

MAXVALUE CREDITS AND INVESTMENTS LTD
REGD.OFFICE:1ST FLOOR,CEE KAY PLAZA, OPP. METROPOLITAN HOSPITAL,
KOORKENCHERY,THRISSUR-680007 CIN-U65921KL1995PLC009581

BALANCE SHEET AS AT 30.06.2022

Particulars	Note No.	Figures As on 30.06.2022		Figures As on 31.03.2022	
		Rs.	Ps.	Rs.	Ps.
I. EQUITY AND LIABILITIES					
1. Shareholders' funds					
(a) Share capital	2	1,55,77,59,140.00		1,55,77,59,140.00	
(b) Reserves and surplus	3	(62,31,39,947.86)		(67,26,71,613.54)	
2. Share application money pending allotment					
3. Non-current liabilities					
(a) Long-term borrowings	4	3,34,87,05,000.00		4,16,19,70,000.00	
(b) Other long-term liabilities	5	91,04,25,531.70		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	2,63,44,64,982.34		2,38,66,13,883.05	
(c) Short-term provisions	9	41,96,95,599.84		38,57,85,866.07	
TOTAL		8,25,53,47,654.02		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	29,27,17,230.54		29,68,08,048.90	
(ii) Intangible assets	10	28,99,238.79		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	3,31,28,45,646.39		3,36,76,21,334.93	
2. Current assets					
(a) Current investments	13	-		5,30,000.00	
(b) Cash and cash equivalents	14	94,10,48,954.54		1,26,20,08,350.94	
(c) Short-term loans and advances	12	3,41,48,47,452.54		3,21,47,40,393.18	
(d) Other current assets	15	26,01,26,982.22		27,12,66,742.78	
(e) Trade Receivables	16	-		-	
TOTAL		8,25,53,47,654.02		8,44,68,97,189.78	
Accounting policies and notes on account	1				

Place: Irinjalakuda

Date:

For Unnikrishnan & Co

Chirayath Varkey Paulson (Chairman and Director)
(DIN: 01757804)

Manoj Vellamparambil Raman (Whole Time Director)
(DIN: 08019559)

M. No:203082, FRN:004460S

Tojo Jose (Chief Financial Officer)

UDIN:

Akhil Bhaskaran Vijayan (Company Secretary)

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PROFIT AND LOSS STATEMENT FOR THE YEAR ENDED 30.06.2022

Particulars	Note No.	Figures As on 30.06.2022		Figures As on 31.03.2022	
		Rs.	Ps.	Rs.	Ps.
I. Revenue from operations	16	34,09,90,832.60		1,54,31,51,913.99	
II. Other income	17	1,45,05,512.60		4,24,93,266.54	
III. Total Revenue (I+II)		35,54,96,345.20		1,58,56,45,180.53	
IV. Expenses:					
Employee benefits expense	18	10,25,51,051.09		36,13,93,826.03	
Finance cost	19	8,24,94,846.48		96,23,41,810.64	
Depreciation and amortization expense	10	92,37,924.70		3,85,03,866.84	
Other expenses	20	11,17,36,147.26		59,82,69,963.06	
Total Expenses		30,60,19,969.53		1,96,05,09,466.57	
V Profit before exceptional and extraordinary items and tax (III-IV)		4,94,76,375.67		(37,48,64,286.04)	
VI Exceptional Items					
VII Profit before extraordinary items and Tax (V-VI)		4,94,76,375.67		(37,48,64,286.04)	
VIII Extraordinary items		55,290.01		39,114.69	
IX Profit before tax (VII-VIII)		4,95,31,665.68		(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)		4,95,31,665.68		(37,17,37,967.35)	
XII Earnings per equity share:					
(1) Basic			0.16		(1.19)
(2) Diluted			0.16		(1.19)
Accounting policies and notes on account	1				

Place:

Date:

For Unnikrishnan & Co
Chartered Accountants

Chirayath Varkey Paulson (Chairman and Director)
(DIN: 01757804)

Manoj Vellamparambil Raman (Whole Time Director)
(DIN: 08019559)

M.R. Jayamohan (Partner)
M. No:203082, FRN:004460S

Tojo Jose(Chief Financial Officer)

UDIN:

Akhil Bhaskaran Vijayan(Company Secretary)

CASH FLOW STATEMENT (AS PER AS-3) FOR THE YEAR ENDED 30.06.2022 (INDIRECT METHOD)

A	PARTICULARS	AMOUNT	
	Cash flows from operating activities		4,95,42,475.68
	Depreciation	92,37,924.70	
	Deferred revenue expenditure w/off	1,35,84,626.62	
	Provision for NPA	5,72,20,529.29	
	Provision for Standard assets	(41,196.25)	
	Additional provision restructure-Vehicle loan(Expense)	(1,67,14,032.50)	
	Additional provision restructure-MF(Expense)	(65,55,566.77)	
			5,67,32,285.09
			10,62,74,760.77
	Adjustments for:		
	Add: Increase in current liabilities	18,86,97,964.37	
	Decrease in current assets	(19,14,866.06)	
	Less: Decrease in current liabilities	-	
	Increase in current assets	(20,01,07,059.36)	
			(1,33,23,961.05)
	Cash generated from operations		9,29,50,799.72
	Income tax paid		-
	Cash flow before extra ordinary items		9,29,50,799.72
	NET CASH FLOWS FROM OPERATING ACTIVITIES		9,29,50,799.72
	B Cash flows from investing activities		
	Purchase of fixed assets		(49,86,175.08)
	Sale/Disposal of Fixed Assets		-
	NET CASH FLOWS FROM INVESTING ACTIVITIES		(49,86,175.08)
	C Cash flows From Financing Activities		
	Re-payment of long term borrowings		(16,18,10,000.00)
	Re-payment of other long term liabilities		(30,18,94,399.58)
	Receipt from long term loans and advances		5,47,80,378.54
	NET CASH FLOWS FROM FINANCING ACTIVITIES		(40,89,24,021.04)
	Net increase/decrease in cash or cash equivalents		(32,09,59,396.40)
	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	94,10,48,954.54	
	Net increase as disclosed above		(32,09,59,396.40)

Place: Irinjalakuda

Date:

Chirayath Varkey Paulson (Director)
(DIN:01757804)

Gireesh Kumarpanicker (Whole Time Director)
(DIN :02552307)

Tojo Jose(Chief Financial Officer)

Akhil Bhaskaran Vijayan(Company Secretary)

SUMMARY CRAR 30.06.2022

PARTICULARS	AMOUNT IN CRORES
TIER 1 CAPITAL	85.25
NET OWNED FUND	85.25
TIER 2 CAPITAL	44.96
RISK ADJUSTED ASSETS	726.94

RATIOS IN %	
PARTICULARS	%
TIER 1 CAPITAL	11.73
TIER 2 CAPITAL	6.19
CRAR	17.91

CAPITAL ANALYSIS 2022-23

TIER 1 CAPITAL		
PARTICULARS	AMOUNT IN CRORES	AMOUNT
Share Capital	155.78	1,55,77,59,140.00
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	4.95	4,95,31,665.68
Total R&S	-63.08	-63,07,70,587.06
Less: Intangible assets & b/f losses		
Less: Software & trademark	0.29	28,99,238.79
Less: Deferred revenue Expenditure to be W/O	4.08	4,07,53,879.89
Less: Deferred tax asset/(Liability)	3.09	3,08,62,149.00
TOTAL TIER 1 CAPITAL	85.25	85,24,73,285.26
NET OWNED FUND	85.25	85,24,73,285.26

TIER 2 CAPITAL		
PARTICULARS	AMOUNT IN CRORES	AMOUNT
Preference share capital other than convertible into equity	-	-
Provision on STD asset	2.34	2,33,93,526.35
Subdebt net of discounting	89.00	88,99,68,600.00
TOTAL TIER 2 CAPITAL	91.34	91,33,62,126.35
50% OF TIER 1 CAPITAL	42.62	42,62,36,642.63
TIER 2 CAPITAL TO CRAR	44.96	44,96,30,168.98

RISK ADJUSTED ASSETS				
PARTICULARS	AMOUNT	% OF RISK	AMOUNT	AMOUNT IN CRORES
Cash & Bank balances	94,10,48,954.54	0%	-	-
Loans and Advances	6,71,23,99,214.71	100%	6,71,23,99,214.71	671.24
Fixed Assets	29,56,16,469.33	100%	29,56,16,469.33	29.56
Tax and Department	4,48,93,565.60	0%	-	-
Others	26,13,89,449.84	100%	26,13,89,449.84	26.14
RISK ADJUSTED ASSETS	8,25,53,47,654.02		7,26,94,05,133.88	726.94

