

<b>MAXVALUE CREDITS AND INVESTMENTS LTD</b>					
<b>REGD.OFFICE:1ST FLOOR,CEE KAY PLAZA, OPP. METROPOLITAN HOSPITAL,</b>					
<b>KOORKENCHERY,THRISSUR-680007 CIN-U65921KL1995PLC009581</b>					
<b>BALANCE SHEET AS AT 30.09.2022</b>					
Particulars	Note No.	Figures As on 30.09.2022		Figures As on 31.03.2022	
		Rs.	Ps.	Rs.	Ps.
<b>I. EQUITY AND LIABILITIES</b>					
<b>1. Shareholders' funds</b>					
(a) Share capital	2	1,64,75,97,535.00		1,55,77,59,140.00	
(b) Reserves and surplus	3	(83,56,53,026.94)		(67,26,71,613.54)	
<b>2. Share application money pending allotment</b>					
<b>3. Non-current liabilities</b>					
(a) Long-term borrowings	4	2,62,37,93,000.00		4,16,19,70,000.00	
(b) Other long-term liabilities	5	50,32,09,434.62		62,00,02,566.20	
(c) Long term provisions	6	74,37,348.00		74,37,348.00	
<b>4. Current liabilities</b>					
(a)Trade payables	7	-		-	
(b) Other current liabilities	8	3,58,79,01,069.50		2,38,66,13,883.05	
(c) Short-term provisions	9	40,00,78,200.14		38,57,85,866.07	
<b>TOTAL</b>		<b>7,93,43,63,560.32</b>		<b>8,44,68,97,189.78</b>	
<b>II. ASSETS</b>					
<b>1. Non-current assets</b>					
(a) Property, Plant and Equipment and Intangible assets					
(i) Property, Plant and Equipment	10	29,10,89,071.24		29,68,08,048.90	
(ii) Intangible assets	10	27,53,314.72		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	3,19,23,20,634.68		3,36,76,21,334.93	
<b>2. Current assets</b>					
(a) Current investments	13	-		5,30,000.00	
(b) Cash and cash equivalents	14	56,29,07,979.86		1,26,20,08,350.94	
(c) Short-term loans and advances	12	3,59,10,69,460.88		3,21,47,40,393.18	
(d) Other current assets	15	26,33,60,949.94		27,12,66,742.78	
(e) Trade Receivables	16	-		-	
<b>TOTAL</b>		<b>7,93,43,63,560.32</b>		<b>8,44,68,97,189.78</b>	
Accounting policies and notes on account	1				

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<b>KOORKENCHERY,THRISSUR-680007 CIN-U65921KL1995PLC009581</b>					
<b>PROFIT AND LOSS STATEMENT FOR THE YEAR ENDED 30.09.2022</b>					
<b>Particulars</b>	<b>Note No.</b>	<b>Figures As on 30.09.2022</b>		<b>Figures As on 31.03.2022</b>	
		<b>Rs.</b>	<b>Ps.</b>	<b>Rs.</b>	<b>Ps.</b>
I. Revenue from operations	17	72,58,94,404.19		1,54,31,51,913.99	
II. Other income	18	1,86,31,304.84		4,24,93,266.54	
III. Total Revenue (I+II)		<b>74,45,25,709.03</b>		<b>1,58,56,45,180.53</b>	
IV. Expenses:					
Employee benefits expense	19	21,24,80,049.28		36,13,93,826.03	
Finance cost	20	41,79,18,215.04		96,23,41,810.64	
Depreciation and amortization expense	10	1,92,36,376.65		3,85,03,866.84	
Other expenses	21	25,80,65,945.19		59,82,69,963.06	
Total Expenses		<b>90,77,00,586.16</b>		<b>1,96,05,09,466.57</b>	
V Profit before exceptional and extraordinary items and tax (III-IV)		(16,31,74,877.13)		(37,48,64,286.04)	
VI Exceptional Items					
VII Profit before extraordinary items and Tax (V-VI)		(16,31,74,877.13)		(37,48,64,286.04)	
VIII Extraordinary items		1,93,463.73		39,114.69	
IX Profit before tax (VII-VIII)		(16,29,81,413.40)		(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)		(16,29,81,413.40)		(37,17,37,967.35)	
XII Earnings per equity share:					
(1) Basic			<b>(0.52)</b>		<b>(1.19)</b>
(2) Diluted			<b>(0.52)</b>		<b>(1.19)</b>
Accounting policies and notes on account	1				

<b>MAXVALUE CREDITS AND INVESTMENTS LIMITED</b>			
<b>REGD.OFFICE:1ST FLOOR,CEE KAY PLAZA, OPP. METROPOLITAN HOSPITAL, KOORKENCHERY,THRISSUR-680007 CIN-U65921KL1995PLC009581</b>			
<b>CASH FLOW STATEMENT (AS PER AS-3) FOR THE YEAR ENDED 30.09.2022 (INDIRECT METHOD)</b>			
	<b>PARTICULARS</b>	<b>AMOUNT</b>	
<b>A</b>	<b>Cash flows from operating activities</b>		
	<b>Net Profit before taxation and extra ordinary items</b>		(16,31,74,877.13)
	<b>Adjustments for:</b>		
	Depreciation	1,92,36,376.65	
	Deferred revenue expenditure w/off	2,71,69,253.25	
	Provision for NPA	5,16,94,101.89	
	Provision for Standard assets	4,56,298.80	
	Additional provision restructure-Vehicle loan(Expense)	(2,61,10,678.70)	
	Additional provision restructure-MF(Expense)	(1,17,47,387.92)	
	Provision for gratuity	-	
	Provision for leave encashment	-	
	Provision for bad debt-reversed	-	
	Profit on sale of fixed asset	-	
	General provision	-	
			6,06,97,963.97
			(10,24,76,913.16)
	<b>Adjustments for:</b>		
	Add: Increase in current liabilities	10,37,68,386.45	
	Decrease in current assets	(1,87,33,460.41)	
	Less: Decrease in current liabilities	8,98,38,395.00	
	Increase in current assets	(37,63,29,067.70)	
			(20,14,55,746.66)
	<b>Cash generated from operations</b>		(30,39,32,659.82)
	Income tax paid		-
	Cash flow before extra ordinary items		(30,39,32,659.82)
	<b>NET CASH FLOWS FROM OPERATING ACTIVITIES</b>		<b>(30,39,32,659.82)</b>
<b>B</b>	<b>Cash flows from investing activities</b>		
	Purchase of fixed assets		(1,33,24,126.55)
	Sale/Disposal of Fixed Assets		3,07,046.62
	<b>NET CASH FLOWS FROM INVESTING ACTIVITIES</b>		<b>(1,30,17,079.93)</b>
<b>C</b>	<b>Cash flows From Financing Activities</b>		
	Re-payment of long term borrowings		(44,06,58,200.00)
	Re-payment of other long term liabilities		(11,67,93,131.58)
	Receipt from long term loans and advances		17,53,00,700.25
	<b>NET CASH FLOWS FROM FINANCING ACTIVITIES</b>		<b>(38,21,50,631.33)</b>
	<b>Net increase/decrease in cash or cash equivalents</b>		<b>(69,91,00,371.08)</b>
	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	56,29,07,979.86	
	<b>Net increase as disclosed above</b>		<b>(69,91,00,371.08)</b>

**NOTES TO BALANCE SHEET as on 30.09.2022**

NOTE 2 SHARE CAPITAL	Figures as at 30.09.2022		Figures as at 31.03.2021	
	Number	Rs Ps	Number	Rs Ps
a) <b>Authorised Capital</b>				
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
10,00,000 Preference Shares of Rs. 10/- each	10,00,000.00	1,00,00,000.00	10,00,000.00	1,00,00,000.00
		<b>2,00,00,00,000.00</b>		<b>2,00,00,00,000.00</b>
b) <b>Issued,Subscribed, Called-up&amp; Paid-up capital</b>				
Equity shares of Rs. 5/- each fully called up and paid up	32,95,19,507	1,64,75,97,535.00	1,55,77,59,140.00	1,55,60,72,860.00
Preference shares of Rs.10/- each fully called up and paid up	-	-	8,43,140.00	84,31,400.00
Less: calls in arrears				-
<b>TOTAL(NOTE 2)</b>	<b>32,95,19,507</b>	<b>1,64,75,97,535.00</b>	<b>1,55,86,02,280.00</b>	<b>1,56,45,04,260.00</b>

**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/-)	<b>31,15,51,828</b>	<b>31,12,14,572</b>	-	<b>8,43,140</b>
Closing number of Equity shares outstanding after Share split up (Face value of Rs. 10/- to Rs. 5/-)	<b>31,15,51,828</b>	<b>31,12,14,572</b>	-	-

**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
<b>Number of Bonus Shares Issued</b>	Nil	Nil	Nil	5,08,22,580
<b>Number of Shares issued for consideration other than cash</b>	Nil	Nil	Nil	1,47,50,000
<b>Number of Shares bought back</b>	Nil	Nil	Nil	Nil

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

Name	30.09.2022		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	-
<b>% Change during the year</b>	<b>-</b>

**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	-
<b>% Change during the year</b>	<b>-</b>

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

ACCT .CODE	NOTE 3 RESERVES & SURPLUS	Figures As on 30.09.2022	Figures As on 31.03.2022
a)	<b>Profit and Loss account</b>		
	Balance as per last Balancesheet	(76,54,09,872.74)	(39,36,71,905.39)

Add: Profit for the year		(16,29,81,413.40)		(37,21,83,237.35)
General Reserve set off against accumulated loss				
Less: Appropriations				
i) Transfer to General Reserve				
ii) Proposed Dividend				
iii) Divided Distribution tax				
iv) Depreciation Adjustment				
v) Transfer to Statutory Reserve Fund			(92,83,91,286.14)	(76,58,55,142.74)
<b>b) General Reserve</b>				
Balance as per last Balancesheet				
Less : General Reserve set off against accumulated loss				
<b>c) Statutory Reserve</b>				
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
<b>d) Reserve Fund</b>				
Balance as per last Balancesheet				
Less : Write back made during the year				
<b>e) Share Premium</b>				
Share Premium			-	-
Securities Premium			8,51,07,620.00	8,51,07,620.00
<b>TOTAL(NOTE 3)</b>			<b>(83,56,53,026.94)</b>	<b>(67,31,16,883.54)</b>

NOTE 4 LONG TERM LIABILITIES	Non-Current Portion				Current Maturities			
	Figures As on 30.09.2022		Figures As on 31.03.2022		Figures As on 30.09.2022		Figures As on 31.03.2022	
	Rs.	Ps.	Rs.	Ps.	Rs.	Ps.	Rs.	Ps.
<b>Secured Borrowings</b>								
a) Debentures			21,05,75,000.00	26,84,25,000.00	9,51,25,000.00		7,67,35,000.00	
<b>Un Secured Borrowings</b>								
a) Sub-Ordinated Debt			2,41,32,18,000.00	3,89,35,45,000.00	2,90,99,60,000.00		1,83,08,31,200.00	
<b>TOTAL(NOTE 4)</b>			<b>2,62,37,93,000.00</b>	<b>4,16,19,70,000.00</b>	<b>3,00,50,85,000.00</b>		<b>1,90,75,66,200.00</b>	
<b>Note 2:</b> Aggregate amount of Loans guaranteed by directors				-				-
Aggregate amount of Loans guaranteed by others				-				-
<b>Notes on Non Convertible Debentures (NCDs) issued under Private Placement.</b>								
<b>Nature of Securities:</b> 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								
<b>Details of rate of interest and maturity pattern for debenture from the date of the balance sheet are as under</b>								

As on 30.09.2022					
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	5,85,50,000.00				5,85,50,000.00
2 Year to 3 years	2,33,05,000.00				2,33,05,000.00
1 Year to 2 years	1,70,00,000.00	7,66,20,000.00	3,51,00,000.00		12,87,20,000.00
Less than 1 year		6,92,25,000.00	1,53,00,000.00	1,06,00,000.00	9,51,25,000.00
<b>Total</b>	<b>9,88,55,000.00</b>	<b>14,58,45,000.00</b>	<b>5,04,00,000.00</b>	<b>1,06,00,000.00</b>	<b>30,57,00,000.00</b>

As on 31st March 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
<b>Total</b>	<b>10,17,05,000.00</b>	<b>16,49,45,000.00</b>	<b>5,16,60,000.00</b>	<b>1,06,00,000.00</b>	<b>32,89,10,000.00</b>

As on 31st March, 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
<b>Total</b>	<b>11,57,05,000.00</b>	<b>22,67,84,000.00</b>	<b>5,62,60,000.00</b>	<b>1,06,00,000.00</b>	<b>40,93,49,000.00</b>

**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 30.09.2022					
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
4 Year to 5 years	3,27,70,000.00				3,27,70,000.00
3 Year to 4 years	2,17,67,000.00	11,30,95,000.00			13,48,62,000.00
2 Year to 3 years	12,60,62,000.00	4,19,34,000.00	7,06,70,000.00		23,86,66,000.00
1 Year to 2 years	73,70,12,000.00	35,30,10,000.00	79,18,98,000.00		1,88,19,20,000.00
Less than 1 year	1,01,77,17,000.00	1,21,84,25,000.00	52,08,21,000.00	15,29,97,000.00	2,90,99,60,000.00
<b>Total</b>	<b>1,93,53,28,000.00</b>	<b>1,85,14,64,000.00</b>	<b>1,38,33,89,000.00</b>	<b>15,29,97,000.00</b>	<b>5,32,31,78,000.00</b>

