

**MAXVALUE CREDITS AND INVESTMENTS LTD****REGD.OFFICE:1ST FLOOR,CEE KAY PLAZA, OPP. METROPOLITAN HOSPITAL,  
KOORKENCHERY,THRISSUR-680007 CIN-U65921KL1995PLC009581****BALANCE SHEET AS AT 30.06.2023**

Particulars		Figures As on 30.06.2023		Figures As on 31.03.2023	
		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		1,64,75,97,535.00	
(b) Reserves and surplus	3	(87,88,06,905.84)		(88,81,10,238.77)	
<b>2. Share application money pending allotment</b>					
<b>3. Non-current liabilities</b>					
(a) Long-term borrowings	4	1,72,85,30,000.00		1,85,13,14,000.00	
(b) Other long-term liabilities	5	26,05,42,060.72		57,69,80,201.00	
(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	3,31,60,69,500.36		3,29,49,63,353.69	
(c) Short-term provisions	9	15,94,36,834.29		13,77,30,420.66	
<b>TOTAL</b>		<b>6,24,08,06,372.53</b>		<b>6,62,79,12,619.58</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	27,77,33,297.74		28,38,66,372.81	
(ii) Intangible assets	10	27,67,765.56		24,48,136.27	
(b) Deferred tax assets (net)	11	4,83,42,489.24		4,83,42,489.24	
(c) Long-term loans and advances	12	2,48,79,24,449.80		2,67,24,54,565.28	
<b>2. Current assets</b>					
(a) Cash and cash equivalents	13	35,37,83,257.53		44,48,45,715.25	
(b) Short-term loans and advances	12	2,85,41,26,104.29		2,95,15,06,938.32	
(c) Other current assets	15	21,61,29,008.37		22,44,48,402.41	
(d) Trade Receivables	16				
<b>TOTAL</b>		<b>6,24,08,06,372.53</b>		<b>6,62,79,12,619.58</b>	

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<b>KOORKENCHERY,THRISSUR-680007 CIN-U65921KL1995PLC009581</b>					
<b>PROFIT AND LOSS STATEMENT FOR THE YEAR ENDED 30.06.2023</b>					
Particulars	Note No.	Figures As on 30.06.2023		Figures As on 31.03.2023	
		Rs.	Ps.	Rs.	Ps.
I. Revenue from operations	17	32,12,40,197.96		1,49,65,59,692.45	
II. Other income	18	2,52,20,154.68		5,23,37,240.17	
III. Total Revenue (I+II)		<b>34,64,60,352.64</b>		<b>1,54,88,96,932.62</b>	
Expenses:					
Employee benefits expense	19	9,19,04,768.64		45,46,82,002.79	
Finance cost	20	15,63,39,700.42		77,60,58,363.70	
Depreciation and amortization expense	10	81,38,042.11		4,10,63,091.47	
Other expenses	21	8,07,74,075.42		51,02,62,603.90	
IV. Total Expenses		<b>33,71,56,586.59</b>		<b>1,78,20,66,061.86</b>	
V. Profit before exceptional and extraordinary items and tax (III-IV)		93,03,766.05		(23,31,69,129.24)	
VI. Exceptional Items					
VII. Profit before extraordinary items and Tax (V-VI)		93,03,766.05		(23,31,69,129.24)	
VIII. Extraordinary items		(433.12)		2,50,163.77	
IX. Profit before tax (VII-VIII)		93,03,332.93		(23,29,18,965.47)	
X. Tax expense:					
(1) Current tax					
(2) Deferred tax	11	-		(1,74,80,340.24)	
XI. Profit / (Loss) for the period ( IX-X)		93,03,332.93		(21,54,38,625.23)	
Earnings per equity share:					
(1) Basic			<b>0.03</b>		<b>(0.65)</b>
(2) Diluted			<b>0.03</b>		<b>(0.65)</b>
Accounting policies and notes on account	1				

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**CASH FLOW STATEMENT (AS PER AS-3) FOR THE YEAR ENDED 30.06.2023 (INDIRECT METHOD)**

PARTICULARS		AMOUNT	
<b>A</b>	<b>Cash flows from operating activities</b>		
	Net Profit before taxation and extra ordinary items		93,03,766.05
	Adjustments for:		
	Depreciation	81,38,042.11	
	Deferred revenue expenditure w/off	-	
	Provision for NPA	2,48,82,346.22	
	Provision for Standard assets	(11,54,998.89)	
	Additional provision restructure-Vehicle loan(Expense)	(5,20,933.70)	
	Additional provision restructure-MF(Expense)	-	
	Writeoff	37,10,645.13	
	Provision for gratuity	(15,00,000.00)	
	Provision for cash shortage Exp A/c	-	
	Provision for Spurious Gold A/c	-	
	Provision for leave encashment	-	
	Provision for bad debt-reversed	-	
			3,35,55,100.87
	<b>Operating Profit before working capital changes</b>		4,28,58,866.92
	Adjustments for:		
	Add: Increase in current liabilities	-	
	Less: Decrease in current liabilities	41,57,79,146.67	
	Add :Decrease in current assets	-	
	Less:Increase in current assets	10,57,00,228.07	
			52,14,79,374.74
	<b>Cash generated from operations</b>		56,43,38,241.66
	Income tax paid		-
	Cash flow before extra ordinary items		56,43,38,241.66
	<b>NET CASH FLOWS FROM OPERATING ACTIVITIES</b>		56,43,38,241.66
<b>B</b>	<b>Cash flows from investing activities</b>		
	Purchase of fixed assets		(23,44,132.90)
	Sale/Disposal of Fixed Assets		19,103.46
	<b>NET CASH FLOWS FROM INVESTING ACTIVITIES</b>		(23,25,029.45)
<b>C</b>	<b>Cash flows From Financing Activities</b>		
	Re-payment of long term borrowings		(51,74,57,000.00)
	Re-payment of other long term liabilities		(31,64,38,140.28)
	Receipt from long term loans and advances		18,08,19,470.35
	Receipt from Issue of Equity shares		-
	<b>NET CASH FLOWS FROM FINANCING ACTIVITIES</b>		(65,30,75,669.93)
	<b>Net increase/decrease in cash or cash equivalents</b>		(9,10,62,457.72)
	Cash and Cash equivalents at the beginning of the year		44,48,45,715.25
	Cash and Cash equivalents at the end of the year		35,37,83,257.53
	<b>Net increase as disclosed above</b>		(9,10,62,457.72)

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NOTE 10. FIXED ASSETS - TANGIBLE

Sl.No	Particulars	GROSS BLOCK - COST/BOOK VALUE						DEPRECIATION/AMORTISATION					NET BLOCK	
		Gross Block as on 01.04.2023	Additions/ adjustments during the year	Deductions/ adjustments during the year	Impairment/ reversal during the year	Gross Block As on 30.06.2023	Total as on 31.03.2023	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 30.06.2023	As on 01.04.2023	As on 30.06.2023
1	Furniture & Fixings	24,41,87,30.24	12,52,119.36	-	-	24,54,39,849.60	14,98,50,73.50	61,11,859.94	-	-	15,59,62,633.44	9,43,36,956.74	8,94,77,216.16	
2	Electrical Fixings	26,35,130.48	-	-	-	26,35,130.48	21,94,656.04	49,494.48	-	-	22,44,150.52	4,40,474.44	3,90,979.96	
3	Computer & Software	2,44,48,224.41	4,45,229.89	18,559.44	-	2,48,75,094.86	2,10,03,891.74	5,68,938.49	10,576.38	-	2,15,62,253.84	34,44,332.67	33,12,841.02	
4	Office Equipments	4,73,89,810.54	6,46,783.61	4,757.22	-	4,80,31,836.93	3,64,45,088.50	12,44,116.56	1,003.70	-	3,76,88,201.35	1,09,44,722.04	1,03,43,635.58	
5	Plant And Machinery	8,97,955.42	-	-	-	8,97,955.42	5,79,217.47	14,383.38	-	-	5,93,600.85	3,18,737.95	3,04,354.57	
6	Vehicle	28,17,676.00	-	-	-	28,17,676.00	24,08,620.36	27,177.85	-	-	24,95,798.22	3,49,065.65	3,21,877.78	
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	23,44,132.86	8,000.00	-	49,87,21,635.84	21,25,42,247.60	80,15,970.70	11,580.08	-	22,05,46,638.22	28,38,66,372.05	27,81,74,997.62	
	TOTAL	49,64,08,619.64	23,44,132.86	31,116.66	-	49,87,21,635.84	21,25,42,247.60	80,15,970.70	11,580.08	-	22,05,46,638.22	28,38,66,372.05	27,81,74,997.62	

NOTE 10. FIXED ASSETS - INTANGIBLE

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 31.01.023	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 30.06.2023	As on 01.04.2023
1	Trade Mark	98,260.00	-	-	-	98,260.00	68,764.15	1,470.75	-	-	70,234.90	29,495.85	28,025.10
2	Software	85,96,585.39	-	-	-	85,96,585.39	61,77,945.78	1,20,690.66	-	-	62,98,546.44	24,18,639.61	22,98,038.95
	TOTAL	86,94,845.39	-	-	-	86,94,845.39	62,46,700.92	1,22,071.41	-	-	63,68,781.34	24,48,135.46	23,26,064.05
	Grand Total	50,51,03,464.94	23,44,132.90	31,116.66	-	50,74,16,481.18	21,87,88,957.53	81,38,042.11	11,580.08	-	22,69,15,419.56	28,63,14,507.51	28,05,01,061.67



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**NOTES TO BALANCE SHEET as on 30.06.2023**

NOTE 2 SHARE CAPITAL	Figures as at 30.06.2023			Figures as at 31.03.2023		
	Number	Rs Ps		Number	Rs Ps	
a) Authorised Capital						
39,80,00,000 Equity Shares of Rs.5/- each	99,80,00,000.00	4,99,00,00,000.00	99,80,00,000.00	4,99,00,00,000.00		
10,00,00,000 Preference Shares of Rs. 10/- each	10,00,00,000.00	1,00,00,00,000.00	10,00,00,000.00	1,00,00,00,000.00		
		<b>5,00,00,00,000.00</b>		<b>5,00,00,00,000.00</b>		
b) Issued,Subscribed, Called-up& Paid-up capital						
Equity shares of Rs. 5/- each fully called up and paid up	32,95,19,507.00	1,64,75,97,535.00	32,95,19,507.00	1,64,75,97,535.00		
Preference shares of Rs.10/- each fully called up and paid up						
Less: calls in arrears						
<b>TOTAL(NOTE 2)</b>	<b>32,95,19,507.00</b>	<b>1,64,75,97,535.00</b>	<b>32,95,19,507.00</b>	<b>1,64,75,97,535.00</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 30.06.2023	Figures As on 31.03.2023	Figures As on 30.06.2023	Figures As on 31.03.2023
Opening number of shares outstanding	32,95,19,507	32,95,19,507	NIL	NIL
Shares Issued	1,79,67,679	1,79,67,679		
Closing number of shares outstanding ( Face value of Rs. 5/-)	<b>32,95,19,507</b>	<b>32,95,19,507</b>	NIL	NIL
Closing number of Equity shares outstanding after Share split up (Face value of Rs. 10/- to Rs. 5/-)	<b>32,95,19,507</b>	<b>32,95,19,507</b>	NIL	NIL

**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:				
	30.06.2023	31.03.2023	31.03.2021	31.03.2020
Number of Bonus Shares Issued	NIL	NIL	NIL	NIL
Number of Shares issued for consideration other than cash	NIL	NIL	NIL	NIL
Number of Shares bought back	NIL	NIL	NIL	NIL

NOTE 2.2 - Members having more than 5% of share holdings.				
Name	30.06.2023		31.03.2023	
	No of share Holdings	% of share Holdings	No of share Holdings	% of share Holdings
Maxvalue Consultancy Services	5,97,61,334	18.14%	5,97,61,334	18.14%

Disclosure of shareholding of promoters as at March 31, 2023 is as follows:

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

Note: # The Company does not have promoters as on 31st March 2022 & 31st March 2023.

