

**MAXVALUE CREDITS AND INVESTMENTS LTD**

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

**KOORKENCHERY,THRISSUR-680007 CIN-U65921KL1995PLC009581**

**BALANCE SHEET AS AT 31.12.2023**

Particulars	Note No.	Figures As on 31.12.2023		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	1,78,75,97,535.00		1,64,75,97,535.00	
(b) Reserves and surplus	3	(87,04,97,586.94)		(88,81,10,238.77)	
<b>2. Share application money pending allotment</b>					
<b>3. Non-current liabilities</b>					
(a) Long-term borrowings	4	1,94,16,21,000.00		1,85,13,14,000.00	
(b) Other long-term liabilities	5	7,41,11,243.00		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	2,42,19,34,527.12		3,29,49,63,353.69	
(c) Short-term provisions	9	19,26,60,319.18		13,77,30,420.66	
<b>TOTAL</b>		<b>5,55,48,64,385.36</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	26,39,79,348.69		28,38,66,372.81	
(ii) Intangible assets	10	20,84,634.83		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	2,08,30,84,255.53		2,67,24,54,565.28	
<b>2. Current assets</b>					
(a) Cash and cash equivalents	13	50,31,69,678.91		44,48,45,715.25	
(b) Short-term loans and advances	12	2,46,68,81,459.88		2,95,15,06,938.32	
(c) Other current assets	14	18,73,22,518.28		22,44,48,402.41	
(d) Trade Receivables	15		-		-
<b>TOTAL</b>		<b>5,55,48,64,385.36</b>		<b>6,62,79,12,619.58</b>	

<b>MAXVALUE CREDITS AND INVESTMENTS LTD</b>					
<b>REGD.OFFICE:1ST FLOOR,CEE KAY PLAZA, OPP. METROPOLITAN HOSPITAL,</b>					
<b>KOORKENCHERY,THRISSUR-680007 CIN-U65921KL1995PLC009581</b>					
<b>PROFIT AND LOSS STATEMENT FOR THE YEAR ENDED 31.12.2023</b>					
Particulars	Note No.	Figures As on 31.12.2023		Figures As on 31.03.2023	
		Rs.	Ps.	Rs.	Ps.
I. Revenue from operations	16	94,61,40,215.44		1,49,65,59,692.45	
II. Other income	17	7,96,81,508.80		5,23,37,240.17	
<b>III. Total Revenue (I+II)</b>		<b>1,02,58,21,724.24</b>		<b>1,54,88,96,932.62</b>	
<b>Expenses:</b>					
a. Employee benefits expense	18	26,90,13,587.26		45,46,82,002.79	
b. Finance cost	19	47,40,09,385.62		77,60,58,363.70	
c. Depreciation and amortization expense	10	2,51,49,893.35		4,10,63,091.47	
d. Other expenses	20	24,02,67,001.66		51,02,62,603.90	
<b>IV. Total Expenses</b>		<b>1,00,84,39,867.89</b>		<b>1,78,20,66,061.86</b>	
V. Profit before exceptional and extraordinary items and tax (III-IV)		1,73,81,856.35		(23,31,69,129.24)	
VI. Exceptional Items					
<b>VII. Profit before extraordinary items and Tax (V-VI)</b>		1,73,81,856.35		(23,31,69,129.24)	
VIII.Extraordinary items		2,30,795.48		2,50,163.77	
<b>IX. Profit before tax (VII-VIII)</b>		1,76,12,651.83		(23,29,18,965.47)	
X. Tax expense:					
(1) Current tax					
(2) Deferred tax	11		-	(1,74,80,340.24)	
<b>XI. Profit / (Loss) for the period ( IX-X)</b>		1,76,12,651.83		(21,54,38,625.23)	
Earnings per equity share:					
(1) Basic			<b>0.05</b>		<b>(0.65)</b>
(2) Diluted			<b>0.05</b>		<b>(0.65)</b>
<b>Accounting policies and notes on account</b>	1				

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

**CASH FLOW STATEMENT (AS PER AS-3) FOR THE YEAR ENDED 31.12.2023 (INDIRECT METHOD)**

PARTICULARS		AMOUNT	
<b>A</b>	<b>Cash flows from operating activities</b>		
	<b>Net Profit before taxation and extra ordinary items</b>		1,73,81,856.35
	<b>Adjustments for:</b>		
	Depreciation and Amortization	2,51,49,893.35	
	Provision for NPA ( Expense)	6,12,68,771.42	
	Provision for standard assets(Expense)	(42,90,696.85)	
	Additional provision restructure-Vehicle loan(Expense)	(5,48,176.05)	
	Loans Writeoff	48,26,806.01	
	Provision for gratuity	(15,00,000.00)	
			8,49,06,597.88
	<b>Operating Profit before working capital changes</b>		10,22,88,454.23
	<b>Adjustments for:</b>		
	Add: Increase in current liabilities	37,29,58,173.43	
	Less: Decrease in current liabilities	-	
	Add :Decrease in current assets	52,17,51,362.57	
	Less:Increase in current assets	-	
			89,47,09,536.00
	<b>Cash generated from operations</b>		99,69,97,990.23
	Income tax paid		-
	Cash flow before extra ordinary items		99,69,97,990.23
	<b>NET CASH FLOWS FROM OPERATING ACTIVITIES</b>		99,69,97,990.23
<b>B</b>	<b>Cash flows from investing activities</b>		
	Purchase of fixed assets		(51,32,434.60)
	Sale/Disposal of Fixed Assets		4,63,862.29
	<b>NET CASH FLOWS FROM INVESTING ACTIVITIES</b>		(46,68,572.31)
<b>C</b>	<b>Cash flows From Financing Activities</b>		
	Re-payment of long term borrowings		(1,15,56,80,000.00)
	Re-payment of other long term liabilities		(50,28,68,958.00)
	Receipt from long term loans and advances		58,45,43,503.74
	Receipt from Issue of Equity shares		14,00,00,000.00
	<b>NET CASH FLOWS FROM FINANCING ACTIVITIES</b>		(93,40,05,454.26)
	<b>Net increase/decrease in cash or cash equivalents</b>		<b>5,83,23,963.66</b>
	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		50,31,69,678.91
	<b>Net increase as disclosed above</b>		<b>5,83,23,963.66</b>