DISCOUNTING OF SUBORDINATED DEBTS AS ON 30.06.2022

SUB DEBT NET OF DISCOUNTING	OUTSTANDING AS ON 30.06.2022	DISCOUNT %	DISCOUNT	DISCOUNTED VALUE	DISCOUNTED VALUE IN CRORES
Remaning maturity of instruments					
less than 1 year	2,48,46,15,200.00	100%	2,48,46,15,200.00	-	-
bet 1 and 2 years	2,29,13,96,000.00	80%	1,83,31,16,800.00	45,82,79,200.00	45.83
bet 2 and 3 years	49,02,14,000.00	60%	29,41,28,400.00	19,60,85,600.00	19.61
bet 3 and 4 years	18,35,85,000.00	40%	7,34,34,000.00	11,01,51,000.00	11.02
bet 4 and 5 years	5,66,000.00	20%	1,13,200.00	4,52,800.00	0.05
more than 5 years	12,50,00,000.00	0%	-	12,50,00,000.00	12.50
TOTAL	5,57,53,76,200.00		4,68,54,07,600.00	88,99,68,600.00	89.00

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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 30.06.2022	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 30.06.2022	-	As on 30.06.2022
1	Furniture & Fittings	22,49,13,710.91	12,07,519.24	-	-	22,61,21,230.15	12,04,38,713.72	45,40,891.76	-	-	-	12,49,79,605.48	10,44,74,997.19	10,11,41,624.67
2	Electrical Fittings	24,91,778.48	-	-	-	24,91,778.48	18,57,738.04	47,757.49	-	-	-	19,05,495.53	6,34,040.44	5,86,282.95
3	Computer & Software	2,28,62,722.62	4,24,716.07	-	-	2,32,87,438.69	1,82,67,157.67	4,94,138.78	-	-	-	1,87,61,296.46	45,95,564.95	45,26,142.23
4	Office Equipments	4,29,62,819.59	3,02,586.86	-	-	4,32,65,406.45	3,07,28,214.48	9,27,533.35	-	-	-	3,16,55,747.83	1,22,34,605.11	1,16,09,658.63
5	Plant And Machinery	8,97,955.42	-	-	-	8,97,955.42	5,08,776.40	11,772.41	-	-	-	5,20,548.82	3,89,179.02	3,77,406.60
6	Vehicle	28,17,676.00	-	-	-	28,17,676.00	23,10,106.35	26,491.38	-	-	-	23,36,597.73	5,07,569.65	4,81,078.27
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	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	47,09,18,755.57	19,34,822.17	-	-	47,28,53,577.74	17,41,10,706.68	60,48,585.17	-	-	-	18,01,59,291.84	29,68,08,048.90	29,26,94,285.90

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	-	Impairment/ reversal during the year	Gross Block As on 30.06.2022	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 30.06.2022	-	As on 30.06.2022
1	Trade Mark	98,260.00	-	-	-	-	61,390.19	1,232.36	-	-	-	62,622.55	36,869.81	(62,622.55)
2	Software	85,96,585.30	-	-	-	85,96,585.30	55,73,285.06	1,01,052.75	-	-	-	56,74,337.81	30,23,300.24	29,22,247.49
	TOTAL	86,94,845.30	-	-	-	85,96,585.30	56,34,675.25	1,02,285.11	-	-	-	57,36,960.36	30,60,170.05	28,59,624.94
	Grand Total	19,34,822.17	-	-	-	48,14,50,163.04	17,97,45,381.92	60,48,585.17	-	-	-	18,58,96,252.20	29,98,68,218.95	29,55,53,910.84

Note: 1) The Property, Plant & Equipment & Intangible assets have not been revalued during the year

2) All the immovable properties listed above are held in the name of the Company.

3) There are no proceedings against the company under the Benami Transactions (Prohibition) Act, 1988

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NOTES TO BALANCE SHEET

NOTE 2	Figures as at 30.06.2022			Figures as at 31.03.2022		
SHARE CAPITAL	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	
10,00,000 Preference Shares of Rs. 10/- each	10,00,000.00	1,00,00,000.00		10,00,000.00	1,00,00,000.00	
		2,00,00,00,000.00			2,00,00,00,000.00	
b) Issued,Subscribed, Called-up& Paid-up capital	Figures as at 30.06.2022			Figures as at 31.03.2022		
	Number	Rs	Ps	Number	Rs	Ps
Equity shares of Rs. 5/- each fully called up and paid up	31,15,51,828.00	1,55,77,59,140.00		31,15,51,828.00	1,55,77,59,140.00	
Preference shares of Rs.10/- each fully called up and paid up	-		-	-		-
Less: calls in arrears						
TOTAL		1,55,77,59,140.00			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 30.06.2022	Figures As on 31.03.2022	Figures As on 30.06.2022	Figures As on 31.03.2022
Opening number of shares outstanding	31,15,51,828	31,12,14,572	-	8,43,140
Shares Issued		3,37,256	-	-
Conversion of Preference Shares				
Closing number of shares outstanding (Face value of Rs. 5/-)	31,15,51,828	31,15,51,828	-	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	31,15,51,828	-	-

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:

	30.06.2022	31.03.2022	31.03.2020	31.03.2019	31.03.2018
Number of Bonus Shares Issued	Nil	Nil	Nil	5,08,22,580	72,15,250
Number of Shares issued for consideration other than cash	Nil	Nil	Nil	1,47,50,000	Nil
Number of Shares bought back	Nil	Nil	Nil	Nil	Nil

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

Name	30.06.2022		31.03.2022	
	No of share Holdings	% of share Holdings	No of share Holdings	% of share Holdings
Maxvalue Consultancy Services	5,51,01,114	17.68	4,71,49,687	15.15
Sudhina Wales	-	-	13,99,502	0.45

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.

NOTE 3 RESERVES & SURPLUS		Figures As on 30.06.2022		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		4,95,42,475.68		(37,17,37,967.35)	
General Reserve set off against accumulated loss		-			
Less:Appropriations					
i)Transfer to General Reserve		-		-	
ii) Proposed Dividend		-		-	
iii) Divinded Distribution tax		-		-	
iv)Depreciation Adjustment		-		-	
v)Transfer to Statutory Reserve Fund			(71,58,67,397.06)		(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		-	
Add: Transfer from Profit & Loss Account		-	76,30,639.20	76,30,639.20	76,30,639.20
d) Reserve Fund					
Balance as per last Balancesheet					
Less : Write back made during the year		-	-	-	-
e) Securities Premium			8,51,07,620.00		8,51,07,620.00
TOTAL			(62,31,29,137.86)		(67,26,71,613.54)
LONG TERM BORROWINGS					
Bonds\ Debentures		Nil		Nil	
Total		Nil		Nil	

Note: a) Company does not have borrowings from banks and financial institutions.

b) The company has not been declared as a wilful defaulter by any bank or financial institution or other lender.

NOTE 4 LONG TERM BORROWINGS	Non-Current Portion			Current Maturities		
	Figures As on 30.06.2022		Figures As on 31.03.2022	Figures As on 30.06.2022		Figures As on 31.03.2022
	Rs.	Ps.	Rs.	Rs.	Ps.	Rs. Ps.
Secured Borrowings						
a) Debentures	24,62,25,000.00		26,84,25,000.00	8,61,25,000.00		7,67,35,000.00
Un Secured Borrowings						
a) Sub-Ordinated Debt	3,09,07,61,000.00		3,89,35,45,000.00	2,48,46,15,200.00		1,83,08,31,200.00
	3,33,69,86,000.00		4,16,19,70,000.00	2,57,07,40,200.00		1,90,75,66,200.00

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 from the date of the balance sheet are as under

As on 31st March 2022						
Redeemable at par within	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	5,85,50,000.00					5,85,50,000.00
2 Year to 3 years	4,81,55,000.00	10,00,000.00	1,77,00,000.00			6,68,55,000.00
1 Year to 2 years		11,03,20,000.00	3,27,00,000.00			14,30,20,000.00
Less than 1 year		6,48,75,000.00	12,60,000.00	1,06,00,000.00		7,67,35,000.00
Total	10,67,05,000.00	17,61,95,000.00	5,16,60,000.00	1,06,00,000.00		34,51,60,000.00

As on 31st March, 2021 (Reclassified)						
Redeemable at par within	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	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

As on 31st March, 2021 (Reported)