ACCT. CODE	NOTE 3	Figures As on 30.06.2023	Figures As on 31.03.2023
a)	<b>Profit and Loss account</b>		
	Balance as per last Balancesheet	(98,08,48,497.97)	(76,54,09,872.74)
	Add: Profit for the year	93,03,332.93	(21,54,38,625.23)
	General Reserve set off against accumulated loss		
	Less Appropriations		
	i) Transfer to General Reserve		
	ii) Proposed Dividend		
	iii) Dividend Distribution tax		
	iv) Depreciation Adjustment		
	v) Transfer to Statutory Reserve Fund		
		(97,15,45,165.04)	(98,08,48,497.97)





b)	<b>General Reserve</b>	Balance as per last Balancesheet	76,30,639.20	76,30,639.20	76,30,639.20	76,30,639.20
		Less: General Reserve set off against accumulated loss				
c)	<b>Statutory Reserve</b>	Balance as per last Balancesheet				
		Add: Transfer from Profit & Loss Account				
d)	<b>Reserve Fund</b>	Balance as per last Balancesheet				
		Less: Write back made during the year				
e)	<b>Share Premium</b>	Share Premium				
		Securities Premium				
		<b>TOTAL (NOTE 3)</b>		8,51,07,620.00 (87,88,06,905.84)		8,51,07,620.00 (88,81,10,238.77)





ACCT. CODE	NOTE 4 LONG TERM LIABILITIES	Non-Current Portion		Current Maturities	
		Figures As on		Figures As on	
		Rs.	P.s.	Rs.	P.s.
	Secured Borrowings	12,38,80,000.00	11,13,55,000.00	12,51,00,000.00	13,78,00,000.00
	a) Debentures				
	Un Secured Borrowings	1,60,46,50,000.00	1,73,99,59,000.00	2,32,57,05,000.00	2,70,76,78,000.00
	a) Sub-Ordinated Debt				
	<b>TOTAL (NOTE 4)</b>	<b>1,72,85,30,000.00</b>	<b>1,85,13,14,000.00</b>	<b>2,45,08,05,000.00</b>	<b>2,84,54,78,000.00</b>
	Note: 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 30.06.2023						
Maturity Date		Rate of Interest				Total
		>=10<=11.5	>11.5<=12.5	>12.5<=13.5	>13.5<=15	
Above 5 years	-	-	-	-	-	-
4 Year to 5 years	5,02,75,000.00	-	-	-	-	5,02,75,000.00
3 Year to 4 years	-	-	-	-	-	-
2 Year to 3 years	2,81,00,000.00	-	-	-	-	2,81,00,000.00
1 Year to 2 years	2,78,05,000.00	-	-	1,77,00,000.00	-	4,55,05,000.00
Less than 1 year	70,00,000.00	-	8,64,00,000.00	3,17,00,000.00	-	12,51,00,000.00
<b>Total</b>	<b>11,31,80,000.00</b>	<b>8,64,00,000.00</b>	<b>4,94,00,000.00</b>	<b>4,94,00,000.00</b>	<b>-</b>	<b>24,89,80,000.00</b>

As on 31.03.2023						
Maturity Date		Rate of Interest				Total
		>=10<=11.5	>11.5<=12.5	>12.5<=13.5	>13.5<=15	
Above 5 years	-	-	-	-	-	-
4 Year to 5 years	2,54,00,000.00	-	-	-	-	2,54,00,000.00
3 Year to 4 years	-	-	-	-	-	-
2 Year to 3 years	3,24,50,000.00	-	-	-	-	3,24,50,000.00
1 Year to 2 years	3,58,05,000.00	-	-	1,77,00,000.00	-	5,35,05,000.00
Less than 1 year	-	10,36,00,000.00	3,27,00,000.00	3,27,00,000.00	-	13,78,00,000.00
<b>Total</b>	<b>9,36,55,000.00</b>	<b>10,36,00,000.00</b>	<b>5,04,00,000.00</b>	<b>5,04,00,000.00</b>	<b>15,00,000.00</b>	<b>24,91,55,000.00</b>

As on 31.03.2022						
Maturity Date		Rate of Interest				Total
		>=10<=11.5	>11.5<=12.5	>12.5<=13.5	>13.5<=15	
Above 5 years	-	-	-	-	-	-
4 Year to 5 years	5,85,50,000.00	-	-	-	-	5,85,50,000.00
3 Year to 4 years	4,81,55,000.00	-	-	-	-	4,81,55,000.00
2 Year to 3 years	11,03,20,000.00	10,00,000.00	1,77,00,000.00	-	-	11,80,20,000.00
1 Year to 2 years	6,48,75,000.00	11,03,20,000.00	3,27,00,000.00	-	-	14,30,20,000.00
Less than 1 year	10,67,05,000.00	6,48,75,000.00	12,60,000.00	-	-	17,16,40,000.00
<b>Total</b>	<b>10,67,05,000.00</b>	<b>17,61,95,000.00</b>	<b>5,16,60,000.00</b>	<b>5,16,60,000.00</b>	<b>1,06,00,000.00</b>	<b>34,51,60,000.00</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 30.06.2023

Maturity Date	Rate of Interest					Total
	>=10<=11.5	>11.5<=12.5	>12.5<=13.5	>13.5<=15		
Above 5 years	1,88,10,000.00	1,50,00,000.00	-	-	3,38,10,000.00	
4 Year to 5 years	24,36,60,000.00	65,28,15,000.00	-	-	89,64,75,000.00	
3 Year to 4 years	-	5,66,000.00	-	-	5,66,000.00	
2 Year to 3 years	2,91,22,000.00	15,44,63,000.00	-	-	18,35,85,000.00	
1 Year to 2 years	21,58,34,000.00	-	27,43,80,000.00	-	49,02,14,000.00	
Less than 1 year	95,89,16,000.00	59,36,35,000.00	77,29,54,000.00	2,00,000.00	2,32,57,05,000.00	
<b>Total</b>	<b>1,46,63,42,000.00</b>	<b>1,41,64,79,000.00</b>	<b>1,04,73,34,000.00</b>	<b>2,00,000.00</b>	<b>3,93,03,55,000.00</b>	

As on 31.03.2023

Maturity Date	Rate of Interest					Total
	>=10<=11.5	>11.5<=12.5	>12.5<=13.5	>13.5<=15		
Above 5 years	1,56,75,000.00	6,11,00,000.00	-	-	7,67,75,000.00	
4 Year to 5 years	24,36,60,000.00	32,20,45,000.00	-	-	56,57,05,000.00	
3 Year to 4 years	15,50,000.00	2,16,97,000.00	-	-	2,32,47,000.00	
2 Year to 3 years	2,76,72,000.00	13,33,32,000.00	-	-	16,10,04,000.00	
1 Year to 2 years	38,08,26,000.00	5,56,50,000.00	47,67,52,000.00	-	91,32,28,000.00	
Less than 1 year	1,17,82,84,000.00	92,29,63,000.00	60,60,26,000.00	-	2,70,76,78,000.00	
<b>Total</b>	<b>1,84,76,67,000.00</b>	<b>1,51,67,87,000.00</b>	<b>1,08,27,78,000.00</b>	<b>4,05,000.00</b>	<b>4,44,76,37,000.00</b>	

As on 31.03.2022

Maturity Date	Rate of Interest					Total
	>=10<=11.5	>11.5<=12.5	>12.5<=13.5	>13.5<=15		
Above 5 years	15,50,000.00	2,16,97,000.00	-	-	2,32,47,000.00	
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	89,46,56,000.00	60,26,90,000.00	-	2,67,10,66,000.00	
1 Year to 2 years	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	
Less than 1 year	1,96,59,97,000.00	1,91,21,68,000.00	1,53,43,57,200.00	-	5,72,43,76,200.00	
<b>Total</b>						

ACCT. CODE	NOTE 5 OTHER LONG TERM LIABILITIES	Non-Current Portion		Current Maturities	
		Figures As on 30.06.2023	Figures As on 31.03.2023	Figures As on 30.06.2023	Figures As on 31.03.2023
1077	Interest payable on debenture	1,16,38,972.37	1,91,88,110.71	3,13,09,280.10	2,26,34,400.10
1078	Interest payable on bond	24,89,03,088.34	55,77,92,090.29	70,09,28,484.01	35,52,81,704.30
	<b>TOTAL(NOTE 5)</b>	<b>26,05,42,060.72</b>	<b>57,69,80,201.00</b>	<b>73,22,37,764.10</b>	<b>37,79,16,104.40</b>

ACCT. CODE	NOTE 6 LONG TERM PROVISIONS	Figures As on	
		30.06.2023	31.03.2023
1651	Provision for leave encashment	74,37,348.00	74,37,348.00
	<b>TOTAL(NOTE 6)</b>	<b>74,37,348.00</b>	<b>74,37,348.00</b>

ACCT. CODE	NOTE 7 TRADE PAYABLES	Figures As on	
		30.06.2023	31.03.2023
	Ageing for trade payables outstanding as at March 31, 2023 is as follows		
	Particulars		
	(i) MSME		
		Less than 1 Year	1-2 years
		2-3 years	More than 3 years









