

AcctCode	NOTE 20 FINANCE COSTS	Figures As on 31.12.2022		Figures As on 31.03.2022	
		Rs.	Ps.	Rs.	Ps.
131	Interest on subordinate debt	60,77,40,275.61		90,83,91,031.99	
254	Interest on debenture	3,43,36,678.50		5,33,43,257.00	
568	Interest on Innova loan	-		18,750.00	
1259	Interest on TUV loan-Mahindra Finance	-		14,520.43	
1357	Interest on GST - RCM	10,264.13		1,59,119.22	
2336	Interest on OD Esaf	-		3,08,310.00	
2494	Interest on OD Axis bank	4,74,990.00		-	
	TOTAL-FINANCE COSTS	64,25,62,208.24		96,22,34,988.64	

AcctCode	NOTE 21 OTHER EXPENSES	Figures As on 31.12.2022		Figures As on 31.03.2022	
		Rs.	Ps.	Rs.	Ps.
	Advertisement & Business Promotion	81,28,986.59		11,70,791.00	
	Insurance charges	3,52,865.00		4,05,299.84	
	Internet charges	48,13,800.73		59,92,915.65	
	Legal Expenses	25,38,796.00		12,27,280.00	
	Loan Written off	8,33,33,139.90		25,39,107.71	
	Meeting Expenses	7,76,587.90		7,17,390.23	
	Office expenses	7,78,474.55		9,11,340.81	
	Printing & stationery	47,22,905.83		45,79,393.89	
	Professional & Consultancy Charges	16,25,460.00		13,62,856.00	
	Rates, Taxes and License	8,130.00		30,442.00	
	Refreshment	4,96,186.72		5,91,646.60	
	Repair & maintenance	86,23,458.16		79,80,651.19	
	Software expenses	17,18,723.03		22,64,566.45	
	Transportation charges	1,06,750.00		1,25,716.00	
	Travelling expenses	1,08,49,909.46		75,74,496.56	
44	Bank charges	41,41,109.52		44,10,419.95	
46	Directors Remuneration	54,00,000.00		-	
47	Electricity charges	54,74,455.50		52,88,097.14	
49	Inauguration expenses	1,94,305.00		3,99,041.51	
52	Membership Fee	-		10,000.00	
53	Miscellaneous Expenses	14,738.00		-	
55	Postage & courier	19,50,598.01		22,64,037.44	
58	Registration expenses	1,14,930.00		6,06,625.00	
59	Rent	4,84,77,373.25		5,62,18,119.95	
63	Subscriptions & periodicals	18,983.00		23,455.00	
65	Training expenses	9,89,399.93		55,692.00	
93	Audit fee	2,75,000.00		4,30,000.00	
145	Donation	4,00,600.00		-	
189	Stamp charges	3,03,959.56		3,94,973.00	
225	Incentive	-		-	
240	Loan waiver	-		-	
266	Housekeeping wages	11,63,384.00		14,35,952.00	
381	Generator running expenses	65,607.00		84,498.19	
407	TWL incentive	1,44,46,269.00		1,32,34,438.00	
411	Service tax	-		1,36,137.00	
446	TONER CARTRIDGE	-		-	
452	BRANCH IDENTIFICATION EXPENCE	8,437.00		8,797.00	
489	ROC filing	99,27,275.00		22,600.00	
504	Cloud server rent	30,09,721.46		30,87,029.54	
507	Sitting fees-directors	6,75,000.00		13,25,000.00	
508	Twl dealer incentive	1,89,25,451.50		2,15,55,721.00	

531	SMS Charge	4,55,000.00	7,80,000.00
569	Commission for debenture trustee	90,000.00	1,20,000.00
697	Foreman commission	30,000.00	1,20,000.00
701	Kuri expenses	9,256.00	10,560.00
711	Dealer Staff Vehicle Loan	47,92,686.00	60,88,923.00
771	Labour/customer verification charges	8,66,939.00	13,08,317.75
817	Deferred revenue expenditure w/off	4,07,53,879.88	6,23,30,257.52
830	Provision for standard assets	(6,64,135.69)	(26,34,831.55)
894	GST CONSULTATION CHARGES	-	-
910	Interest on Service tax	-	1,06,822.00
957	Incentive - sales & promotion	-	-
972	Loss on repossessed asset	7,000.00	3,07,05,355.00
1055	Staff recruitment service	76,900.00	-
1073	SSL certificate licence	-	11,340.00
1079	TDS paid	-	25,081.00
1080	Provision for NPA (Expense)	6,63,74,230.00	12,85,48,783.75
1092	Legal consultancy charges	-	8,000.00
1104	Provision for standard asset - Expense	-	-
1175	Commission collection agency	3,56,14,881.00	4,89,63,499.00
1202	GST paid	45,256.90	31,576.15
1258	Documentation Expense	14,945.00	2,97,152.00
1273	Penalty charges	45,453.00	20,421.00
1280	Earned Leave Encashment	-	-
1327	Gold w / off	25,456.00	-
1376	News paper	-	-
1389	Institution tax	6,04,777.00	1,95,000.00
1423	Annual custody fee	1,50,000.00	75,000.00
1425	Registrars fee	-	-
1653	Sales promotion expenses	-	10,000.00
1655	Marketing & sales promotion	11,90,751.00	17,16,200.28
1657	FC & other incentive	9,25,125.00	13,22,153.00
1676	Ineligible ITC account-expense	99,24,963.11	1,13,84,232.64
1680	TWL – storage expense	15,07,602.00	7,61,583.00
1954	Bad debt w/off	-	-
1961	Interest charges - others	-	-
1992	Auction expenses-two wheeler	5,28,850.00	5,24,300.00
2090	Sundry written off	95,240.00	-
2104	Additional provision for standard asset	-	-
2154	Vehicle loan charge waive off	-	-
2167	Cibil Charges	13,72,196.34	24,41,793.09
2174	Marketing Agency Commission	8,64,100.00	28,28,670.00
2190	Yard Rent	28,05,431.76	41,07,674.60
2197	Prior period Item	14,52,578.00	-
2227	Auction Expense Gold Loan	2,32,960.00	4,450.00
2244	Common expenses apportioned	-	-
2247	Gratuity cash accumulation scheme premium(LIC)	-	-
2248	Property Maintenance Expense	1,50,966.80	7,44,101.68
2269	Pre closure charges four-wheeler	-	12,306.00
2289	Additional provision restructure-Vehicle loan(Expense)	(3,02,28,759.00)	10,46,39,395.50
2290	Additional provision restructure-MF(Expense)	(1,48,23,191.63)	2,00,86,248.44
2317	Land Tax	-	8,195.00
2322	TCS late filing fee	-	3,600.00
2357	NACH Mandate re registration Expense – Yellow Corp	-	1,00,962.00
2360	Travelling expense-CL Dpt	4,19,250.00	61,180.00
2372	Commission collection agency - Repo process	48,26,750.00	8,46,699.00
2375	Wages	2,80,500.00	81,000.00
2392	Commission BC charges	71,682.00	-
2467	Micro Finance - Adalat expenses	1,17,335.00	-
2477	Meeting Expenses-Vehicle Loan	1,27,846.18	-
2478	Postage & Courier-Vehicle Loan	3,67,185.89	-
2484	Duplicate RC Expenses- Vehicle Loan	1,820.00	-
2485	CRIF Charges	7,424.00	-
2522	Legal Charges–Vehicle Loan	3,60,545.00	-
2524	Labour/Customer Verification Charges–Vehicle loan	9,06,015.00	-
2525	Bank Charges-Vehicle Loan	8,70,490.96	-
2526	Marketing & Sales Promotion-Vehicle Loan	3,52,560.00	40,32,000.00
2583	"Cloud -based call center solution"(call) charges	38,360.00	-
	TOTAL-OTHER EXPENSES	37,88,89,872.10	58,12,92,528.50

MAXVALUE CREDITS AND INVESTMENTS LTD		
REGD.OFFICE:1ST FLOOR,CEE KAY PLAZA, OPP.		