Redeemable at par within	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	5,85,50,000.00	-	-	-	5,85,50,000.00
3 Year to 4 years	5,71,55,000.00	-	1,77,00,000.00	-	7,48,55,000.00
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	-	7,48,00,000.00	16,60,000.00	1,06,00,000.00	8,70,60,000.00
Less than 1 year	-	1,21,12,000.00	-	-	1,21,12,000.00
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 from the date of the balance sheet are as under:

As on 30th June 2022

Maturity Date	Rate of Interest				Total
	>=10<=11.5	>11.5<=12.5	>12.5<=13.5	>13.5<=15	
Above 5 years		12,50,00,000.00			12,50,00,000.00
4 Year to 5 years		5,66,000.00			5,66,000.00
3 Year to 4 years	2,91,22,000.00	15,44,63,000.00			18,35,85,000.00
2 Year to 3 years	21,58,34,000.00		27,43,80,000.00		49,02,14,000.00
1 Year to 2 years	93,78,70,000.00	58,37,47,000.00	76,97,79,000.00		2,29,13,96,000.00
Less than 1 year	78,31,71,000.00	98,88,78,000.00	43,73,16,200.00	27,52,50,000.00	2,48,46,15,200.00
Total	1,96,59,97,000.00	1,85,26,54,000.00	1,48,14,75,200.00	27,52,50,000.00	5,57,53,76,200.00

As on 31st March 2022

Maturity Date	Rate of Interest				Total
	>=10<=11.5	>11.5<=12.5	>12.5<=13.5	>13.5<=15	
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	60,26,90,000.00		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
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 31st March, 2021 (Reclassified)

Maturity Date	Rate of Interest				Total
	>=10<=11.5	>11.5<=12.5	>12.5<=13.5	>13.5<=15	
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

As on 31st March, 2021 (Reported)

Maturity Date	Rate of Interest				Total
	>=10<=11.5	>11.5<=12.5	>12.5<=13.5	>13.5<=15	
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	46,77,15,200.00	31,18,54,000.00	1,83,89,38,200.00
Less than 1 year	-	10,70,58,000.00	23,00,000.00	-	10,93,58,000.00
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

NOTE 5	Non-Current Portion		Current Maturities	
	Figures As on 30.06.2022		Figures As on 31.03.2022	
OTHER LONG TERM LIABILITIES	Rs.	Ps.	Rs.	Ps.
Chitti Liability	-	-	-	30,000.00
Mahindra and Mahindra Financial Services Ltd	-	-	-	-
Toyota Financial Services India Ltd	-	-	-	-
Interest payable on debenture	65,02,435.53	2,77,55,355.50	3,38,89,561.28	1,46,37,379.30
Interest payable on bond	31,16,05,731.09	59,22,47,210.70	55,84,27,803.80	38,12,27,105.20
TOTAL	31,81,08,166.62	62,00,02,566.20	59,23,17,365.08	39,58,94,484.50

NOTE 6 LONG TERM PROVISIONS	Figures As on 30.06.2022		Figures As on 31.03.2022	
	Rs.	Ps.	Rs.	Ps.
Provision for Leave encashment		74,37,348.00		74,37,348.00
TOTAL		74,37,348.00		74,37,348.00

NOTE 7 TRADE PAYABLES	Figures As on 31.03.2022		Figures As on 31.03.2021		
	Rs.	Ps.	Rs.	Ps.	
Ageing for trade payables outstanding as at March 31, 2022 is as					
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					
Particulars	Outstanding for				
	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 30.06.2022		Figures As on 31.03.2022	
	Rs.	Ps.	Rs.	Ps.
Current maturities of Long-term liabilities (Note 4 & 5)		3,16,30,57,565.08		2,30,34,60,684.50
Sundry Creditors(Sub Schedule 2)		18,76,914.99		67,32,337.36
Administrative expenses payable		17,56,750.00		3,19,683.00
Advance Equated Daily Instalment		27,85,006.00		26,59,000.00
Advance EMI - Edmax		43,693.00		83,898.00
Advance EMI - Vehicle Loan		1,09,83,404.65		1,12,33,096.00
Advance EMI - Business Loan		52,35,331.93		50,36,329.94
Business Loan disbursement Control A/c		74,57,251.55		55,08,729.01
Collection Agency Security Deposit		48,49,316.00		49,49,698.00
Commission collection agent payable		65,00,000.00		-
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		80,293.00		-

ESI Payable	7,50,558.00	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	31,66,465.44	44,58,567.45
Incentive Payable	58,79,127.22	53,82,366.76
Insurance Claim Received - Business Loan	-	-
Insurance Payable MF	14,75,378.00	5,59,211.00
Kerala Flood Cess Payable	-	-
Loan-NEFT/Cheque/DD-Cancel/ Return A/c	18,00,086.46	19,29,766.53
Margin Money A/c Payable-Edmax	-	-
Marketing Expenses Payable - Two Wheeler Loan	1,19,600.00	74,480.00
Payable to PBL-Edmax	-	-
Payable to Product Business Loan (PBL)	12,90,000.00	8,40,000.00
PF Payable	20,07,198.00	21,36,472.00
Profession Tax Payable	40,050.00	31,800.00
Rent Payable	68,91,925.04	73,12,426.42
Retention Money Payable	9,64,317.06	10,58,708.71
Salary retained	24,06,573.00	24,04,415.00
Salary Payable	3,06,881.00	1,04,475.00
Staff Welfare Payable	65,180.00	47,840.00
Stamp Duty Payable - Gold Loan (Karnataka)	1,47,950.00	1,32,434.00
Audit fee payable	4,56,250.00	6,50,650.00
Sundry Deposit	1,48,583.25	3,14,155.25
Surplus on Auction- Gold Loan	19,61,051.33	16,19,487.63
TA Payable	-	5,65,911.00
TCS Payable	-	6,783.00
TDS Cess	1,024.07	1,024.69
TDS Payable	16,44,842.64	89,75,495.59
Internet charges payable	1,04,119.00	-
Cartridge refiling expense payable	26,000.00	-
Professional charges payable	16,520.00	-
Yard rent payable	3,20,000.00	-
Director`s Remuneration Payable	-	-
Vehicle Loan - Trade Advance	-	-
Vehicle Loan Disbursement Reversal Account	31,510.00	-
TOTAL	3,23,84,85,847.42	2,38,66,13,883.05

NOTE 9 SHORT TERM PROVISIONS	Figures As on 30.06.2022		Figures As on 31.03.2022	
	Rs.	Ps.	Rs.	Ps.
Provision for NPA	29,41,34,120.82		23,69,13,591.53	
Provision for Standard Assets	2,33,93,526.35		2,34,34,722.60	
Additional provision restructure-Vehicle loan	8,79,25,363.00		10,46,39,395.50	
Additional provision restructure-MF	1,35,30,681.67		2,00,86,248.44	
Provision for Gratuity	7,11,908.00		7,11,908.00	
Provision for Leave encashment	-		-	
TOTAL	41,96,95,599.84		38,57,85,866.07	

NOTE 11: DEFERRED TAX ASSET	Figures As on 30.06.2022		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	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		-	-	
TOTAL	3,08,62,149.00		3,08,62,149.00	

NOTE 12 LOANS AND ADVANCES	Total As on 30.06.2022	Total As on 31.03.2022	Non-Current Portion		Current Portion	
			Figures As on 30.06.2022	Figures As on 31.03.2022	Figures As on 30.06.2022	Figures As on 31.03.2022
			Rs.	Ps.	Rs.	Ps.
Secured						
Vehicle Loan	4,11,54,86,631.00	4,27,72,31,768.00	2,86,34,72,593.00	3,01,47,31,249.00	1,25,20,14,038.00	1,26,25,00,519.00
Gold Loan	1,51,12,39,968.00	1,31,04,24,316.00	-	-	1,51,12,39,968.00	1,31,04,24,316.00
Unsecured						
Consumer Loan	14,67,02,182.32	15,01,49,505.97	-	10,70,638.36	14,67,02,182.32	14,90,78,867.61
Micro Finance	72,24,97,289.97	65,52,33,838.41	44,93,68,363.39	35,18,19,447.57	27,31,28,926.58	30,34,14,390.84
Samrudhi Loan	14,55,23,625.00	12,16,06,811.00	-	-	14,55,23,625.00	12,16,06,811.00
Consumer Loan - Branch channel	16,66,101.00	31,94,399.00	-	-	16,66,101.00	31,94,399.00
Traders Loan(Max Vanijya)	4,59,40,026.00	4,35,00,624.00	-	-	4,59,40,026.00	4,35,00,624.00
Business Loan	24,54,717.49	24,74,210.90	-	-	24,54,717.49	24,74,210.90
Traders Loan	66,48,741.00	11,71,594.00	-	-	66,48,741.00	11,71,594.00
Customer Business Loan	2,76,955.93	2,77,379.89	-	-	2,76,955.93	2,77,379.89
Vyapari Kshema	1,39,58,287.00	2,02,34,055.00	-	-	1,39,58,287.00	2,02,34,055.00
	6,71,23,94,524.71	6,58,54,98,502.17	3,31,28,40,956.39	3,36,76,21,334.93	3,39,95,53,568.32	3,21,78,77,167.24