1644 Internet charges payable	49,110.00		
1645 Incentive Payable	19,87,379.22		79,83,275.22
1666 Kerala Flood Cess Payable	-		-
1711 Payable to PBL-Edmax	-		-
1712 Margin Money A/c Payable-Edmax	37,141.00		37,143.00
1720 Advance EMI - Edmax	29,824.84		-
1915 Output IGST	23,60,603.46		22,34,375.60
2050 Surplus on Auction- Gold Loan	21,70,672.00		24,72,728.00
2066 Advance Equated Daily Instalment	1,43,462.00		1,03,595.00
2077 Stamp Duty Payable - Gold Loan (Karnataka)	10,84,909.00		10,84,909.00
2160 Ex Gratia Payable to loan customers	-		-
2192 Commission collection agent payable	2,151.65		1,075.86
2198 TDS Cess	22,900.00		34,800.00
2216 Profession Tax Payable	2,70,850.00		2,70,850.00
2250 Group mediclaim refundable	8,372.71		8,372.71
2304 Auction Surplus payable	-		-
2318 TCS Payable	20,000.00		20,000.00
2411 EMD Deposit - Gold Loan	5,49,825.00		-
2528 Locker deposit	-		-
Vehicle Loan - Trade Advance	-		-
<b>TOTAL(NOTE 8)</b>	<b>3,31,60,69,500.36</b>		<b>3,29,49,63,353.69</b>

ACCT. CODE	NOTE 9 SHORT TERM PROVISIONS	Figures As on 30.06.2023		Figures As on 31.03.2023	
		Rs.	Ps.	Rs.	Ps.
1081	Provision for NPA	11,37,06,474.19		8,88,24,127.97	
1105	Provision for Standard Assets	1,95,23,054.57		2,06,78,053.46	
1183	Provision for Gratuity	2,45,21,967.00		2,60,21,967.00	
2287	Additional provision restructure-Vehicle loan	27,242.35		5,48,176.05	
2288	Additional provision restructure-MF	-		-	
2649	Provision for Spurious Gold A/c	13,33,000.00		13,33,000.00	
2627	Provision for cash shortage	3,25,096.18		3,25,096.18	
	<b>TOTAL(NOTE 9)</b>	<b>15,94,36,834.29</b>		<b>13,77,30,420.66</b>	

ACCT. CODE	NOTE 11 DEFERRED TAX ASSET	Figures As on 30.06.2023		Figures As on 31.03.2023	
		Rs.	Ps.	Rs.	Ps.
	a) Deferred Tax Liability In respect of depreciation Provided during the year	4,83,42,489.24		3,08,62,149.00	
	b) Deferred Tax Asset In respect of depreciation Adjusted in retained earnings Reversed during the year	-		1,74,80,340.24	
	<b>TOTAL(NOTE 11)</b>	<b>4,83,42,489.24</b>		<b>4,83,42,489.24</b>	

ACCT. CODE	NOTE 12 AND ADVANCES	Total As on 30.06.2023		Total As on 31.03.2023		Non-Current Portion		Current Portion	
		Rs.	Ps.	Rs.	Ps.	Rs.	Ps.	Rs.	Ps.
	Secured Vehicle Loan	2,68,18,77,379.00		3,03,05,73,250.00		1,88,64,91,750.00		79,53,85,629.00	
	Gold Loan	1,53,67,07,215.00		1,54,83,49,491.00		2,15,94,75,080.00		1,53,67,07,215.00	
								87,10,98,170.00	
								1,54,83,49,491.00	





Unsecured	4,39,09,128.32	2,59,13,822.45	60,14,32,699.80	4,39,09,128.32	2,59,13,822.45
Consumer Loan	90,10,60,148.35	77,77,77,824.44	-	29,96,27,448.55	26,47,98,339.16
Micro Finance	7,50,673.00	7,84,977.00	-	7,50,673.00	7,84,977.00
Consumer Loan - Branch channel	10,03,930.00	10,10,580.00	-	10,03,930.00	10,10,580.00
Traders Loan	11,72,41,398.00	17,51,93,228.58	-	11,72,41,398.00	17,51,93,228.58
Samrudhi Loan	3,99,17,710.00	4,72,37,745.00	-	3,99,17,710.00	4,72,37,745.00
2119 Traders Loan Max Vaniya)	91,40,034.00	76,76,302.00	-	91,40,034.00	76,76,302.00
2362 Vvapatr Kshema	42,33,324.00	80,87,058.00	-	42,33,324.00	80,87,058.00
2412 Mahila Kshema	5,33,58,40,939.67	5,62,26,04,278.47	2,48,79,24,449.80	2,84,79,16,489.87	2,95,01,49,713.19
<b>Other Advances:</b>					
Advance to Supplier	-	-	-	12,67,100.42	7,12,905.63
Salary Advance	-	-	-	4,76,800.00	-
Advance to staff	-	-	-	63,200.00	83,115.00
1406 Travelling Expense - Advance	-	-	-	14,950.00	13,699.00
2144 TA advance to staff - Karnataka	-	-	-	-	1,745.50
2206 Advance to TWL hub Ernakulam	-	-	-	463.00	1,094.00
2207 Advance to TWL hub Calicut	-	-	-	1,469.00	1,799.00
2208 Advance to TWL hub Kollam	-	-	-	1,906.00	1,995.00
2209 Advance to TWL hub Malappuram	-	-	-	1,227.00	1,457.00
2211 Advance to TWL hub Tiruvandrum	-	-	-	732.00	423.00
2213 Advance to TWL hub Alappuzha	-	-	-	6,000.00	6,000.00
2277 MVCIL Employees Gratuity Fund Trust	-	-	-	5,039.00	4,693.00
2536 Advance to TWL Hub Edappally	-	-	-	3,000.00	1,130.00
2541 Advance to TWL Hub Thrissur	-	-	-	4,00,000.00	4,00,000.00
2600 PF arrear advance	-	-	-	3,500.00	-
975 Advance for admin expenses	-	-	-	10,500.00	-
2295 Imprest Maintenance Account Kozhichy Property	-	-	-	39,53,728.00	1,27,169.00
1492 Legal-postage advance	-	-	-	62,09,614.42	13,57,225.13
Vehicle Loan - Trade Advance	-	-	-	2,85,41,26,104.29	2,95,15,06,938.32
<b>TOTAL</b>					
		Sub Total	2,48,79,24,449.80	2,67,24,54,565.28	2,95,15,06,938.32
(a)Secured Considered Good	1,88,64,91,750.00	2,15,94,75,080.00	1,88,64,91,750.00	2,33,20,92,844.00	2,41,94,47,661.00
(b)Unsecured Considered Good	60,14,32,699.80	51,29,79,485.28	60,14,32,699.80	52,20,33,260.29	53,20,59,277.32
(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>			2,48,79,24,449.80	2,67,24,54,565.28	2,95,15,06,938.32

ACCT. CODE	NOTE 13 CASH AND CASH EQUIVALENTS	Figures As on		Figures As on	
		30.06.2023	Rs.	31.03.2023	Rs.
a) Cash:			Ps.		Ps.
1	Cash-in-hand	2,26,81,358.92		2,47,68,758.29	
b) Balances with Scheduled Banks :					
27	Bank accounts (Indian bank -Head Office 6481879736)	5,27,005.66		51,98,832.14	
172	Bank accounts (Thiruvillwamala (SIB atc no. 008107300000307333))	2,12,927.88		10,28,614.62	
208	Bank accounts (SIB-Pulpally) 0260073000000541	76,590.33		2,01,793.83	
260	Bank accounts (6482289703 Indian bank - Koorkkanchery)	14,96,349.92		48,21,619.32	
272	Bank accounts (HDFC-HO)TWL-50200023217266	50,23,276.77		56,83,520.53	
285	Bank accounts (SIB-Shornur)0770073000000066	38,384.01		20,52,699.61	
291	Bank accounts (SIB-Kuzhalmannam) (7350730000000075	49,555.71		5,05,249.21	
295	Bank accounts(SIB-Kozhijampara)0039073000021601	78,824.09		7,35,222.89	
302	Bank accounts (Federal-Cheru) 15700200002085	2,37,001.80		10,80,421.80	
362	Bank accounts(HDFC-Head Office)50200022884287	16,68,067.44		43,91,178.85	
673	Bank accounts (Federal-Chathamur) 12780200010836	1,36,235.20		19,37,199.20	