**NOTES TO BALANCE SHEET as on 31.12.2023**

NOTE 2	Figures as at 31.12.2023			Figures as at 31.03.2023		
	Number	Rs	Ps	Number	Rs	Ps
<b>SHARE CAPITAL</b>						
<b>Authorised Capital</b>						
<b>39,80,00,000 Equity Shares of Rs.5/- each</b>	998000000	4,99,00,00,000.00		998000000	4,99,00,00,000.00	
<b>10,00,00,000 Preference Shares of Rs. 10/- each</b>	1000000	1,00,00,000.00		1000000	1,00,00,000.00	
	<b>999000000</b>	<b>5,00,00,00,000.00</b>		<b>999000000</b>	<b>5,00,00,00,000.00</b>	
<b>Issued,Subscribed, Called-up&amp; Paid-up capital</b>						
	Figures as at 31.12.2023			Figures as at 31.03.2023		
	Number	Rs	Ps	Number	Rs	Ps
<b>Equity shares of Rs. 5/- each fully called up and paid up</b>	357519507	1,78,75,97,535.00		329519507	1,64,75,97,535.00	
<b>Preference shares of Rs.10/- each fully called up and paid up</b>	-	-		-	-	
<b>Less: calls in arrears</b>	-	-		-	-	
<b>TOTAL(NOTE 2)</b>	<b>357519507</b>	<b>1,78,75,97,535.00</b>		<b>329519507</b>	<b>1,64,75,97,535.00</b>	
<b>NOTE 2.1- Reconciliation of number of shares outstanding at beginning</b>						
<b>Particulars</b>						
	Equity Shares		Preference Shares			
	Figures As on 31.12.2023	Figures As on 31.03.2023	Figures As on 31.12.2023	Figures As on 31.03.2023		
Opening number of shares outstanding	329519507	329519507	NIL	NIL		
Shares Issued	28000000	-				
Closing number of shares outstanding ( Face value of Rs. 5/-)	<b>357519507</b>	<b>329519507</b>	NIL	NIL		
Closing number of Equity shares outstanding after Share split up (Face value of Rs. 10/- to Rs. 5/-)	<b>357519507</b>	<b>329519507</b>	NIL	NIL		
<b>Terms/rights attached to equity shares</b>						

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

Aggregate number and class of bonus shares issued, shares issued for consideration other than cash and shares bought back during the period of five years immediately preceding the reporting date:						
			31.12.2023	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
<b>NOTE 2.2 - Members having more than 5% of share holdings.</b>						
Name			31.12.2023		31.03.2023	
			No of share Holdings	% of share Holdings	No of share Holdings	% of share Holdings
Maxvalue Consultancy Services			61149934		59761334	18%
<b>Disclosure of shareholding of promoters as at March 31, 2023 is as follows:</b>						
S. No					0.00	
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 2022 & 31st March 2023.						

<b>NOTE 3 RESERVES &amp; SURPLUS</b>		<b>Figures As on 31.12.2023</b>		<b>Figures As on 31.03.2023</b>	
<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		1,76,12,651.83		(21,54,38,625.23)	
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			(96,32,35,846.14)		(98,08,48,497.97)
<b>General Reserve</b>					
Balance as per last Balancesheet					
Less : General Reserve set off against accumulated loss					
<b>Statutory Reserve</b>					
Balance as per last Balancesheet		76,30,639.20		76,30,639.20	
Add: Transfer from Profit & Loss Account			76,30,639.20		76,30,639.20
<b>Reserve Fund</b>					
Balance as per last Balancesheet					
Less : Write back made during the year					
<b>Share Premium</b>					
Share Premium			-		-
Securities Premium			8,51,07,620.00		8,51,07,620.00
<b>TOTAL(NOTE 3)</b>			<b>(87,04,97,586.94)</b>		<b>(88,81,10,238.77)</b>

NOTE 4 LONG TERM LIABILITIES	Non-Current Portion				Current Maturities			
	Figures As on		Figures As on		Figures As on		Figures As on	
	31.12.2023	Rs.	31.03.2023	Rs.	31.12.2023	Rs.	31.03.2023	Rs. Ps.
		Ps.		Ps.		Ps.		
<b>Secured Borrowings</b>								
a) Debentures	32,09,40,000.00		15,61,80,000.00		11,13,55,000.00		16,47,60,000.00	13,78,00,000.00
<b>Un Secured Borrowings</b>								
a) Sub-Ordinated Debt	3,22,01,72,000.00		1,78,54,41,000.00		1,73,99,59,000.00		1,43,47,31,000.00	2,70,76,78,000.00
<b>TOTAL(NOTE 4)</b>	<b>3,54,11,12,000.00</b>		<b>1,94,16,21,000.00</b>		<b>1,85,13,14,000.00</b>		<b>1,59,94,91,000.00</b>	<b>2,84,54,78,000.00</b>
<b>Note</b> : Aggregate amount of Loans guaranteed by directors					-			-
Aggregate amount of Loans guaranteed by others					-			-

**Notes on Non Convertible Debentures (NCDs) issued under Private Placement.**

**Nature of Securities:** Debentures Secured by a floating charge on the book debts of the company on loan receivables & other unencumbered assets having a market value not less than 110% of outstanding balance of debentures

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

As on 31.12.2023					
Maturity Date	Rate of Interest				
	>=10<=11.5	>11.5<=12.5	>12.5<=13.5	>13.5<=15	Total
Above 5 years	-	-	-	-	-
4 Year to 5 years	16,76,35,000.00	2,14,00,000.00	-	-	18,90,35,000.00
3 Year to 4 years	-	-	-	-	-
2 Year to 3 years	1,00,00,000.00	-	-	-	1,00,00,000.00
1 Year to 2 years	1,83,00,000.00	-	-	-	1,83,00,000.00
Less than 1 year	2,45,05,000.00	5,89,00,000.00	2,02,00,000.00	-	10,36,05,000.00
<b>Total</b>	<b>22,04,40,000.00</b>	<b>8,03,00,000.00</b>	<b>2,02,00,000.00</b>	-	<b>32,09,40,000.00</b>

As on 31.03.2023					
Maturity Date	Rate of Interest				
	>=10<=11.5	>11.5<=12.5	>12.5<=13.5	>13.5<=15	Total
Above 5 years	-	-	-	-	-
4 Year to 5 years	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	15,00,000.00	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>15,00,000.00</b>	<b>24,91,55,000.00</b>

As on 31.03.2022					
Maturity Date	Rate of Interest				
	>=10<=11.5	>11.5<=12.5	>12.5<=13.5	>13.5<=15	Total
Above 5 years					-
4 Year to 5 years					-
3 Year to 4 years	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
<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>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**