Other Advances:				
Advance to Supplier	-	-	11,66,616.03	6,40,489.95
inauguration advance			8,000.00	
Advance for admin expenses			21,909.00	
Advance to staff			24,646.99	(182.01)
Advance to TWL hub Alappuzha	-	-	947.00	(79.00)
Advance to TWL hub Calicut	-	-	1,378.00	-
Advance to TWL hub Ernakulam	-	-	955.00	-
Advance to TWL hub Idukki	-	-	986.00	-
Advance to TWL hub Kollam	-	-	1,416.00	-
Advance to TWL hub Malappuram	-	-	1,132.00	(150.00)
Advance to TWL hub Maradu	-	-	5,000.00	-
ADVANCE TO TWL HUB PATHANAMTHITTA			957.00	
Advance to TWL hub Palakkad	-	-	1,374.00	-
Advance to TWL hub Trivandrum	-	-	946.00	(296.00)
MVCIL Employees Gratuity Fund Trust	-	-	6,000.00	6,000.00
Salary Advance	-	-	3,10,626.00	2,96,659.00
Imprest Maintenance Account Kolazhy Property			15,021.20	
TA advance to staff - Karnataka	-	-	23,699.00	13,699.00
Travelling Expense - Advance	-	-	1,11,539.00	2,38,016.00
Vehicle Loan - Trade Advance	-	-	1,35,90,736.00	(43,30,931.00)
	-	-	1,52,93,884.22	(31,36,774.06)
TOTAL	3,31,28,40,956.39	3,36,76,21,334.93	3,41,48,47,452.54	3,21,47,40,393.18
(a)Secured Considered Good	2,86,34,72,593.00	3,01,47,31,249.00	2,76,32,54,006.00	2,57,29,24,835.00
(b)Unsecured Considered Good	44,93,68,363.39	35,28,90,085.93	65,15,93,446.54	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	3,31,28,40,956.39	3,36,76,21,334.93	3,41,48,47,452.54	3,21,47,40,393.18

NOTE 13 CURRENT INVESTMENTS	Figures As on 30.06.2022		Figures As on 31.03.2022	
	Rs.	Ps.	Rs.	Ps.
Kuri Investment(Trisiva Kuries Pvt. Ltd.)	-	-	-	5,30,000.00
TOTAL	-	-	-	5,30,000.00
Aggregate value of quoted investments	-	-	-	-
Market value of quoted investments	-	-	-	-
Aggregate value of unquoted investments	-	-	-	-

NOTE 14 CASH AND CASH EQUIVALENTS	Figures As on 30.06.2022		Figures As on 31.03.2022	
	Rs.	Ps.	Rs.	Ps.
a) Cash:				
Cash in Hand		2,78,86,020.68		2,78,58,818.98
b) Balances with Scheduled Banks :				
Bank accounts (Axis bank fund transfer A/c-Head Office)921020008192118		69,88,765.66		72,97,397.10
Axis bank BBPS-(920020036000266)		6,69,462.96		10,01,567.92
Axis Bank (Edmax-Margin amount Transfer)Head Office 918020051594891		1,22,971.14		1,47,751.14
Axis Bank Gold Loan (919020094641256)		14,33,662.84		20,90,549.52
Axis Bank Incentive Account-HO 918020027676446		15,225.67		1,74,709.09
Axis Bank Money Transfer A/c - Head Office 917020065859888		6,73,018.15		3,16,770.01
Axis Bank-Payment GateWay(921020051631648)		2,82,853.89		2.00
Axis Bank Pool Account - Head Office 918020018817683		49,00,679.63		58,60,992.63
Axis Bank POS (920020008441646)		28,730.26		53,510.26
Axis Bank Ria money Transfer 919020084228135		4,24,129.15		2,24,545.99
Axis Bank Salary account-HO 917020069612276		9,33,824.26		24,07,953.17
Axis Bank Transfast (919020087717526)		2,90,229.45		3,20,190.45
Axis Bank- TWL 918020028868260		26,21,591.12		54,39,766.43
Axis Bank Western union Money Transfer- 919020084322279		5,89,367.46		22,35,380.61
Bank Account (SIB-Head Office)		-		-
Business Loan Axis Bank Account HO 918020028743705		1,19,579.32		1,15,055.32
ESAF bank-Head Office 2020000020901		31,45,103.00		2,53,68,338.00
Federal Bank - Head Office14670200012106		37,46,584.79		59,73,764.79
HDFC - TWL Head Office 50200032323161		22,64,900.81		30,83,170.54
HDFC Bank Loan Insurance 50200040085130		16,94,003.00		3,56,768.00
HDFC-Head Office 50200022884287		1,81,27,191.06		49,13,683.00
HDFC-HO TWL-50200023217266		21,33,269.10		1,12,10,457.60
Indian Bank -Head Office		17,80,547.86		3,02,27,934.21
Kotak Mahindra Bank Debenture Issue 9345063398		10,48,064.00		10,48,064.00
MVCIL Employees Gratuity Fund Trust (7031905050)		-		-
TWL Federal Bank A/c – 14670200012163		38,32,439.08		76,52,310.19
Branch Bank accounts				
Axis Bank - Adoor 918020039300285		1,37,467.92		21,419.34

Axis Bank - Alapuzha 918020088834472	1,37,721.79	26,750.49
Axis Bank Anjerichira 918020063795512	64,116.89	70,955.95
Axis Bank Calicut RO 918020068805999	1,78,639.20	31,367.40
Axis Bank Chengannur 918020066570628	4,56,687.80	47,41,280.00
Axis Bank Cherthala 918020102615476	60,559.33	21,663.60
Axis Bank Chunchunghatta (919020096638584)	15,315.40	20,144.10
Axis Bank-Davanagere(922020015581436)	1,36,262.50	1,00,000.00
Axis Bank Harihar (920020000719181)	33,054.35	52,993.65
Axis Bank Kalamassery 918020067429116	36,829.13	45,535.93
Axis Bank - Kanhangadu 918020021339996	52,606.12	28,297.95
Axis Bank - Karunagappally 918020025360859	16,02,501.53	8,70,488.61
Axis Bank Kasarkodu 918020029318584	9,14,665.14	34,865.95
Axis Bank Kothamangalam 918020074489644	2,27,948.73	1,89,990.65
Axis Bank Kottarakkara 918020087060441	76,280.60	49,27,331.80
Axis Bank- Kottayam RO 918020066492214	2,77,423.94	84,089.90
Axis Bank - Malappuram 918020042185190	9,08,578.74	94,965.00
Axis Bank Mangalore (919020095019180)	53,488.00	32,444.00
Axis Bank - Mavelikara 918020066750976	1,22,509.30	70,149.05
Axis Bank - Maxvalue DC 918020044811356	-	7,10,240.00
Axis Nadakkavu 918020032304712	48,548.15	38,672.10
Axis Bank -Nedumangad 918020037014430	10,79,892.54	39,089.40
Axis-Nilambur 918020009931864	21,437.90	23,264.10
Axis Bank North Paravoor 918020101710639	1,18,016.01	26,266.75
Axis Bank Palayam 918020067097667	2,55,486.40	32,994.72
Axis Bank Pandalam 918020067096952	36,280.10	2,01,752.80
Axis Bank- Pathanamthitta 918020068817578	5,03,699.30	1,07,149.80
Axis Bank - Pattambi 918020068396754	5,95,648.15	69,469.05
Axis Bank - Peroorkada 918020079308896	4,19,154.12	76,993.54
Axis Bank - Perumbavoor 918020067092905	84,064.58	66,706.62
Axis Bank- Sulthan Bathery 918020068672977	2,70,386.26	73,371.06
Axis Bank - Thalassery 918020019273721	53,573.70	1,21,890.80
Axis Bank Tumkur Sadhashiva nagar (919020094818537)	62,367.00	2,662.00
Axis Bank Uduppi (919020094756688)	67,844.49	29,534.91
Axis Bank - Vadakara 918020029516458	17,426.05	23,546.45
Axis Bank Valnchery (920020001230379)	70,876.80	27,232.10
Bank of Baroda -Mysore K G Koppal(89520200002022)	17,219.50	45,498.50
Bank of Baroda Bank -Sira (5493020000295)	15,992.00	3,735.00
Bank of India-Bailahongal (111420110000116)	37,455.22	44,212.98
Canar Bank Jayanagar Branch Account (408201004042)	5,586.00	5,586.00