689	Bank account Money Gram-Express money a/c - Head Office	917020065859888	3,735.06	3,73,695.09
704	Bank accounts (Axis bank Salary account-HO)	917020069612276	65,78,526.07	52,65,049.76
707	Bank Accounts (Federal bank - Rajakad)	17460200002225	82,082.20	1,08,101.20
773	Bank accounts (Federal Bank - Perambra)	14150200003538	27,180.40	22,19,706.40
867	Bank accounts (TWI Federal bank a/c - 14670200012163)		96,42,508.20	1,80,34,232.29
874	Bank accounts (Federal bank - Head Office)	14670200012106	1,20,20,995.75	33,82,991.89
877	Bank accounts (Axis-Nilambur)	918020009931864	14,825.80	26,802.20
878	Bank Accounts (Federal bank-Koduvally)	10590200206736	26,090.20	4,82,171.20
909	Bank Accounts (Federal Bank - Thodupuzha)	120370200000969	3,28,629.84	13,43,470.84
939	Bank accounts (Indian Bank - Kattakada)	6610987908	7,21,199.90	39,42,993.90
954	Bank accounts (Axis Bank - Thalassery)	918020019273721	15,356.81	33,92,944.06
964	Bank accounts (Axis Bank - Kanhangad)	918020021339996	16,483.52	16,28,513.42
964	Bank accounts (Federal- Vaikom)	10960200004847	20,530.52	87,613.52
978	Bank accounts (Federal bank - Neyyatinkara)	14400200003339	55,691.14	16,48,479.74
981	Bank accounts (Axis bank - Kasargod)	918020029318584	1,20,492.45	1,28,166.45
983	Bank accounts (Axis bank incentive account-HO)	918020027676446	12,187.54	5,660.04
984	Business Loan (Axis bank account- HO)	918020028743705	2,66,783.99	4,08,200.77
992	Bank accounts (Axis bank - Vadakara)	918020029516458	2,25,530.65	7,63,291.65
994	Bank accounts (Federal bank - Edavannapara)	16000200002550	26,447.05	4,23,660.85
1005	Bank accounts (Axis bank - Adoor)	918020030300285	26,879.60	5,37,733.00
1009	Bank accounts (Axis Bank - Nedumangad)	918020037014430	30,662.86	26,18,987.91
1011	Bank accounts (Federal- Tripayar)	14250200003080	24,822.39	25,000.09
1012	Bank accounts (Federal Bank - Perinthalmanna)	15370200006773	(19,127.60)	51,224.40
1019	Bank accounts (Axis - Nudakavu)	918020032304712	14,685.90	3,59,801.90
1029	Bank accounts (Axis bank- TWL)	918020028868260	26,336.60	12,25,392.80
1038	Bank accounts (Axis bank - Malappuram)	918020042185190	47,57,788.11	61,30,010.38
1040	Bank accounts (Federal- Muddakkayam)	13970200012952	39,483.34	5,19,056.39
1049	Bank accounts (Federal bank - Ottapalam)	14310200012513	1,18,846.30	2,59,301.30
1056	Bank accounts (Federal Bank - Thirumala)	20390200001254	3,38,826.00	3,69,264.00
1066	BANK ACCOUNTS AXIS BANK (Edmax-Margin amount Transier)	HEAD OFFICE 918020051594891	23,004.40	18,71,169.40
1089	Bank accounts (Federal Bank - Munnar)	10100200006506	37,72,951.14	1,06,451.14
1095	Bank accounts (HDFC - TWL Head Office)	50200032323161	39,209.82	33,168.82
1109	Bank accounts (Axis Bank - Mavelikara)	918020066750976	22,75,242.12	33,47,943.92
1110	Bank accounts (Axis Bank - Pattambi)	918020068396754	1,04,696.26	10,62,002.66
1111	Bank accounts (Axis bank- Kottayam RO)	918020066492214	26,353.35	2,50,359.05
1113	Bank accounts (Axis Bank - Palayam)	918020067097667	89,297.39	19,63,396.39
1116	Bank accounts (Axis Bank - Perumbavoor)	918020067092905	42,135.80	18,83,483.00
1123	Bank accounts (Axis bank- Pathanamthitta)	918020068817578	3,79,771.12	10,34,201.72
1124	Bank accounts (Axis bank- Calicut RO)	918020068805999	1,85,938.10	13,76,096.40
1132	Bank accounts (Federal bank- Kattappana)	14260200011009	13,66,215.85	6,68,461.25
1136	Bank accounts (Axis bank- Anjerchira)	918020063795512	20,003.51	10,05,131.91
1141	Bank accounts (Federal bank - Thamarassery)	14670200012403	17,215.38	10,44,097.38
1144	Bank accounts (Federal bank - Kalamassery)	918020067429116	4,23,315.53	47,28,768.93
1154	Bank accounts (Axis Bank - Kothamangalam)	918020074489644	58,012.00	10,21,535.00
1157	Bank accounts (Federal bank - Kodakara)	14670200012296	79,438.77	6,51,594.77
1165	Bank accounts (The Federal Bank Limited - Adimaly)	114670200012353	40,194.20	41,99,427.20
1180	Bank accounts (Axis Bank - Chengannur)	918020066570628	70,462.50	5,59,931.50
1181	Bank accounts (Axis bank - Pandalam)	918020067096952	27,03,709.80	20,64,133.70
1184	Bank accounts (Federal bank - Piravam)	114670200012338	26,273.25	32,048.25
1187	Bank accounts (Federal bank - Edakkara)	14670200012452	57,431.40	14,97,139.68
1205	Bank accounts (Federal bank - Nedumkandam)	114670200012486	91,061.00	7,51,284.00
1210	Bank accounts (Axis Bank - Peroor)	918020079308896	3,758.54	1,63,769.54
1213	Bank accounts (Federal bank-Mananthavady)	114670200012361	2,39,575.50	12,15,946.45
1220	Bank accounts (Federal bank - Vemjaramoodu)	114670200012528	24,773.18	94,572.18
1231	Bank accounts (Federal bank - Cheruplassery)	114670200012536	27,899.64	42,87,051.64
1235	Bank accounts (Federal Bank- Kumaly)	15310200004352	1,31,498.88	21,96,578.88
			37,214.68	2,97,160.90





1241	Bank accounts (Federal bank - Chittur) 14670200012569	49,762.64	47,09,682.64
1244	Bank accounts (Axis Bank- Sulthan bathery) 918020068672977	13,496.86	18,16,238.96
1245	Bank accounts (Axis Bank - Alapuzha) 918020088834472	5,21,952.40	1,36,812.30
1267	Bank accounts (Federal bank-Vengara) 14670200012668	55,251.00	1,00,472.00
1270	Bank accounts (Axis bank- Kottarakkara) 918020087060441	8,25,491.63	33,956.23
1272	Bank accounts (Axis Bank - North Paravoor) 918020101710639	10,174.36	6,28,004.31
1282	Bank accounts (Axis bank - Cherthala) 918020102615476	2,18,196.33	7,80,675.03
1285	Bank accounts (Federal bank - Anchal) 14670200012692	1,57,868.00	1,21,644.00
1290	Bank accounts (Federal bank - Pudiagamam) 14670200012437	38,734.00	5,61,172.00
1298	Bank accounts (Federal bank - Karukuchal) 14670200012684	30,389.00	6,14,583.00
1307	Bank accounts (ESAF bank-Marayur) 120180000020543	68,507.21	59,287.29
1396	Bank accounts (Axis bank pool account - Head Office) 918020018817683	3,42,35,071.63	89,56,451.63
1494	HDFC BANK- LOAN INSURANCE ACCOUNT 50200040085130	-	-
1769	Axis bank-Western Union Money transfer- 919020084322279	2,00,535.24	12,79,734.22
1770	Axis bank-Ria money transfer 919020084228135	4,63,362.11	2,38,550.79
1771	Elappara Gramam bank-40385111000566	23,579.59	2,23,022.09
1772	Canara bank-N R Mohalla(5151201000284)	3,51,374.40	6,60,562.40
1780	Axis bank -Trans fast(919020087717526)	74,625.21	1,23,514.45
1782	Canara bank T Narasipura(0662201000813)	27,757.88	11,837.40
1784	Federal bank Ramebannur(21110200001792)	55,210.46	9,05,482.64
1982	Canara bank Nanjangud (0597201001266)	27,096.00	26,354.00
1983	Canara bank-Ashoknagar Mandya -2(0516201002350)	62,932.40	28,939.40
1985	Canara bank Hosahalli(516201002351)	24,388.00	1,21,526.00
1987	Federal bank Devanahalli (15290200001956)	37,043.84	53,368.04
1989	Canara bank Jayanagar RO (2725214000002)	1,05,03,546.39	54,52,148.05
1991	Canara bank Jayanagar 3rd Block(2725201000184)	1,74,950.36	1,58,388.36
1993	Canara bank Gaumbidanur(770201000906)	45,182.10	65,366.90
1997	Axis bank-Uduppi(919020094756688)	34,808.26	1,56,577.26
2000	Axis bank-Tumkur Sadashivanagar(919020094818537)	1,27,112.00	1,35,838.50
2001	Canara Bank-Tumkur Kyathasandra (5558214000001)	3,56,522.40	1,33,554.40
2006	Syndicate bank-Marasur(4603070004070)	16,789.34	12,571.34
2015	Canara bank-Holenarasipura(588201000402)	1,51,975.84	31,535.84
2020	Canara bank-Chikkaballapura (5640201000124)	48,708.40	16,505.40
2024	Axis bank-Chunchunghatta (919020096638584)	44,098.95	29,23,010.45
2026	Canara bank-Haveri (2812201000452)	9,860.20	1,63,733.00
2029	Canara bank-KR Mohalla (538201001291)	16,068.20	21,496.20
2034	Canara bank-Channarayana (767201001040)	14,478.10	35,356.10
2035	Axis bank Harihar(920020000719181)	50,112.28	37,854.88
2057	Axis bank Gold Loan (919020094641256)	13,68,009.37	13,82,697.01
2061	Canara bank-Puttur(615201001203)	1,33,303.24	54,746.24
2067	Axis bank-Valanchery (920020001230379)	1,11,997.70	3,88,646.40
2073	Canara bank Dharwad (567201001109)	41,795.80	30,979.80
2075	Axis bank POS (920020008441646)	1,31,806.26	1,19,277.26
2093	Corporation bank-Banaswadi (510101007144332)	30,262.34	76,910.08
2125	ESAF bank-Head Office (2020000020901)	31,13,207.92	1,03,04,866.92
2131	Axis bank BBPS-(920020036000266)	29,75,838.08	11,15,695.51
2162	Kotak Mahindra Bank Debiture Issue(9345063398)	2,15,24,719.78	2,66,49,719.78
2163	South Indian Bak -Panamaram(0996073000000020)	6,45,940.34	84,389.34
2168	HDFC Vendor Account(50200040085130)	1,72,349.94	33,42,252.94
2221	Bank accounts (Axis fund transfer A/c-Head Office) 921020008192118	82,09,609.22	62,87,187.19
2261	Canara Bank-Bagepalli-1 (0925201000758)	1,24,714.00	31,155.00
2262	Canara Bank-Bagepalli-2 (9921201000820)	8,000.00	27,993.00
2268	Canara Bank-Pavagada (120000031780)	15,968.00	85,259.00
2271	Federal Bank-Hubly(13380200017391)	7,270.20	26,736.00
2273	Canara Bank-Madanapalle (120000044621)	35,238.00	9,086.00
2276	Bank of Baroda Bank -Sira (54930200000295)	3,18,879.69	8,858.63
2293	Canara Bank-Chamarajanagar(120000249837)	20,430.00	20,887.00
2297	Union Bank of India-Keshwapura Hubli(566301010050284	35,036.08	10,034.61