<b>As on 31.12.2023</b>					
<b>Maturity Date</b>	<b>Rate of Interest</b>				<b>Total</b>
	<b>&gt;=10&lt;=11.5</b>	<b>&gt;11.5&lt;=12.5</b>	<b>&gt;12.5&lt;=13.5</b>	<b>&gt;13.5&lt;=15</b>	
Above 5 years	2,27,40,000.00	8,07,70,000.00	-	-	10,35,10,000.00
4 Year to 5 years	5,91,20,000.00	1,23,70,45,000.00	-	-	1,29,61,65,000.00
3 Year to 4 years	18,45,40,000.00	-	-	-	18,45,40,000.00
2 Year to 3 years	1,30,35,000.00	6,28,86,000.00	-	-	7,59,21,000.00
1 Year to 2 years	3,31,62,000.00	9,21,43,000.00	-	-	12,53,05,000.00
Less than 1 year	58,67,43,000.00	14,50,13,000.00	70,29,75,000.00	-	1,43,47,31,000.00
<b>Total</b>	<b>89,93,40,000.00</b>	<b>1,61,78,57,000.00</b>	<b>70,29,75,000.00</b>	<b>-</b>	<b>3,22,01,72,000.00</b>

<b>As on 31.03.2023</b>					
<b>Maturity Date</b>	<b>Rate of Interest</b>				<b>Total</b>
	<b>&gt;=10&lt;=11.5</b>	<b>&gt;11.5&lt;=12.5</b>	<b>&gt;12.5&lt;=13.5</b>	<b>&gt;13.5&lt;=15</b>	
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>

<b>As on 31.03. 2022</b>					
<b>Maturity Date</b>	<b>Rate of Interest</b>				<b>Total</b>
	<b>&gt;=10&lt;=11.5</b>	<b>&gt;11.5&lt;=12.5</b>	<b>&gt;12.5&lt;=13.5</b>	<b>&gt;13.5&lt;=15</b>	
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
<b>Total</b>	<b>1,96,59,97,000.00</b>	<b>1,91,21,68,000.00</b>	<b>1,53,43,57,200.00</b>	<b>31,18,54,000.00</b>	<b>5,72,43,76,200.00</b>



NOTE 5 OTHER LONG TERM LIABILITIES	Non-Current Portion				Current Maturities			
	Figures As on 31.12.2023		Figures As on 31.03.2023		Figures As on 31.12.2023		Figures As on 31.03.2023	
	Rs. Ps.	Rs. Ps.	Rs. Ps.	Rs. Ps.	Rs. Ps.	Rs. Ps.	Rs. Ps.	
Interest payable on debenture	-	1,91,88,110.71			2,07,80,407.68			2,26,34,400.10
Interest payable on bond	7,41,11,243.00	55,77,92,090.29			73,08,09,866.64			35,52,81,704.30
<b>TOTAL(NOTE 5)</b>	<b>7,41,11,243.00</b>	<b>57,69,80,201.00</b>			<b>75,15,90,274.32</b>			<b>37,79,16,104.40</b>

NOTE 6 LONG TERM PROVISIONS	Figures As on 31.12.2023		Figures As on 31.03.2023	
	Rs. Ps.	Rs. Ps.	Rs. Ps.	Rs. Ps.
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>

NOTE 7 TRADE PAYABLES	Figures As on 31.12.2023					Figures As on 31.03.2023					
	Rs. Ps.	Rs. Ps.	Rs. Ps.	Rs. Ps.	Rs. Ps.	Rs. Ps.	Rs. Ps.	Rs. Ps.	Rs. Ps.	Rs. Ps.	
Ageing for trade payables outstanding as at March 31, 2023 is as follows:											
Particulars	Outstanding for following period from due date of payment										
	Unbilled	Less than 1 Year	1-2 years	2-3 years	More than 3 years	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, 2022 is as follows:											
Particulars	Outstanding for following period from due date of payment										
	Unbilled	Less than 1 Year	1-2 years	2-3 years	More than 3 years	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	-		-	-	-	-		-	-	-	

<b>NOTE 8</b> <b>OTHER CURRENT LIABILITIES</b>	<b>Figures As on</b>		<b>Figures As on</b>	
	<b>31.12.2023</b>	<b>Rs.</b>	<b>31.03.2023</b>	
	<b>Ps.</b>		<b>Rs.</b>	<b>Ps.</b>
Current maturities of Long-term liabilities ( Note 4 & 5)	2,35,10,81,274.32		3,22,33,94,104.40	
Sundry Creditors(Sub Schedule 2)	8,32,763.49		1,13,42,252.07	
Administrative expenses payable	99,48,175.20		3,53,135.00	
TDS Payable	(1,69,599.79)		79,18,960.43	
Audit fee payable	-		4,64,400.00	
Share applicaton money	56,412.00		66,412.00	
Rent Payable	63,37,467.57		57,18,969.83	
Advance EWI - Business Loan	79,42,050.20		38,13,022.20	
Retention Money Payable	6,94,774.56		9,85,300.94	
Salary Payable	37,30,990.92		21,42,672.60	
ESI Payable	5,13,901.61		7,03,072.00	
Output SGST	16,04,351.02		-	
Output CGST	16,04,351.02		-	
PF Payable	10,91,113.74		15,34,899.00	
Electricity Charges Payable	4,50,000.00		1,07,944.00	
Loan-NEFT/Cheque/DD-Cancel/ Return A/c	16,95,459.49		14,39,330.69	
Employee EMI Collection Account	28,208.00		-	
GST payable	0.72		27,07,560.07	
Sundry Deposit	73,007.31		1,25,670.31	
Collection Agency Security Deposit	57,00,104.00		61,85,516.00	
Staff Welfare Payable	99,700.00		1,11,900.00	
Travelling Allowance Payable	-		4,13,717.85	
Advance EMI - Vehicle Loan	90,41,781.65		97,99,572.65	
Microfinance Disbursement Control A/C	98,40,414.00		-	
Professional charges payable	16,520.00		-	
Insurance Payable MF	2,20,237.00		24,719.00	
Marketing Expenses Payable - Two Wheeler Loan	30,000.00		-	
Salary retained	18,85,499.66		13,57,098.26	
Cartridge refiling expense payable	34,000.00		-	
Yard rent payable	80,000.00		-	
Internet charges payable	35,917.17		-	
Incentive Payable	17,90,259.22		79,83,275.22	
Advance EMI - Edmax	37,572.00		37,143.00	
Output IGST	8,021.16		-	
Surplus on Auction- Gold Loan	27,19,337.38		22,34,375.60	
Advance Equated Daily Instalment	12,89,041.00		24,72,728.00	
Stamp Duty Payable - Gold Loan (Karnataka)	1,39,199.00		1,05,595.00	
Ex Gratia Payable to loan customers	10,84,909.00		10,84,909.00	
TDS Cess	1,148.79		1,075.86	
Profession Tax Payable	14,417.00		34,800.00	
Care insurance charge payable	52,525.00		-	
Group mediclaim refundable	2,70,850.00		2,70,850.00	
Auction Surplus payable	8,372.71		8,372.71	
Locker deposit	20,000.00		20,000.00	
<b>TOTAL(NOTE 8)</b>	<b>2,42,19,34,527.12</b>		<b>3,29,49,63,353.69</b>	