METROPOLITAN HOSPITAL,KOORKENCHERY,THRISSUR-680007		
SUB NOTES TO NOTES FORMING PART OF BALANCE SHEET		
Acct. Code	NOTE 11 VEHICLE LOAN - TRADE ADVANCE	Figures As on
		31.12.2022 Rs. Ps.
453	Srivari automotives(p)ltd-ta	-
470	Johns BL Wheelers-TA	10,21,966.00
494	Arya Bhangi motors-TA	5,19,600.00
509	AM Honda	-
552	Pace motors	4,66,527.00
615	Aswathi motors	-
798	Denz motors	-
868	Uniride honda-ta	-
869	Kachery motors-TA	99,091.00
870	VENUS MOBIKES-TA	-
871	Rahul motors-ta	-
872	MPB MOBIKES- TA	-
899	Adithya enterprises	-
906	Supreme motors	-
920	GANESH AUTO SOLUTION-TA	-
929	AM wings Honda-TA	-
932	Indel Automotives (P) Ltd- Thrissur- TA	-
934	Indel Automotives PVT LTD- Edappally(Suzuki)TA	-
935	Koyenco mobikes-ta	-
948	Indel automotives kochi pvt ltd - yamaha -ta	-
949	Classic omega auto(p)ltd-ta	-
950	Sivaji autos-ta	-
951	Mcp enterprises- ta	-
968	HOSHLYAR MOBIKES-TA	-
979	Travence auto craft- TA	-
980	Liberty moto corp- TA	-
986	Kalpakam motors-ta	-
987	Classic scoobikes pvt ltd-ta	4,18,246.00
988	Golden automobiles-TA	-
989	Pioneer motors - kasargode- ta	-
990	Pioneer motors	1,14,885.00
1008	Panachamootil motors- TA	-
1017	SAM Motors- TA	-
1021	CHITHIRA MOTORS TA	-
1026	SRV- MOTORS TRIVANDRUM- TA	-
1031	Palal motors- ta	-
1041	TWL-TRADE ADVANCE	-
1449	Focuz bi Wheelers kochi	-
1450	Nellickal motors	-
1451	Hp continental - thrissur	-
1452	Shymas auto sales - alappuzha	-
1453	Ghani motors - Palakkad	-
1454	Jayalakshmi motors - adoor	-
1455	Nooran motors - calicut	3,74,898.00
1456	Bharath motors - thiruvalla	-
1457	Wonder motors - Calicut	2,24,169.00
1458	Moopan automobiles - malapuram	-
1459	EVM automobiles - Ernakulam	2,25,726.00
1460	Anshad motors - palakkad	94,986.00
1461	SONA MOTORS - WAYANAD	-
1462	Signature motors - kasargode	5,33,534.00
1463	HM ENGINEERS - MALAPPURAM	-
1464	Diya motors - tvn	-
1465	Vahini motors - Kollam	-
1466	PVS mobikes - Malappuram	-
1467	CBC motors - Trivandrum	-
1468	New motors - tvn	-
1469	Marshal motors - malappuram	-
1470	Oryx honda malappuram	-
1471	Toms motors chavakkad	-
1472	Top gear hero thodupuzha	-
1473	Chenattumattam motors	-
1474	Valkar motors kannur	-
1475	Kanjani motors thrissur	-
1476	Namans motors nullipadi kasargod	-
1477	Shymas riders allapuzha	1,79,650.00
1478	Aiswarya motors - Pathanamthitta	-
1479	B J motors Muvattupuzha	-
1480	D AND D MOTORS KASARGODE	-
1481	K T C motors - Kozhikode	1,32,998.00
1482	Grace motors - Chavakadu	-
1483	Purackal motors - Kottayam	-
1484	Toms motors pathanamthitta	-
1485	Trans motors adoor	-
1489	Hydross perumbadi palakad - ta	-
1490	Nandhil Honda Kollam - TA	-
1491	Nikkoy motors Calicut - TA	1,63,934.00
1497	Classic scoobikes cochin - ernakulam	3,74,344.00
1498	Mamparambil motors - Kottayam	-
1516	HAPBCO motorcycles - Calicut	3,99,156.00
1517	Saleem Honda Palakkad (Trade Advance)	35,720.00
1518	Toms motors Triprayar Nattika (Trade Advance)	2,60,247.00
1667	Diya motors kollam (trade advance)	-
1668	Trade advance -maxvalue consultancy service	-
1674	Victory motors kodungaloor thrissur (trade advance)	-
1675	Ramjan mobikes kollam (trade advance)	-
1687	Venad automobiles kollam (trade advance)	8,40,988.00
1691	AKB motors Calicut (Trade Advance)	-
1726	Moolothottiyil motors idukki (Trade Advance)	-
1731	Cheran automobiles trivandrum (trade advance)	-
1781	A V motors Kallambalam Trivandrum (Trade Advance)	-
1877	D&D MOTORS	-
1984	Amg automobiles thalassery kannur (trade advance)	-
2014	Good morning motors anchal tvs (trade advance)	-
2039	Friends motors manathavady wayanad (trade advance)	-
2069	NP automobiles Malappuram (Trade Advance)	-
2199	Prince motors Calicut	1,72,305.00
2201	Trichur automobiles	3,14,517.00
2243	Mangattil Motors Malappuram	-
2338	Antonian traders	-
2344	VAYALAT MOTORS ERNAKULAM	-
2395	Prince Motride LLP Kannur	-
2420	Grand Motors Kannur	-
2421	Tiendi Automotives Kannur	4,97,174.00
2423	Tranz Motors TVS Thiruvankulam	2,553.00
2426	Veetejey Mobikes Ernakulam	-
2444	Akshaya Motors Pathanamthitta - TWL	-
2455	Pooja Automobiles Trivandrum - TWL	25,290.00
2462	Eros 2 Wheelers - TWL	16,676.00
2463	Marikar Motors Honda Trivandrum - TWL	-
2481	SV Automotives-TWL	-
2496	Kairali Motors Punalur-TWL	-
2501	Mithram Mobikes-TWL	-
	SUBTOTAL(11)- SHOWN UNDER OTHER CURRENT ASSETS	75,09,180.00

Acct. Code	NOTE 1.2 VEHICLE LOAN - TRADE ADVANCE	Figures As on	
		31.12.2022	
		Rs.	Ps.