2301	Canara Bank-Kurpura(120000332876)	2,97,839.00	32,256.00
2306	Bank of India-Barihoysal (111420110000116)	65,803.88	8,193.14
2319	Canara Bank-Kolar (1200004603660)	1,19,512.00	25,767.00
2320	Canara Bank-Madakasira(12000023081)	37,358.72	6,533.00
2321	Catholic Syrian bank-Aksayanagar(052304379159195001)	30,803.50	41,536.50
2323	Canara Bank-Belari (20000428940)	50,895.68	24,068.68
2324	Federal Bank-Tripuri(19900200004109)	24,678.29	26,032.50
2328	Canara Bank-Sidiyaghatta(120000482487)	24,993.00	13,515.00
2335	Canara Bank-Hassan(120000501060)	22,230.00	66,075.00
2337	Federal Bank-Kunigali(20700200001916)	94,116.88	20,815.88
2340	Canara Bank-Doddaballapur(120000547384)	44,905.00	21,264.00
2346	Canara Bank-Arakalageudi(120000588241)	15,188.00	20,326.00
2349	Canara Bank-Mulbagal(120000608690)	17,358.00	41,760.00
2356	Axis Bank-Payment Gate Way(921020051631648)	13,51,425.39	5,65,108.40
2381	Canara Bank-Kollegal(120000761244)	40,477.72	23,036.00
2393	Canara Bank-Tirupati(120000918430)	11,710.00	10,290.00
2394	Canara Bank-Margalore-(120000821927)	42,549.00	88,797.00
2402	Canara Bank-Maddur Branch(120000941322)	35,108.00	15,896.00
2407	Axis Bank-Davanagere(922020015581436)	1,74,739.30	1,26,826.30
2422	Axis Bank-Horamavu(922020018781718)	60,258.80	25,931.30
2442	Bank accounts (Axis Bank - Kalpetta ) 922020025392899	15,743.10	8,118.00
2471	Bank accounts (Canara -Mysore K.G Koppal)120001425680	45,504.50	21,212.50
2472	Bank accounts(Canara Bank - Shikaripura)120001497930	12,017.00	5,285.00
2476	Bank accounts( Axis Bank Rights Issue - HO) 922020026462199	82,239.20	80,823.20
2482	Bank accounts (Canara-Gundlupet) 120001550541	19,029.00	29,037.00
2495	Bank account(Canara bank-Chittoor)120001605490	12,918.00	23,101.00
2500	BANK ACCOUNTS, Axis Bank - Palakkad 922020036704377	1,22,427.30	10,52,110.30
2519	Bank account(Canara bank-Palamaner)120001711514	2,16,426.00	52,369.00
2474	OD Account Axis Bank (922030013791021)	-	(20.00)
2533	Bank accounts (Federal-Muvattupuzha) 14670200013294	1,93,862.00	4,94,940.00
2542	Bank accounts (Indian bank -7299542102) Credit & recovery	36,05,264.00	5,500.00
2544	Bank account(Canara bank-Sagar)120002003141	20,717.00	27,109.00
2566	Bank accounts (Union Bank - Munavalli) 340701010033093	22,417.33	16,831.03
2577	Bank Accounts (Bandhan Bank - TWL - Head office) 10220013123243	8,70,921.00	8,70,921.00
2581	Bank account(Bank of Maharashtra-Vadagoan Belagavi)60433144535	17,581.40	13,463.10
2589	Bank account( Axis Bank - Kattappana)922020037353480	2,02,048.36	1,37,500.32
2603	Bank Account(Bank of Braoada -41740200001683)-Hindupur Branch	13,765.03	5,28,832.50
2604	Bank Account(ESaf small finance Bank-Pazhavannur)-20230000003007	5,57,195.00	27,66,070.00
2615	Bank Account(ESAF Small Finance Bank-Pulpalli)-20230000003347	42,25,130.00	12,39,043.00
2621	Bank Account-Ramanattukara Branch(Federal Bank a/c no.14650200010300)	1,24,652.00	2,24,923.00
2651	Bank Account(ESAF SMALL FINANCE BANK-Kozhijampara)20230000011802	17,14,887.00	-
2658	Bank Account(Union Bank of India-CA-Santhipuram)-2380110100000041	2,996.75	-
2659	Bank Account(AXIS BANK-KOYILANDY)923020028995263	48,360.00	-
<b>Branch Bank accounts</b>			
<b>c) Deposit with Banks:</b>			
1096	Indian bank account FD	6,06,53,339.00	6,06,53,339.00
2126	ESAF bank FD	-	3,61,40,674.00
2345	AXIS bank FD	10,50,29,173.00	10,50,29,173.00
2380	KOTAK FD	50,54,594.00	50,54,594.00
2451	FD HDFC	-	-
<b>TOTAL(NOTE 13)</b>		<b>35,37,83,257.53</b>	<b>44,48,45,715.25</b>





ACCT. NOTE 14 CODE	OTHER CURRENT ASSETS	Figures As on		Figures As on	
		30.06.2023	Rs.	31.03.2023	Rs.
	Interest Receivable				
87	INTER BRANCH A/C	13,39,56,458.80		14,21,10,756.27	
593	Input CGST	17,23,924.20		20,44,303.45	
625	Input SGST	15,21,346.64		18,40,684.64	
746	Input JGST	4,93,309.70		4,45,369.41	
821	TDS Recoverable	1,20,996.92		1,18,346.92	
1025	Incentive Recoverable				
1097	TDS Receivable FY 2020-21				
1304	Input SGST- RCM				
1344	Interest Receivable on FI	15,77,875.00			
1386	Special Adhesive Stamp	(8,42,131.00)			14,312.00
1677	Ineligible ITC account-Asset				
1704	Group Mediclam Recoverable	4,85,478.18		5,63,519.18	
1710	Stock-stamp a/c	59,950.00		63,150.00	
2087	Transfast financial service private ltd	1.00		173.00	
2089	Weizmann forex ltd	761.91		7,803.91	
2118	Prepaid Expenses	33,18,055.13		33,18,055.13	
2127	Microfinance Collection Control A/C	76,83,587.71		75,26,773.71	
2165	Maxvalue Consultancy Services Pvt Ltd	(4,37,016.00)			
2195	Income Tax Refund Receivable (A.Y. 2018-19)				
2224	TDS Receivable FY 2018-19				
2225	TDS Receivable FY 2019-20	1,30,32,099.34		1,30,32,099.34	
2235	TDS receivable FY 2021-22	51,042.07		51,042.07	
2264	Staff welfare expense recoverable				
2409	Pharmasquire Media & Publishing Pvt Ltd				
2410	TDS Receivable FY 2022-23				
2427	Due from M/s RO Marketing				
2433	Kuri Prize receivable				
2447	Profession Tax Recoverable				
2557	Commission receivable				
2590	Kotak Mahindra General Insurance Company Limited				
2625	TDS Receivable FY 2023 24	1,61,09,942.51		1,61,33,342.51	
2628	Provision for cash shortage Recoverable A/C				
2634	TCS Recoverable				
2635	S S BULLION				
2638	Adithya Gold				
	<b>Deposits</b>				
34	Rent Deposit				
209	Caution Deposit	3,48,07,381.00		3,50,65,120.00	
473	Deposit- KSEB	3,74,989.05		3,74,989.05	
474	Telephone Deposit	1,78,764.00		1,78,764.00	
474	Telephone Deposit	18,253.48		18,253.48	
1412	Security Deposit- CDSL	3,03,125.00		3,03,125.00	
1414	RTA Fees Security Deposit	80,000.00		80,000.00	
	<b>TOTAL (NOTE 14)</b>	<b>21,61,29,008.37</b>		<b>22,44,48,402.41</b>	





**NOTE 15**

**TRADE RECEIVABLES**

Ageing for trade receivables – non-current outstanding as at March 31, 2023 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	-	-	-	-

Ageing for trade receivables – non-current outstanding as at March 31, 2022 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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**SUB NOTES TO NOTES FORMING PART OF BALANCE SHEET**

Acct.C ode	<b>NOTE A.1</b> <b>VEHICLE LOAN - TRADE ADVANCE</b>	Figures As on 30.06.2023	
		Rs.	Ps.
470	Johns BL Wheelers-TA	8,64,801.00	
552	Pace motors	4,02,273.00	
990	Pioneer motors	71,013.00	
1008	Panachamoottil motors- TA	13,52,762.00	
1452	Shymas auto sales - alappuzha	1,08,747.00	
1462	Signature motors - kasargode	1,49,860.00	
1483	Purackal motors - Kottayam	2,24,160.00	
1516	HAPBCO motorcycles - Calicut	1,00,840.00	
1518	Toms motors Tripprayar Nattika (Trade Advance)	3,57,972.00	
2423	Tranz Motors TVS Thiruvankulam	2,553.00	
2501	Mithram Mobikes-TWL	3,18,747.00	
	<b>SUBTOTAL(A.1)- SHOWN UNDER OTHER CURRENT ASSETS</b>	<b>39,53,728.00</b>	
Acct.C ode	<b>NOTE A.2</b> <b>VEHICLE LOAN - TRADE ADVANCE</b>	Figures As on 30.06.2023	
		Rs.	Ps.
869	Kachery motors-TA	1,83,070.00	
987	Classic scoobikes pvt ltd-ta	2,02,183.00	
1481	K T C motors - Kozhikode	85,315.00	
2199	Prince motors Calicut	79,257.00	
	<b>SUBTOTAL(A.2)- SHOWN UNDER OTHER CURRENT LIABILITIES</b>	<b>5,49,825.00</b>	
	<b>TOTAL</b>	<b>34,03,903.00</b>	
Acct.C ode	<b>NOTE B.1</b> <b>ADVANCE TO SUPPLIERS</b>	Figures As on 30.06.2023	
		Rs.	Ps.
448	Southern marketing services	1,51,925.00	
500	Varghese corner	0.71	
736	Digital link	9.18	
1486	Dynaflex	2,25,232.50	
1528	Machart advertising and marketing pvt ltd	40,651.52	
1575	National securities	5,900.00	
1578	Central Depository Services (1) Limited	4,720.00	
1581	Abhilash Jeevanand	727.00	
1597	Koolath advertising	0.01	
1749	Scaleios Private Limited	236.51	
1754	Skylark printers	249.98	
2080	Fin trust agency	1.00	
2147	SBI health insurance	87,905.63	
2279	Thathwamasi enterprises	0.01	
2300	Crescent Associates	4,030.50	
2327	Post Master Thrissur	58,465.00	
2379	ABC Limited Dummy	14,165.87	
2385	Thrissur Law Associates	2,500.00	
2592	Novel Business Solutions pvt ltd	6,00,000.00	
2629	Parasya Arts	25,000.00	
2641	Sreenivasa Enterprises	41,250.00	
2654	Bitsledger Legal	4,130.00	
	<b>SUBTOTAL(B.1)- SHOWN UNDER OTHER CURRENT ASSETS</b>	<b>12,67,100.42</b>	





Acct.C ode	NOTE B.2 SUNDRY CREDITORS	Figures As on 30.06.2023	
		Rs.	Ps.
1169	AB associates		9,785.00
1197	Janakiram enterprises		4,032.70
1426	Railnet broadband		0.01
1512	Xperts solutions		29,444.00
1514	Lakshya associates Kottayam		44,157.00
1539	Asianet satellite communication ltd		0.08
1549	Adv.praveen paul chandy		9,060.00
1567	Airtel		0.01
1599	Prasanth & associates		3,03,144.91
1607	Sanvir technologies pvt ltd		0.01
1686	Writers Information		5,57,654.02
1732	Aitri system pvt ltd		0.06
2002	L & J agency		9,595.00
2052	Dev associates		18,001.00
2141	It care tech support		14,087.63
2178	Victory associates Kollam		4,816.00
2179	Fin evolve associates Kollam		1,885.00
2181	Apt management solutions Pattanamthitta		20,864.00
2183	Vinayaka solutions Malappuram		94,202.00
2234	Acumen		3,245.00
2241	Finexcell		185.00
2251	GRACE ASSOCIATES		21,821.00
2267	XELMARK AGENCIES		19,816.00
2272	Chetana Graphics		31,428.00
2286	Chubb System Private Limited		2,42,354.50
2307	Forlight Electricals		0.02
2314	Zwapall Innovations Pvt Ltd		3,210.00
2350	B FIN MANAGEMENT SERVICES		77,767.00
2367	Tejus IT Distributors		0.01
2388	MONEDA BUSINESS & MANAGEMENT SERVICE		71,239.00
2389	RD ASSOCIATES KOLLAM		29,876.00
2398	Advocate Maneesh R		13,500.00
2439	HI TECH AGENCIES - TWL		22,140.00
2513	NANDANA ASSOCIATES TRIVANDRUM-VEHICLE LOAN		85,197.00
2514	AIM MANAGEMENT SERVICES TRIVANDRUM-VEHICLE LOAN		1,440.00
2538	Thattil Jewellers		12,975.00
2594	Niya Associates Trivandrum-Collection Agency		18,359.00
2511	SHARP EDGE BUSINESS SOLUTIONS-VEHICLE LOAN		3,003.00
2551	ACES TRIVANDRUM-VEHICLE LOAN		1,14,178.00
2561	VERTEX ASSOCIATES THRISSUR-VEHICLE LOAN		2,626.00
2595	AD Associates Trivandrum-Collection Agency		2,613.00
2488	Adv Rajeev C		54,000.00
2548	ASIER ASSOCIATES PATHANAMTHITTA-VEHICLE LOAN		6,365.00
2570	Ascension Associates Kottayam - Vehicle Loan		43,283.00
2655	Taurus Distributers		0.02
2657	IT zone infocom Pvt.Ltd		0.11
488	VINOD ELECTRICALS		2,021.50
2518	ADV PRAMOJ ABRAHAM		8,000.00
2662	Adv Ranjith Chandran		15,300.00
<b>SUBTOTAL(B.2)- SHOWN UNDER OTHER CURRENT LIABILITIES</b>			<b>20,26,670.59</b>
<b>TOTAL</b>			<b>(7,59,570.17)</b>