NOTE 9 SHORT TERM PROVISIONS	Figures As on 31.12.2023		Figures As on 31.03.2023	
	Rs.	Ps.	Rs.	Ps.
Provision for NPA	15,00,92,899.39		8,88,24,127.97	
Provision for Standard Assets	1,63,87,356.61		2,06,78,053.46	
Provision for Gratuity	2,45,21,967.00		2,60,21,967.00	
Additional provision restructure-Vehicle loan	-		5,48,176.05	
Provision for Spurious Gold A/c	13,33,000.00		13,33,000.00	
Provision for cash shortage	3,25,096.18		3,25,096.18	
<b>TOTAL(NOTE 9)</b>	<b>19,26,60,319.18</b>		<b>13,77,30,420.66</b>	

NOTE 11 DEFERRED TAX ASSET	Figures As on 31.12.2023		Figures As on 31.03.2023	
	Rs.	Ps.	Rs.	Ps.
a) Deferred Tax Liability In respect of depreciation Provided during the year	-		-	
b)Deferred Tax Asset In respect of depreciation Adjusted in retained earnings Reversed during the year	4,83,42,489.24		3,08,62,149.00	
<b>TOTAL(NOTE 11)</b>	<b>4,83,42,489.24</b>		<b>4,83,42,489.24</b>	

NOTE 12 LOANS AND ADVANCES	Total As on 31.12.2023	Total As on 31.03.2023	Non-Current Portion				Current Portion				
			Figures As on 31.12.2023		Figures As on 31.03.2023		Figures As on 31.12.2023		Figures As on 31.03.2023		
			Rs.	Ps.	Rs.	Ps.	Rs.	Ps.	Rs.	Ps.	
<b>Secured</b>											
Vehicle Loan	2,04,83,66,447.00	3,03,05,73,250.00	1,32,30,06,236.00	2,15,94,75,080.00	72,53,60,211.00	87,10,98,170.00					
Gold Loan	1,35,79,07,191.24	1,54,83,49,491.00	-	-	1,35,79,07,191.24	1,54,83,49,491.00					
<b>Unsecured</b>											
Consumer Loan	7,29,84,096.91	2,59,13,822.45	-	-	7,29,84,096.91	2,59,13,822.45					
Micro Finance	96,98,77,900.96	77,77,77,824.44	76,00,78,019.53	51,29,79,485.28	20,97,99,881.43	26,47,98,339.16					
Consumer Loan - Branch channel	6,43,027.00	7,84,977.00	-	-	6,43,027.00	7,84,977.00					
Traders Loan	9,86,892.00	10,10,580.00	-	-	9,86,892.00	10,10,580.00					
Samrudhi Loan	6,16,06,976.17	17,51,93,228.58	-	-	6,16,06,976.17	17,51,93,228.58					
Traders Loan(Max Vanijya)	3,10,67,556.00	4,72,37,745.00	-	-	3,10,67,556.00	4,72,37,745.00					
Vyapari Kshema	14,51,512.00	76,76,302.00	-	-	14,51,512.00	76,76,302.00					
Mahila Kshema	13,93,841.00	80,87,058.00	-	-	13,93,841.00	80,87,058.00					
<b>Total-Loans</b>	<b>4,54,62,85,440.28</b>	<b>5,62,26,04,278.47</b>	<b>2,08,30,84,255.53</b>	<b>2,67,24,54,565.28</b>	<b>2,46,32,01,184.75</b>	<b>2,95,01,49,713.19</b>					
<b>Other Advances:</b>											
Advance to Supplier			-	-	16,35,278.13	7,12,905.63					
Advance to staff			-	-	42,850.00	-					
Travelling Expense - Advance			-	-	65,014.00	83,115.00					
TA advance to staff - Karnataka			-	-	23,855.00	13,699.00					
Advance to TWL hub Ernakulam			-	-	-	1,745.50					
Advance to TWL hub Calicut			-	-	1,383.00	1,094.00					
Advance to TWL hub Kollam			-	-	1,894.00	1,799.00					
Advance to TWL hub Malappuram			-	-	887.00	1,995.00					
Advance to TWL hub Trivandrum			-	-	1,306.00	1,457.00					
Advance to TWL hub Alappuzha			-	-	358.00	423.00					
MVCIL Employees Gratuity Fund Trust			-	-	6,000.00	6,000.00					
Advance to TWL Hub Edapally			-	-	3,380.00	4,693.00					
Advance to TWL Hub Thrissur			-	-	(1,135.00)	1,130.00					
PF arrear advance			-	-	4,00,000.00	4,00,000.00					
Advance for admin expenses			-	-	6,440.00	-					
Legal-postage advance			-	-	185.00	-					
Vehicle Loan - Trade Advance			-	-	14,92,580.00	1,27,169.00					
<b>SubTotal</b>			-	-	<b>36,80,275.13</b>	<b>13,57,225.13</b>					
<b>TOTAL-LOANS &amp; ADVANCES</b>			<b>2,08,30,84,255.53</b>	<b>2,67,24,54,565.28</b>	<b>2,46,68,81,459.88</b>	<b>2,95,15,06,938.32</b>					
(a)Secured Considered Good			1,32,30,06,236.00	2,15,94,75,080.00	2,08,32,67,402.24	2,41,94,47,661.00					
(b)Unsecured Considered Good			76,00,78,019.53	51,29,79,485.28	38,36,14,057.64	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>			<b>2,08,30,84,255.53</b>	<b>2,67,24,54,565.28</b>	<b>2,46,68,81,459.88</b>	<b>2,95,15,06,938.32</b>					