Canara Bank-Arakalagudu(120000588241)	65,181.00	27,725.00
Canara Bank Asokha Nagar Mandya-2(0516201002350)	18,885.40	28,086.40
Canara Bank-Belur(120000428940)	46,941.00	22,000.00
Canara Bank-Bagepalli-1 (0925201000758)	15,253.00	1,32,942.00
Canara Bank-Bagepalli-2 (9921201008920)	12,337.00	1,363.00
Canara Bank-Chamarajanagar(120000249837)	39,996.00	17,206.00
Canara Bank-Channarayapatna (767201001040)	13,977.10	48,024.10
Canara Bank Chikkaballapura (5640201000124)	9,416.40	26,703.40
Canara Bank Dharwad (567201001109)	43,675.00	20,141.00
Canara Bank-Doddaballapur(120000547384)	2,68,344.00	19,082.00
Canara Bank Gauribidanur (770201000906)	14,094.90	15,746.90
Canara Bank-Hassan(120000501060)	46,960.00	17,381.00
Canara Bank Haveri (2812201000452)	7,916.20	12,088.20
Canara Bank Holenarasipura (588201000402)	62,773.84	9,904.84
Canara Bank Hosahally (516201002351)	35,158.00	33,105.00
Canara Bank Jayanagar RO (2725214000002)	14,55,894.98	1,00,43,638.11
Canara Bank Jayanagar 3rd Block (2725201000184)	60,518.36	1,15,240.36
Canara Bank-Kittur (120000460360)	33,984.00	23,34,155.00
Canara Bank-Kollegal(120000761244)	50,968.00	9,144.00
Canara Bank KR Mohalla (538201001291)	50,955.20	11,662.20
Canara Bank-Kuppam(120000332870)	51,446.00	6,551.00
Canara Bank-Madakasira(120000423081)	1,19,097.00	4,02,789.00
Canara Bank-Madanapalle (120000044621)	71,802.00	15,259.00
Canara Bank-Maddur Branch(120000941322)	51,798.00	13,079.00
Canara Bank-Mangalore-1(120000821927)	29,838.00	30,751.00
Canara Bank-Mulbagal(120000608690)	1,25,041.00	8,953.00
Canara Bank -N R Mohalla (5151201000284)	13,933.40	11,261.40
Canara Bank Nanjangud (0597201001266)	68,043.00	21,975.00
Canara Bank-Pavagada (120000031780)	1,19,855.00	14,702.00
Canara Bank Puttur (615201001203)	20,259.24	1,36,932.24
Canara Bank-Sidlaghatta(120000482487)	15,170.00	9,963.00
Canara Bank-Tirupati(120000918430)	3,47,894.00	1,21,366.00
Canara Bank T Narasipura (0662201000813)	28,914.40	10,687.40
Canara Bank Tumkur Kyathasandra (5558214000001)	2,36,330.40	87,975.40
Catholic Syrian bank-Akshayanagar(052304379159195001)	42,350.50	39,079.50
Corporation Bank-Banasawadi (510101007144332)	11,468.20	64,654.60
Elappara Gramin Bank-40385111000566	23,967.09	1,817.09
ESAF Bank Marrayur 20180000020543	1,16,144.50	42,288.50
Federal Bank - Adimaly 14670200012353	5,97,203.50	1,70,527.50

Federal Bank- Anchal 14670200012692	9,39,945.00	1,27,885.00
Federal Chathannur12780200010836	1,86,175.20	1,72,846.20
Federal Cherppu 15700200002085	2,62,258.80	81,666.80
Federal Bank -Cherppulassey14670200012536	90,707.28	3,82,190.28
Federal Bank Chittur 14670200012569	13,086.72	6,31,902.72
Federal Bank Devanahally (15290200001956)	77,655.09	32,926.58
Federal Bank Edakkara 14670200012452	83,165.00	1,57,165.00
Federal Bank - Edavannapara 16000200002550	2,66,957.00	43,208.00
Federal Bank-Hubly(13380200017391	5711.00	18,382.00
Federal Bank Karukachal 14670200012684	30,228.00	1,01,290.00
Federal Bank Kattappana 14260200011009	90,255.32	5,08,077.32
Federal Bank Kodakara 14670200012296	(87,239.60)	1,51,457.40
Federal Bank-Koduvally10590200206736	1,14,552.20	58,528.20
Federal Bank- Kumaly 15310200004352	71,655.50	8,37,658.50
Federal Bank-Kunigal(20700200001916)	1,28,235.00	31,235.00
Federal Bank Mananthavadi 14670200012361	2,42,560.18	3,65,297.18
Federal Mundakkayam 13970200012952	31,127.30	90,810.30
Federal Bank - Munnar 10100200006506	83,056.82	12,81,075.82
Federal Bank - Nedumkandam 14670200012486	3,61,657.54	1,28,964.54
Federal Bank- Neyyatinkara 14400200003339	1,74,626.05	201.05
Federal Bank - Ottapalam 14310200012513	32,119.00	47,550.00
Federal Bank - Perambra 14150200003538	97,224.40	67,286.40
Federal Bank - Perinthalmanna 15370200006773	17,561.90	23,045.90
Federal Bank Piravam 14670200012338	1,55,115.40	1,13,573.40
Federal Bank Pudungaram 14670200012437	99,295.00	2,11,573.00
Federal Bank Rajakkad 17460200002225	48,436.20	90,640.20
Federal Bank Ranabennur (21110200001792)	77,800.31	50,837.13
Federal Bank - Thirumala 20390200001254	11,38,691.40	2,97,563.40
Federal Bank - Thodupuzha 20370200000969	8,40,639.84	1,37,357.84
Federal Bank Thamarassery 14670200012403	28,983.38	40,843.38
Federal Bank-Tiptur(19900200004109)	48,861.04	34,976.00
Federal - Triprayar 14250200003080	6,06,877.40	4,80,016.40
Federal Bank Vadakkanchery 14670200012460	4,24,967.00	2,99,925.00
Federal Bank- Vaikom 10960200004847	73,644.52	6,955.52
Federal Bank Vengara 14670200012668	47,813.00	51,617.00
Federal Bank Venjaramood 14670200012528	92,079.64	3,37,406.64
Indian Bank - Kattakada6610987908	67,245.90	18,573.90
Indian Bank - Koorkkanchery	32,67,354.72	8,63,049.72
SIB-Kozhijampara 0039073000021601	91,271.39	94,535.89

SIB-Kuzhalmannam 0735073000000075	3,35,281.29	57,430.77
SIB-Pulpally 0260073000000541	1,60,602.83	59,537.55
SIB-Shornur 0770073000000066	2,44,655.63	1,33,788.35
South Indian Bank -Panamaram 0996073000000020	51,764.30	35,255.80
South Indian Bank-Thiruvilwamala: 0081073000030733	5,29,359.48	2,15,220.98
Syndicate Bank Marasur (4603070004070)	46,828.34	44,518.34
HDFC BANK- LOAN INSURANCE ACCOUNT 50200040085130	-	-
Axis Bank-Horamavu(922020018781718)	63,672.00	-
Union Bank of India-Keshwapura Hubli(566301010050284	28,474.40	5,44,769.40
Bank accounts (Axis Bank - Kalpetta) 922020025392899	82,972.80	
c) Deposit with Banks:		
Indian Bank Account FD	46,33,32,760.00	23,86,32,306.00
Axis bank FD	18,57,53,458.00	15,07,53,458.00
Kotak FD	1,50,00,000.00	1,50,00,000.00
ESAF bank FD	16,55,27,159.00	67,52,91,968.00
TOTAL	94,10,48,954.54	1,26,20,08,350.94