As on 31st March 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
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	60,26,90,000.00		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
<b>Total</b>	<b>1,96,59,97,000.00</b>	<b>1,91,21,68,000.00</b>	<b>1,53,43,57,200.00</b>	<b>31,18,54,000.00</b>	<b>5,72,43,76,200.00</b>

As on 31st March, 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
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
<b>Total</b>	<b>1,96,44,47,000.00</b>	<b>2,01,57,33,000.00</b>	<b>1,54,97,57,200.00</b>	<b>31,18,54,000.00</b>	<b>5,84,17,91,200.00</b>

NOTE 5 OTHER LONG TERM LIABILITIES	Non-Current Portion				Current Maturities				
	Figures As on 30.09.2022		Figures As on 31.03.2022		Figures As on 30.09.2022		Figures As on 31.03.2022		
	Rs.	Ps.	Rs.	Ps.	Rs.	Ps.	Rs.	Ps.	
Chitti Liability	-	-	-	-	-	-	-	-	30,000.00
Mahindra and Mahindra Financial Services Ltd	-	-	-	-	-	-	-	-	-
Toyota Financial Services India Ltd	-	-	-	-	-	-	-	-	-
Interest payable on debenture	1,83,92,954.14	-	2,77,55,355.50	-	3,00,33,009.67	-	1,46,37,379.30	-	-
Interest payable on bond	48,48,16,480.48	-	59,22,47,210.70	-	47,78,18,570.97	-	38,12,27,105.20	-	-
<b>TOTAL(NOTE 5)</b>	<b>50,32,09,434.62</b>	<b>-</b>	<b>62,00,02,566.20</b>	<b>-</b>	<b>50,78,51,580.64</b>	<b>-</b>	<b>39,58,94,484.50</b>	<b>-</b>	<b>-</b>

NOTE 6 LONG TERM PROVISIONS	Figures As on 31.03.2022 Rs. Ps.
Provision for Leave encashment	74,37,348.00
<b>TOTAL(NOTE 6)</b>	<b>74,37,348.00</b>

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	- - - - -

NOTE 8 OTHER CURRENT LIABILITIES	Figures As on 30.09.2022 Rs. Ps.	Figures As on 31.03.2022 Rs. Ps.
Current maturities of Long-term liabilities ( Note 4 & 5)	3,51,29,36,580.64	2,30,34,60,684.50
Sundry Creditors(Sub Schedule 2)	13,42,958.83	67,32,337.36
Administrative expenses payable	75,78,954.00	3,19,683.00
Advance Equated Daily Instalment	26,00,751.00	26,59,000.00
Advance EMI - Edmax	37,143.00	83,898.00
Advance EMI - Vehicle Loan	1,08,23,906.65	1,12,33,096.00
Advance EMI - Business Loan	62,43,671.73	50,36,329.94
Business Loan disbursement Control A/c	35,40,939.00	55,08,729.01
Collection Agency Security Deposit	54,49,316.00	49,49,698.00
Commission collection agent payable	-	-
Commission for debenture trustee payable	-	-
Electricity Charges Payable	4,75,000.00	1,96,090.50
EMD Deposit - Gold Loan	-	57,00,000.00
Employee EMI Collection Account	73,457.00	-
ESI Payable	8,20,732.00	7,63,735.00
Auction Surplus payable	8,372.71	8,372.71
Ex Gratia Payable to loan customers	10,84,909.00	10,84,909.00
Group mediclaim refundable	2,70,850.00	2,70,850.00
GST payable	31,83,614.01	44,58,567.45
Incentive Payable	53,74,795.22	53,82,366.76
Insurance Claim Received - Business Loan	-	-
Insurance Payable MF	1,77,782.00	5,59,211.00
Kerala Flood Cess Payable	-	-
Loan-NEFT/Cheque/DD-Cancel/ Return A/c	17,55,200.69	19,29,766.53
Margin Money A/c Payable-Edmax	-	-
Marketing Expenses Payable - Two Wheeler Loan	50,000.00	74,480.00
Output CGST	-	-
Output IGST	(0.68)	-
Output SGST	-	-
Payable to PBL-Edmax	-	-
Payable to Product Business Loan (PBL)	1,62,500.00	8,40,000.00
PF Payable	26,93,923.00	21,36,472.00
Profession Tax Payable	(12,069.99)	31,800.00
Rent Payable	71,03,716.30	73,12,426.42
Retention Money Payable	10,47,531.69	10,58,708.71
Salary retained	29,53,208.64	24,04,415.00
Salary Payable	3,35,521.99	1,04,475.00
Staff Welfare Payable	81,450.00	47,840.00
Stamp Duty Payable - Gold Loan (Karnataka)	87,292.00	1,32,434.00
Audit fee payable	2,25,000.00	6,50,650.00
Sundry Deposit	1,46,216.25	3,14,155.25
Surplus on Auction- Gold Loan	14,22,511.69	16,19,487.63
TA Payable	-	5,65,911.00
TCS Payable	-	6,783.00
TDS Cess	3,128.70	1,024.69
TDS Payable	16,58,311.43	89,75,495.59
Internet charges payable	1,04,119.00	-
Cartridge refiling expense payable	35,000.00	-
Professional charges payable	16,520.00	-
Yard rent payable	8,50,000.00	-
Director's Remuneration Payable	-	-
Vehicle Loan Disbursement Reversal Account	4,45,268.00	-
Share applicant money	5,85,412.00	-
Locker deposit	20,000.00	-
Vehicle Loan - Trade Advance	41,07,576.00	-
<b>TOTAL(NOTE 8)</b>	<b>3,58,79,01,069.50</b>	<b>2,38,66,13,883.05</b>

NOTE 9 SHORT TERM PROVISIONS	Figures As on 30.09.2022 Rs. Ps.	Figures As on 31.03.2022 Rs. Ps.
Provision for Gratuity	7,11,908.00	7,11,908.00
Additional provision restructure-Vehicle loan	7,85,28,716.80	10,46,39,395.50
Additional provision restructure-MF	83,38,860.52	2,00,86,248.44
Provision for NPA	28,86,07,693.42	23,69,13,591.53
Provision for Standard Assets	2,38,91,021.40	2,34,34,722.60

<b>TOTAL(NOTE 9)</b>			<b>40,00,78,200.14</b>	<b>38,57,85,866.07</b>
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<b>NOTE 11 DEFERRED TAX ASSET</b>			<b>Figures As on 30.09.2022</b>	<b>Figures As on 31.03.2022</b>
			<b>Rs. Ps.</b>	<b>Rs. Ps.</b>
a) Deferred Tax Liability			-	-
In respect of depreciation			-	-
Provided during the year			-	-
b)Deferred Tax Asset			3,08,62,149.00	2,77,74,945.00
In respect of depreciation			-	30,87,204.00
Adjusted in retained earnings			-	-
Reversed during the year			-	-
<b>TOTAL(NOTE 11)</b>			<b>3,08,62,149.00</b>	<b>3,08,62,149.00</b>

<b>NOTE 12 LOANS AND ADVANCES</b>	<b>Total As on 30.09.2022</b>	<b>Total As on 31.03.2022</b>	<b>Non-Current Portion</b>		<b>Current Portion</b>	
			<b>Figures As on 30.09.2022</b>	<b>Figures As on 31.03.2022</b>	<b>Figures As on 30.09.2022</b>	<b>Figures As on 31.03.2022</b>
			<b>Rs. Ps.</b>	<b>Rs. Ps.</b>	<b>Rs. Ps.</b>	<b>Rs. Ps.</b>
<b>Secured</b>						
Vehicle Loan	3,90,41,93,377.00	4,27,72,31,768.00	2,74,08,84,636.00	3,01,47,31,249.00	1,16,33,08,741.00	1,26,25,00,519.00
Gold Loan	1,70,77,24,079.00	1,31,04,24,316.00	-	-	1,70,77,24,079.00	1,31,04,24,316.00
<b>Unsecured</b>						
Consumer Loan	12,62,84,168.47	15,01,49,505.97	-	10,70,638.36	12,62,84,168.47	14,90,78,867.61
Micro Finance	75,22,98,942.07	65,52,33,838.41	45,14,35,998.68	35,18,19,447.57	30,08,62,943.39	30,34,14,390.84
Consumer Loan - Branch channel	10,57,350.00	31,94,399.00	-	-	10,57,350.00	31,94,399.00
Samrudhi Loan	19,60,68,813.00	12,16,06,811.00	-	-	19,60,68,813.00	12,16,06,811.00
Traders Loan(Max Vanija)	5,29,71,137.00	4,35,00,624.00	-	-	5,29,71,137.00	4,35,00,624.00
Business Loan	21,54,480.75	24,74,210.90	-	-	21,54,480.75	24,74,210.90
Traders Loan	11,20,893.00	11,71,594.00	-	-	11,20,893.00	11,71,594.00
Customer Business Loan	2,08,071.95	2,77,379.89	-	-	2,08,071.95	2,77,379.89
Vyapari Kshema	1,03,22,563.00	2,02,34,055.00	-	-	1,03,22,563.00	2,02,34,055.00
Mahila Kshema	1,28,90,122.00	-	-	-	1,28,90,122.00	-
	<b>6,76,72,93,997.24</b>	<b>6,58,54,98,502.17</b>	<b>3,19,23,20,634.68</b>	<b>3,36,76,21,334.93</b>	<b>3,57,49,73,362.56</b>	<b>3,21,78,77,167.24</b>
<b>Other Advances:</b>						
Advance to Supplier	-	-	-	-	71,57,282.91	6,40,489.95
Advance for branch interior	-	-	-	-	34,000.00	-
inauguration advance	-	-	-	-	8,000.00	-
Advance for admin expenses	-	-	-	-	11,716.00	-
Advance to staff	-	-	-	-	0.21	(182.01)
Advance to TWL hub Alappuzha	-	-	-	-	809.00	(79.00)
Advance to TWL hub Calicut	-	-	-	-	154.00	-
Advance to TWL hub Ernakulam	-	-	-	-	690.00	-
Advance to TWL hub Idukki	-	-	-	-	1,654.00	-
Advance to TWL hub Kollam	-	-	-	-	1,785.00	-
Advance to TWL hub Malappuram	-	-	-	-	1,993.00	(150.00)
Advance to TWL hub Maradu	-	-	-	-	-	-
ADVANCE TO TWL HUB PATHANAMTHITTA	-	-	-	-	57.00	-
Advance to TWL hub Palakkad	-	-	-	-	1,924.00	-
Advance to TWL hub Trivandrum	-	-	-	-	786.00	(296.00)
Advance to TWL Hub Edappally	-	-	-	-	5,000.00	-
MVCIL Employees Gratuity Fund Trust	-	-	-	-	6,000.00	6,000.00
Salary Advance	-	-	-	-	3,51,546.00	2,96,659.00
Imprest Maintenance Account Kolazhy Property	-	-	-	-	10,931.20	-
TA advance to staff - Karnataka	-	-	-	-	13,699.00	13,699.00
Travelling Expense - Advance	-	-	-	-	1,30,623.00	2,38,016.00
Vehicle Loan - Trade Advance	-	-	-	-	83,57,448.00	(43,30,931.00)
		<b>SubTotal</b>			<b>1,60,96,098.32</b>	<b>(31,36,774.00)</b>
<b>TOTAL</b>			<b>3,19,23,20,634.68</b>	<b>3,36,76,21,334.93</b>	<b>3,59,10,69,460.88</b>	<b>3,21,47,40,393.18</b>
(a)Secured Considered Good			2,74,08,84,636.00	3,01,47,31,249.00	2,87,10,32,820.00	2,57,29,24,835.00
(b)Unsecured Considered Good			45,14,35,998.68	35,28,90,085.93	72,00,36,640.88	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			-	-	-	-
<b>TOTAL (NOTE 12)</b>			<b>3,19,23,20,634.68</b>	<b>3,36,76,21,334.93</b>	<b>3,59,10,69,460.88</b>	<b>3,21,47,40,393.18</b>

<b>NOTE 13 CURRENT INVESTMENTS</b>			<b>Figures As on 30.09.2022</b>	<b>Figures As on 31.03.2022</b>
			<b>Rs. Ps.</b>	<b>Rs. Ps.</b>
Kuri Investment(Trisiva Kuries Pvt. Ltd.)			-	5,30,000.00
<b>TOTAL(NOTE 13)</b>			-	<b>5,30,000.00</b>
Aggregate value of quoted investments			-	-
Market value of quoted investments			-	-
Aggregate value of unquoted investments			-	-