NOTE 13 CASH AND CASH EQUIVALENTS	Figures As on		Figures As on	
	31.12.2023	Rs.	31.03.2023	Rs.
	Ps.		Rs.	Ps.
<b>a) Cash:</b>				
Cash-in-hand		2,44,51,103.81		2,47,68,758.29
<b>b) Balances with Scheduled Banks :</b>				
Bank accounts (Indian bank -Head Office 6481879736)		1,25,25,662.40		51,98,832.14
Bank accounts (Thiruvillwamala (SIB a/c no: 0081073000030733))		1,18,786.00		10,28,614.62
Bank accounts (SIB-Pulpally) 0260073000000541		1,09,595.19		2,01,793.83
Bank accounts (6482289703 Indian bank - Koorkkanchery)		16,23,015.92		48,21,619.32
Bank accounts (HDFC-HO)TWL-50200023217266		46,81,585.58		56,83,520.53
Bank accounts (SIB-Shornur)0770073000000066		3,70,482.09		20,52,699.61
Bank accounts (SIB-Kuzhalmannam) 0735073000000075		46,209.43		5,05,249.21
Bank accounts(SIB-Kozhinjampara) 0039073000021601		69,113.61		7,35,222.89
Bank accounts (Federal-Cherpu) 15700200002085		7,95,861.80		10,80,421.80
Bank accounts(HDFC-Head Office)50200022884287		2,31,37,654.35		43,91,178.85
Bank accounts (Federal-Chathannur) 12780200010836		14,63,522.20		19,37,199.20
Bank account Money Gram-Xpress money a/c - Head Office)917020065859888		89,376.47		3,73,695.09
Bank accounts (Axis bank Salary account-HO)917020069612276		60,39,252.50		52,65,049.76
Bank Accounts (Federal bank - Rajakkad)17460200002225		46,077.20		1,08,101.20
Bank accounts (Federal Bank - Perambra )14150200003538		54,965.40		22,19,706.40
Bank accounts(TWL Federal bank a/c – 14670200012163)		2,73,36,298.05		1,80,34,232.29
Bank accounts (Federal bank - Head Office)14670200012106		2,56,76,525.46		33,82,991.89
Bank accounts (Axis-Nilambur)918020009931864		27,779.70		26,802.20
Bank Accounts (Federal bank-Koduvally)10590200206736		4,476.20		4,82,171.20
Bank Accounts (Federal Bank - Thodupuzha )20370200000969		3,10,330.84		13,43,470.84
Bank accounts (Indian Bank - Kattakada)6610987908		40,570.90		39,42,993.90
Bank accounts( Axis Bank - Thalassery)918020019273721		5,21,485.81		33,92,944.06
Bank accounts(Axis Bank - Kanhangad)918020021339996		1,39,349.87		16,28,513.42
Bank accounts (Federal- Vaikom )10960200004847		21,931.52		87,613.52
Bank accounts( Axis Bank - Karunagappally )918020025360859		1,19,165.56		16,48,479.74
Bank accounts (Federal bank- Neyyatinkara)14400200003339		3,26,637.45		1,28,166.45
Bank accounts( Axis bank - Kasargod)918020029318584		1,69,128.01		5,660.04
Bank accounts (Axis bank incentive account-HO)918020027676446		4,99,082.43		4,08,200.77
Business Loan (Axis bank account- HO)918020028743705		7,18,963.65		7,63,291.65
Bank accounts (Axis bank - Vadakara)918020029516458		27,500.48		4,23,660.85
Bank accounts ( Federal bank - Edavannapara )16000200002550		13,31,885.60		5,37,733.00
Bank accounts ( Axis bank - Adoor)918020039300285		28,000.86		26,18,987.91
Bank accounts( Axis Bank -Nedumangad) 918020037014430		50,854.00		25,000.09
Bank accounts (Federal- Tripprayar ) 14250200003080		7,23,561.40		51,224.40
Bank accounts ( Fedaral Bank - Perinthalmanna) 15370200006773		37,433.90		3,59,801.90

Bank accounts ( Axis - Nadakavu ) 918020032304712	1,16,089.00	12,25,392.80
Bank accounts(Axis bank- TWL) 918020028868260	55,75,296.01	61,30,010.38
Bank accounts (Axis bank - Malappuram) 918020042185190	15,602.34	5,19,056.39
Bank accounts (Federal- Mundakkayam ) 13970200012952	2,00,619.30	2,59,301.30
Bank accounts ( Federal bank - Ottapalam )14310200012513	2,16,566.00	3,69,264.00
Bank accounts ( Federal Bank - Thirumala ) 20390200001254	3,24,834.40	18,71,169.40
BANK ACCOUNTS AXIS BANK (Edmax-Margin amount Transfer )HEAD OFFICE 918020051594891	47,07,212.82	1,06,451.14
Bank accounts ( Federal Bank - Munnar)10100200006506	12,76,017.02	33,168.82
Bank accounts ( HDFC - TWL Head Office) 50200032323161	4,51,987.32	33,47,943.92
Bank accounts (Axis Bank - Mavelikara) 918020066750976	1,39,344.36	10,62,002.66
Bank accounts (Axis Bank - Pattambi) 918020068396754	2,31,865.35	2,50,359.05
Bank accounts (Axis bank- Kottayam RO) 918020066492214	4,27,000.39	19,63,396.39
Bank accounts ( Axis Bank - Palayam) 918020067097667	54,359.90	18,83,483.00
Bank accounts ( Axis Bank - Perumbavoor ) 918020067092905	5,09,674.96	10,34,201.72
Bank accounts (Axis bank- Pathanamthitta) 918020068817578	43,901.10	13,76,096.40
Bank accounts(Axis bank- Calicut RO) 918020068805999	1,44,792.95	6,68,461.25
Bank acciunts (Axis bank- Anjerichira) 918020063795512	28,037.40	10,05,131.91
Bank accounts (Federal bank - Thamarassery) 14670200012403	22,106.38	10,44,097.38
Bank accounts( Axis bank - Kalamassery )918020067429116	61,614.53	47,28,768.93
Bank accounts ( Federal bank - Vadakkenchery)14670200012460	2,93,694.00	10,21,535.00
Bank accounts ( Axis Bank - Kothamangalam )918020074489644	71,326.93	6,51,594.77
Bank accounts ( Federal bank - Kodakara)14670200012296	23,584.20	41,99,427.20
Bank accounts ( The Federal Bank Limited - Adimaly )14670200012353	1,58,740.50	5,59,931.50
Bank accounts ( Axis Bank - Chengannur)918020066570628	9,35,441.80	20,64,133.70
Bank accounts ( Axis bank - Pandalam )918020067096952	1,07,938.65	32,048.25
Bank accounts ( Federal bank - Piravam )14670200012338	1,40,035.40	14,97,139.68
Bank accounts( Federal bank - Edakkara )14670200012452	5,000.00	7,51,284.00
Bank accounts( Federal bank - Nedumkandam )14670200012486	1,74,811.54	1,63,769.54
Bank accounts( Axis Bank - Peroorkada)918020079308896	21,86,922.05	12,15,946.45
Bank accounts (Federal bank-Mananthavady)14670200012361	21,137.18	94,572.18
Bank accounts ( Federal bank -Venjaramoodu)14670200012528	1,21,540.64	42,87,051.64
Bank accounts ( Federal bank -Cheruplassery)14670200012536	22,560.88	21,96,578.88
Bank accounts(Federal Bank- Kumaly)15310200004352	72,585.68	2,97,160.90
Bank accounts ( Federal bank - Chittur)14670200012569	1,16,665.81	47,09,682.64
Bank accounts (Axis Bank- Sulthan bathery)918020068672977	90,995.96	18,16,238.96
Bank accounts (Axis Bank - Alapuzha ) 918020088834472	9,88,625.40	1,36,812.30
Bank accounts( Federal bank-Vengara )14670200012668	1,04,305.00	1,00,472.00
Bank accounts( Axis bank- Kottarakkara )918020087060441	1,28,129.27	33,956.23
Bank accounts(Axis Bank - North Paravoor)918020101710639	52,185.96	6,28,004.31
Bank accounts ( Axis bank - Cherthala )918020102615476	9,369.21	7,80,675.03
Bank accounts( Federal bank - Anchal )14670200012692	18,345.00	1,21,644.00
Bank accounts( Federal bank - Pudunagaram )14670200012437	1,57,198.00	5,61,172.00
Bank accounts( Federal bank - Karukachal )14670200012684	32,205.22	6,14,583.00
Bank accounts( ESAF bank-Marayur )20180000020543	1,14,303.00	59,287.29
Bank accounts (Axis bank pool account - Head Office)918020018817683	3,51,29,611.41	89,56,451.63