453	Srivari automotives(p)ltd-ta	-	-
470	Johns BL - Wheelers-TA	-	-
494	Arya Bhangi motors-TA	-	-
509	AM Honda	-	-
552	Pace motors	-	-
615	Aswathi motors	-	-
798	Denz motors	-	-
868	Uniride honda-ta	1,35,099.00	-
869	Kachery motors-TA	-	-
870	VENUS MOBIKES-TA	-	-
871	Rahul motors-ta	-	-
872	MPB MOBIKES- TA	-	-
899	Adithya enterprises	-	-
906	Supreme motors	-	-
920	GANESH AUTO SOLUTION-TA	-	-
929	AM wings Honda-TA	-	-
932	Indel Automotives (P) Ltd- Thrissur- TA	-	-
934	Indel Automotives PVT LTD- Edappally(Suzuki)TA	-	-
935	Koyenco mobikes-ta	-	-
948	Indel automotives kochi pvt ltd - yamaha -ta	-	-
949	Classic omega auto(p)ltd-ta	-	-
950	Saraji autos-ta	-	-
951	Mcp enterprises- ta	-	-
968	HOSHYAR MOBIKES-TA	-	-
979	Travence auto craft- TA	-	-
980	Liberty moto corp- TA	-	-
986	Kalpakam motors-ta	-	-
987	Classic scoobikes pvt ltd-ta	-	-
988	Golden automobiles-TA	-	-
989	Pioneer motors - kasargode- ta	-	-
990	Pioneer motors	-	-
1008	Panachamootil motors- TA	1,14,175.00	-
1017	SAM Motors- TA	-	-
1021	CHITHIRA MOTORS TA	-	-
1026	SRV- MOTORS TRIVANDRUM- TA	-	-
1031	Palal motors- ta	-	-
1041	TWL-TRADE ADVANCE	-	-
1449	Focuz bi Wheelers kochi	-	-
1450	Nallickal motors	-	-
1451	Hp continental - thrissur	-	-
1452	Shymas auto sales - alappuzha	1,023.00	-
1453	Ghani motors - Palakkad	64,031.00	-
1454	Jayalakshmi motors - adoor	-	-
1455	Nooran motors - calicut	-	-
1456	Bharath motors - thiruvalla	-	-
1457	Wonder motors - Calicut	-	-
1458	Moopan automobiles - malapuram	-	-
1459	EVM automobiles - Ernakulam	-	-
1460	Anshad motors - palakkad	-	-
1461	SONA MOTORS - WAYANAD	-	-
1462	Signature motors - kasargode	-	-
1463	HM ENGINEERS - MALAPPURAM	-	-
1464	Diya motors - tvn	-	-
1465	Vahini motors - Kollam	86,152.00	-
1466	PVS mobikes - Malappuram	-	-
1467	CBC motors - Trivandrum	-	-
1468	New motors - tvn	-	-
1469	Marshal motors - malappuram	-	-
1470	Oryx honda malappuram	-	-
1471	Toms motors chavakkad	-	-
1472	Top gear hero thodupuzha	-	-
1473	Chenattumattam motors	-	-
1474	Volker motors kannur	-	-
1475	Kanjani motors thrissur	-	-
1476	Namans motors nullipadi kasargod	-	-
1477	Shymas riders allapuzha	-	-
1478	Aiswarya motors - Pathanamthitta	-	-
1479	B J motors Muvattupuzha	-	-
1480	D AND D MOTORS KASARGODE	-	-
1481	K T C motors - Kozhikode	-	-
1482	Grace motors - Chavakkadu	-	-
1483	Punackal motors - Kottayam	89,518.00	-
1484	Toms motors pathanamthitta	-	-
1485	Trans - motors adoor	-	-
1489	Hydross perumbadi palakkad - ta	-	-
1490	Nandhil Honda Kollam - TA	-	-
1491	Nikkoy motors Calicut - TA	-	-
1497	Classic scoobikes cochin - ernakulam	-	-
1498	Mamparambil motors - Kottayam	-	-
1516	HAPBCO motorcycles - Calicut	-	-
1517	Saleem Honda Palakkad (Trade Advance)	-	-
1518	Toms motors Triprayar Nattika (Trade Advance)	-	-
1667	Diya motors kollam (trade advance)	-	-
1668	Trade advance -maxvalue consultancy service	-	-
1674	Victory motors kodungaloor thrissur (trade advance)	-	-
1675	Ramjan mobikes kollam (trade advance)	-	-
1687	Venad automobiles kollam (trade advance)	59,323.00	-
1691	AKB motors Calicut (Trade Advance)	-	-
1726	Mooshothiyil motors khalaki (Trade Advance)	-	-
1731	Cheran automobiles trivandrum (trade advance)	-	-
1781	A V motors Kallambalam Trivandrum (Trade Advance)	-	-
1877	D&D MOTORS	-	-
1984	Amg automobiles thalassery kannur (trade advance)	-	-
2014	Good morning motors anchal tvs (trade advance)	-	-
2039	Friends motors manthavady wayanad (trade advance)	-	-
2069	NP automobiles Malappuram (Trade Advance)	-	-
2199	Prince motors Calicut	-	-
2201	Trichur automobiles	-	-
2243	Mangattil Motors Malappuram	-	-
2338	Antonian traders	-	-
2344	VAYALAT MOTORS ERNAKULAM	-	-
2395	Prince Motoride LLP Kannur	-	-
2420	Grand Motors Kannur	-	-
2421	Tienda Automotives Kannur	-	-
2423	Tranz Motors TVS Thiruvankulam	-	-
2426	Vaatesejay Mobikes Ernakulam	-	-
2444	Akshaya Motors Pathanamthitta - TWL	-	-
2455	Pooja Automobiles Trivandrum - TWL	-	-
2462	Eros 2 Wheelers - TWL	-	-
2463	Marikar Motors Honda Trivandrum - TWL	1,74,334.00	-
2481	SV Automotives-TWL	-	-
2496	Kairali Motors Punalur-TWL	-	-
2501	Mithram Mobikes-TWL	1,62,740.00	-
	SUBTOTAL(1.2)- SHOWN UNDER OTHER CURRENT LIABILITIES	8,86,395.00	
	TOTAL	66,22,785.00	

Acct. Code	NOTE 21 SUNDRY CREDITORS	Figures As on	
		31.12.2022	
		Rs.	Ps.