<b>NOTE 14 CASH AND CASH EQUIVALENTS</b>			<b>Figures As on 30.09.2022</b>	<b>Figures As on 31.03.2022</b>
			<b>Rs. Ps.</b>	<b>Rs. Ps.</b>
<b>a) Cash:</b>				
Cash-in-hand			2,77,90,328.98	2,78,58,818.98
<b>b) Balances with Scheduled Banks :</b>				
Bank accounts (Axis fund transfer A/c-Head Office)921020008192118			1,68,24,298.64	72,97,397.10
Axis bank BBPS-(920020036000266)			13,31,720.62	10,01,567.92
BANK ACCOUNTS AXIS BANK (Edmax-Margin amount Transfer )HEAD OFFICE 918020051594891			1,06,451.14	1,47,751.14
Axis bank Gold Loan (91902009461256)			19,16,305.49	20,90,549.52
Bank accounts (Axis bank incentive account-HO)918020027676446			1,19,834.67	1,74,709.09
Bank account Money Gram-Xpress money a/c - Head Office)917020065859888			2,34,250.00	3,16,770.01
Axis Bank-Payment GateWay(921020051631648)			1,00,259.24	2.00
Bank accounts (Axis bank pool account - Head Office)918020018817683			44,45,468.63	58,60,992.63
Axis bank POS (920020008441646)			20,470.26	53,510.26
Axis bank-Ria money transfer 919020084228135			4,11,988.74	2,24,545.99
Bank accounts (Axis bank Salary account-HO)917020069612276			55,28,380.71	24,07,953.17
Axis bank -Trans fast(919020087717526)			2,71,413.45	3,20,190.45
Bank accounts(Axis bank- TWL) 918020028868260			51,25,654.55	54,39,766.43
Axis bank-Western Union Money transfer- 919020084322279			4,44,902.30	22,35,380.61
Bank accounts (SIB-Head Office 000703000000654)			-	-
Business Loan (Axis bank account- HO)918020028743705			5,79,575.65	1,15,055.32
ESAF bank-Head Office (2020000020901)			5,05,836.00	2,53,688.338
Bank accounts (Federal bank - Head Office)14670200012106			44,80,449.43	59,73,764.79
Bank accounts ( HDFC - TWL Head Office) 5020003232161			47,55,329.93	30,83,170.54
HDFC Vendor Account(50200040085130)			28,25,847.00	3,56,768.00
Bank accounts(HDFC-Head Office)50200022884287			5,59,468.00	49,13,683.00
Bank accounts (HDFC-HO)TWL-50200023217266			2,53,51,317.31	1,12,10,457.60
Bank accounts (Indian bank -Head Office 6481879736)			64,84,607.64	3,02,27,934.21
Kotak Mahindra Bank Debenture Issue(9345063398)			12,37,841.58	10,48,064.00
MVCIL Employees Gratuity Fund Trust (7031905050)			-	-
Bank accounts(TWL Federal bank a/c - 14670200012163)			53,68,150.08	76,52,310.19
<b>Branch Bank accounts</b>				

Bank accounts ( Axis bank - Adoor)918020039300285	1,20,528.91	21,419.34
Bank accounts (Axis Bank - Alapuzha ) 918020088834472	1,77,874.79	26,750.49
Bank acciunts (Axis bank- Anjerichira) 918020063795512	23,787.52	70,955.95
Bank accounts(Axis bank- Calicut RO) 918020068805999	33,145.77	31,367.40
Bank accounts ( Axis Bank - Chengannur )918020066570628	1,94,979.00	47,41,280.00
Bank accounts ( Axis bank - Cherthala )918020102615476	29,816.83	21,663.60
Axis bank-Chunchunghatta (919020096638584)	37,532.25	20,144.10
Axis Bank-Davanageret(922020015581436)	62,628.20	1,00,000.00
Axis bank Harihar(920020000719181)	89,916.85	52,993.65
Bank accounts( Axis bank - Kalamassery )918020067429116	51,397.03	45,535.93
Bank accounts(Axis Bank - Kanhangad)918020021339996	21,955.72	28,297.95
Bank accounts( Axis Bank - Karunagappally )918020025360859	19,10,257.03	8,70,488.61
Bank accounts( Axis bank - Kasargod)918020029318584	3,05,904.34	34,865.95
Bank accounts ( Axis Bank - Kothamangalam )918020074489644	1,55,311.57	1,89,990.65
Bank accounts( Axis bank- Kottarakkara )918020087060441	1,73,493.23	49,27,331.80
Bank accounts (Axis bank- Kottayam RO) 918020066492214	82,426.99	84,089.90
Bank accounts (Axis bank - Malappuram) 918020042185190	1,36,632.79	94,965.00
Axis bank-Mangalore(919020095019180)	-	32,444.00
Bank accounts (Axis Bank - Mavelikara) 918020066750976	17,310.96	70,149.05
Bank accounts (Axis Bank- MAXVALUE DC) 918020044811356	-	7,10,240.00
Bank accounts ( Axis - Nadakavu ) 918020032304712	1,84,350.75	38,672.10
Bank accounts( Axis Bank -Nedumangad) 918020037014430	1,05,95,654.84	39,089.40
Bank accounts (Axis-Nilambur)918020009931864	15,549.60	23,264.10
Bank accounts(Axis Bank - North Paravoor)918020101710639	1,14,355.71	26,266.75
Bank accounts ( Axis Bank - Palayam ) 918020067097667	25,064.80	32,994.72
Bank accounts ( Axis bank - Pandalam )918020067096952	1,28,618.70	2,01,752.80
Bank accounts (Axis bank- Pathanamthitta) 918020068817578	17,09,311.70	1,07,149.80
Bank accounts (Axis Bank - Pattambi) 918020068396754	1,57,159.45	69,469.05
Bank accounts( Axis Bank - Peroorkada)918020079308896	1,00,513.87	76,993.54
Bank accounts ( Axis Bank - Perumbavoor ) 918020067092905	35,779.48	66,706.62
Bank accounts (Axis Bank- Sulthan bathery)918020068672977	38,169.36	73,371.06
Bank accounts( Axis Bank - Thalassery)918020019273721	27,525.46	1,21,890.80
Axis bank-Tumkur Sadashivanagar(919020094818537)	35,640.70	2,662.00
Axis bank-Uduppi(919020094756688)	1,22,798.46	29,534.91
Bank accounts (Axis bank - Vadakara)918020029516458	17,730.15	23,546.45
Axis bank-Valanchery (920020001230379)	24,229.10	27,232.10
Bank of Baroda -Mysore K G Koppal(89520200002022)	-	45,498.50
Bank of Baroda Bank -Sira (54930200000295)	12,648.40	3,735.00
Bank of India-Bailahongal (111420110000116)	8,458.96	44,212.98
Canara bank Jayanagar Branch a/c(408201004042)	-	5,586.00
Canara Bank-Arakalagodu(120000588241)	1,10,034.00	27,725.00
Canara bank-Ashoknagar Mandya -2(0516201002350)	12,776.40	28,086.40
Canara Bank-Belur(120000428940)	10,43,244.00	22,000.00
Canara Bank-Bagepalli-1 (0925201000758)	1,13,454.00	1,32,942.00
Canara Bank-Bagepalli-2 (9921201000820)	61,607.00	1,363.00
Canara Bank-Chamarajanagar(120000249837)	18,341.00	17,206.00
Canara bank-Channarayapatna (767201001040)	2,31,386.10	48,024.10
Canara bank-Chikkaballapura (5640201000124)	28,454.40	26,703.40
Canara bank Dharwad (567201001109)	13,465.00	20,141.00
Canara Bank-Doddaballapur(120000547384)	53,069.00	19,082.00
Canara bank Gauribidanur(770201000906)	10,508.90	15,746.90
Canara Bank-Hassan(120000501060)	1,34,881.00	17,381.00
Canara bank-Haveri (2812201000452)	6,455.20	12,088.20
Canara bank-Holenarasipura(588201000402)	55,163.84	9,904.84
Canara bank Hosahalli(516201002351)	61,079.00	33,105.00
Canara bank Jayanagar RO (2725214000002)	82,57,667.37	1,00,43,638.11
Canara bank Jayanagar 3rd Block(2725201000184)	1,15,357.36	1,15,240.36
Canara Bank-Kittur (120000460360)	10,370.00	23,34,155.00
Canara Bank-Kollegal(120000761244)	73,113.00	9,144.00
Canara bank-KR Mohalla (538201001291)	30,240.20	11,662.20
Canara Bank-Kuppam(120000332870)	1,00,719.00	6,551.00
Canara Bank-Madakasira(120000423081)	1,45,450.00	4,02,789.00
Canara Bank-Madanapalle (120000044621)	76,227.00	15,259.00
Canara Bank-Maddur Branch(120000941322)	78,806.00	13,079.00
Canara Bank-Mangalore-1(120000821927)	1,14,131.00	30,751.00
Canara Bank-Mulbagal(120000608690)	15,346.00	8,953.00
Canara bank-N R Mohalla(5151201000284)	23,18,154.40	11,261.40
Canara bank Nanjangud (0597201001266)	15,864.00	21,975.00
Canara Bank-Pavagada (120000031780)	4,362.00	14,702.00
Canara bank-Puttur(615201001203)	66,569.24	1,36,932.24
Canara Bank-Sidlaghatta(120000482487)	10,138.00	9,963.00
Canara Bank-Tirupati(120000918430)	13,036.00	1,21,366.00
Canara bank T Narasipura(0662201000813)	9,230.40	10,687.40
Canara Bank-Tumkur Kyathasandra (5558214000001)	1,57,594.40	87,975.40
Catholic Syrian bank-Akshayanagar(052304379159195001)	86,886.50	39,079.50
Corporation bank-Banasawadi (510101007144332)	12,373.56	64,654.60
Elappara Gramin bank-40385111000566	21,348.59	1,817.09
Bank accounts( ESAF bank-Marayur )20180000020543	65,949.70	42,288.50
Bank accounts ( The Federal Bank Limited - Adimaly )14670200012353	2,90,177.50	1,70,527.50
Bank accounts( Federal bank - Anchal )14670200012692	1,26,834.00	1,27,885.00
Bank accounts (Federal-Chathanamur) 12780200010836	43,922.20	1,72,846.20
Bank accounts (Federal-Cherpu) 15700200002085	6,55,232.80	81,666.80
Bank accounts ( Federal bank -Cheruplassery)14670200012536	48,668.28	3,82,190.28
Bank accounts ( Federal bank - Chittur)14670200012569	1,00,743.72	6,31,902.72
Federal bank Devanahalli (15290200001956)	38,818.72	32,926.58
Bank accounts( Federal bank - Edakkara )14670200012452	33,635.00	1,57,165.00
Bank accounts ( Federal bank - Edavannappara )16000200002550	32,834.00	43,208.00
Federal Bank-Hubly(13380200017391)	18,215.00	18,382.00
Bank accounts( Federal bank - Karukachal )14670200012684	28,493.00	1,01,290.00
Bank accounts (Federal bank- Kattappana) 14260200011009	67,624.32	5,08,077.32
Bank accounts ( Federal bank - Kodakara)14670200012296	18,44,212.40	1,51,457.40
Bank Accounts (Federal bank-Koduvally)105902000206736	29,369.20	58,528.20
Bank accounts(Federal Bank- Kumaly)15310200004352	1,59,240.50	8,37,658.50
Federal Bank-Kunigal(20700200001916)	2,82,759.00	31,235.00
Bank accounts (Federal bank-Mananthavady)14670200012361	91,069.18	3,65,297.18
Bank accounts (Federal- Mundakkayam ) 13970200012952	1,71,093.30	90,810.30
Bank accounts ( Federal Bank - Munnar)10100200006506	4,02,128.82	12,81,075.82
Bank accounts( Federal bank - Nedumkandam )14670200012486	1,15,868.54	1,28,964.54
Bank accounts (Federal bank- Neyyatinkara)14400200003339	1,84,184.05	201.05
Bank accounts ( Federal bank - Ottapalam )14310200012513	40,425.00	47,550.00
Bank accounts (Federal Bank - Perambra )14150200003538	27,121.40	67,286.40
Bank accounts ( Federal Bank - Perinthalmanna) 15370200006773	44,044.90	23,045.90
Bank accounts ( Federal bank - Piravam )14670200012338	5,73,650.68	1,13,573.40
Bank accounts( Federal bank - Pudumagaram )14670200012437	33,459.00	2,11,573.00
Bank Accounts (Federal bank - Rajakkad)17460200002225	37,641.20	90,640.20
Federal bank Rannebannur(21110200001792)	86,619.33	50,837.13
Bank accounts ( Federal Bank - Thirumala ) 20390200001254	53,101.40	2,97,563.40
Bank Accounts (Federal Bank - Thodupuzha )20370200000969	3,36,017.84	1,37,357.84
Bank accounts (Federal bank - Thamarassery) 14670200012403	59,979.38	40,843.38
Federal Bank-Tiptur(19900200004109)	14,037.04	34,976.00