Axis bank-Western Union Money transfer- 919020084322279	18,72,100.40	12,79,734.22
Axis bank-Ria money transfer 919020084228135	71,984.27	2,38,550.79
Elappara Gramin bank-40385111000566	8,454.59	2,23,022.09
Canara bank-N R Mohalla(5151201000284)	23,726.40	6,60,562.40
Axis bank -Trans fast(919020087717526)	2,54,608.58	1,23,514.45
Canara bank T Narasipura(0662201000813)	33,795.88	11,837.40
Federal bank Rannebannur(21110200001792)	54,286.85	9,05,482.64
Canara bank Nanjangud (0597201001266)	12,677.00	26,354.00
Canara bank-Ashoknagar Mandya -2(0516201002350)	4,68,073.40	28,939.40
Canara bank Hosahalli(516201002351)	73,089.00	1,21,526.00
Federal bank Devanahalli (15290200001956)	57,296.01	53,368.04
Canara bank Jayanagar RO (2725214000002)	1,03,62,821.03	54,52,148.05
Canara bank Jayanagar 3rd Block(2725201000184)	26,568.36	1,58,388.36
Canara bank Gauribidanur(770201000906)	2,37,567.10	65,366.90
Axis bank-Uduppi(919020094756688)	1,12,035.76	1,56,577.26
Axis bank-Tumkur Sadashivanagar(919020094818537)	1,29,046.50	1,35,838.50
Canara Bank-Tumkur Kyathasandra (5558214000001)	1,21,120.40	1,33,554.40
Syndicate bank-Marasur(4603070004070)	17,705.34	12,571.34
Canara bank-Holenarasipura(588201000402)	42,896.84	31,535.84
Canara bank-Chikkaballapura (5640201000124)	71,934.40	16,505.40
Axis bank-Chunchunghatta (919020096638584)	1,18,750.75	29,23,010.45
Canara bank-Haveri (2812201000452)	77,323.20	1,63,733.00
Canara bank-KR Mohalla (538201001291)	-	21,496.20
Canara bank-Channarayapatna (767201001040)	31,047.10	35,356.10
Axis bank Harihar(920020000719181)	84,465.28	37,854.88
Axis bank Gold Loan (919020094641256)	21,84,213.85	13,82,697.01
Canara bank-Puttur(615201001203)	-	54,746.24
Axis bank-Valanchery (920020001230379)	1,74,697.70	3,88,646.40
Canara bank Dharwad (567201001109)	36,975.80	30,979.80
Axis bank POS (920020008441646)	4,92,453.26	1,19,277.26
Corporation bank-Banasawadi (510101007144332)	2,16,750.01	76,910.08
ESAF bank-Head Office (20200000020901)	32,13,103.50	1,03,04,866.92
Axis bank BBPS-(920020036000266)	62,49,507.09	11,15,695.51
Kotak Mahindra Bank Debenture Issue(9345063398)	1,79,352.18	2,66,49,719.78
South Indian Bak -Panamaram(0996073000000020)	1,43,157.34	84,389.34
HDFC Vendor Account(50200040085130)	1,80,890.94	33,42,252.94
Bank accounts (Axis fund transfer A/c-Head Office)921020008192118	7,71,10,879.28	62,87,187.19
Canara Bank-Bagepalli-1 (0925201000758)	1,40,359.00	31,155.00
Canara Bank-Bagepalli-2 (9921201008920)	1,56,234.00	27,993.00
Canara Bank-Pavagada (120000031780)	21,400.00	85,259.00
Federal Bank-Hubly(13380200017391)	23,076.48	26,736.00
Canara Bank-Madanapalle (120000044621)	54,134.00	9,086.00
Bank of Baroda Bank -Sira (54930200000295)	45,959.38	8,858.63
Canara Bank-Chamarajanagar(120000249837)	4,59,441.00	20,887.00
Union Bank of India-Keshwapura Hubli(566301010050284)	40,395.56	10,034.61