Acct.C ode	NOTE C AUDITOR'S REMUNERATION	Figures As on 30.06.2023 Rs. Ps.
93	Audit Fee	-
-	Other Services	-
	<b>TOTAL</b>	-
Acct.C ode	NOTE D VEHICLE LOAN	Figures As on 30.06.2023 Rs. Ps.
177	Vehicle loan	3,21,93,32,598.00
1311	Unmatured finance charges	(49,15,85,924.00)
1724	Matured finance charge	(6,11,91,487.00)
2229	Vehicle Loan - Moratorium Interest	10,46,22,630.00
2233	Matured Finance charges - Moratorium	(8,93,00,438.00)
2296	Unmatured Finance Charge - Moratorium	-
	<b>TOTAL</b>	<b>2,68,18,77,379.00</b>
Acct.C ode	NOTE E CONSUMER LOAN	Figures As on 30.06.2023 Rs. Ps.
173	Consumer loan	4,39,09,128.32
2230	Consumer Loan - Moratorium Interest	-
	<b>TOTAL</b>	<b>4,39,09,128.32</b>
Acct.C ode	NOTE F MICROFINANCE	Figures As on 30.06.2023 Rs. Ps.
1383	Microfinance	90,10,60,148.35
2231	Microfinance - Moratorium Interest	-
	<b>TOTAL</b>	<b>90,10,60,148.35</b>
Acct.C ode	NOTE G CONSUMER LOAN - BRANCH CHANNEL	Figures As on 30.06.2023 Rs. Ps.
1715	Consumer loan account-Edmax	7,49,320.00
2232	Consumer Loan Edmax - Moratorium Interest	1,353.00
	<b>TOTAL</b>	<b>7,50,673.00</b>
Acct.C ode	NOTE H GRATUITY	Figures As on 30.06.2023 Rs. Ps.
-	LIC premium paid during the year	-
1183	Balance payable as per actuarial report	(2,45,21,967.00)
	<b>TOTAL</b>	<b>(2,45,21,967.00)</b>





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**NOTES TO PROFIT AND LOSS STATEMENT**

AcctCo de	NOTE 16 REVENUE FROM OPERATIONS	Figures As on 30.06.2023		Figures As on 31.03.2023	
		Rs.	Ps.	Rs.	Ps.
	<b>Interest Income</b>				
	Interest on Gold loan	8,66,89,486.75		33,73,48,643.80	
	Interest on samruddhi loan	66,97,620.72		4,39,44,180.40	
	Interest received-Edmax	2,713.42		63,121.11	
174	Interest on Consumer loan	17,77,705.60		1,51,13,570.05	
178	Interest on Vehicle loan	13,35,28,404.00		67,66,29,167.00	
180	Interest on Business loan	-		9,305.16	
203	Interest on Personal loan	-		-	
257	Interest on overdue - Vehicle loan	1,75,24,695.00		9,70,75,947.00	
638	Interest on traders loan	350.00		3,817.00	
1403	Interest on Microfinance	5,03,53,243.42		15,05,75,021.06	
1717	Interest on overdue-Edmax	6,52,875.00		(2,47,808.00)	
1725	Interest on Overdue - Traders loan	-		-	
2122	Interest on traders loan (Max Vanijya)	23,52,696.00		1,30,59,197.00	
2123	Interest on overdue traders loan (Max Vanijya)	4,52,596.00		7,00,397.00	
2124	Interest on overdue Samruddhi loan	20,81,389.00		49,83,519.00	
2145	Interest on moratorium - Vehicle Loan	(51,14,620.00)		(2,08,58,902.00)	
2149	Interest on moratorium - Consumer Loan Edmax	260.00		7,482.00	
2152	Interest on moratorium - Micro Finance	1,653.00		1,19,42,532.71	
2153	Interest on moratorium - Consumer Loan	-		1,41,71,746.00	
2237	Interest on Moratorium interest	13,55,996.00		1,10,63,255.46	
2370	Interest on Vyapari Kshema	4,85,227.79		27,15,066.68	
2371	Interest on overdue-Vyapari Kshema	93,066.00		4,83,364.00	
2413	Interest on Mahila Kshema	4,09,631.96		26,63,912.00	
2414	Interest on overdue Mahila Kshema	64,387.00		71,123.00	
		<b>29,94,09,376.66</b>		<b>1,36,15,17,657.43</b>	
	<b>Fee based Income</b>				
197	Notice charge	5,07,676.36		17,79,974.16	
331	Documentation charges-VL	21,33,791.78		2,55,15,934.48	
2580	Documentation Charge-MF	1,16,517.50		51,438.64	
608	Service charge vehicle loan	58,92,887.04		5,26,55,843.88	
712	Processing fee(traders loan)	-		-	
797	Income auto loan finance	19,55,985.68		1,34,43,006.30	
1338	Fore-closure charges on traders loan	5,33,803.92		27,05,944.72	
1385	Processing fee -MF	65,09,600.00		1,51,63,650.00	
1387	Processing fee -CDL	10,53,152.76		16,76,802.82	
1493	Processing charges - gold loan	7,74,255.38		43,48,091.72	
1709	Processing charge-Edmax	-		-	
1723	Pre-closure interest Edmax	-		742.26	
2062	Processing charges(Samruddhi Loan)	12,41,000.00		1,11,63,000.00	
2110	Appraisal charges - Max Samruddhi	62,050.00		5,58,150.00	
2120	Processing fee (Max Vanijya)	7,48,500.00		43,30,500.00	
2133	Pre closure charges - Gold Loan	51,309.48		1,48,299.68	
2361	Sale of auction gold	-		-	
2363	processing charges (Vyapari Kshema)	1,02,040.00		4,60,380.00	
2364	Appraisal Charges (Vyapari Kshema)	10,204.00		46,038.00	
2365	Fore closure charges- Vyapari Kshem	50,635.58		3,90,444.12	
2416	Pre-closure charges-Mahila Kshema	50,468.82		1,96,298.24	
2417	Appraisal charges-Mahila Kshema	3,217.00		36,466.00	
2419	Appraisal charges-Traders loan	-		-	
2401	Bounce charge-Consumer loan	1,416.00		-	
2479	Processing Fee - Mahila Kshema	32,310.00		3,71,030.00	
		<b>2,18,30,821.30</b>		<b>13,50,42,035.02</b>	
	<b>TOTAL - REVENUE FROM OPERATIONS</b>	<b>32,12,40,197.96</b>		<b>1,49,65,59,692.45</b>	





AcctCo de	NOTE 17 OTHER INCOME	Figures As on 30.06.2023		Figures As on 31.03.2023	
		Rs.	Ps.	Rs.	Ps.
	Commission from money transfer		7,624.00		74,283.81
146	Other income		67,413.44		54,74,544.65
330	Other charges		-		-
565	Discount Received		-		-
1022	Round off		358.54		811.92
1099	Collection against loss on repossessed asset		36,58,542.00		99,20,093.00
1750	Interest on fixed deposit		17,91,262.00		2,32,88,924.24
2099	Sundry written back		36,220.00		3,13,938.77
2136	Transfer noting charges - subdebt		20,000.00		1,58,000.00
2137	Transfer noting charges - debenture		-		500.00
2205	Auction expense received-GL		2,53,705.16		6,95,116.40
2263	Interest on income tax refund		-		13,43,834.56
2378	Auction expense received-Consumer Loan		18,385.54		43,908.82
2545	Collection against written off account-Vehicle loan		24,27,015.00		54,28,265.00
2562	Collection against written off account-Business Loan		15,42,242.00		31,87,331.00
2601	News Paper publication charge		3,500.00		7,200.00
2639	Salary Deduction Reversed		-		24,00,488.00
2650	Referral commission - Consumer loan		1,53,93,887.00		
	<b>TOTAL-OTHER INCOME</b>		<b>2,52,20,154.68</b>		<b>5,23,37,240.17</b>

AcctCo de	NOTE 18 EMPLOYEE BENEFITS EXPENSES	Figures As on 30.06.2023		Figures As on 31.03.2023	
		Rs.	Ps.	Rs.	Ps.
61	Salary		8,60,91,522.63		39,44,66,068.76
191	Provident fund		21,02,782.00		1,12,69,808.00
251	ESI		15,19,400.76		70,99,391.50
380	Staff welfare expense		2,77,938.00		8,20,411.00
644	Group insurance		-		9,38,944.67
792	Individual accidental insurance policy		-		1,63,532.29
1042	Stipend		4,70,382.25		37,80,374.57
1182	Gratuity		-		2,56,09,105.00
1659	Staff incentive		14,42,743.00		1,05,34,367.00
	<b>TOTAL-EMPLOYEE BENEFITS EXPENSES</b>		<b>9,19,04,768.64</b>		<b>45,46,82,002.79</b>

AcctCo de	NOTE 19 FINANCE COSTS	Figures As on 30.06.2023		Figures As on 31.03.2023	
		Rs.	Ps.	Rs.	Ps.
131	Interest on subordinate debt		14,89,56,900.76		73,55,03,451.70
254	Interest on debenture		73,81,155.66		4,00,20,644.00
2494	Interest on OD Axis bank		1,644.00		5,34,268.00
	<b>TOTAL-FINANCE COSTS</b>		<b>15,63,39,700.42</b>		<b>77,60,58,363.70</b>