Bank accounts (Federal- Tripprayar ) 14250200003080	(4,30,753.60)	4,80,016.40
Bank accounts ( Federal bank - Vadakkanchery)14670200012460	6,66,222.00	2,99,925.00
Bank accounts (Federal- Vaikom )10960200004847	1,52,600.52	6,955.52
Bank accounts( Federal bank-Vengara )14670200012668	26,621.00	51,617.00
Bank accounts ( Federal bank -Venjaramoodu)14670200012528	2,92,550.64	3,37,406.64
Bank accounts (Indian Bank - Kattakada)6610987908	68,123.90	18,573.90
Bank accounts (6482289703 Indian bank - Koorckanchery)	16,40,926.72	8,63,049.72
Bank accounts(SIB-Kozhinjampara) 0039073000021601	71,583.79	94,535.89
Bank accounts (SIB-Kuzhalmannam) 0735073000000075	31,224.23	57,430.77
Bank accounts (SIB-Pulpally) 02600730000000541	44,718.11	59,537.55
Bank accounts (SIB-Shornur)0770073000000066	68,219.37	1,33,788.35
South Indian Bak -Panamaram(0996073000000020)	63,111.70	35,255.80
Bank accounts (Thiruvillwamala (SIB a/c no: 0081073000030733))	2,84,925.48	2,15,220.98
Syndicate bank-Marasur(4603070004070)	48,227.34	44,518.34
HDFC BANK- LOAN INSURANCE ACCOUNT 50200040085130	-	-
Axis Bank-Horamavu(922020018781718)	93,127.00	-
Union Bank of India-Keshwapura Hubli(566301010050284	21,554.59	5,44,769.40
Bank accounts ( Axis Bank - Kalpetta ) 922020025392899	31,553.80	-
Bank accounts (Canara -Mysore K G Koppal)120001425680	1,43,632.50	-
Bank accounts(Canara Bank - Shikaripura)120001497930	5,836.00	-
OD Account AXIS Bank (922030013791021)	(3,01,26,297.00)	-
Bank accounts( Axis Bank Rights Issue - HO) 922020026462199	5,99,823.20	-
Bank accounts (Canara-Gundlupet) 120001550541	30,251.00	-
Bank account(Canara bank-Chittoor)120001605490	49,861.00	-
BANK ACCOUNTS( Axis Bank - Palakkad )922020036704377	1,86,024.00	-
Bank account(Canara bank-Palamaner)120001711514	1,15,000.00	-
Bank accounts (Federal-Muvattupuzha) 14670200013294	1,00,000.00	-
<b>c) Deposit with Banks:</b>		
Indian bank account FD	16,74,40,627.00	23,86,32,306.00
AXIS bank FD	13,66,77,696.00	15,07,53,458.00
KOTAK FD	50,11,466.00	1,50,00,000.00
ESAF bank FD	12,58,76,841.00	67,52,91,968.00
<b>TOTAL(NOTE 14)</b>	<b>56,29,07,979.86</b>	<b>1,26,20,08,350.94</b>

NOTE 15 OTHER CURRENT ASSETS	Figures As on 30.09.2022		Figures As on 31.03.2022	
	Rs.	Ps.	Rs.	Ps.
Interest Receivable	14,33,58,515.96		12,62,41,480.90	
INTER BRANCH A/C	100.00			
Group Mediclaim Recoverable	(11,27,933.27)		(1,11,969.00)	
Profession Tax Recoverable	12,350.00		12,350.00	
Incentive Recoverable	-		11,30,596.00	
Income Tax Refund Receivable (A.Y. 2018-19)	8,631.00		8,631.00	
Input CGST	12,29,890.73		16,88,103.02	
Input IGST	2,54,344.25		3,32,680.17	
Input SGST	10,75,419.09		16,07,538.82	
Input SGST- RCM	-		-	
Interest Receivable on FD	18,06,539.00		34,31,714.76	
Kuri Prize receivable	-		8,55,000.00	
Maxvalue Consultancy Services Pvt Ltd	-		(15,18,720.00)	
Pharmasquire Media & Publishing Pvt Ltd	10,65,360.48		5,79,819.09	
Prepaid Expenses	8,54,486.66		8,54,486.66	
Due from M/s RO Marketing	1,26,032.76		2,67,099.23	
Staff welfare expense recoverable	880.00		880.00	
Stock-stamp a/c	67,050.00		36,200.00	
Special Adhesive Stamp	(15,19,279.00)		10,82,962.00	
Business loan collection control A/c	52,99,878.85		65,52,233.02	
Ineligible ITC account-Asset	-		-	
TDS Receivable FY 2022-23	83,69,985.28		-	
TDS receivable FY 2021-22	1,41,58,416.07		1,41,98,315.99	
TDS Receivable FY 2018-19	78,825.00		78,825.00	
TDS Receivable FY 2019-20	1,42,91,396.34		1,53,76,839.34	
TDS Receivable FY 2020-21	1,03,05,443.44		1,02,97,654.44	
TDS Recoverable	47,059.96		5,93,113.39	
Transfast financial service private ltd	1,073.12		1,969.82	
Weizmann forex ltd	3,249.67		11,858.09	
Micronsure Consultancy Pvt Ltd	106.76			
<b>Deposits</b>				
Caution Deposit	3,74,989.05		3,74,989.05	
Deposit- KSEB	1,78,764.00		1,78,764.00	
Rent Deposit	3,54,74,643.00		3,23,69,443.00	
RTA Fees Security Deposit	80,000.00		80,000.00	
Security Deposit- CDSL	3,03,225.00		3,03,125.00	
Telephone Deposit	12,253.48		12,253.48	
<b>Others</b>				
Deferred Revenue Expenditure	2,71,69,253.26		5,43,38,506.51	
<b>TOTAL(NOTE 15)</b>	<b>26,33,60,949.94</b>		<b>27,12,66,742.78</b>	

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	-	12,76,92,82,538.72	-	-	-	-
(ii) Undisputed Trade Receivables - which have significant increase in credit risk	-	-	-	-	-	-
(iii) Undisputed Trade Receivables - Credit Impaired	-	2,74,08,84,636.00	-	2,87,10,32,820.00	-	-
(iv) Disputed Trade Receivables - Considered Good	-	2,74,08,84,636.00	-	2,87,10,32,820.00	-	-
(v) Disputed Trade Receivables - which have significant increase in credit risk	-	-	-	-	-	-
(vi) Disputed Trade Receivables - Credit Impaired	-	-	-	-	-	-
<b>Total of the above</b>	-	18,25,10,51,810.72	-	5,74,20,65,640.00	-	-
<b>Total Unbilled due</b>						
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

NOTE 10. FIXED ASSETS - TANGIBLE

Sl.No	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 30.09.2022	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 30.09.2022	As on 01.04.2022	As on 30.09.2022
1	Furniture & Fittings	22,49,13,706.70	95,06,974.62	69,191.48	-	23,43,51,489.84	12,04,38,713.72	1,40,48,049.14	-	-	-	13,44,86,762.86	10,44,74,992.98	9,98,64,726.98
2	Electrical Fittings	24,91,778.48	1,43,352.00	-	-	26,35,130.48	18,57,738.04	1,62,212.56	-	-	-	20,19,950.61	6,34,040.44	6,15,179.87
3	Computer & Software	2,28,62,726.15	19,26,368.70	16,951.33	-	2,47,72,143.53	1,82,67,157.67	16,85,609.83	-	-	-	1,99,52,767.50	45,95,568.48	48,19,376.02
4	Office Equipments	4,29,62,821.84	16,87,427.90	27,440.08	-	4,46,22,809.66	3,07,28,214.48	29,18,858.42	-	-	-	3,36,47,072.90	1,22,34,607.35	1,09,75,736.76
5	Plant And Machinery	8,97,955.42	-	-	-	8,97,955.42	5,08,776.40	35,317.23	-	-	-	5,44,093.64	3,89,179.02	3,53,861.78
6	Vehicle	28,17,676.00	-	-	-	28,17,676.00	23,10,106.35	79,474.14	-	-	-	23,89,580.49	5,07,569.65	4,28,095.51
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
	<b>TOTAL</b>	<b>47,09,18,757.14</b>	<b>1,33,24,126.55</b>	<b>1,13,582.89</b>	<b>-</b>	<b>48,41,29,297.47</b>	<b>17,41,10,706.68</b>	<b>1,89,29,521.32</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>19,30,40,228.00</b>	<b>29,68,08,050.46</b>	<b>29,10,89,069.47</b>

NOTE 10. FIXED ASSETS - INTANGIBLE

Sl.No	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 30.09.2022	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 30.09.2022	As on 01.04.2022	As on 30.09.2022
1	Trade Mark	98,260.00	-	-	-	98,260.00	61,390.19	3,697.08	-	-	-	65,087.27	36,869.81	33,172.73
2	Software	85,96,585.39	-	-	-	85,96,585.39	55,73,285.06	3,03,158.25	-	-	-	58,76,443.31	30,23,300.33	27,20,142.08
	<b>TOTAL</b>	<b>86,94,845.30</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>86,94,845.39</b>	<b>56,34,675.25</b>	<b>3,06,855.34</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>59,41,530.58</b>	<b>30,60,170.14</b>	<b>27,53,314.81</b>
	<b>Grand Total</b>	<b>47,96,13,602.44</b>	<b>1,33,24,126.55</b>	<b>1,13,582.89</b>	<b>-</b>	<b>49,28,24,142.86</b>	<b>17,97,45,381.92</b>	<b>1,92,36,376.66</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>19,89,81,758.58</b>	<b>29,98,68,220.60</b>	<b>29,38,42,384.27</b>

**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**

<b>NOTE 1.1</b>	<b>Figures As on</b>	
<b>VEHICLE LOAN - TRADE ADVANCE</b>	<b>30.09.2022</b>	
	<b>Rs.</b>	<b>Ps.</b>
A V motors Kallambalam Trivandrum (Trade Advance)	-	
Adithya enterprises	-	
Aiswarya motors - Pathanamthitta	-	
AKB motors Calicut (Trade Advance)	5,18,754.00	
Akshaya Motors Pathanamthitta - TWL	-	
AM Honda	1,671.00	
AM wings Honda-TA	-	
Amg automobiles thalassery kannur (trade advance)	-	
Anshad motors - palakkad	15,712.00	
Antonian traders	-	
Arya Bhangi motors-TA	2,53,221.00	
Aswathi motors	-	
B J motors Muvattupuzha	-	
Bharath motors - thiruvalla	-	
CBC motors - Trivandrum	-	
Chenattumattam motors	-	
Cheran automobiles trivandrum (trade advance)	-	
CHITHIRA MOTORS TA	-	
Classic omega auto(p)ltd-ta	-	
Classic scoobikes cochin – ernakulam	7,07,345.00	
Classic scoobikes pvt ltd-ta	8,60,706.00	
D AND D MOTORS KASARGODE	-	
D&D MOTORS	-	
Denz motors	-	
Diya motors - tvn	-	
Diya motors kollam (trade advance)	-	
EVM automobiles - Ernakulam	-	
Focuz bi Wheelers kochi	-	
Friends motors manathavady wayanad (trade advance)	-	
GANESH AUTO SOLUTION-TA	-	
Ghani motors - Palakkad	-	
Golden automobiles-TA	-	
Good morning motors anchal tvs (trade advance)	-	
Grace motors - Chavakadu	-	
Grand Motors Kannur	1,65,520.00	
HAPBCO motorcycles - Calicut	2,58,538.00	
HM ENGINEERS - MALAPPURAM	-	
HOSHIYAR MOBIKES-TA	-	
Hp continental - thrissur	-	
Hydross perumbadi palakad – ta	-	
Indel Automotives (P) Ltd- Thrissur- TA	-	
Indel automotives kochi pvt ltd - yamaha -ta	-	
Indel Automotives PVT LTD- Edapally(Suzuki)TA	-	
Jayalakshmi motors - adoor	-	
Johns BL Wheelers-TA	4,70,956.00	
K T C motors - Kozhikode	-	
Kachery motors-TA	-	
Kalpakam motors-ta	-	
Kanjani motors thrissur	-	
Koyenco mobikes-ta	-	
Liberty moto corp- TA	-	
Mamparambil motors - Kottayam	-	
Mangattil Motors Malappuram	-	
Marshal motors - malappuram	-	
Mcp enterprises- ta	-	
Moolethottiyil motors Idukki (Trade Advance)	-	
Moopan automobiles - malapuram	7,82,127.00	
MPB MOBIKES- TA	-	
Namans motors nullipadi kasargod	-	
Nandhil Honda Kollam – TA	-	
Nellickal motors	-	
New motors - tvn	-	
Nikkoy motors Calicut - TA	-	
Nooran motors - calicut	-	
NP automobiles Malappuram (Trade Advance)	20,383.00	
Oryx honda malappuram	-	
Pace motors	5,07,365.00	
Palal motors- ta	-	