386	Mrudula agencies	-	-
388	Merzycool systems	-	-
391	Secure solutions	-	-
392	Econz it service pvt ltd	-	-
400	Fisher electronic systems	-	-
405	We build	-	-
442	Hykon india Ltd	-	-
444	Nandilath g mart	15,000.00	-
448	Southern marketing services	-	-
479	Idea Cellular Ltd	-	-
500	Varghese comer	-	-
530	Team moplet	-	-
535	Vodafone Idea Cellular Ltd	-	-
602	Naran chirakkal corporate pvt ltd	-	-
612	QRS Retail Limited	-	-
621	RELAX MARKETING NETWORK	-	-
622	Transunion cibil ltd	-	-
624	Corporate business solution	-	-
626	Equifax credit information service private limited	-	-
630	Thrissur Management Association	-	-
633	Smart Axiomatic Nextgen Solution Pvt Ltd	-	-
695	Ekenzer print pack p ltd	-	-
736	Digital link	-	-
804	Chubba alba control system	-	-
823	Malaya Agencies	-	-
824	High fidelity services	-	-
993	Jio digital life	-	-
1054	Tata tele business service	-	-
1060	Winman software india llp	-	-
1071	Postiefs technologies p ltd	-	-
1093	Golden nib	-	-
1106	Microsys computer stationery	-	-
1155	Naukri- Info Edge(India)Ltd	-	-
1168	Allaince associates	-	-
1169	AB associates	-	-
1174	AGR associates	-	-
1190	Pearl regency	-	-
1197	Janakram enterprises	-	-
1243	Norms management private limited	-	-
1260	Machart Advertising & Marketing PVT LTD	-	-
1262	MC Finserv	-	-
1355	GODREJ & BOYCE MFG.CO.LTD	-	-
1369	Rj solutions	-	-
1370	Mahadeva associates	-	-
1374	JRSCA consulting and advisory pvt ltd	-	-
1407	Harish and associates management consultants p ltd	-	-
1426	Railnet broadband	-	-
1486	Dynaflex	-	-
1500	Threestar associates	-	-
1501	Diya associates	-	-
1502	Garuda associates	-	-
1503	Monarch credit management	-	-
1505	Effic	-	-
1507	SS associates	-	-
1508	Smart associates	-	-
1511	MD associates	-	-
1512	Xperts solutions	-	-
1513	Evergreen associates	-	-
1514	Lakshya associates Kottayam	-	-
1521	A2V associates	-	-
1528	Machart advertising and marketing pvt ltd	-	-
1533	Kalyan graphics	-	-
1539	Asianet satellite communication ltd	-	-
1541	ASHOKA INN	-	-
1543	Avr enterprises	-	-
1549	Adv.praveen paul chandy	-	-
1555	Ankolekar & co.	-	-
1558	DTDC Sreenivasan	-	-
1561	Js creations	-	-
1567	Airtel	-	-
1568	Digital traders	-	-
1575	National securities	61,724.00	-
1578	Central Depository Services (1) Limited	2,359.10	-
1581	Abhilash Jeevanand	-	-
1591	Sunitha sales and services	-	-
1596	Serville	-	-
1597	Koolath advertising	-	-
1598	Pavithra agencies	-	-
1599	Prasanth & associates	-	-
1600	Famous autogarage	-	-
1601	Aikkaraparambil yard	-	-
1602	Royal auto parking	-	-
1603	Rasha world	-	-
1607	Sanvir technologies pvt ltd	-	-
1612	Murahari traders	-	-
1614	True image technologies	-	-
1618	Eureka forbes limited	-	-
1620	SKDC consultants ltd	-	-
1625	Petra creations (p) ltd	-	-
1629	Wales & Co	-	-
1684	Spark solutions	-	-
1685	BK associates	-	-
1686	Writers Information	-	-
1702	Essar management service pvt	-	-
1703	Saa ra associates	-	-
1732	Aitri system pvt ltd	-	-
1733	Crystal credit solutions	-	-
1734	Exectus credit solutions	-	-
1735	Siva associates	-	-
1736	S S square credit management	-	-
1737	Rhishikesh associates	-	-
1739	Balaji printing press	-	-
1740	ADV.SAGAR PK	-	-
1744	SAPTHA ESSENSUALS	-	-
1746	SUDHAMANTI LEATHERS	-	-
1748	Kian enterprises	-	-
1749	Scaleios Private Limited	-	-
1752	Leanous infotech pvt ltd	-	-
1753	R ramesh	-	-
1754	Skylark printers	-	-
1756	Hykon India Ltd-Karnataka	-	-
1774	squadron graphics india pvt ltd	-	-
1775	Ssr solutions	-	-
1776	Avon global solutions private ltd.	-	-

1777	Om sai graphics prints	-
1778	Focus associates	-
1779	Excel associates	-
1986	Gimasoft automobiles pvt ltd	-
1990	Adnine enterprises	-
2002	L & J agency	-
2005	Ashlyn chemunnor instruments pvt ltd	-
2009	AKHILA ELECTRICALS	-
2016	Shree rajathadri enterprises	-
2017	S s interiors	-
2018	JC constructions	-
2021	Praveen wood work	-
2027	Peak system refrigeration pvt ltd	-
2033	Prakash wood & furniture work	-
2041	Volakadu associates	-
2042	Tata tele business service karnataka	-
2048	MANJUNATHA TOURS AND TRAVEL	-
2052	Dev associates	-
2054	Ojas associates	-