NOTE 15 OTHER CURRENT ASSETS	Figures As on 30.06.2022		Figures As on 31.03.2022	
	Rs.	Ps.	Rs.	Ps.
Group insurance premium refund receivable-SBI				
Group Mediclaim Recoverable		(2,18,217.27)		(1,11,969.00)
Profession Tax Recoverable		12,350.00		12,350.00
Incentive Recoverable		11,30,596.00		11,30,596.00
Income Tax Refund Receivable (A.Y. 2018-19)		8,631.00		8,631.00
Input CGST		12,33,909.32		16,88,103.02
Input IGST		1,66,218.82		3,32,680.17
Input SGST		10,91,363.15		16,07,538.82
Input SGST- RCM		(0.01)		-
Interest Receivable		12,26,60,632.94		12,62,41,480.90
Interest Receivable on FD		98,16,372.29		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		3,88,333.24		5,79,819.09
Prepaid Expenses		8,54,486.66		8,54,486.66
Due from M/s RO Marketing		(0.32)		2,67,099.23
Staff welfare expense recoverable		880.00		880.00
Stock-stamp a/c		47,750.00		36,200.00
Special Adhesive Stamp		(4,39,439.00)		10,82,962.00
Business loan collection control A/c		53,46,505.05		65,52,233.02
Ineligible ITC account-Asset		(10.15)		

TDS Receivable FY 2022-23	24,62,629.46	-
TDS receivable FY 2021-22	1,41,69,706.07	1,41,98,315.99
TDS Receivable FY 2018-19	78,825.00	78,825.00
TDS Receivable FY 2019-20	1,53,76,839.34	1,53,76,839.34
TDS Receivable FY 2020-21	1,03,05,443.44	1,02,97,654.44
TDS Recoverable	76,948.83	5,93,113.39
Transfast financial service private ltd	1,069.82	1,969.82
Weizmann forex ltd	5,504.12	11,858.09
Deposits		
Caution Deposit	3,74,989.05	3,74,989.05
Deposit- KSEB	1,78,764.00	1,78,764.00
Rent Deposit	3,38,46,643.00	3,23,69,443.00
RTA Fees Security Deposit	80,000.00	80,000.00
Security Deposit- CDSL	3,03,125.00	3,03,125.00
Telephone Deposit	12,253.48	12,253.48
Others		
Deferred Revenue Expenditure	4,07,53,879.89	5,43,38,506.51
TOTAL	26,01,26,982.22	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				-		-

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NOTES TO PROFIT AND LOSS STATEMENT

NOTE 17	Figures As on		Figures As on	
REVENUE FROM OPERATIONS	30.06.2022		31.03.2022	
	Rs.	Ps.	Rs.	Ps.
Interest Income				
Interest on Consumer loan	45,91,507.55		2,78,59,021.80	
Interest on Vehicle loan	17,36,78,511.00		82,44,70,934.00	
Interest on Business loan	918.59		6,320.86	
Interest on Personal loan	-		-	
Interest on overdue - Vehicle loan	1,68,60,704.00		14,19,79,094.00	
Interest on traders loan	72,549.00		1,027.00	
Interest on Microfinance	3,12,25,607.00		9,44,08,861.77	
Interest on overdue-Edmax	1,29,713.00		4,42,876.00	
Interest on Overdue - Traders loan	18.00		6,895.00	
Interest on traders loan (Max Vanijya)	28,07,089.00		50,14,402.00	
Interest on overdue traders loan (Max Vanijya)	1,16,178.00		10,22,098.00	
Interest on overdue Samruddhi loan	4,28,299.00		19,09,816.00	
Interest on moratorium - Vehicle Loan	(1,43,40,235.00)		(3,00,08,741.00)	
Interest on moratorium - Consumer Loan Edmax	227.00		(21,233.00)	
Interest on moratorium - Micro Finance	4,66,351.92		(9,59,157.71)	
Interest on moratorium - Consumer Loan	6,00,980.00		(54,83,271.00)	
Interest on Moratorium interest	27,18,759.00		3,15,54,661.14	
Interest on Vyapari Kshema	10,98,305.00		4,15,344.00	
Interest on overdue-Vyapari Kshema	59,744.00		3,043.00	
Interest on Gold loan	7,36,81,321.47		26,69,75,418.89	
Interest on samruddhi loan	91,14,612.00		1,19,35,236.04	
Interest received-Edmax	48,751.23		28,18,657.98	
	30,33,59,910.76		1,37,43,51,304.77	
Fee based Income				
Notice charge	4,68,597.50		15,15,248.24	
Documentation charges-VL	62,14,664.62		2,04,56,210.78	
Service charge vehicle loan	1,67,18,831.94		5,97,86,891.48	
Processing fee(traders loan)	59,910.00		-	
Income auto loan finance	42,81,205.58		5,06,45,232.01	
Fore-closure charges on traders loan	5,32,512.00		5,10,181.40	
Processing fee -MF	23,67,350.00		59,66,713.26	
Processing fee -CDL	7,49,958.88		17,59,508.84	
Processing charges - gold loan	23,81,019.62		38,83,132.53	
Processing charge-Edmax	-		1,52,211.00	
Pre-closure interest Edmax	584.70		9,902.99	
Processing charges(Samruddhi Loan)	23,28,000.00		40,96,000.00	
Appraisal charges - Max Samruddhi	1,16,400.00		2,04,800.00	
Processing fee (Max Vanijya)	9,96,500.00		24,50,500.00	
Pre closure charges - Gold Loan	76,276.00		2,03,443.00	
processing charges (Vyapari Kshema)	1,68,170.00		2,67,880.00	
Appraisal Charges (Vyapari Kshema)	16,817.00		26,788.00	
Fore closure charges- Vyapari Kshem	1,59,102.00		38,869.00	
Appraisal charges-Traders loan	5,832.00		-	
	3,76,41,731.84		15,19,73,512.53	
TOTAL	34,10,01,642.60		1,52,63,24,817.30	

NOTE 18	Figures As on		Figures As on	
OTHER INCOME	30.06.2022		31.03.2022	
	Rs.	Ps.	Rs.	Ps.
Other income	7,38,621.16		13,81,502.46	

Discount Received	-	11,433.53
Chitty dividend	-	2,380.00
Round off	120.71	103.70
Collection against loss on repossessed asset	18,71,281.00	19,65,640.00
Interest on fixed deposit	1,15,93,571.53	3,98,34,811.76
Sundry written back	-	-
Transfer noting charges - subdebt	57,000.00	3,07,595.00
Transfer noting charges - debenture	-	1,500.00
Auction expense received-GL	2,23,455.22	9,09,152.64
Interest on income tax refund	-	2,360.00
Auction expense received-Consumer Loan	-	15,954.24
Commission from money transfer	21,462.98	81,760.59
TOTAL	1,45,05,512.60	4,45,14,193.92

NOTE 19 EMPLOYEE BENEFITS EXPENSES	Figures As on 30.06.2022		Figures As on 31.03.2022	
	Rs.	Ps.	Rs.	Ps.
Arrear salary	-	-	-	-
ESI	18,22,492.00	-	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	32,25,730.00	-	1,45,34,151.00	-
Salary	9,46,74,715.09	-	33,54,88,675.94	-
Staff incentive	2,05,364.00	-	17,52,170.52	-
Staff TWL Incentive	12,00,000.00	-	-	-
Staff welfare expense	2,03,819.00	-	6,18,193.00	-
Stipend	12,18,931.00	-	15,37,893.57	-
TOTAL	10,25,51,051.09	-	36,36,71,913.28	-

NOTE 20 FINANCE COSTS	Figures As on 30.06.2022		Figures As on 31.03.2022	
	Rs.	Ps.	Rs.	Ps.
Interest on subordinate debt	7,60,33,771.00	-	90,83,91,031.99	-
Interest on debenture	64,51,951.00	-	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 Esaf	-	-	3,08,310.00	-
TOTAL	8,24,94,846.48	-	96,22,34,988.64	-

NOTE 21 OTHER EXPENSES	Figures As on 30.06.2022		Figures As on 31.03.2022	
	Rs.	Ps.	Rs.	Ps.
Additional provision for standard asset	-	-	-	-
Additional provision restructure-MF(Expense)	(65,55,566.77)	-	2,00,86,248.44	-
Additional provision restructure-Vehicle loan(Expense)	(1,67,14,032.50)	-	10,46,39,395.50	-
Advertisement & Business Promotion	10,84,345.95	-	11,70,791.00	-
Annual custody fee	75,000.00	-	75,000.00	-
Auction Expense Gold Loan	23,837.00	-	4,450.00	-
Auction expenses-two wheeler	1,05,350.00	-	5,24,300.00	-
Audit fee	-	-	4,30,000.00	-
Bad debt w/off	-	-	-	-