Panachamoottil motors- TA	-
Pioneer motors	26,908.00
Pioneer motors - kasargode- ta	-
Pooja Automobiles Trivandrum - TWL	-
Prince Motoride LLP Kannur	-
Prince motors Calicut	-
Purackal motors - Kottayam	-
PVS mobikes - Malappuram	-
Rahul motors-ta	-
Ramjan mobikes kollam (trade advance	-
Saleem Honda Palakkad (Trade Advance)	1,12,833.00
SAM Motors- TA	-
Shymas auto sales - alappuzha	-
Shymas riders allapuzha	6,661.00
Signature motors - kasargode	2,97,327.00
Sivaji autos-ta	-
SONA MOTORS - WAYANAD	-
Srivari automotives(p)ltd-ta	-
SRV- MOTORS TRIVANDRUM- TA	-
Supreme motors	-
Tienda Automotives Kannur	1,95,229.00
Toms motors chavakkad	-
Toms motors pathanamthitta	-
Toms motors Triprayar Nattika (Trade Advance)	8,74,837.00
Top gear hero thodupuzha	-
Trade advance -maxvalue consultancy service	-
Trans motors adoor	-
Tranz Motors TVS Thiruvankulam	-
Travence auto craft- TA	-
Trichur automobiles	1,86,534.00
TWL-TRADE ADVANCE	-
Uniride honda-ta	-
Vahini motors - Kollam	-
VAYALAT MOTORS ERNAKULAM	-
Veetejay Mobikes Ernakulam	1,97,558.00
Venad automobiles kollam (trade advance)	10,11,417.00
VENUS MOBIKES-TA	-
Victory motors kodungaloor thrissur (trade advance)	-
Volker motors kannur	-
Wonder motors - Calicut	-
Eros 2 Wheelers - TWL	-
Marikar Motors Honda Trivandrum - TWL	7,19,653.00
SV Automotives-TWL	30,210.00
Kairali Motors Punalur-TWL	1,35,983.00
Mithram Mobikes-TWL	-
<b>SUBTOTAL(1.1)- SHOWN UNDER OTHER CURRENT ASSETS</b>	<b>83,57,448.00</b>
	<b>Figures As on</b>
<b>NOTE 1.2</b>	<b>30.09.2022</b>
<b>VEHICLE LOAN - TRADE ADVANCE</b>	<b>Rs. Ps.</b>
A V motors Kallambalam Trivandrum (Trade Advance)	-
Adithya enterprises	-
Aiswarya motors - Pathanamthitta	-
AKB motors Calicut (Trade Advance)	-
Akshaya Motors Pathanamthitta - TWL	1,07,500.00
AM Honda	-
AM wings Honda-TA	-
Amg automobiles thalassery kannur (trade advance)	-
Anshad motors - palakkad	-
Antonian traders	-
Arya Bhangi motors-TA	-
Aswathi motors	-
B J motors Muvattupuzha	-
Bharath motors - thiruvalla	-
CBC motors - Trivandrum	-
Chenattumattam motors	-
Cheran automobiles trivandrum (trade advance)	-
CHITHIRA MOTORS TA	-
Classic omega auto(p)ltd-ta	-
Classic scoobikes cochin - ernakulam	-
Classic scoobikes pvt ltd-ta	-
D AND D MOTORS KASARGODE	-
D&D MOTORS	-
Denz motors	-

Diya motors - tvn	-
Diya motors kollam (trade advance)	-
EVM automobiles - Ernakulam	1,59,680.00
Focuz bi Wheelers kochi	-
Friends motors manathavady wayanad (trade advance)	-
GANESH AUTO SOLUTION-TA	-
Ghani motors - Palakkad	3,18,539.00
Golden automobiles-TA	1,84,817.00
Good morning motors anchal tvs (trade advance)	-
Grace motors - Chavakadu	-
Grand Motors Kannur	-
HAPBCO motorcycles - Calicut	-
HM ENGINEERS - MALAPPURAM	-
HOSHIYAR MOBIKES-TA	-
Hp continental - thrissur	-
Hydross perumbadi palakad - ta	-
Indel Automotives (P) Ltd- Thrissur- TA	-
Indel automotives kochi pvt ltd - yamaha -ta	-
Indel Automotives PVT LTD- Edapally(Suzuki)TA	-
Jayalakshmi motors - adoor	1,64,402.00
Johns BL Wheelers-TA	-
K T C motors - Kozhikode	83,780.00
Kachery motors-TA	72,298.00
Kalpakam motors-ta	-
Kanjani motors thrissur	-
Koyenco mobikes-ta	-
Liberty moto corp- TA	-
Mamparambil motors - Kottayam	76,010.00
Mangattil Motors Malappuram	-
Marshal motors - malappuram	-
Mcp enterprises- ta	-
Moolethottiyil motors Idukki (Trade Advance)	-
Moopan automobiles - malapuram	-
MPB MOBIKES- TA	-
Namans motors nullipadi kasargod	-
Nandhil Honda Kollam - TA	-
Nellickal motors	-
New motors - tvn	-
Nikkoy motors Calicut - TA	88,082.00
Nooran motors - calicut	29,208.00
NP automobiles Malappuram (Trade Advance)	-
Oryx honda malappuram	-
Pace motors	-
Palal motors- ta	-
Panachamoottil motors- TA	2,86,041.00
Pioneer motors	-
Pioneer motors - kasargode- ta	-
Pooja Automobiles Trivandrum - TWL	-
Prince Motoride LLP Kannur	3,407.00
Prince motors Calicut	-
Purackal motors - Kottayam	4,02,286.00
PVS mobikes - Malappuram	-
Rahul motors-ta	-
Ramjan mobikes kollam (trade advance)	-
Saleem Honda Palakkad (Trade Advance)	-
SAM Motors- TA	-
Shymas auto sales - alappuzha	2,61,748.00
Shymas riders allapuzha	-
Signature motors - kasargode	-
Sivaji autos-ta	-
SONA MOTORS - WAYANAD	-
Srivari automotives(p)ltd-ta	-
SRV- MOTORS TRIVANDRUM- TA	-
Supreme motors	-
Tienda Automotives Kannur	-
Toms motors chavakkad	-
Toms motors pathanamthitta	-
Toms motors Triprayar Nattika (Trade Advance)	-
Top gear hero thodupuzha	-
Trade advance -maxvalue consultancy service	-
Trans motors adoor	-
Tranz Motors TVS Thiruvankulam	-
Travence auto craft- TA	-

Trichur automobiles	-
TWL-TRADE ADVANCE	-
Uniride honda-ta	57,268.00
Vahini motors - Kollam	5,04,329.00
VAYALAT MOTORS ERNAKULAM	87,400.00
Veeteejay Mobikes Ernakulam	-
Venad automobiles kollam (trade advance)	-
VENUS MOBIKES-TA	-
Victory motors kodungaloor thrissur (trade advance)	-
Volker motors kannur	-
Wonder motors - Calicut	37,087.00
Eros 2 Wheelers - TWL	81,999.00
Marikar Motors Honda Trivandrum - TWL	-
SV Automotives-TWL	-
Kairali Motors Punalur-TWL	-
Mithram Mobikes-TWL	9,60,378.00
Excel associates	25,960.00
BRAHMA CREDIT ASSOCIATES WAYANAD-TWL	56,796.00
Login IT Solution	-
ARADHANA FINANCIAL SERVICES-VEHICLE LOAN	58,561.00
Thattil Jewellers	-
<b>SUBTOTAL(1.2)- SHOWN UNDER OTHER CURRENT LIABILITIES</b>	<b>41,07,576.00</b>
<b>TOTAL</b>	<b>42,49,872.00</b>

<b>NOTE 2.1</b>	<b>Figures As on</b>	
	<b>30.09.2022</b>	
<b>SUNDRY CREDITORS</b>	<b>Rs.</b>	<b>Ps.</b>
A R associates Kollam	-	-
A&S ASSOCIATES	-	-
A2V associates	-	-
A3 ASSOCIATES	-	-
AB associates	-	-
Abhilash Jeevanand	-	-
Able associates	-	-
Accel It Service	-	-
Acumen	-	-
ADITHYA AND VISHWAS	-	-
Adnine enterprises	-	-
Adv anish c v	-	-
Adv Binumol Joseph	-	-
Adv D Sethumadhavan	-	-
Adv Sheen Jose	-	-
Adv Shijin Nambiar M.M	2,500.00	-
Adv. Ranjitha Kumari C	-	-
Adv.p.a.girishkumar	-	-
Adv.praveen paul chandy	-	-
ADV.SAGAR PK	-	-
Advocate Maneesh R	-	-
AGR associates	-	-
Aikkaraparambil yard	-	-
AIMS CREDIT SOLUTION	-	-
Airtel	-	-
Aitri system pvt ltd	-	-
AKHILA ELECTRICALS	-	-
ALEJ Association - TWL	-	-
Alice Varghese	-	-
Allaince associates	-	-
Ankolekar & co.	-	-
Antara Designs	-	-
Anugraha ID Solutions	-	-
Apt management solutions Pattanamthitta	-	-
AR associates	-	-
AS Associates	-	-
Ashlyn chemunnor instruments pvt ltd	-	-
ASHOKA INN	-	-
Asianet satellite communication ltd	-	-
Aspire Associates	-	-
ASTRA CREDESCENCE PRIVATE LIMITED	-	-
Atharva Associates	-	-
Auto park	-	-
Autoland	-	-
Avon global solutions private ltd.	-	-
Avr enterprises	-	-

B FIN MANAGEMENT SERVICES	-
Balaji printing press	-
Bharat Sanchar Nigam Limited	-
Bharath Residential Care	-
Bigsoft Technologies LLP	-
Biju and associates	-
BK associates	-
CAPTURE BUSINESS SOLUTIONS	-
Central Depository Services (1) Limited	-
CHANDRA ASSOCIATES	-
Chetana Graphics	-
Chubb System Private Limited	-
Chubba alba control system	-
Concept bytes	-
Cool Line	-
Corporate business solution	-
Crescent Associates	-
Crif	-
Crystal credit solutions	-
Daffodils ads	-
Dev associates	-
DHEERA ASSOCIATES	-
Digital link	-
Digital traders	-
Digital@Home	-
Diya associates	-
Dream Interior Work	-
DTDC sneha enterprises	-
DTDC Sreenivasan	-
Dynaflex	2,32,312.00
Ebenzer print pack p ltd	-
Econz it service pvt ltd	-
Effic	-
EJ Association	-
EMERALD ASSOCIATES	-
EMPHASIS	-
Emudhra Limited	-
Equifax credit information service private limited	-
Essar management service pvt	-
Eureka forbes limited	-
Evergreen associates	-
Exectus credit solutions	-
Famous autogarage	-
Fin evolve associates Kollam	-
Fin trust agency	-
Finexcell	-
Fisher electronic systems	-
Focus associates	-
Force One Prime	-
Forlight Electricals	-
Forte storage solution	-
FORTUNE ASSOCIATES	-
FUTURE ELECTRONICS	-
Garuda associates	-
Girnasoft automobiles pvt ltd	-
GODREJ & BOYCE MFG.CO.LTD	-
Golden nib	-
GOODWILL CONSULTANCY & SERVICES PATHANAMTHITTA	-
GRACE ASSOCIATES	-
GRAND BUSINESS SOLUTION	-
Harish and associates management consultants p ltd	-
Helpline Techno HLT	-
HI TECH AGENCIES - TWL	-
High fidelity services	-
Hopeman associates	-
HOTEL BLISS	-
HOTEL HIGHLAND	-
Hykon india Ltd	-
Hykon India Ltd-Karnataka	-
Idea Cellular Ltd	-
Ideal Enterprises	-
Insolvent associates	-
Isolve technologies private ltd	-



It care tech support	-
JAGANATH ENTERPRISES	-
Janakiram enterprises	-
JC constructions	-
Jio digital life	-
Jokin Perera	-
JRSCA consulting and advisory pvt ltd	-
Js creations	-
Kalyan graphics	-
Kiran enterprises	-
Koolath advertising	-
L & J agency	-
L suresh	-
LAKSHMI ASSOCIATES COL AGENCY	-
Lakshya associates Kottayam	-
LAKSHYA ASSOCIATES Palakkad	-
Leanous infotech pvt ltd	-
M LOANS Thrissur	-
M.A.S ENGINEERING & FABRICATION WORKS	-
M/s. Proline System	-
Machart Advertising & Marketing PVT LTD	-
Machart advertising and marketing pvt ltd	-
Mahadeva associates	-
Malaya Agencies	-
MANJUNATHA TOURS AND TRAVEL	-
Martec Office Suppliers	-
Mattathil yard	-
MC Finserv	-
MD associates	-
MD ASSOCIATES TVM	-
Merzycool systems	-
Microsys computer stationery	-
Modtraa design and creations inc	-
Monarch credit management	-
MONEDA BUSINESS & MANAGEMENT SERVICE	-
Monolith imc	-
Mrudula agencies	-
Murahari traders	-
Naran chirakkal corporate pvt ltd	-
National securities	48,020.00
Naukri- Info Edge(India)Ltd	-
Nidoos Tech Solution Private Limited	-
Norms management private limited	-
NR Associates	-
Ojas associates	-
OM ASSOCIATES	-
Om sai graphics prints	-
Parvana associates	-
PAV associates	-
Pavithra agencies	-
Peak system refrigeration pvt ltd	-
Pearl regency	-
Petra creations (p) ltd	-
PGR Digitals	-
Phoenix associates Trivandrum	-
Post Master Thrissur	1,85,327.50
Postiefs technologies p ltd	-
PR ASSOCIATES TRIVANDRUM	-
Prakash wood & furniture work	-
Prasanth & associates	-
Praveen Roy	-
Praveen wood work	-
Promise Associates	-
QRS Retail Limited	-
R J ASSOCIATES KOLLAM	-
R ramesh	-
Railnet broadband	-
RAJ ASSOCIATES	-
Rash associates Malappuram	-
Rasha world	-
RD ASSOCIATES KOLLAM	-
REJU VARGHESE	-
RELAX MARKETING NETWORK	-