2055	Royal solutions	-
2056	Triangle associates	-
2058	Parvana associates	-
2059	Mattathil yard	-
2060	Sam enterprises	-
2072	Adv.p.a.girishkumar	-
2078	Autoland	-
2080	Fan trust agency	-
2083	Surya sanc	-
2084	DTDC sneha enterprises	-
2092	Monolith ime	-
2095	Vmax associates	-
2097	PAV associates	-
2106	ADITHYA AND VISHWAS	-
2107	Adv anish c v	-
2109	Auto park	-
2112	Isolve technologies private ltd	-
2113	Stylus Pest Control	-
2128	Secure tech solutions	-
2130	Concept bytes	-
2134	Vipin k k and co	-
2139	L suresh	-
2141	It care tech support	-
2147	SBI health insurance	9,83,486.79
2148	Biju and associates	-
2156	Able associates	-
2158	Star associates	-
2164	Promise Associates	-
2166	M.A.S ENGINEERING & FABRICATION WORKS	-
2169	Martec Office Suppliers	-
2171	Target Associates	-
2172	Force One Prime	-
2173	Atharva Associates	-
2175	Emadhra Limited	-
2178	Victory associates Kollam	-
2179	Fin evolve associates Kollam	-
2180	Phoenix associates Trivandrum	-
2181	Apt management solutions Pattanamthitta	-
2183	Vinayaka solutions Malappuram	-
2184	Rash associates Malappuram	-
2185	Unique solutions	-
2187	WE R WITH YOU TRIVANDRUM	-
2189	SRM Associates	-
2194	Hopeman associates	-
2200	Adv Sheen Jose	-
2203	Samroha Resort	-
2217	Vinayaka associates	-
2218	AR associates	-
2219	Upayog client services	-
2220	Insolvent associates	-
2222	A R associates Kollam	-
2234	Acumen	-
2241	Finexcell	-
2242	Helpline Techno HLT	-
2246	Jokin Perera	-
2251	GRACE ASSOCIATES	-
2252	DHEERA ASSOCIATES	-
2253	EMPHASIS	-
2254	EMERALD ASSOCIATES	-
2255	LAKSHMI ASSOCIATES COL AGENCY	-
2256	Aspire Associates	-
2257	OM ASSOCIATES	-
2258	Bharat Sanchar Nigam Limited	-
2259	AIMS CREDIT SOLUTION	-
2265	Soligen energy Pvt Ltd	-
2266	FORTUNE ASSOCIATES	-
2267	XELMARK AGENCIES	-
2270	Praveen Roy	-
2272	Chetana Graphics	-
2279	Thaathwamasi enterprises	-
2280	A&S ASSOCIATES	-
2281	NR Associates	-
2282	EJ Association	-
2283	RR ASSOCIATES	-
2284	A3 ASSOCIATES	-
2285	AS Associates	-
2286	Chubb System Private Limited	-
2291	GRAND BUSINESS SOLUTION	-
2292	CAPTURE BUSINESS SOLUTIONS	-
2294	Alice Varghese	-
2298	The new India Assurance Co.Ltd	-
2299	M/s. Proline System	-
2300	Crescent Associates	-
2305	Santhosh Joseph	-
2307	Foeright Electricals	-
2308	VALMIKI ASSOCIATES	-
2309	JAGANATH ENTERPRISES	-
2310	R J ASSOCIATES KOLLAM	-
2311	VAIBHAV ASSOCIATES	-
2312	LAKSHYA ASSOCIATES Palakkad	-
2313	FUTURE ELECTRONICS	-
2314	Zwapall Innovations Pvt Ltd	-
2315	Antara Designs	-
2316	ToTs Enterprises	-
2325	Anugraha ID Solutions	-
2327	Post Master Thrissur	1,20,400.50

2329	Crif	-
2330	RAJ ASSOCIATES	-
2331	VYSRAVANA ASSOCIATES	-
2332	WE SMART ASSOCIATES	-
2334	TARGET ASSOCIATES KOLLAM NEW	-
2339	Cool Line	-
2343	Bharath Residential Care	-
2347	Sari K Advocate	-
2348	Bissoft Technologies LLP	-
2350	B FIN MANAGEMENT SERVICES	-
2351	MD ASSOCIATES TVM	-
2352	ASTRA CREDESCENCE PRIVATE LIMITED	-
2353	Yellow Corp Thrissur	-
2354	PR ASSOCIATES TRIVANDRUM	-
2355	SPARK ASSOCIATES TRIVANDRUM	-
2358	Adv. Ranjitha Kumari C	-
2359	Victory World	-
2367	Tejus IT Distributors	-
2368	Digital@Home	-
2369	REJU VARGHESE	-
2373	S&S SOLUTIONS	-
2374	Dream Interior Work	-
2383	Supra Pacific management Consultancy LTD	-
2384	Venu's Digital Arcade	-
2385	Thrissur Law Associates	-
2386	PGR Digital	-
2387	Madrasa design and creations inc	-
2388	MONEDA BUSINESS & MANAGEMENT SERVICE	-
2389	RD ASSOCIATES KOLLAM	-
2390	CHANDRA ASSOCIATES	-
2391	M LOANS Thrissur	-
2397	HOTEL BLISS	-
2398	Advocate Maneesh R	-
2399	Ideal Enterprises	-
2400	V Radhakrishnan	-
2405	Forte storage solution	-
2406	Nidoos Tech Solution Private Limited	-
2408	STAR ASSOCIATES KASARGODE	-
2424	Repair Hands It Solution	-
2425	Accel It Service	-
2428	Sintex Craft	-
2429	Xpressionz media	-
2432	GOODWILL CONSULTANCY & SERVICES PATHANAMTHITTA	-
2436	V MAK Garments	-
2438	ALJEI Association - TWL	-
2439	HI TECH AGENCIES - TWL	-
2441	Adv D Sethumadhavan	-
2445	Daffodils ads	-
2449	Adv Binamol Joseph	-
2453	Smart Financial Consultancy Malappuram-TWL	-