AcctCo de	NOTE 20 OTHER EXPENSES	Figures As on 30.06.2023		Figures As on 31.03.2023	
		Rs.	Ps.	Rs.	Ps.
	Advertisement & Business Promotion		3,31,251.00		1,47,45,389.09
	Insurance charges		-		3,67,382.46
	Internet charges		13,35,002.86		63,22,096.84
	Legal Expenses		60,364.00		33,16,213.00
	Loan Written off		28,54,067.13		39,88,59,661.39
	Meeting Expenses		1,86,432.18		10,29,158.53





Office expenses	3,72,932.00	11,62,942.85
Printing & stationery	12,07,185.60	57,57,904.03
Professional & Consultancy Charges	9,56,139.06	26,59,223.00
Rates, Taxes and License	10,768.00	40,085.00
Refreshment	83,484.00	6,33,891.72
Repair & maintenance	29,11,144.18	1,38,36,449.91
Software expenses	2,76,373.18	19,12,888.73
Transportation charges	-	1,96,803.00
Travelling expenses	27,18,620.44	1,46,00,405.24
44 Bank charges	6,70,838.09	50,83,933.08
46 Directors Remmuneration	18,00,000.00	68,00,000.00
47 Electricity charges	21,49,479.00	68,07,421.00
49 Inauguration expenses	7,000.00	2,38,459.00
53 Miscellaneous Expenses	7,000.00	26,473.00
55 Postage & courier	3,29,112.12	26,91,937.55
58 Registration expenses	22,215.00	1,44,222.00
59 Rent	1,67,63,353.76	6,38,07,249.72
63 Subscriptions & periodicals	8,561.00	33,939.00
65 Training expenses	47,003.00	10,61,751.93
93 Audit fee	-	7,05,000.00
145 Donation	-	4,01,600.00
189 Stamp charges	1,48,310.00	4,37,853.06
266 Housekeeping wages	3,16,252.00	15,48,265.00
381 Generator running expenses	14,780.00	81,517.00
407 TWL incentive	12,82,978.00	1,86,06,223.00
411 Service tax	-	-
452 BRANCH IDENTIFICATION EXPENCE	-	11,437.00
489 ROC filing	18,000.00	78,675.00
504 Cloud server rent	11,17,115.55	39,42,676.45
507 Sitting fees-directors	3,75,000.00	12,25,000.00
508 Twl dealer incentive	16,03,943.00	2,12,43,066.50
531 SMS Charge	3,95,000.00	5,90,000.00
569 Commission for debenture trustee	30,000.00	1,20,000.00
697 Foreman commission	-	30,000.00
701 Kuri expenses	-	9,256.00
711 Dealer Staff Vehicle Loan	3,71,426.00	51,31,560.00
771 Labour/customer verification charges	72,302.00	10,89,498.50
817 Deferred revenue expenditure w/off	-	5,43,38,506.50
830 Provision for standard assets	(11,54,998.89)	(27,56,669.14)
910 Interest on Service tax	-	-
972 Loss on repossessed asset	-	-
1055 Staff recruitment service	30,000.00	90,900.00
1073 SSL certificate licence	-	-
1079 TDS paid	-	23,39,264.00
1080 Provision for NPA ( Expense)	2,48,82,346.22	(14,80,89,463.56)
1092 Legal consultancy charges	-	-
1175 Commission collection agency	68,48,331.00	4,82,26,166.00
1202 GST paid	1,284.00	68,654.88
1258 Documentation Expense	1,150.00	23,008.07
1273 Penalty charges	-	42,153.00
1327 Gold w / off	-	25,456.00
1357 Interest on GST - RCM	13,742.82	23,253.82
1389 Institution tax	1,32,500.00	7,32,027.00
1423 Annual custody fee	1,50,000.00	1,79,075.00
1653 Sales promotion expenses	-	-
1655 Marketing & sales promotion	1,900.00	14,73,610.00
1657 FC & other incentive	19,30,400.00	37,70,100.00
1676 Ineligible ITC account-expense	19,33,044.24	1,56,30,260.59
1680 TWL – storage expense	1,69,529.68	18,79,370.00
1992 Auction expenses-two wheeler	2,53,400.00	9,85,950.00
2090 Sundry written off	-	95,240.00





2167	Cibil Charges	1,31,340.00	20,00,208.34
2174	Marketing Agency Commission	32,000.00	8,36,200.00
2190	Yard Rent	4,12,747.02	36,05,616.80
2197	Prior period Item	-	2,28,310.49
2227	Auction Expense Gold Loan	3,02,111.00	2,73,476.00
2244	Common expenses apportioned	-	-
2248	Property Maintenance Expense	1,00,769.00	3,33,088.96
2289	Additional provision restructure-Vehicle loan(Expense)	(5,20,933.70)	(10,40,91,219.45)
2290	Additional provision restructure-MF(Expense)	-	(2,00,86,248.44)
2317	Land Tax	3,852.00	4,268.00
2322	TCS late filing fee	-	4,071.00
2360	Travelling expense-CL Dpt	89,450.00	5,94,495.00
2372	Commission collection agency - Repo process	4,31,726.00	64,24,120.00
2375	Wages	81,000.00	3,84,500.00
2392	Commission BC charges	-	71,682.00
2467	Micro Finance - Adalat expenses	-	1,16,700.00
2477	Meeting Expenses-Vehicle Loan	6,690.00	1,62,703.18
2478	Postage & Courier-Vehicle Loan	65,583.80	4,56,876.96
2484	Duplicate RC Expenses- Vehicle Loan	-	1,820.00
2485	CRIF Charges	160.00	11,264.00
2522	Legal Charges- Vehicle Loan	15,56,150.00	8,65,530.00
2524	Labour/Customer Verification Charges-Vehicle loan	2,75,605.00	7,70,145.00
2525	Bank Charges-Vehicle Loan	7,27,106.08	16,19,906.14
2526	Marketing & Sales Promotion-Vehicle Loan	82,350.00	3,77,060.00
2543	TWL-Moratorium Write Off Account	8,56,578.00	1,45,95,099.00
2583	"Cloud -based call center solution"(call) charges	83,730.00	94,180.00
2614	Sponsorship fee	-	18,110.00
137	Tax & rates	-	-
2622	Traders Loan - Write off account	-	91,222.00
2623	Traders Loan - Moratorium Write off	-	6,224.00
1196	Capital raising fee account	-	98,69,000.00
2633	Tax Late Fee	-	24,379.00
2648	Provision for Spurious Gold Exp A/c	-	13,33,000.00
2647	Incentive Recoverable Written Off	-	11,30,596.00
2640	Income Tax Paid FY 2015-16	-	13,46,753.00
2626	Provision for cash shortage Exp A/c	-	3,25,096.18
52	Membership Fee	10,000.00	-
120	Marketing expense	-	-
	<b>TOTAL-OTHER EXPENSES</b>	<b>8,07,74,075.42</b>	<b>51,02,62,603.90</b>





**CAPITAL ANALYSIS 2022-23**

**TIER 1 CAPITAL**

PARTICULARS	AMOUNT IN CRORES	AMOUNT
Share Capital	164.76	1,64,75,97,535.00
<b>Add: Reserves and Surplus</b>		
Share premium	8.51	8,51,07,620.00
Accumulated loss/profit last year	-98.08	-98,08,48,497.97
Profit / loss for the current year	0.93	93,03,332.93
Statutory Reserve	0.76	76,30,639.20
<b>Total R&amp;S</b>	<b>-87.88</b>	<b>-87,88,06,905.84</b>
<b>Less: Intangible assets &amp; b/f losses</b>		
Less: Software & trademark	0.28	27,67,765.56
Less: Deferred tax asset/(Liability)	4.83	4,83,42,489.24
<b>TOTAL TIER 1 CAPITAL</b>	<b>71.77</b>	<b>71,76,80,374.36</b>
<b>NET OWNED FUND</b>	<b>71.77</b>	<b>71,76,80,374.36</b>

**TIER 2 CAPITAL**

PARTICULARS	AMOUNT	AMOUNT
Provision on STD asset	1.95	1,95,23,054.57
Subdebt net of discounting	92.28	92,28,06,400.00
<b>TOTAL TIER 2 CAPITAL</b>	<b>94.23</b>	<b>94,23,29,454.57</b>
50% OF TIER 1 CAPITAL	35.88	35,88,40,187.18
<b>TIER 2 CAPITAL TO CRAR</b>	<b>37.84</b>	<b>37,83,63,241.75</b>

**RISK ADJUSTED ASSETS**

PARTICULARS	AMOUNT	% OF RISK	AMOUNT	AMOUNT IN CRORES
Cash & Bank balances	35,37,83,257.53	0%	-	-
Loans and Advances	5,33,58,40,939.67	100%	5,33,58,40,939.67	533.58
Fixed Assets	28,05,01,063.30	100%	28,05,01,063.30	28.05
Tax and Department	3,41,17,956.01	0%	-	-
Others	23,65,63,156.02	100%	23,65,63,156.02	23.66
<b>Total</b>	<b>6,24,08,06,372.53</b>		<b>5,85,29,05,158.99</b>	<b>585.29</b>





<b>LEVERAGE RATIO</b>		
<b>PARTICULARS</b>	<b>AMOUNT IN CRORES</b>	<b>AMOUNT</b>
Networth(NOF)	<b>71.77</b>	71,76,80,374.36
Outside Liabilities	<b>517.21</b>	5,17,21,14,824.82
Leverage	<b>7.21</b>	
<b>OUTSIDE LIABILITIES</b>		
Debentures	<b>24.90</b>	24,89,80,000.00
Subordinated debts	<b>393.04</b>	3,93,03,55,000.00
Interest payable on debentures	<b>4.29</b>	4,29,48,252.47
Interest payable on subordinated debts	<b>94.98</b>	94,98,31,572.35
Total	<b>517.21</b>	5,17,21,14,824.82





## SUMMARY CRAR 30.06.2023

PARTICULARS	AMOUNT IN CRORES
TIER 1 CAPITAL	71.77
NET OWNED FUND	71.77
TIER 2 CAPITAL	37.84
RISK ADJUSTED ASSETS	585.29
<b>RATIOS IN %</b>	
PARTICULARS	%
TIER 1 CAPITAL	12.26
TIER 2 CAPITAL	6.46
<b>CRAR</b>	<b>18.73</b>