Repair Hands It Solution	-
Rhishikesh associates	-
Rj solutions	-
Royal auto parking	-
Royal solutions	-
RR ASSOCIATES	-
S s interiors	-
S S square credit management	-
S&S SOLUTIONS	-
Sam enterprises	-
Samroha Resort	-
Santhosh Joseph	-
Sanvir technologies pvt ltd	-
SAPTHA ESSENSUALS	-
Sari K Advocate	-
SBI health insurance	66,55,052.95
Scaleios Private Limited	-
Secure solutions	-
Serville	-
Shree rajathadri enterprices	-
Sintex Craft	-
Siva associates	-
SKDC consultants ltd	-
Skylark printers	-
Smart associates	-
Smart Axiomatic Nextgen Solution Pvt Ltd	-
Solgen energy Pvt Ltd	-
Southern marketing services	-
SPARK ASSOCIATES TRIVANDRUM	-
Spark solutions	-
squadron graphics india pvt ltd	-
SRM Associates	-
SS associates	-
Ssr solutions	-
Star associates	-
STAR ASSOCIATES KASARGODE	-
Stylus Pest Control	-
SUDHAMANI LEATHERS	-
Sunitha sales and services	-
Supra Pacific management Consultancy LTD	-
Surya sanc	-
Target Associates	-
TARGET ASSOCIATES KOLLAM NEW	-
Tata tele business service	-
Tata tele business service karnataka	-
Team moplet	-
Tejus IT Distributors	-
Thathwamasi enterprises	-
The new India Assurance Co.Ltd	-
Threestar associates	-
Thrissur Law Associates	-
Thrissur Management Association	-
ToTs Enterprises	-
Transunion cibil ltd	-
Triangle associates	-
True image technologies	-
Unique solutions	-
Upayog client services	-
V MAK Garments	-
V Radhakrishnan	-
VAIBHAV ASSOCIATES	-
VALMIKI ASSOCIATES	-
Varghese corner	-
Venu's Digital Arcade	-
Victory associates Kollam	-
Victory World	-
Vinayaka associates	-
Vinayaka solutions Malappuram	-
Vipin k k and co	-
Vmax associates	-
Vodafone Idea Cellullar Ltd	-
Volakadu associates	-
VYSRAVANA ASSOCIATES	-

Wales & Co	-
We build	-
WE R WITH YOU TRIVANDRUM	-
WE SMART ASSOCIATES	-
Winman software india lp	-
Writers Information	-
XELMARK AGENCIES	-
Xperts solutions	-
Xpressionz media	-
Yellow Corp Thrissur	-
Sampath Arts & Stickers	-
ARSNVA SOLUTIONS	-
REAL ASSOCIATES THRISSUR	-
Adv Ambika Sony	-
Adv K.V Viju	-
Adv R. Ajith	-
Zwapall Innovations Pvt Ltd	-
TEAM PHEONIX CAPITAL COLLECTION ALLIANCE-VEHICLE LOAN	-
EXPRESS PUBLICATIONS (MADURAJ) PVT LTD	-
Excel associates	-
BRAHMA CREDIT ASSOCIATES WAYANAD-TWL	-
Login IT Solution	200.46
ARADHANA FINANCIAL SERVICES-VEHICLE LOAN	-
Thattil Jewellers	33,870.00
<b>SUBTOTAL(2.1)- SHOWN UNDER OTHER CURRENT ASSETS</b>	<b>71,57,282.91</b>

<b>NOTE 2.2</b>	<b>Figures As on</b>	
	<b>30.09.2022</b>	
<b>SUNDRY CREDITORS</b>	<b>Rs.</b>	<b>Ps.</b>
A R associates Kollam	-	-
A&S ASSOCIATES	-	-
A2V associates	-	-
A3 ASSOCIATES	-	-
AB associates	1,45,274.00	-
Abhilash Jeevanand	-	-
Able associates	-	-
Accel It Service	-	-
Acumen	-	-
ADITHYA AND VISHWAS	-	-
Adnine enterprises	-	-
Adv anish c v	-	-
Adv Binumol Joseph	-	-
Adv D Sethumadhavan	-	-
Adv Sheen Jose	-	-
Adv Shijin Nambiar M.M	-	-
Adv. Ranjitha Kumari C	-	-
Adv.p.a.girishkumar	-	-
Adv.praveen paul chandy	-	-
ADV.SAGAR PK	-	-
Advocate Maneesh R	-	-
AGR associates	-	-
Aikkaraparambil yard	1,398.01	-
AIMS CREDIT SOLUTION	-	-
Airtel	-	-
Aitri system pvt ltd	-	-
AKHILA ELECTRICALS	-	-
ALEJ Association - TWL	-	-
Alice Varghese	-	-
Allaince associates	-	-
Ankolekar & co.	-	-
Antara Designs	-	-
Anugraha ID Solutions	-	-
Apt management solutions Pattanamthitta	-	-
AR associates	-	-
AS Associates	-	-
Ashlyn chemunnor instruments pvt ltd	-	-
ASHOKA INN	-	-
Asianet satellite communication ltd	-	-
Aspire Associates	-	-
ASTRA CREDENCE PRIVATE LIMITED	-	-
Atharva Associates	93,221.00	-
Auto park	-	-
Autoland	-	-

Avon global solutions private ltd.	-
Avr enterprises	-
B FIN MANAGEMENT SERVICES	-
Balaji printing press	-
Bharat Sanchar Nigam Limited	-
Bharath Residential Care	-
Bigsoft Technologies LLP	-
Biju and associates	-
BK associates	-
CAPTURE BUSINESS SOLUTIONS	-
Central Depository Services (1) Limited	99.70
CHANDRA ASSOCIATES	-
Chetana Graphics	31,428.00
Chubb System Private Limited	-
Chubba alba control system	-
Concept bytes	-
Cool Line	-
Corporate business solution	-
Crescent Associates	-
Crif	-
Crystal credit solutions	-
Daffodils ads	-
Dev associates	-
DHEERA ASSOCIATES	-
Digital link	-
Digital traders	-
Digital@Home	-
Diya associates	23,453.00
Dream Interior Work	-
DTDC sneha enterprises	-
DTDC Sreenivasan	-
Dynaflex	-
Ebenzer print pack p ltd	-
Econz it service pvt ltd	-
Effic	-
EJ Association	-
EMERALD ASSOCIATES	-
EMPHASIS	-
Emudhra Limited	-
Equifax credit information service private limited	-
Essar management service pvt	-
Eureka forbes limited	-
Evergreen associates	-
Exectus credit solutions	-
Famous autogarage	-
Fin evolve associates Kollam	-
Fin trust agency	-
Finexcell	1,98,031.00
Fisher electronic systems	-
Focus associates	-
Force One Prime	-
Forlight Electricals	-
Forte storage solution	-
FORTUNE ASSOCIATES	-
FUTURE ELECTRONICS	-
Garuda associates	-
Girasoft automobiles pvt ltd	-
GODREJ & BOYCE MFG.CO.LTD	-
Golden nib	-
GOODWILL CONSULTANCY & SERVICES PATHANAMTHITTA	-
GRACE ASSOCIATES	-
GRAND BUSINESS SOLUTION	-
Harish and associates management consultants p ltd	-
Helpline Techno HLT	2,684.51
HI TECH AGENCIES - TWL	22,140.00
High fidelity services	1,51,605.08
Hopeman associates	-
HOTEL BLISS	-
HOTEL HIGHLAND	-
Hykon india Ltd	-
Hykon India Ltd-Karnataka	-
Idea Cellular Ltd	-
Ideal Enterprises	-

Insolvent associates	-
Isolve technologies private ltd	-
It care tech support	-
JAGANATH ENTERPRISES	-
Janakiram enterprises	-
JC constructions	32,379.66
Jio digital life	-
Jokin Perera	-
JRSCA consulting and advisory pvt ltd	-
Js creations	-
Kalyan graphics	-
Kiran enterprises	-
Koolath advertising	-
L & J agency	-
L suresh	-
LAKSHMI ASSOCIATES COL AGENCY	-
Lakshya associates Kottayam	2,28,058.00
LAKSHYA ASSOCIATES Palakkad	-
Leanous infotech pvt ltd	-
M LOANS Thrissur	-
M.A.S ENGINEERING & FABRICATION WORKS	-
M/s. Proline System	-
Machart Advertising & Marketing PVT LTD	-
Machart advertising and marketing pvt ltd	-
Mahadeva associates	-
Malaya Agencies	-
MANJUNATHA TOURS AND TRAVEL	-
Martec Office Suppliers	-
Mattathil yard	-
MC Finserv	-
MD associates	-
MD ASSOCIATES TVM	-
Merzycool systems	-
Microsys computer stationery	-
Modtraa design and creations inc	-
Monarch credit management	-
MONEDA BUSINESS & MANAGEMENT SERVICE	18,626.00
Monolith imc	-
Mrudula agencies	-
Murahari traders	-
Naran chirakkal corporate pvt ltd	-
National securities	-
Naukri- Info Edge(India)Ltd	-
Nidoos Tech Solution Private Limited	-
Norms management private limited	-
NR Associates	-
Ojas associates	39,814.00
OM ASSOCIATES	-
Om sai graphics prints	-
Parvana associates	-
PAV associates	-
Pavithra agencies	-
Peak system refrigeration pvt ltd	-
Pearl regency	-
Petra creations (p) ltd	-
PGR Digitals	-
Phoenix associates Trivandrum	-
Post Master Thrissur	-
Postiefs technologies p ltd	-
PR ASSOCIATES TRIVANDRUM	-
Prakash wood & furniture work	-
Prasanth & associates	-
Praveen Roy	-
Praveen wood work	-
Promise Associates	-
QRS Retail Limited	-
R J ASSOCIATES KOLLAM	-
R ramesh	-
Railnet broadband	-
RAJ ASSOCIATES	-
Rash associates Malappuram	-
Rasha world	-
RD ASSOCIATES KOLLAM	38,552.00
REJU VARGHESE	-

RELAX MARKETING NETWORK	-
Repair Hands It Solution	-
Rhishikesh associates	-
Rj solutions	-
Royal auto parking	-
Royal solutions	-
RR ASSOCIATES	-
S s interiors	-
S S square credit management	-
S&S SOLUTIONS	1,30,516.00
Sam enterprises	-
Samroha Resort	-
Santhosh Joseph	-
Sanvir technologies pvt ltd	-
SAPTHA ESSENSUALS	-
Sari K Advocate	-
SBI health insurance	-
Scaleios Private Limited	-
Secure solutions	-
Serville	21,072.21
Shree rajathadri enterprices	-
Sintex Craft	-
Siva associates	-
SKDC consultants ltd	-
Skylark printers	0.29
Smart associates	-
Smart Axiomatic Nextgen Solution Pvt Ltd	-
Solgen energy Pvt Ltd	-
Southern marketing services	-
SPARK ASSOCIATES TRIVANDRUM	-
Spark solutions	-
squadron graphics india pvt ltd	-
SRM Associates	-
SS associates	-
Ssr solutions	-
Star associates	-
STAR ASSOCIATES KASARGODE	-
Stylus Pest Control	-
SUDHAMANI LEATHERS	-
Sunitha sales and services	-
Supra Pacific management Consultancy LTD	-
Surya sanc	-
Target Associates	-
TARGET ASSOCIATES KOLLAM NEW	-
Tata tele business service	-
Tata tele business service karnataka	-
Team moplet	-
Tejus IT Distributors	-
Thathwamasi enterprises	8,564.40
The new India Assurance Co.Ltd	-
Threestar associates	-
Thrissur Law Associates	-
Thrissur Management Association	-
ToTs Enterprises	-
Transunion cibil ltd	-
Triangle associates	-
True image technologies	-
Unique solutions	-
Upayog client services	-
V MAK Garments	-
V Radhakrishnan	-
VAIBHAV ASSOCIATES	-
VALMIKI ASSOCIATES	-
Varghese corner	16,773.97
Venu's Digital Arcade	-
Victory associates Kollam	-
Victory World	-
Vinayaka associates	-
Vinayaka solutions Malappuram	94,202.00
Vipin k k and co	-
Vmax associates	-
Vodafone Idea Cellullar Ltd	-
Volakadu associates	-
VYSRAVANA ASSOCIATES	-
Wales & Co	-

We build	-
WE R WITH YOU TRIVANDRUM	-
WE SMART ASSOCIATES	-
Winman software india llp	-
Writers Information	-
XELMARK AGENCIES	-
Xperts solutions	-
Xpressionz media	-
Yellow Corp Thrissur	-
Zwapall Innovations Pvt Ltd	-
Sampath Arts & Stickers	-
ARSNova SOLUTIONS	-
REAL ASSOCIATES THRISSUR	-
Adv Ambika Sony	-
Adv K.V Viju	-
Adv R. Ajith	-
TEAM PHEONIX CAPITAL COLLECTION ALLIANCE-VEHICLE LOAN	45,066.00
EXPRESS PUBLICATIONS (MADURAJ) PVT LTD	-
<b>SUBTOTAL(2.2)- SHOWN UNDER OTHER CURRENT LIABILITIES</b>	<b>13,42,958.83</b>
<b>TOTAL</b>	<b>58,14,324.08</b>
<b>NOTE 3</b>	<b>Figures As on</b>
<b>AUDITOR'S REMUNERATION</b>	<b>30.09.2022</b>
	<b>Rs. Ps.</b>
Audit Fee	2,75,000.00
Other Services	-
<b>TOTAL</b>	<b>2,75,000.00</b>
<b>NOTE 4</b>	<b>Figures As on</b>
Matured finance charge	(10,22,54,985.00)
Matured Finance charges - Moratorium	(8,23,56,534.00)
Unmatured Finance Charge - Moratorium	-
Unmatured finance charges	(74,78,07,351.00)
Vehicle loan	4,68,09,83,638.00
Vehicle Loan - Moratorium Interest	15,56,28,609.00
<b>TOTAL</b>	<b>3,90,41,93,377.00</b>
<b>NOTE 5</b>	<b>Figures As on</b>
Consumer loan	12,62,75,359.47
Consumer Loan - Moratorium Interest	8,809.00
<b>TOTAL</b>	<b>12,62,84,168.47</b>
<b>NOTE 6</b>	<b>Figures As on</b>
Microfinance	75,22,96,078.07
Microfinance - Moratorium Interest	2,864.00
<b>TOTAL</b>	<b>75,22,98,942.07</b>
<b>NOTE 7</b>	<b>Figures As on</b>
Consumer loan account-Edmax	10,55,997.00
Consumer Loan Edmax - Moratorium Interest	1,353.00
<b>TOTAL</b>	<b>10,57,350.00</b>
<b>NOTE 8</b>	<b>Figures As on</b>
LIC premium paid during the year	-
Balance payable as per actuarial report	(7,11,908.00)
<b>TOTAL</b>	<b>(7,11,908.00)</b>