2454	BRAHMA CREDIT ASSOCIATES WAYANAD-TWL	-
2457	HOTEL HIGHLAND	-
2460	Adv Shijin Nambiar M.M	2,500.00
2475	Sampath Arts & Stickers	-
2480	Global Interiors	-
2483	ARNOVA SOLUTIONS	-
2489	EMINOSE BUSINESS SOLUTIONS-VEHICLE LOAN	-
2490	REAL ASSOCIATES THRISSUR	-
2491	Adv Anshika Sony	-
2492	Adv KV Vinu	-
2493	Adv R. Ajith	-
2503	TEAM PHEONIX CAPITAL COLLECTION ALLIANCE-VEHICLE LOAN	-
2505	US ASSOCIATES KANNUR-VEHICLE LOAN	-
2507	S THREE ASSOCIATES-VEHICLE LOAN	-
2508	SMART AGENCIES ALAPPUZHA-VEHICLE LOAN	-
2510	PINAKIN BUSINESS CARE KASARGOD-VEHICLE LOAN	-
2512	ROYAL CREDIT MANAGEMENT TRIVANDRUM-VEHICLE	-
2513	NANDANA ASSOCIATES TRIVANDRUM-VEHICLE LOAN	-
2514	AIM MANAGEMENT SERVICES TRIVANDRUM-VEHICLE LOAN	-
2520	PINAKI CREDIT SOLUTIONS THRISSUR-VEHICLE LOAN	-
2521	EXPRESS PUBLICATIONS (MADURAI) PVT LTD	-
2531	Login IT Solution	200.46
2534	D COLLECT THRISSUR-VEHICLE LOAN	-
2535	ADINA AGENCIES-VEHICLE LOAN	-
2537	ARADHANA FINANCIAL SERVICES-VEHICLE LOAN	-
2538	Thantil Jewellers	-
2540	CHAMAS BRANDING SOLUTIONS INDIA PVT.LTD	-
2546	M3 ASSOCIATES KOLLAM-VEHICLE LOAN	-
2553	Hotel Garuda(Girindra Hospitality Private limited)	-
2554	Control Plus Communications LLP	-
2558	KV-TEL MEDIA PRIVATE LIMITED	2,50,000.00
2559	DL BUILDERS	1,28,100.00
2569	Grow Well Service Alappuzha - Vehicle Loan	-
2575	Task Bench Pvt Ltd	-
SUBTOTAL(2.1)- SHOWN UNDER OTHER CURRENT ASSETS		15,63,770.85

Acct. Code	NOTE 2.2 SUNDRY CREDITORS	Figures As on 31.12.2022	
		Rs.	Ps.
386	Mrudhala agencies	-	-
388	Merzycool systems	-	-
391	Secure solutions	-	-
392	Econz it service pvt ltd	-	-
400	Fisher electronic systems	-	-
405	We build	-	-
442	Hykon india Ltd	-	-
444	Nandilath g mart	-	-
448	Southern marketing services	-	-
479	Idea Cellular Ltd	-	-
500	Varghese corner	-	-
530	Team moplet	-	-
535	Vodafone Idea Cellular Ltd	-	-
602	Naran chirakkal corporate pvt ltd	-	-
612	QRS Retail Limited	-	-
621	RELAX MARKETING NETWORK	-	-
622	Transunion cibll ltd	-	-
624	Corporate business solution	-	-
626	Equifax credit information service private limited	1,90,689.12	-
630	Thrissur Management Association	-	-
633	Smart Axiomatic Nextgen Solution Pvt Ltd	-	-
695	Ebenzer print pack p ltd	-	-
736	Digital link	-	-
804	Chubba alba control system	-	-
823	Malaya Agencies	-	-
824	High fidelity services	1,54,008.28	-
993	Jio digital life	-	-
1054	Tata tele business service	-	-

1060	Winman software india llp	-
1071	Postiefs technologies p ltd	-
1093	Golden nib	-
1106	Microsys computer stationery	-
1155	Naukri- Info Edge(India)Ltd	-
1168	Allaince associates	-
1169	AB associates	3,240.00
1174	AGR associates	-
1190	Pearl regency	-
1197	Janakiram enterprises	-
1243	Norms management private limited	-
1260	Machart Advertising & Marketing PVT LTD	-
1262	MC Finserv	-
1355	GODREJ & BOYCE MFG.CO.LTD	-
1369	Rj solutions	-
1370	Mahadeva associates	-
1374	JRSCA consulting and advisory pvt ld	-
1407	Harish and associates management consultants p ltd	-
1426	Raiinet broadband	-
1486	Dynaflex	-
1500	Threestar associates	-
1501	Diya associates	-
1502	Garuda associates	-
1503	Monarch credit management	-
1505	Erfic	-
1507	SS associates	-
1508	Smart associates	-
1511	MD associates	-
1512	Xperts solutions	-
1513	Evergreen associates	-
1514	Lakshya associates Kottayam	-
1521	A2V associates	-
1528	Machart advertising and marketing pvt ltd	-
1533	Kalyan graphics	-
1539	Asianet satellite communication ltd	-
1541	ASHOKA INN	-
1543	Avr enterprises	-
1549	Adv.praveen paul chandy	-
1555	Ankolekar & co.	-
1558	DTDC Sreenivasan	-
1561	Js creations	-
1567	Airtel	-
1568	Digital traders	-
1575	National securities	-
1578	Central Depository Services (1) Limited	-
1581	Abhilash Jeevanand	-
1591	Sunitha sales and services	-
1596	Serville	21,072.21
1597	Koolath advertising	-
1598	Pavithra agencies	-
1599	Prasanth & associates	-
1600	Famous autogarage	-
1601	Aikkararambil yard	-
1602	Royal auto parking	-
1603	Rasha world	-
1607	Sanvir technologies pvt ltd	0.01
1612	Murahari traders	-
1614	True image technologies	-
1618	Eureka forbes limited	-
1620	SKDC consultants ltd	-