Bank charges	18,98,493.29	44,10,419.95
BRANCH IDENTIFICATION EXPENCE	-	8,797.00
Cibil Charges	3,69,424.00	24,41,793.09
Cloud server rent	10,49,481.45	30,87,029.54
Commission BC charges	-	40,32,000.00
Commission collection agency	1,07,08,015.00	4,89,63,499.00
Commission collection agency - Repo process	13,65,750.00	8,46,699.00
Commission for debenture trustee	30,000.00	1,20,000.00
Common expenses apportioned	-	-
Dealer Staff Vehicle Loan	19,45,756.00	60,88,923.00
Deferred revenue expenditure w/off	1,35,84,626.62	6,23,30,257.52
Directors Remmuneration	18,00,000.00	-
Documentation Expense	345.00	2,97,152.00
Donation	4,00,500.00	-
Earned Leave Encashment	-	-
Electricity charges	21,66,978.00	52,88,097.14
FC & other incentive	-	13,22,153.00
Foreman commission	30,000.00	1,20,000.00
Generator running expenses	15,967.00	84,498.19
Gold w / off	25,456.00	-
Gratuity cash accumulation scheme premium(LIC)	-	-
GST CONSULTATION CHARGES	-	-
GST paid	787.46	31,576.15
Housekeeping wages	3,94,792.00	14,35,952.00
Inauguration expenses	60,677.00	3,99,041.51
Incentive	-	-
Incentive - sales & promotion	-	-
Ineligible ITC account-expense	16,61,785.19	1,13,84,232.64
Institution tax	-	1,95,000.00
Insurance charges	-	4,05,299.84
Interest charges - others	-	-
Interest on Service tax	-	1,06,822.00
Internet charges	17,64,943.61	59,92,915.65
Kuri expenses	9,256.00	10,560.00
Labour/customer verification charges	5,55,860.00	13,08,317.75
Land Tax	-	8,195.00
Legal consultancy charges	-	8,000.00
Legal Expenses	2,31,285.00	12,27,280.00
Loan waiver	-	-
Loan Written off	5,42,564.21	25,39,107.71
Loss on repossessed asset	-	3,07,05,355.00
Marketing & sales promotion	6,81,618.00	17,16,200.28
Marketing Agency Commission	5,40,600.00	28,28,670.00
Meeting Expenses	3,40,144.03	7,17,390.23
Membership Fee	-	10,000.00
NACH Mandate re registration Expense – Yellow Corp	-	1,00,962.00
News paper	260.00	-
Office expenses	2,33,528.00	9,11,340.81
Penalty charges	-	20,421.00
Postage & courier	4,82,944.01	22,64,037.44
Pre closure charges four-wheeler	-	12,306.00
Printing & stationery	11,05,063.67	45,79,393.89
Prior period Item	3,21,982.00	-
Professional & Consultancy Charges	5,68,670.00	13,62,856.00
Property Maintenance Expense	61,508.80	7,44,101.68
Provision for NPA (Expense)	5,72,20,529.29	12,85,48,783.75
Provision for standard asset - Expense	-	-
Provision for standard assets	(41,196.25)	(26,34,831.55)

Rates, Taxes and License	4,615.00	30,442.00
Refreshment	1,62,290.00	5,91,646.60
Registrars fee	-	-
Registration expenses	10,170.00	6,06,625.00
Rent	1,58,04,077.96	5,62,18,119.95
Repair & maintenance	29,55,155.13	79,80,651.19
ROC filing	48,075.00	22,600.00
Sales promotion expenses	-	10,000.00
Service tax	-	1,36,137.00
Sitting fees-directors	-	13,25,000.00
SMS Charge	1,95,000.00	7,80,000.00
Software expenses	3,91,322.75	22,64,566.45
SSL certificate licence	-	11,340.00
Stamp charges	72,243.00	3,94,973.00
Subscriptions & periodicals	4,072.00	23,455.00
Sundry written off	95,240.00	-
TCS late filing fee	-	3,600.00
TDS paid	807.62	25,081.00
TONER CARTRIDGE	-	-
Training expenses	1,31,855.56	55,692.00
Transportation charges	20,000.00	1,25,716.00
Travelling expense-CL Dpt	1,09,925.00	61,180.00
Travelling expenses	28,41,065.06	75,74,496.56
TWL – storage expense	2,10,000.00	7,61,583.00
Twl dealer incentive	60,37,918.00	2,15,55,721.00
TWL incentive	20,15,875.00	1,32,34,438.00
Vehicle loan charge waive off	-	-
Wages	96,000.00	81,000.00
Yard Rent	3,83,112.12	41,07,674.60
TOTAL	11,17,36,147.26	43,62,74,629.38

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SUB NOTES TO NOTES FORMING PART OF BALANCE SHEET

NOTE 1	Figures As on	
VEHICLE LOAN - TRADE ADVANCE	30.06.2022	
	Rs.	Ps.
Srivari automotives(p)ltd-ta		-
Johns BL Wheelers-TA	21,27,613.00	
Arya Bhangi motors-TA	5,08,972.00	
AM Honda	2,43,693.00	
Pace motors	18,65,136.00	
Aswathi motors		-
Denz motors		-
Uniride honda-ta	1,23,240.00	
Kachery motors-TA	1,43,225.00	
VENUS MOBIKES-TA		-
Rahul motors-ta		-
MPB MOBIKES- TA		-
Adithya enterprises		-
Supreme motors		-
GANESH AUTO SOLUTION-TA		-
AM wings Honda-TA		-
Indel Automotives (P) Ltd- Thrissur- TA	13,058.00	
Indel Automotives PVT LTD- Edapally(Suzuki)TA		-
Koyenco mobikes-ta		-
Indel automotives kochi pvt ltd - yamaha -ta		-
Classic omega auto(p)ltd-ta		-
Sivaji autos-ta		-
Mcp enterprises- ta		-
HOSHIYAR MOBIKES-TA		-
Travence auto craft- TA		-
Liberty moto corp- TA		-
Kalpakam motors-ta		-
Classic scoobikes pvt ltd-ta	8,97,369.00	
Golden automobiles-TA	2,48,663.00	
Pioneer motors - kasargode- ta		-
Pioneer motors	4,56,408.00	
Panachamoottil motors- TA	1,70,208.00	
SAM Motors- TA		-
CHITHIRA MOTORS TA		-
SRV- MOTORS TRIVANDRUM- TA		-
Palal motors- ta		-
TWL-TRADE ADVANCE		-
Focuz bi Wheelers kochi		-
Nellickal motors		-
Hp continental - thrissur		-
Shymas auto sales - alappuzha		-
Ghani motors - Palakkad	2,39,253.00	

Jayalakshmi motors - adoor	-
Nooran motors - calicut	2,53,013.00
Bharath motors - thiruvalla	-
Wonder motors - Calicut	7,47,586.00
Moopan automobiles - malapuram	3,06,298.00
EVM automobiles - Ernakulam	(5,22,358.00)
Anshad motors - palakkad	1,18,056.00
SONA MOTORS - WAYANAD	-
Signature motors - kasargode	3,98,127.00
HM ENGINEERS - MALAPPURAM	-
Diya motors - tvn	-
Vahini motors - Kollam	(2,42,235.00)
PVS mobikes - Malappuram	-
CBC motors - Trivandrum	(83,924.00)
New motors - tvn	-
Marshal motors - malappuram	-
Oryx honda malappuram	-
Toms motors chavakkad	-
Top gear hero thodupuzha	-
Chenattumattam motors	-
Volker motors kannur	-
Kanjani motors thrissur	-
Namans motors nullipadi kasargod	-
Shymas riders allapuzha	-
Aiswarya motors - Pathanamthitta	-
B J motors Muvattupuzha	-
D AND D MOTORS KASARGODE	-
K T C motors - Kozhikode	6,29,576.00
Grace motors - Chavakadu	-
Purackal motors - Kottayam	(1,55,236.00)
Toms motors pathanamthitta	-
Trans motors adoor	-
Hydross perumbadi palakad – ta	-
Nandhil Honda Kollam – TA	-
Nikkoy motors Calicut - TA	4,56,945.00
Classic scoobikes cochin – ernakulam	1,42,546.00
Mamparambil motors - Kottayam	62,951.00
HAPBCO motorcycles - Calicut	12,53,618.00
Saleem Honda Palakkad (Trade Advance)	(17,233.00)
Toms motors Triprayar Nattika (Trade Advance)	9,99,422.00
Diya motors kollam (trade advance)	-
Trade advance -maxvalue consultancy service	-
Victory motors kodungaloor thrissur (trade advance)	-
Ramjan mobikes kollam (trade advance)	-
Venad automobiles kollam (trade advance)	-
AKB motors Calicut (Trade Advance)	4,83,497.00
Moolethottiyil motors Idukki (Trade Advance)	-
Cheran automobiles trivandrum (trade advance)	-
A V motors Kallambalam Trivandrum (Trade Advance)	-
D&D MOTORS	-
Amg automobiles thalassery kannur (trade advance)	-