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

**NOTES TO PROFIT AND LOSS STATEMENT**

<b>NOTE 17</b>	<b>Figures As on</b>		<b>Figures As on</b>	
	<b>30.09.2022</b>		<b>31.03.2022</b>	
<b>REVENUE FROM OPERATIONS</b>	<b>Rs.</b>	<b>Ps.</b>	<b>Rs.</b>	<b>Ps.</b>
<b>Interest Income</b>				
Interest on Gold loan	15,24,24,246.47		26,69,75,418.89	
Interest on samruddhi loan	2,00,23,953.00		1,19,35,236.04	
Interest received-Edmax	53,255.58		28,18,657.98	
Interest on Consumer loan	1,01,59,331.36		2,78,59,021.80	
Interest on Vehicle loan	35,35,92,196.00		82,44,70,934.00	
Interest on Business loan	15,926.22		6,320.86	
Interest on Personal loan	-		-	
Interest on overdue - Vehicle loan	4,09,77,695.00		14,19,79,094.00	
Interest on traders loan	1,199.00		1,027.00	
Interest on Microfinance	6,49,05,304.54		9,44,08,861.77	
Interest on overdue-Edmax	2,44,810.00		4,42,876.00	
Interest on Overdue - Traders loan	-		6,895.00	
Interest on traders loan (Max Vanijya)	60,70,910.00		50,14,402.00	
Interest on overdue traders loan (Max Vanijya)	2,52,879.00		10,22,098.00	
Interest on overdue Samruddhi loan	9,91,715.00		19,09,816.00	
Interest on overdue Mahila Kshema	3,007.00			
Interest on moratorium - Vehicle Loan	(1,85,83,529.00)		(3,00,08,741.00)	
Interest on moratorium - Consumer Loan Edmax	1,258.00		(21,233.00)	
Interest on moratorium - Micro Finance	24,81,168.44		(9,59,157.71)	
Interest on moratorium - Consumer Loan	36,17,068.00		(54,83,271.00)	
Interest on Moratorium interest	67,18,860.00		3,15,54,661.14	
Interest on Vyapari Kshema	17,48,692.00		4,15,344.00	
Interest on overdue-Vyapari Kshema	1,60,766.00		3,043.00	
Interest on Mahila Kshema	8,91,856.00			
	<b>64,67,52,567.61</b>		<b>1,37,43,51,304.77</b>	
<b>Fee based Income</b>				
Notice charge	6,67,295.38		15,15,248.24	
Documentation charges-VL	1,50,28,376.94		2,04,56,210.78	
Service charge vehicle loan	3,25,41,123.00		5,97,86,891.48	
Processing fee(traders loan)	-		-	
Income auto loan finance	81,02,693.94		5,06,45,232.01	
Fore-closure charges on traders loan	12,95,521.00		5,10,181.40	
Processing fee -MF	62,04,750.00		59,66,713.26	
Processing fee -CDL	15,44,257.22		17,59,508.84	
Processing charges - gold loan	35,56,921.88		38,83,132.53	
Processing charge-Edmax	-		1,52,211.00	
Pre-closure interest Edmax	742.26		9,902.99	
Processing charges(Samruddhi Loan)	58,13,000.00		40,96,000.00	
Appraisal charges - Max Samruddhi	2,90,650.00		2,04,800.00	
Processing fee (Max Vanijya)	21,41,000.00		24,50,500.00	
Pre closure charges - Gold Loan	87,197.00		2,03,443.00	
processing charges (Vyapari Kshema)	2,79,630.00		2,67,880.00	
Appraisal Charges (Vyapari Kshema)	27,963.00		26,788.00	
Fore closure charges- Vyapari Kshem	2,61,627.00		38,869.00	
Pre-closure charges-Mahila Kshema	48,527.00		-	
Appraisal charges-Mahila Kshema	20,313.00		-	
Processing Fee – Mahila Kshema	2,07,180.00		-	
Appraisal charges-Traders loan	-		-	
Sale of auction gold	10,23,067.96			
	<b>7,91,41,836.58</b>		<b>15,19,73,512.53</b>	
<b>TOTAL - REVENUE FROM OPERATIONS</b>	<b>72,58,94,404.19</b>		<b>1,52,63,24,817.30</b>	
<b>NOTE 18</b>	<b>Figures As on</b>		<b>Figures As on</b>	
<b>OTHER INCOME</b>	<b>30.09.2022</b>		<b>31.03.2022</b>	
	<b>Rs.</b>	<b>Ps.</b>	<b>Rs.</b>	<b>Ps.</b>
Commission from money transfer	43,124.08		81,760.59	
Other income	24,43,483.66		13,81,502.46	
Discount Received	-		11,433.53	
Chitty dividend	-		2,380.00	
Round off	502.27		103.70	
Collection against loss on repossessed asset	40,78,673.00		19,65,640.00	
Interest on fixed deposit	1,15,61,809.04		3,98,34,811.76	
Sundry written back	1,74,223.77		-	
Transfer noting charges - subdebt	1,01,000.00		3,07,595.00	
Transfer noting charges - debenture	-		1,500.00	
Auction expense received-GL	2,28,489.02		9,09,152.64	



Interest on income tax refund	-	2,360.00
Auction expense received-Consumer Loan	-	15,954.24
<b>TOTAL-OTHER INCOME</b>	<b>1,86,31,304.84</b>	<b>4,44,16,479.09</b>
<b>NOTE 19</b>	<b>Figures As on</b>	<b>Figures As on</b>
<b>EMPLOYEE BENEFITS EXPENSES</b>	<b>30.09.2022</b>	<b>31.03.2022</b>
	<b>Rs. Ps.</b>	<b>Rs. Ps.</b>
Arrear salary	-	-
ESI	37,27,483.00	64,58,881.00
Gratuity	-	10,03,861.00
Group insurance	-	20,68,281.24
Ho incentive	-	-
Incentive Staff-(Special)	-	-
Individual accidental insurance policy	-	2,09,806.01
Provident fund	70,74,815.00	1,45,34,151.00
Salary	19,68,01,469.28	33,54,88,675.94
Staff incentive	22,58,526.00	17,52,170.52
Staff TWL Incentive	-	-
Staff welfare expense	3,26,978.00	6,18,193.00
Staff welfare expense	-	-
Stipend	22,90,778.00	15,37,893.57
<b>TOTAL-EMPLOYEE BENEFITS EXPENSES</b>	<b>21,24,80,049.28</b>	<b>36,36,71,913.28</b>
<b>NOTE 20</b>	<b>Figures As on</b>	<b>Figures As on</b>
<b>FINANCE COSTS</b>	<b>30.09.2022</b>	<b>31.03.2022</b>
	<b>Rs. Ps.</b>	<b>Rs. Ps.</b>
Interest on subordinate debt	39,51,11,858.56	90,83,91,031.99
Interest on debenture	2,24,16,078.00	5,33,43,257.00
Interest on Innova loan	-	18,750.00
Interest on TUV loan-Mahindra Finance	-	14,520.43
Interest on GST - RCM	9,124.48	1,59,119.22
Interest on OD Axis bank	3,81,154.00	-
Interest on OD Esaf	-	3,08,310.00
<b>TOTAL-FINANCE COSTS</b>	<b>41,79,18,215.04</b>	<b>96,22,34,988.64</b>
<b>NOTE 21</b>	<b>Figures As on</b>	<b>Figures As on</b>
<b>OTHER EXPENSES</b>	<b>30.09.2022</b>	<b>31.03.2022</b>
	<b>Rs. Ps.</b>	<b>Rs. Ps.</b>
Advertisement & Business Promotion	31,13,316.59	11,70,791.00
Insurance charges	-	4,05,299.84
Internet charges	31,33,395.68	59,92,915.65
Legal Expenses	6,79,910.00	12,27,280.00
Loan Written off	7,26,53,388.51	25,39,107.71
Meeting Expenses	5,98,146.90	7,17,390.23
Office expenses	5,49,845.00	9,11,340.81
Printing & stationery	27,24,531.39	45,79,393.89
Professional & Consultancy Charges	10,81,170.00	13,62,856.00
Rates, Taxes and License	7,260.00	30,442.00
Refreshment	3,44,009.00	5,91,646.60
Repair & maintenance	58,02,858.43	79,80,651.19
Software expenses	21,68,420.96	22,64,566.45
Transportation charges	89,900.00	1,25,716.00
Travelling expenses	68,37,767.96	75,74,496.56
Bank charges	33,36,281.81	44,10,419.95
Directors Remmuration	36,00,000.00	-
Electricity charges	37,44,944.00	52,88,097.14
Inauguration expenses	1,45,058.00	3,99,041.51
Membership Fee	-	10,000.00
Postage & courier	12,17,769.61	22,64,037.44
Registration expenses	39,607.00	6,06,625.00
Rent	3,20,22,456.12	5,62,18,119.95
Subscriptions & periodicals	11,585.00	23,455.00
Training expenses	8,16,972.00	55,692.00
Audit fee	2,75,000.00	4,30,000.00
Donation	4,00,600.00	-
Stamp charges	1,45,946.00	3,94,973.00
Incentive	-	-
Loan waiver	-	-
Housekeeping wages	7,83,337.00	14,35,952.00
Generator running expenses	33,650.00	84,498.19
TWL incentive	89,89,306.00	1,32,34,438.00

Service tax	-	1,36,137.00
TONER CARTRIDGE	-	-
BRANCH IDENTIFICATION EXPENCE	8,437.00	8,797.00
ROC filing	55,875.00	22,600.00
Cloud server rent	21,13,530.22	30,87,029.54
Sitting fees-directors	2,50,000.00	13,25,000.00
Twl dealer incentive	1,24,76,479.00	2,15,55,721.00
SMS Charge	3,25,000.00	7,80,000.00
Commission for debenture trustee	60,000.00	1,20,000.00
Foreman commission	30,000.00	1,20,000.00
Kuri expenses	9,256.00	10,560.00
Dealer Staff Vehicle Loan	36,85,341.00	60,88,923.00
Labour/customer verification charges	5,72,075.00	13,08,317.75
Deferred revenue expenditure w/off	2,71,69,253.25	6,23,30,257.52
Provision for standard assets	4,56,298.80	(26,34,831.55)
GST CONSULTATION CHARGES	-	-
Interest on Service tax	-	1,06,822.00
Incentive - sales & promotion	-	-
Loss on repossessed asset	-	3,07,05,355.00
SSL certificate licence	-	11,340.00
TDS paid	-	25,081.00
Provision for NPA ( Expense)	5,16,94,101.89	12,85,48,783.75
Legal consultancy charges	-	8,000.00
Provision for standard asset - Expense	-	-
Commission collection agency	2,26,33,480.00	4,89,63,499.00
GST paid	1,391.32	31,576.15
Documentation Expense	4,635.00	2,97,152.00
Penalty charges	45,453.00	20,421.00
Earned Leave Encashment	-	-
Gold w / off	25,456.00	-
News paper	-	-
Institution tax	6,04,777.00	1,95,000.00
Annual custody fee	1,50,000.00	75,000.00
Registrars fee	-	-
Sales promotion expenses	-	10,000.00
Marketing & sales promotion	8,90,667.00	17,16,200.28
FC & other incentive	4,31,700.00	13,22,153.00
Ineligible ITC account-expense	50,13,772.22	1,13,84,232.64
TWL – storage expense	11,67,293.00	7,61,583.00
Bad debt w/off	-	-
Interest charges - others	-	-
Auction expenses-two wheeler	3,68,900.00	5,24,300.00
Sundry written off	95,240.00	-
Additional provision for standard asset	-	-
Vehicle loan charge waive off	-	-
Cibil Charges	9,71,356.34	24,41,793.09
Marketing Agency Commission	7,31,900.00	28,28,670.00
Yard Rent	18,74,984.79	41,07,674.60
Prior period Item	14,52,578.00	-
Auction Expense Gold Loan	31,185.00	4,450.00
Common expenses apportioned	-	-
Gratuity cash accumulation scheme premium(LIC)	-	-
Property Maintenance Expense	1,07,486.80	7,44,101.68
Pre closure charges four-wheeler	-	12,306.00
Additional provision restructure-Vehicle loan(Expense)	(2,61,10,678.70)	10,46,39,395.50
Additional provision restructure-MF(Expense)	(1,17,47,387.92)	2,00,86,248.44
Land Tax	-	8,195.00
TCS late filing fee	-	3,600.00
NACH Mandate re registration Expense – Yellow Corp	-	1,00,962.00
Travelling expense-CL Dpt	2,60,655.00	61,180.00
Commission collection agency - Repo process	31,02,500.00	8,46,699.00
Wages	1,92,000.00	81,000.00
Commission BC charges	71,682.00	-
Micro Finance - Adalat expenses	1,16,700.00	-
Meeting Expenses-Vehicle Loan	33,621.00	-
Postage & Courier-Vehicle Loan	1,98,040.65	-
Duplicate RC Expenses- Vehicle Loan	1,820.00	-
CRIF Charges	3,904.00	-
Bank Charges-Vehicle Loan	2,32,290.57	-
Miscellaneous Expenses	9,738.00	-
Legal Charges–Vehicle Loan	1,05,545.00	-
Labour/Customer Verification Charges–Vehicle loan	5,32,230.00	-
Marketing & Sales Promotion-Vehicle Loan	2,08,950.00	40,32,000.00
<b>TOTAL-OTHER EXPENSES</b>	<b>25,80,65,945.19</b>	<b>47,37,18,173.58</b>