Canara Bank-Kuppam(120000332870)	62,424.00	32,256.00
Bank of India-Bailahongal (111420110000116)	46,102.10	8,193.14
Canara Bank-Kittur (120000460360)	31,353.00	25,767.00
Canara Bank-Madakasira(120000423081)	19,369.72	6,533.00
Catholic Syrian bank-Akshayanagar(052304379159195001)	87,990.50	41,536.50
Canara Bank-Belur(120000428940)	47,644.68	24,068.68
Federal Bank-Tiptur(19900200004109)	1,75,533.24	26,032.50
Canara Bank-Sidlaghatta(120000482487)	43,639.00	13,515.00
Canara Bank-Hassan(120000501060)	4,14,775.00	66,075.00
Federal Bank-Kunigal(20700200001916)	46,333.88	20,815.88
Canara Bank-Doddaballapur (120000547384)	50,566.00	21,264.00
Canara Bank-Arakalagudu(120000588241)	86,343.00	20,326.00
Canara Bank-Mulbagal(120000608690)	35,514.00	41,760.00
Axis Bank-Payment GateWay(921020051631648)	36,50,594.98	5,65,108.40
Canara Bank-Kollegal(120000761244)	50,558.72	23,036.00
Canara Bank-Tirupati (120000918430)	42,218.00	10,290.00
Canara Bank-Mangalore-1(120000821927)	1,69,853.24	88,797.00
Canara Bank-Maddur Branch(120000941322)	2,52,894.00	15,896.00
Axis Bank-Davanagere(922020015581436)	70,340.30	1,26,826.30
Axis Bank-Horamavu(922020018781718)	1,13,743.90	25,931.30
Bank accounts ( Axis Bank - Kalpetta ) 922020025392899	19,676.47	8,118.00
Bank accounts (Canara -Mysore K G Koppal)120001425680	23,669.70	21,212.50
Bank accounts(Canara Bank - Shikaripura)120001497930	10,114.00	5,285.00
Bank accounts( Axis Bank Rights Issue - HO) 922020026462199	58,080.20	80,823.20
Bank accounts (Canara-Gundlupet) 120001550541	21,236.00	29,037.00
Bank account(Canara bank-Chittoor)120001605490	13,740.00	23,101.00
BANK ACCOUNTS( Axis Bank - Palakkad )922020036704377	32,820.61	10,52,110.30
Bank account(Canara bank-Palamaner)120001711514	35,847.00	52,369.00
OD Account AXIS Bank (922030013791021)	-	(20.00)
Bank accounts (Federal-Muvattupuzha) 14670200013294	3,97,964.00	4,94,940.00
Bank accounts (Indian bank -7299542102) Credit & recovery	52,94,793.00	5,500.00
Bank account(Canara bank-Sagar)120002003141	25,921.00	27,109.00
Bank accounts ( Union Bank - Munavalli) 340701010033093	66,038.56	16,831.03
Bank Accounts (Bandhan Bank - TWL - Head office) 10220013123243	-	8,70,921.00
Bank account(Bank of Maharashtra-Vadagoan Belagavi)60433144535	62,076.51	13,463.10
Bank accounts( Axis Bank - Kattappana)922020037353480	1,38,991.47	1,37,500.32
Bank account(Bank of Braoda -41740200001683)-Hindupur Branch	22,643.49	5,28,852.50
Bank Account(Esaf small finance Bank-Pazhayannur)-20230000003007	32,22,190.38	27,66,070.00
Bank Account(ESAF Small Finance Bank-Pulpalli-20230000003347)	20,65,255.49	12,39,043.00
Bank Account-Ramanattukara Branch(Federal Bank a/c no.14650200010300)	23,866.42	2,24,923.00
Bank Account(ESAF SMALL FINANCE BANK-Kozhinjampara)202300000011802	23,03,774.25	-
Bank Accounts(Union Bank of India-CA-Santhipuram)-238011010000041	52,078.65	-
Bank Account(AXIS BANK-KOYILANDY)923020028995263	44,976.33	-
Bank Account(Union Bank of India-V Kota Branch)190211010000103-ca	8,292.00	-
Bank account(Axis Bank- Kollam Branch-923020055425746	14,149.37	-
Bank accounts (Indian bank-Escrow -Head Office 7607079799)	28,24,788.08	-
<b>Branch Bank accounts</b>		
<b>c) Deposit with Banks:</b>		
Indian bank account FD	6,28,36,062.00	6,06,53,339.00
ESAF bank FD	1,00,00,000.00	3,61,40,674.00
AXIS bank FD	10,79,54,488.00	10,50,29,173.00
KOTAK FD	50,54,594.00	50,54,594.00
<b>TOTAL(NOTE 13)</b>	<b>50,31,69,678.91</b>	<b>44,48,45,715.25</b>

NOTE 14 OTHER CURRENT ASSETS	31.12.2023	Rs.	31.03.2023	
	Ps.		Rs.	Ps.
Interest Receivable	12,22,96,943.87		14,21,10,756.27	
Input CGST	15,41,149.27		20,44,303.45	
Input SGST	11,61,001.88		18,40,684.64	
Input IGST	2,07,731.34		4,45,369.41	
TDS Recoverable	4,064.41		1,18,346.92	
Interest Receivable on FD	16,42,194.00		-	
Special Adhesive Stamp	(24,97,647.00)		14,312.00	
Group Mediciclaim Recoverable	1,01,204.70		5,63,519.18	
Stock-stamp a/c	51,050.00		63,150.00	
Transfast financial service private ltd	24.77		173.00	
Delphi World Money Ltd ( Formerly Weizmann forex Ltd)	354.85		7,803.91	
Prepaid Expenses	22,63,989.48		33,18,055.13	
Microfinance Collection Control A/C	69,25,683.71		75,26,773.71	
Maxvalue Consultancy Services Pvt Ltd	(8,30,664.00)		-	
TDS Receivable FY 2019-20	1,30,32,099.34		1,30,32,099.34	
TDS receivable FY 2021-22	51,042.07		51,042.07	
TDS Receivable FY 2022-23	10,354.51		1,61,33,342.51	
Due from M/s RO Marketing	-		1,34,097.16	
Kotak Mahindra General Insurance Company Limited	-		6,96,000.00	
TDS Receivable FY 2023 24	67,88,785.27		-	
Provision for cash shortage Recoverable A/C	3,25,096.18		3,25,096.18	
S S BULLION	(574.00)		(574.00)	
Adithya Gold	-		3,800.00	
<b>Deposits</b>				
Rent Deposit	3,32,19,821.00		3,50,65,120.00	
Caution Deposit	3,74,989.05		3,74,989.05	
Caution Deposit for Care health insurance	50,000.00		-	
JAYANAGAR HEAD POST OFFICE	23,681.10		-	
Deposit- KSEB	1,78,764.00		1,78,764.00	
Telephone Deposit	18,253.48		18,253.48	
Security Deposit- CDSL	3,03,125.00		3,03,125.00	
RTA Fees Security Deposit	80,000.00		80,000.00	
<b>TOTAL(NOTE 14)</b>	<b>18,73,22,518.28</b>		<b>22,44,48,402.41</b>	



<b>NOTE 15</b>						
<b>TRADE RECEIVABLES</b>						
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			-			-

## 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 31.12.2023	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 31.12.2023	As on 01.04.2023	As on 31.12.2023
1	Furniture & Fittings	24,41,87,730.24	31,13,345.48	4,98,356.34	-	24,68,02,719.38	14,98,30,769.26	1,87,23,712.73	3,60,181.56	-	-	16,81,94,300.43	9,43,56,960.98	7,86,08,418.95
2	Electrical Fittings	26,35,130.48	13,948.30	-	-	26,49,078.78	21,94,833.03	1,53,317.54	-	-	23,48,150.57	4,40,297.45	3,00,928.21	
3	Computer & Software	2,44,48,224.41	10,74,620.91	12,57,198.65	-	2,42,65,646.67	2,10,13,623.01	19,07,245.15	12,40,896.63	-	-	2,16,79,971.53	34,34,601.40	25,85,675.14
4	Office Equipments	4,73,89,810.54	9,15,519.91	3,02,333.24	-	4,80,02,997.21	3,64,52,517.10	39,23,568.50	2,83,776.79	-	-	4,00,92,308.81	1,09,37,293.44	79,10,688.40
5	Plant And Machinery	8,97,955.42	-	-	-	8,97,955.42	5,79,218.29	43,466.13	-	-	6,22,684.42	3,18,737.13	2,75,271.00	
6	Vehicle	28,17,676.00	15,000.00	-	-	28,32,676.00	24,68,621.52	84,081.42	-	-	25,52,702.94	3,49,054.48	2,79,973.06	
7	Land	17,39,72,092.55	-	-	-	17,39,72,092.55	-	-	-	-	-	17,39,72,092.55	17,39,72,092.55	
8	Capital WIP-Branch Interior work	-	-	-	-	-	-	-	-	-	-	-	-	
9	Livestock	60,000.00	-	60,000.00	-	-	-	-	-	-	-	60,000.00	-	
	<b>TOTAL</b>	<b>49,64,08,619.64</b>	<b>51,32,434.60</b>	<b>21,17,888.23</b>	<b>-</b>	<b>49,94,23,166.01</b>	<b>21,25,39,582.21</b>	<b>2,48,35,391.47</b>	<b>18,84,854.98</b>	<b>-</b>	<b>-</b>	<b>23,54,90,118.70</b>	<b>28,38,69,037.43</b>	<b>26,39,33,047.31</b>