Good morning motors anchal tvs (trade advance)	-
Friends motors manathavady wayanad (trade advance)	-
NP automobiles Malappuram (Trade Advance)	-
Prince motors Calicut	2,86,853.00
Trichur automobiles	(88,046.00)
Mangattil Motors Malappuram	-
Antonian traders	-
VAYALAT MOTORS ERNAKULAM	(81,449.00)
Prince Motoride LLP Kannur	2,76,915.00
Grand Motors Kannur	2,55,292.00
Tienda Automotives Kannur	4,64,788.00
Tranz Motors TVS Thiruvankulam	2,48,649.00
Veeteejay Mobikes Ernakulam	2,21,811.00
Akshaya Motors Pathanamthitta - TWL	28,224.00
Pooja Automobiles Trivandrum - TWL	1,10,212.00
SUBTOTAL SHOWN UNDER OTHER CURRENT ASSETS	1,35,90,736.00

NOTE 2.1	Figures As on	
	30.06.2022	
SUNDRY CREDITORS	Rs.	Ps.
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 Sheen Jose	-	-
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 CREDENCE 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	-
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	-
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	0.01

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 inc	-
Mrudula agencies	-
Murahari traders	-
Naran chirakkal corporate pvt ltd	-
National securities	46,840.00
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 Digital	-
Phoenix associates Trivandrum	-
Post Master Thrissur	2,91,322.00
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	5,18,452.95
Scaleios Private Limited	0.01
Secure solutions	-
Serville	-
Shree rajathadri enterprices	-
Sintex Craft	-
Siva associates	-
SKDC consultants ltd	-
Skylark printers	0.64
Smart associates	-
Smart Axiomatic Nextgen Solution Pvt Ltd	-
Solgen energy Pvt Ltd	-
Southern marketing services	0.42
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 llp	-
Writers Information	-
XELMARK AGENCIES	-
Xperts solutions	-
Xpressionz media	3,00,000.00
Yellow Corp Thrissur	-
Zwapall Innovations Pvt Ltd	-
Adv D Sethumadhavan	-
Adv Binumol Joseph	-
HOTEL HIGHLAND	10,000.00
Adv Shijin Nambiar M.M	-
SUBTOTAL SHOWN UNDER OTHER CURRENT ASSETS	11,66,616.03

NOTE 2.2 SUNDRY CREDITORS	Figures As on 30.06.2022	
	Rs.	Ps.
A R associates Kollam	-	-
A&S ASSOCIATES	-	-
A2V associates	-	-
A3 ASSOCIATES	34,754.00	-
AB associates	1,68,100.00	-
Abhilash Jeevanand	-	-
Able associates	-	-
Accel It Service	-	-
Acumen	-	-
ADITHYA AND VISHWAS	-	-
Adnine enterprises	-	-
Adv anish c v	-	-

Adv Sheen Jose	-
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	10,816.67
Aitri system pvt ltd	-
AKHILA ELECTRICALS	-
ALEJ Association - TWL	-
Alice Varghese	-
Allaince associates	-
Ankolekar & co.	-
Antara Designs	-
Anugraha ID Solutions	940.00
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	-
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	279.70
CHANDRA ASSOCIATES	-
Chetana Graphics	8,671.00
Chubb System Private Limited	2,088.00
Chubba alba control system	1,01,524.30
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	-
Ebenzer print pack p ltd	923.36
Econz it service pvt ltd	-
Effic	340.00
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	330.00
Fin trust agency	-
Finexcell	1,68,895.00
Fisher electronic systems	-
Focus associates	-
Force One Prime	-
Forlight Electricals	-
Forte storage solution	-
FORTUNE ASSOCIATES	54,760.00
FUTURE ELECTRONICS	-
Garuda associates	-
Girnasoft automobiles pvt ltd	45,482.50
GODREJ & BOYCE MFG.CO.LTD	-
Golden nib	-
GOODWILL CONSULTANCY & SERVICES PATHANAMTHITTA	-
GRACE ASSOCIATES	-
GRAND BUSINESS SOLUTION	-
Harish and associates management consultants p ltd	20,925.01
Helpline Techno HLT	2,684.51
HI TECH AGENCIES - TWL	-
High fidelity services	1,54,317.16
Hopeman associates	-
HOTEL BLISS	-
Hykon india Ltd	-
Hykon India Ltd-Karnataka	-
Idea Cellular Ltd	-
Ideal Enterprises	-
Insolvent associates	-
Isolve technologies private ltd	-
It care tech support	4,83,548.06

JAGANATH ENTERPRISES	-
Janakiram enterprises	-
JC constructions	32,379.66
Jio digital life	-
Jokin Perera	9,000.00
JRSCA consulting and advisory pvt ltd	-
Js creations	-
Kalyan graphics	-
Kiran enterprises	-
Koolath advertising	-
L & J agency	1,07,510.00
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	0.01
Mahadeva associates	-
Malaya Agencies	-
MANJUNATHA TOURS AND TRAVEL	-
Martec Office Suppliers	-
Mattathil yard	0.40
Mrudula agencies	-
MC Finserv	340.00
MD associates	-
MD ASSOCIATES TVM	1,57,528.00
Merzycool systems	-
Microsys computer stationery	-
Modtraa design and creations inc	-
Monarch credit management	-
MONEDA BUSINESS & MANAGEMENT SERVICE	69,679.00
Monolith imc	-
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	-
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	64,529.00
R ramesh	-
Railnet broadband	-
RAJ ASSOCIATES	360.00
Rash associates Malappuram	-
Rasha world	-
RD ASSOCIATES KOLLAM	17,279.00
REJU VARGHESE	-
RELAX MARKETING NETWORK	-
Repair Hands It Solution	-
Rhishikesh associates	-
Rj solutions	-
Royal auto parking	-
Royal solutions	-
RR ASSOCIATES	330.00
S s interiors	-
S S square credit management	-
S&S SOLUTIONS	-
Sam enterprises	-
Samroha Resort	-
Santhosh Joseph	-
Sanvir technologies pvt ltd	-
SAPTHA ESSENSUALS	1,419.98
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	-
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	18,327.00
Tata tele business service	-
Tata tele business service karnataka	-
Team moplet	-
Tejus IT Distributors	-
Thathwamasi enterprises	14,482.26
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	330.00
Upayog client services	-
V MAK Garments	-
V Radhakrishnan	-
VAIBHAV ASSOCIATES	-
VALMIKI ASSOCIATES	-
Varghese corner	2,479.68
Venu's Digital Arcade	-
Victory associates Kollam	-
Victory World	2,389.49
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	-
Adv D Sethumadhavan	0.01
Adv Binumol Joseph	0.01
HOTEL HIGHLAND	-
Adv Shijin Nambiar M.M	2,500.00
SUBTOTAL SHOWN UNDER OTHER CURRENT LIABILITIES	18,76,914.99
TOTAL	7,10,298.96

NOTE 3	Figures As on	
AUDITOR'S REMUNERATION	30.06.2022	
	Rs.	Ps.
Audit Fee	-	-
Other Services	-	-
TOTAL	-	-

NOTE 4	Figures As on	
VEHICLE LOAN	30.06.2022	
	Rs.	Ps.
Vehicle loan	4,92,17,33,874.00	
Unmatured finance charges	-77,97,01,296.00	
Matured finance charge	-11,89,56,968.00	
Vehicle Loan - Moratorium Interest	17,29,19,359.00	
Matured Finance charges - Moratorium	-8,05,08,338.00	
Unmatured Finance Charge - Moratorium	-	
TOTAL	4,11,54,86,631.00	

NOTE 5	Figures As on	
CONSUMER LOAN	30.06.2022	
	Rs.	Ps.
Consumer loan	14,66,85,706.32	
Consumer Loan - Moratorium Interest	16,476.00	
TOTAL	14,67,02,182.32	

NOTE 6	Figures As on	
MICROFINANCE	30.06.2022	
	Rs.	Ps.
Microfinance	72,24,88,795.97	
Microfinance - Moratorium Interest	8,494.00	
TOTAL	72,24,97,289.97	

NOTE 7	Figures As on	
CONSUMER LOAN - BRANCH CHANNEL	30.06.2022	
	Rs.	Ps.
Consumer loan account-Edmax	16,64,748.00	
Consumer Loan Edmax - Moratorium Interest	1,353.00	
TOTAL	16,66,101.00	

NOTE 8	Figures As on	
	Rs.	Ps.
LIC premium paid during the year	2,91,953.00	
Balance payable as per actuarial report	7,11,908.00	
TOTAL	10,03,861.00	