**CAPITAL ANALYSIS SEPTEMBER 2022**

<b>TIER 1 CAPITAL</b>		
<b>PARTICULARS</b>	<b>AMOUNT IN CRORES</b>	<b>AMOUNT</b>
<b>Share Capital</b>	<b>164.76</b>	1,64,75,97,535.00
<b>Add: Reserves and Surplus</b>		
Share premium	<b>8.51</b>	8,51,07,620.00
Accumulated loss/profit last year	<b>-76.54</b>	-76,54,09,872.74
Profit / loss for the current year	<b>-16.30</b>	-16,29,81,413.40
<b>Total R&amp;S</b>	<b>-84.33</b>	<b>-84,32,83,666.14</b>
<b>Less: Intangible assets &amp; b/f losses</b>		
Less: Software & trademark	0.28	27,53,314.81
Less: Deferred revenue Expenditure to be W/O	2.72	2,71,69,253.26
Less: Deferred tax asset/(Liability)	3.09	3,08,62,149.00
<b>TOTAL TIER 1 CAPITAL</b>	<b>74.35</b>	<b>74,35,29,151.79</b>
<b>NET OWNED FUND</b>	<b>74.35</b>	<b>74,35,29,151.79</b>

<b>TIER 2 CAPITAL</b>		
<b>PARTICULARS</b>	<b>AMOUNT</b>	<b>AMOUNT</b>
Preference share capital other than convertible into equity	-	-
Provision on STD asset	2.39	2,38,91,021.40
Subdebt net of discounting	70.40	70,39,83,600.00
<b>TOTAL TIER 2 CAPITAL</b>	<b>72.79</b>	<b>72,78,74,621.40</b>
50% OF TIER 1 CAPITAL	37.18	37,17,64,575.90
<b>TIER 2 CAPITAL TO CRAR</b>	<b>39.57</b>	<b>39,56,55,597.30</b>

<b>RISK ADJUSTED ASSETS</b>				
<b>PARTICULARS</b>	<b>AMOUNT</b>	<b>% OF RISK</b>	<b>AMOUNT</b>	<b>AMOUNT IN CRORES</b>
Cash & Bank balances	56,29,07,979.86	0%	-	-
Loans and Advances	6,76,72,93,997.24	100%	6,76,72,93,997.24	676.73
Fixed Assets	29,38,42,385.96	100%	29,38,42,385.96	29.38
Tax and Department	4,97,72,351.20	0%	-	-
Others	26,05,46,846.06	100%	26,05,46,846.06	26.05
<b>Total</b>	<b>7,93,43,63,560.32</b>		<b>7,32,16,83,229.26</b>	<b>732.17</b>

SUMMARY CRAR 30.09.2022

PARTICULARS	AMOUNT IN CRORES
TIER 1 CAPITAL	74.35
NET OWNED FUND	74.35
TIER 2 CAPITAL	39.57
RISK ADJUSTED ASSETS	732.17

RATIOS IN %	
PARTICULARS	%
TIER 1 CAPITAL	10.16
TIER 2 CAPITAL	5.40
CRAR	15.56

**DISCOUNTING OF SUBORDINATED DEBTS AS ON 30.09.2022**

<b>SUB DEBT NET OF DISCOUNTING</b>	<b>OUTSTANDING AS ON 30.09.2022</b>	<b>DISCOUNT %</b>	<b>DISCOUNT</b>	<b>DISCOUNTED VALUE</b>	<b>DISCOUNTED VALUE IN CRORES</b>
<b>Remaning maturity of instruments</b>					
less than 1 year	2,90,99,60,000.00	100%	2,90,99,60,000.00	-	-
bet 1 and 2 years	1,88,19,20,000.00	80%	1,50,55,36,000.00	37,63,84,000.00	37.64
bet 2 and 3 years	23,86,66,000.00	60%	14,31,99,600.00	9,54,66,400.00	9.55
bet 3 and 4 years	13,48,62,000.00	40%	5,39,44,800.00	8,09,17,200.00	8.09
bet 4 and 5 years	3,27,70,000.00	20%	65,54,000.00	2,62,16,000.00	2.62
more than 5 years	12,50,00,000.00	0%	-	12,50,00,000.00	12.50
<b>TOTAL</b>	<b>5,32,31,78,000.00</b>		<b>4,61,91,94,400.00</b>	<b>70,39,83,600.00</b>	<b>70.40</b>

LOAN	30.09.2022			31.08.2022			PROV.Movement				
	STD	Substd	Doubtful	STD	Substd	Doubtful	Addition		Reduction		Net
							Substd	Doubtful	Substd	Doubtful	NPA PRV-EXP.
VEHICLE LOAN	1,32,17,466.08	2,72,19,730.90	14,16,18,660.70	1,33,34,181.58	2,76,22,030.60	15,09,22,880.80	-	-	(4,02,299.70)	(93,04,220.10)	(97,06,519.80)
GOLD LOAN	66,83,701.75	35,09,686.10	17,01,781.00	66,87,919.40	19,41,750.00	17,01,781.00	15,67,936.10	-	-	-	15,67,936.10
MICROFINANCE	26,75,573.29	25,29,115.51	5,81,14,464.40	26,80,788.37	24,40,777.23	6,28,18,500.11	88,338.27	-	-	(47,04,035.71)	(46,15,697.44)
CONSUMER LOAN	2,64,234.57	12,73,364.20	4,74,91,883.48	2,83,638.63	13,99,650.37	5,42,77,795.95	-	-	(1,26,286.18)	(67,85,912.47)	(69,12,198.65)
BUSINESS LOAN	(0.01)	-	21,54,482.46	-	-	23,63,521.01	-	-	-	(2,09,038.55)	(2,09,038.55)
CUSTOMER BUSINESS LOAN	-	-	2,08,071.95	0.00	-	2,57,056.72	-	-	-	(48,984.77)	(48,984.77)
SAMMRUDDHI LOAN	7,53,840.59	7,31,551.90	2,93,147.00	7,10,659.33	4,32,377.10	1,82,061.00	2,99,174.80	1,11,086.00	-	-	4,10,260.80
CONSUMER LOAN ACCOUNT-EDMAX	240.26	69,799.80	59,857.20	690.26	72,248.20	54,778.20	-	5,079.00	(2,448.40)	-	2,630.60
TRADERS LOAN (MAX VANIJYA)	2,05,916.36	1,16,732.60	3,24,722.00	2,07,780.46	1,21,896.70	2,72,609.00	-	52,113.00	(5,164.10)	-	46,948.90
VYAPARI KHEMA	38,500.29	69,749.10	-	45,836.33	-	-	69,749.10	-	-	-	69,749.10
TRADERS LOAN	-	-	11,20,893.00	-	-	11,20,893.00	-	-	-	-	-
MAHILA KHEMA	51,560.49	-	-	48,756.60	-	-	-	-	-	-	-
<b>Total</b>	<b>2,38,91,033.67</b>	<b>3,55,19,730.10</b>	<b>25,30,87,963.19</b>	<b>2,40,00,250.96</b>	<b>3,40,30,730.21</b>	<b>27,39,71,876.79</b>	<b>20,25,198.28</b>	<b>1,68,278.00</b>	<b>-5,36,198.38</b>	<b>-2,10,52,191.60</b>	<b>-1,93,94,913.70</b>

LOAN TYPE	TOTAL OUTSTANDING	STD ASSET	SUB STD	TOTAL OUTSTANDING	D1 UNSECURED	D2 SECURED	D2 UNSECURED	D3 SECURED	D3 UNSECURED	GROSS NPA	GNPA %	TOTAL DOUBTFUL ASSETS	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 ASSETS	TOTAL NPA PROVISION
VEHICLE LOAN	3,50,41,93,377.00	3,30,43,66,520.00	27,21,97,309.00	14,22,56,399.00	72,00,130.00	9,79,70,743.00	2,23,47,949.00	72,52,496.00	5,06,01,831.00	59,98,26,857.00	15.36	32,76,29,548.00	1,32,17,466.00	2,72,19,730.90	2,84,51,279.80	72,00,130.00	2,93,91,222.90	2,23,47,949.00	36,26,248.00	5,06,01,831.00	14,16,18,660.70	16,89,18,261.60
GOLD LOAN	1,70,77,24,079.00	1,67,09,25,437.00	3,50,96,861.00	-	-	-	-	-	17,01,781.00	3,67,98,642.00	2.15	17,01,781.00	66,83,701.75	35,09,686.10	-	-	-	-	-	-	17,01,781.00	17,01,781.00
MICROFINANCE	75,27,98,942.07	66,88,93,322.60	2,52,91,155.07	-	5,53,60,379.68	-	1,70,233.85	-	25,83,850.87	8,34,05,619.47	11.09	5,81,14,464.40	26,75,573.29	25,29,115.51	-	5,53,60,379.68	-	1,70,233.85	-	25,83,850.87	5,81,14,464.40	6,06,43,579.91
CONSUMER LOAN	12,62,94,168.47	6,60,18,643.03	1,27,33,651.97	-	4,63,09,786.56	-	1,64,684.41	-	10,17,412.49	6,02,25,525.45	47.68	4,74,91,883.48	2,64,214.57	12,73,364.20	-	4,63,09,786.56	-	1,64,684.41	-	10,17,412.49	4,24,91,883.48	4,87,65,347.68
BUSINESS LOAN	21,54,480.75	(1.71)	-	-	31,152.05	-	7,58,518.24	-	13,64,812.17	21,54,482.46	100.00	21,54,482.46	(0.01)	-	-	31,152.05	-	7,58,518.24	-	13,64,812.17	21,54,482.46	21,54,482.46
CUSTOMER BUSINESS LOAN	2,08,071.95	-	-	-	235.17	-	2,07,836.78	-	-	2,08,071.95	100.00	2,08,071.95	-	-	-	235.17	-	2,07,836.78	-	-	2,08,071.95	2,08,071.95
SAVINGS/DEPOSIT LOAN	19,60,98,813.00	18,84,60,147.00	73,15,519.00	-	2,93,147.00	-	-	-	76,08,666.00	3,88	3.88	2,93,147.00	2,53,840.59	7,31,553.90	-	2,93,147.00	-	-	-	-	2,93,147.00	10,24,698.90
CONSUMER LOAN ACCOUNT-EDMAX	10,57,350.00	60,966.00	6,97,898.00	2,99,286.00	-	-	-	-	9,97,286.00	94.34	2.99,286.00	240.26	69,799.80	59,857.20	-	-	-	-	-	-	99,857.20	1,28,657.00
TRADERS LOAN (MAX VANUVA)	5,29,71,137.00	5,14,79,089.00	11,67,326.00	-	3,24,722.00	-	-	-	14,92,048.00	2.82	3,24,722.00	2,05,916.36	1,16,732.60	3,24,722.00	-	3,24,722.00	-	-	-	-	3,24,722.00	4,41,454.60
VIJAYAKSHEMA	1,03,22,263.00	96,25,072.00	6,97,491.00	-	-	-	-	-	6,97,491.00	6.76	-	38,500.29	69,749.10	-	-	-	-	-	-	-	-	69,749.10
TRADERS LOAN	11,20,893.00	-	-	-	-	-	2,14,184.00	-	-	11,20,893.00	100.00	11,20,893.00	-	-	-	-	-	2,14,184.00	-	9,06,709.00	11,20,893.00	11,20,893.00
MAHILA KSHEMA	1,28,90,122.00	1,28,90,122.00	-	-	-	-	-	-	-	-	-	-	51,560.49	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>6,76,72,93,997.24</b>	<b>5,97,27,58,416.91</b>	<b>35,51,97,301.04</b>	<b>14,25,55,685.00</b>	<b>10,95,19,552.46</b>	<b>9,79,70,743.00</b>	<b>2,38,63,406.30</b>	<b>72,52,496.00</b>	<b>5,81,76,396.53</b>	<b>79,45,35,580.33</b>	<b>11.74</b>	<b>43,93,38,279.29</b>	<b>2,38,91,033.67</b>	<b>3,55,19,730.10</b>	<b>2,85,11,137.00</b>	<b>10,95,19,552.46</b>	<b>2,93,91,222.90</b>	<b>2,38,63,406.30</b>	<b>36,26,248.00</b>	<b>5,81,76,396.53</b>	<b>25,30,87,963.19</b>	<b>28,86,07,693.29</b>