1625	Petra creations (p) ltd	-
1629	Wales & Co	-
1684	Spark solutions	-
1685	BK associates	-
1686	Writers Information	-
1702	Essar management service pvt	-
1703	Saa raa associates	-
1732	Aitri system pvt ltd	-
1733	Crystal credit solutions	-
1734	Executus credit solutions	-
1735	Siva associates	-
1736	S S square credit management	-
1737	Rhishikesh associates	-
1739	Balaji printing press	-
1740	ADV.SAGAR PK	-
1744	SAPTHA ESSENCIALS	-
1746	SUDHAMANI LEATHERS	-
1748	Kiran enterprises	-
1749	Scaleios Private Limited	-
1752	Leonus infotech pvt ltd	-
1753	R ramesh	-
1754	Skylark printers	-
1756	Hykon India Ltd-Karnataka	-
1774	squadron graphics india pvt ltd	-
1775	Ssr solutions	-
1776	Avon global solutions private ltd.	-
1777	Om sai graphics prints	-
1778	Focus associates	-
1779	Excel associates	-
1986	Gimasoft automobiles pvt ltd	-
1990	Admine enterprises	-
2002	L & J agency	-
2005	Ashlyp chemunmor instruments pvt ltd	-
2009	AKHILA ELECTRICALS	-
2016	Shree rajathadi enterprices	-
2017	S s interiors	-
2018	IC constructions	-
2021	Praveen wood work	-
2027	Peak system refrigeration pvt ltd	-
2033	Prakash wood & furniture work	-
2041	Volakadu associates	-
2042	Tata tele business service karnataka	-
2048	MANJUNATHA TOURS AND TRAVEL	-
2052	Dev associates	-
2054	Ojas associates	-
2055	Royal solutions	-
2056	Triangle associates	-
2058	Parvana associates	-
2059	Matthil yard	-
2060	Sam enterprises	-
2072	Adv. p.a.girishkumar	-
2078	Autoland	-
2080	Fin trust agency	-

2083	Surya sanc	-
2084	DTDC sneha enterprises	-
2092	Monolith imc	-
2095	Vmax associates	-
2097	PAV associates	-
2106	ADITHYA AND VISHWAS	-
2107	Adv anish c v	-
2109	Auto park	-
2112	Isolve technologies private ltd	-
2113	Stylus Pest Control	-
2128	Secure tech solutions	-
2130	Concept bytes	-
2134	Vipin k k and co	-
2139	L suresh	-
2141	It care tech support	50.28
2147	SBI health insurance	-
2148	Biju and associates	-
2156	Able associates	-
2158	Star associates	-
2164	Promise Associates	-
2166	M.A.S ENGINEERING & FABRICATION WORKS	-
2169	Martec Office Suppliers	-
2171	Target Associates	-
2172	Force One Prime	-
2173	Atharva Associates	-
2175	Emadira Limited	-
2178	Victory associates Kollam	-
2179	Fin evolve associates Kollam	41,743.00
2180	Phoenix associates Trivandrum	-
2181	Apt management solutions Pattanamthitta	20,864.00
2183	Vinayaka solutions Malappuram	94,202.00
2184	Rash associates Malappuram	-
2185	Unique solutions	-
2187	WE R WITH YOU TRIVANDRUM	-
2189	SRM Associates	-
2194	Hopeman associates	24,443.00
2200	Adv Sheen Jose	-
2203	Samrha Resort	-
2217	Vinayaka associates	-
2218	AR associates	-
2219	Upayog client services	-
2220	Insolvent associates	-
2222	A R associates Kollam	41,383.00
2234	Acumen	-
2241	Finexcell	-
2242	Helpline Techno HLT	2,684.51
2246	Jokin Perera	-
2251	GRACE ASSOCIATES	21,821.00
2252	DHEERA ASSOCIATES	-
2253	EMPHASIS	-
2254	EMERALD ASSOCIATES	-
2255	LAKSHMI ASSOCIATES COL AGENCY	-
2256	Aspire Associates	-
2257	OM ASSOCIATES	-
2258	Bharat Sanchar Nigam Limited	-
2259	AIMS CREDIT SOLUTION	-
2265	Solgen energy Pvt Ltd	-
2266	FORTUNE ASSOCIATES	-
2267	XELMARK AGENCIES	-
2270	Praveen Roy	-
2272	Chetana Graphics	31,428.00
2279	Thalwamast enterprises	4,767.76
2280	A&S ASSOCIATES	-
2281	NR Associates	-
2282	EJ Association	-
2283	RR ASSOCIATES	-
2284	A3 ASSOCIATES	-
2285	AS Associates	-
2286	Chubb System Private Limited	-
2291	GRAND BUSINESS SOLUTION	-
2292	CAPTURE BUSINESS SOLUTIONS	-
2294	Alice Varghese	-
2298	The new India Assurance Co.Ltd	-
2299	M/s. Proline System	-
2300	Crescent Associates	-
2305	Santhosh Joseph	-
2307	Forlight Electricals	-
2308	VALMIKI ASSOCIATES	-
2309	JAGANATH ENTERPRISES	-
2310	R J ASSOCIATES KOLLAM	-
2311	VAIBHAV ASSOCIATES	-
2312	LAKSHYA ASSOCIATES Palakkad	-
2313	FUTURE ELECTRONICS	-
2314	Zwapall Innovations Pvt Ltd	-
2315	Antara Designs	-
2316	ToTs Enterprises	-
2325	Antugaha ID Solutions	-
2327	Post Master Thrissur	-
2329	Crif	-
2330	RAJ ASSOCIATES	-
2331	VYSRAVANA ASSOCIATES	-
2332	WE SMART ASSOCIATES	-
2334	TARGET ASSOCIATES KOLLAM NEW	-