**DISCOUNTING OF SUBORDINATED DEBTS AS ON 30.06.2023**

<b>SUB DEBT NET OF DISCOUNTING</b>	<b>OUTSTANDING AS ON 30.06.2023</b>	<b>DISCOUNT %</b>	<b>DISCOUNT</b>	<b>DISCOUNTED VALUE</b>	<b>DISCOUNTED VALUE IN CRORES</b>
<b>Remaining maturity of instruments</b>					
less than 1 year	2,32,57,05,000.00	100%	2,32,57,05,000.00	-	-
bet 1 and 2 years	49,02,14,000.00	80%	39,21,71,200.00	9,80,42,800.00	9.80
bet 2 and 3 years	18,35,85,000.00	60%	11,01,51,000.00	7,34,34,000.00	7.34
bet 3 and 4 years	5,66,000.00	40%	2,26,400.00	3,39,600.00	0.03
bet 4 and 5 years	89,64,75,000.00	20%	17,92,95,000.00	71,71,80,000.00	71.72
more than 5 years	3,38,10,000.00	0%	-	3,38,10,000.00	3.38
<b>TOTAL</b>	<b>3,93,03,55,000.00</b>		<b>3,00,75,48,600.00</b>	<b>92,28,06,400.00</b>	<b>92.28</b>





LOAN	30-06-2023						31-03-2023						PROV. Movement				Net	
	STD		Substd		Doubtful		STD		Substd		Doubtful		Addition		Reduction			NPA PRV-EXP.
													Substd	Doubtful	Substd	Doubtful		
VEHICLE LOAN	91,14,811.90	1,97,07,200.00	7,36,15,539.50	1,04,77,630.14	2,34,85,996.40	5,65,21,408.80	1,04,77,630.14	2,34,85,996.40	5,65,21,408.80	-	1,70,94,130.70	(37,78,796.40)	-	-	1,33,15,334.30			
GOLD LOAN	61,14,661.18	2,71,564.20	51,13,189.80	61,85,076.47	11,223.40	17,55,052.80	61,85,076.47	11,223.40	17,55,052.80	2,60,340.80	33,58,137.00	-	-	-	36,18,477.80			
MICROFINANCE	35,14,411.95	16,09,791.31	63,59,247.37	30,25,860.34	19,71,340.45	15,99,334.94	30,25,860.34	19,71,340.45	15,99,334.94	-	47,59,912.43	(3,61,549.14)	-	-	43,98,363.29			
CONSUMER LOAN	1,53,618.59	2,19,027.59	33,14,203.80	79,759.46	5,69,825.37	2,75,703.05	79,759.46	5,69,825.37	2,75,703.05	-	30,38,500.75	(3,50,797.78)	-	-	26,87,702.97			
SAMRUDDHI LOAN	4,34,567.50	8,34,620.20	2,53,321.00	6,77,292.28	5,87,015.90	-	6,77,292.28	5,87,015.90	-	2,47,604.30	2,53,321.00	-	-	-	5,00,925.30			
CONSUMER LOAN ACCOUNT-EDMAX	5.94	6,199.40	1,53,207.20	3.15	37,141.80	89,079.40	3.15	37,141.80	89,079.40	-	64,127.80	(30,942.40)	-	-	33,185.40			
TRADERS LOAN (MAX VANIJA)	1,38,364.66	4,55,892.60	7,67,620.00	1,70,522.16	4,13,904.40	4,68,162.00	1,70,522.16	4,13,904.40	4,68,162.00	41,988.20	2,99,458.00	-	-	-	3,41,446.20			
VYAPARI KHEMA	-	-	10,03,930.00	-	-	10,10,580.00	-	-	10,10,580.00	-	-	-	-	(6,650.00)	(6,650.00)			
TRADERS LOAN	36,560.14	-	-	30,705.21	-	-	30,705.21	-	-	-	-	-	-	-	-			
MAHILA KHEMA	16,056.49	-	-	31,213.86	28,359.20	-	31,213.86	28,359.20	-	-	-	(6,439.10)	-	-	(6,439.10)			
<b>Total</b>	<b>1,95,23,058.36</b>	<b>2,31,26,215.39</b>	<b>9,05,80,258.67</b>	<b>2,06,78,063.07</b>	<b>2,71,04,806.91</b>	<b>6,17,19,320.99</b>	<b>2,06,78,063.07</b>	<b>2,71,04,806.91</b>	<b>6,17,19,320.99</b>	<b>5,49,933.30</b>	<b>2,88,67,587.68</b>	<b>-45,28,524.82</b>	<b>-6,650.00</b>	<b>2,48,82,346.16</b>				





NPA AS ON 30-06-2023

LOAN TYPE	TOTAL OUTSTANDING	STD ASSET	SUB STD	D1 SECURED	D1 UNSECURED	D2 SECURED	D2 UNSECURED	D3 SECURED	D3 UNSECURED	GROSS NPA	GNPA %
VEHICLE LOAN	2,68,18,77,379.00	2,27,87,02,975.00	19,70,72,000.00	8,03,46,869.00	39,43,555.00	9,34,00,519.00	1,37,48,168.00	56,58,012.00	90,05,281.00	40,31,74,404.00	15.03
GOLD LOAN	1,53,67,07,215.00	1,52,86,65,296.00	27,15,642.00	2,66,359.00	-	-	-	-	50,59,918.00	80,41,919.00	0.52
MICROFINANCE	90,10,60,148.35	87,86,02,987.92	1,60,97,913.06	-	51,55,485.73	-	1,622.58	-	12,02,139.06	2,24,57,160.43	2.49
CONSUMER LOAN	4,39,09,128.32	3,84,04,648.67	21,90,275.85	-	31,12,129.22	-	-	-	2,02,074.58	55,04,479.65	12.54
SAMMRUDDHI LOAN	11,72,41,398.00	10,86,41,875.00	83,46,202.00	-	-	-	-	-	2,53,321.00	85,99,523.00	7.33
CONSUMER LOAN ACCOUNT-EDMAX	7,50,673.00	1,486.00	61,994.00	5,29,507.00	-	1,57,686.00	-	-	-	7,49,187.00	99.80
TRADERS LOAN (MAX VANLIYA)	3,99,17,710.00	3,45,91,164.00	45,58,926.00	-	7,67,553.00	-	67.00	-	-	53,26,546.00	13.34
TRADERS LOAN	10,03,930.00	91,40,034.00	-	-	-	-	-	-	10,03,930.00	10,03,930.00	100.00
VYAPARI KHEMA	91,40,034.00	91,40,034.00	-	-	-	-	-	-	-	-	-
MAHILA KHEMA	42,33,324.00	40,14,123.00	2,19,201.00	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>5,33,58,40,939.67</b>	<b>4,88,07,64,589.59</b>	<b>23,12,62,153.91</b>	<b>8,11,42,735.00</b>	<b>1,29,78,722.95</b>	<b>9,35,58,205.00</b>	<b>1,37,49,857.58</b>	<b>56,58,012.00</b>	<b>1,67,26,663.64</b>	<b>45,50,76,350.08</b>	<b>8.53</b>





NPA AS ON 30-06-2023

TOTAL DOUBTFUL DEBITS	PROVISION STD		PROVISION SUB		PROVISION D1		PROVISION D2		PROVISION D3		TOTAL PROVISION - DOUBTFUL DEBITS	TOTAL NPA PROVISION
	ASSET	STD	STD	ASSET	SECURED	UNSECURED	SECURED	UNSECURED	SECURED	UNSECURED		
20,61,02,404.00	91,14,811.90	1,97,07,200.00	1,60,69,373.80	39,43,555.00	2,80,20,155.70	1,37,48,168.00	28,29,006.00	90,05,281.00	50,59,918.00	7,36,15,539.50	9,33,22,739.50	
53,26,277.00	61,14,661.18	2,71,564.20	53,271.80	-	-	-	-	12,02,139.06	12,02,139.06	51,13,189.80	53,84,754.00	
63,59,247.37	35,14,411.95	16,09,791.31	-	51,55,485.73	-	1,622.58	-	2,02,074.58	2,02,074.58	63,59,247.37	79,69,038.68	
33,14,203.80	1,53,618.59	2,19,027.59	-	31,12,129.22	-	-	-	2,53,321.00	2,53,321.00	33,14,203.80	35,33,231.39	
2,53,321.00	4,34,567.50	8,34,620.20	-	-	47,305.80	-	-	-	-	2,53,321.00	10,87,941.20	
6,87,193.00	5.94	6,199.40	1,05,901.40	7,67,553.00	-	67.00	-	-	-	1,53,207.20	1,59,406.60	
7,67,620.00	1,38,364.66	4,55,892.60	-	-	-	-	-	10,03,930.00	-	7,67,620.00	12,23,512.60	
10,03,930.00	36,560.14	-	-	-	-	-	-	-	-	10,03,930.00	10,03,930.00	
-	16,056.49	21,920.10	-	-	-	-	-	-	-	-	21,920.10	
<b>22,38,14,196.17</b>	<b>1,95,23,058.36</b>	<b>2,31,26,215.39</b>	<b>1,62,28,547.00</b>	<b>1,29,78,722.95</b>	<b>2,80,67,461.50</b>	<b>1,37,49,857.58</b>	<b>28,29,006.00</b>	<b>1,67,26,663.64</b>	<b>1,67,26,663.64</b>	<b>9,05,80,258.67</b>	<b>11,37,06,474.06</b>	





**INTEREST PAYABLE ON SUBORDINATE DEBT**

**As on 30-06-2023**

Maturity Date	Rate of Interest				Total
	>=10<=11.5	>11.5<=12.5	>12.5<=13.5	>13.5<=15	
Above 5 years	-	-	-	-	-
4 Year to 5 years	(5,318.00)	(5,100.00)	-	-	(10,418.00)
3 Year to 4 years	-	(2,22,984.00)	-	-	(2,22,984.00)
2 Year to 3 years	(34,505.00)	(7,29,39,087.00)	-	-	(7,29,73,592.00)
1 Year to 2 years	(1,26,659.00)	-	(17,78,72,607.50)	-	(17,79,99,266.50)
Less than 1 year	(14,55,807.30)	(3,01,749.20)	(56,92,51,452.10)	(3,05,649.50)	(57,13,14,658.10)
<b>Total</b>	<b>(16,22,289.30)</b>	<b>(7,34,68,920.20)</b>	<b>(74,71,24,059.60)</b>	<b>(3,05,649.50)</b>	<b>(82,25,20,918.60)</b>

**INTEREST PAYABLE ON DEBENTURE**

**As on 30-06-2023**

Maturity Date	Rate of Interest				Total
	>=10<=11.5	>11.5<=12.5	>12.5<=13.5	>13.5<=15	
Above 5 years	-	-	-	-	-
4 Year to 5 years	(917.00)	-	-	-	(917.00)
3 Year to 4 years	-	-	-	-	-
2 Year to 3 years	7,916.00	-	-	-	7,916.00
1 Year to 2 years	(672.00)	-	(1,15,34,803.00)	-	(1,15,35,475.00)
Less than 1 year	-	(3,22,633.00)	(2,59,23,605.40)	0.60	(2,62,46,237.80)
<b>Total</b>	<b>6,327.00</b>	<b>(3,22,633.00)</b>	<b>(3,74,58,408.40)</b>	<b>0.60</b>	<b>(3,77,74,713.80)</b>