2339	Cool Line	-
2343	Bharath Residential Care	-
2347	Sari K Advocate	-
2348	Bigsoft Technologies LLP	-
2350	B FIN MANAGEMENT SERVICES	-
2351	MD ASSOCIATES TVM	7,855.00
2352	ASTRA CREDENCE PRIVATE LIMITED	-
2353	Yellow Corp Thrissur	-
2354	PR ASSOCIATES TRIVANDRUM	-
2355	SPARK ASSOCIATES TRIVANDRUM	-
2358	Adv. Ranjitha Kumari C	-
2359	Victory World	-
2367	Tejus IT Distributors	-
2368	Digital@Home	-
2369	REJU VARGHESE	-
2373	S&S SOLUTIONS	-
2374	Dream Interior Work	-
2383	Supra Pacific management Consultancy LTD	-
2384	Venu's Digital Arcade	-
2385	Thrissur Law Associates	-
2386	PGR Digitals	-
2387	Modtraa design and creations inc	-

2388	MONEDA BUSINESS & MANAGEMENT SERVICE	71,239.00
2389	RD ASSOCIATES KOLLAM	29,876.00
2390	CHANDRA ASSOCIATES	-
2391	M LOANS Thrissur	-
2397	HOTEL BLISS	-
2398	Advocate Maneesh R	-
2399	Ideal Enterprises	-
2400	V Radhakrishnan	-
2405	Forte storage solution	-
2406	Nidoos Tech Solution Private Limited	-
2408	STAR ASSOCIATES KASARGODE	-
2424	Repair Hands It Solution	-
2425	Accel It Service	-
2428	Sintex Craft	-
2429	Xpressionz media	-
2432	GOODWILL CONSULTANCY & SERVICES PATHANAMTHITTA	-
2436	V MAK Garments	-
2438	ALEJ Association - TWL	88,059.00
2439	HITECH AGENCIES - TWL	22,140.00
2441	Adv D Sathumadhavan	-
2445	Daffodils ads	-
2449	Adv Binamol Joseph	-
2453	Smart Financial Consultancy Malappuram-TWL	-
2454	BRAHMA CREDIT ASSOCIATES WAYANAD-TWL	-
2457	HOTEL HIGHLAND	-
2460	Adv Shijin Nambiar M.M	-
2475	Sampath Arts & Stickers	-
2480	Global Interiors	-
2483	ARNOVA SOLUTIONS	-
2489	EMINOSE BUSINESS SOLUTIONS-VEHICLE LOAN	-
2490	REAL ASSOCIATES THRISSUR	-
2491	Adv Ambika Sony	-
2492	Adv KY Viju	-
2493	Adv R. Ajith	-
2503	TEAM PHEONIX CAPITAL COLLECTION ALLIANCE-VEHICLE LOAN	-
2505	US ASSOCIATES KANNUR-VEHICLE LOAN	-
2507	S THREE ASSOCIATES-VEHICLE LOAN	-
2508	SMART AGENCIES ALAPPUZHA-VEHICLE LOAN	-
2510	PINAKIN BUSINESS CARE KASARGOD-VEHICLE LOAN	-
2512	ROYAL CREDIT MANAGEMENT TRIVANDRUM-VEHICLE	-
2513	NANDANA ASSOCIATES TRIVANDRUM-VEHICLE LOAN	85,197.00
2514	AIM MANAGEMENT SERVICES TRIVANDRUM-VEHICLE LOAN	1,440.00
2520	PINAKI CREDIT SOLUTIONS THRISSUR-VEHICLE LOAN	-
2521	EXPRESS PUBLICATIONS (MADURAI) PVT LTD	-
2531	Login IT Solution	-
2534	D COLLECT THRISSUR-VEHICLE LOAN	-
2535	ADINA AGENCIES-VEHICLE LOAN	-
2537	ARADHANA FINANCIAL SERVICES-VEHICLE LOAN	-
2538	Thattil Jewellers	-
2540	CHAMS BRANDING SOLUTIONS INDIA PVT.LTD	-
2546	M3 ASSOCIATES KOLLAM-VEHICLE LOAN	-
2553	Hotel Garuda(Girindra Hospitality Private limited)	-
2554	Control Plus Communications LLP	-
2558	KV-TEL MEDIA PRIVATE LIMITED	-
2559	DL BUILDERS	-
2569	Grow Well Service Alappuzha - Vehicle Loan	46,689.00
2575	Task Bench Pvt Ltd	-
	SubTOTAL(2.2)- SHOWN UNDER OTHER CURRENT LIABILITIES	10,04,891.17
	TOTAL	5,58,879.68
Acct. Code	NOTE 3	Figures As on
	AUDITOR'S REMUNERATION	31.12.2022
		Rs. Ps.
93	Audit Fee	2,75,000.00
-	Other Services	-
	TOTAL	2,75,000.00
Acct. Code	NOTE 4	Figures As on
	VEHICLE LOAN	31.12.2022
		Rs. Ps.
177	Vehicle loan	4,33,32,92,314.00
1311	Unmatured finance charges	(67,94,41,905.00)
1724	Matured finance charge	(9,57,41,206.00)
2229	Vehicle Loan - Moratorium Interest	14,15,78,504.00
2233	Matured Finance charges - Moratorium	(8,75,16,858.00)
2296	Unmatured Finance Charge - Moratorium	-
	TOTAL	3,61,21,70,849.00
Acct. Code	NOTE 5	Figures As on
	CONSUMER LOAN	31.12.2022
		Rs. Ps.
173	Consumer loan	9,68,49,507.89
2230	Consumer Loan - Moratorium Interest	4,776.00
	TOTAL	9,68,54,283.89
Acct. Code	NOTE 6	Figures As on
	MICROFINANCE	31.12.2022
		Rs. Ps.
1383	Microfinance	84,98,75,413.33
2231	Microfinance - Moratorium Interest	5,724.00
	TOTAL	84,98,81,137.33
Acct. Code	NOTE 7	Figures As on
	CONSUMER LOAN - BRANCH CHANNEL	31.12.2022
		Rs. Ps.
1715	Consumer loan account-Edimax	9,34,236.00
2232	Consumer Loan Edimax - Moratorium Interest	1,353.00
	TOTAL	9,35,579.00
Acct. Code	NOTE 8	Figures As on
	GRATUITY	31.12.2022
		Rs. Ps.
-	LIC premium paid during the year	-
1183	Balance payable as per actuarial report	(7,11,908.00)
	TOTAL	(7,11,908.00)