## NOTE 10. FIXED ASSETS - INTANGIBLE

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 31.12.2023	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 31.12.2023	As on 01.04.2023	As on 31.12.2023
1	Trade Mark	98,260.00	-	-	-	98,260.00	68,764.15	4,444.58	-	-	73,208.73	29,495.85	25,051.27	
2	Software	85,96,585.39	-	-	-	85,96,585.39	61,77,945.78	3,64,452.36	-	-	65,42,398.14	24,18,639.61	20,54,187.25	
	<b>TOTAL</b>	<b>86,94,845.30</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>86,94,845.30</b>	<b>62,46,709.92</b>	<b>3,68,896.94</b>	<b>-</b>	<b>-</b>	<b>66,15,606.86</b>	<b>24,48,135.46</b>	<b>20,79,238.52</b>	
	<b>Grand Total</b>	<b>50,51,03,464.94</b>	<b>51,32,434.60</b>	<b>21,17,921.79</b>	<b>-</b>	<b>50,81,17,977.75</b>	<b>21,87,82,406.08</b>	<b>2,52,04,288.41</b>	<b>18,84,854.98</b>	<b>-</b>	<b>-</b>	<b>24,21,05,725.56</b>	<b>28,63,17,172.89</b>	<b>26,60,12,252.18</b>

**MAXVALUE CREDITS AND INVESTMENTS LTD****METROPOLITAN HOSPITAL, KOORKENCHERY, THRISSUR-****SUB NOTES TO NOTES FORMING PART OF BALANCE SHEET****NOTE A.1****VEHICLE LOAN - TRADE ADVANCE****Figures As on  
31.12.2023****Rs. Ps.**

Johns BL Wheelers-TA	3,93,025.00
Pioneer motors	56,275.00
Panachamoottil motors- TA	1,71,957.00
Purackal motors - Kottayam	4,44,531.00
Toms motors Triprayar Nattika (Trade Advance)	4,26,792.00
<b>SUBTOTAL(A.1)- SHOWN UNDER SHORT- TERM LOANS AND ADVANCES</b>	<b>14,92,580.00</b>

**NOTE A.2****VEHICLE LOAN - TRADE ADVANCE****Figures As on  
31.12.2023****Rs. Ps.**

<b>SUBTOTAL(A.2)- SHOWN UNDER OTHER CURRENT LIABILITIES</b>	<b>-</b>
<b>TOTAL-A</b>	<b>14,92,580.00</b>

<b>NOTE B.1</b> <b>ADVANCE TO SUPPLIERS</b>	<b>Figures As on</b>	
	<b>31.12.2023</b>	<b>Rs.</b>
		<b>Ps.</b>
Varghese corner		0.01
Vodafone Idea Cellullar Ltd		63,262.18
Equifax credit information service private limited		0.01
Jio digital life		15,070.02
National securities		11,800.00
SAPTHA ESSENSUALS		0.01
Scaleios Private Limited		0.01
SBI health insurance		5,14,623.45
Chetana Graphics		2,448.00
Thathwamasi enterprises		0.04
The new India Assurance Co.Ltd		6,50,000.00
Crescent Associates		4,030.50
Post Master Thrissur		1,33,688.50
Control Plus Communications LLP		0.01
Adv T K Nishanth Kumar		0.01
Sahara travels & Hajj Umrah service		1,34,998.88
Unnikrishnan P		22,346.50
ALPHA ENTERPRISES KOTTAYAM-VEHICLE LOAN		50,000.00
VR ASSOCIATES MALAPURAM-TWL COLLECTION AGENCY		33,010.00
<b>SUBTOTAL(B.1)- SHOWN UNDER SHORT -TERM LOANS AND ADVANCES</b>		<b>16,35,278.13</b>

<b>NOTE B.2</b> <b>SUNDRY CREDITORS</b>	<b>Figures As on</b>	
	<b>31.12.2023</b>	<b>Rs.</b>
	<b>Ps.</b>	
Hykon india Ltd		0.01
Ebenzer print pack p ltd		0.01
Digital link		0.02
High fidelity services		0.01
AB associates		9,785.00
Effic		9,879.00
SS associates		1.00
Xperts solutions		906.00
A2V associates		32,143.00
Asianet satellite communication ltd		0.08
Central Depository Services (1) Limited		40,096.00
SKDC consultants ltd		0.01
Spark solutions		20,268.00
Writers Information		0.02
Skylark printers		0.02
L & J agency		9,595.00
Dev associates		18,001.00
It care tech support		0.04
Victory associates Kollam		4,816.00
Fin evolve associates Kollam		1,885.00
Vinayaka solutions Malappuram		94,202.00
Acumen		3,239.00
Finexcell		1,68,802.00
XELMARK AGENCIES		6,000.00
EJ Association Collection agency		2,608.00
Zwapall Innovations Pvt Ltd		16,410.00
ASTRA CREDENCE PRIVATE LIMITED		3,990.00
ABC Limited Dummy		18,562.95
SHARP EDGE BUSINESS SOLUTIONS-VEHICLE LOAN		3,003.00
NANDANA ASSOCIATES TRIVANDRUM-VEHICLE LOAN		85,197.00
AIM MANAGEMENT SERVICES TRIVANDRUM-VEHICLE LOAN		1,440.00
Thattil Jewellers		12,975.00
PRAJA ASSOCIATES KOLLAM-VEHICLE LOAN		3,990.00
ACES TRIVANDRUM-VEHICLE LOAN		1,38,015.00
VERTEX ASSOCIATES THRISSUR-VEHICLE LOAN		2,626.00
Niya Associates Trivandrum-Collection Agency		5,030.00
AD Associates Trivandrum-Collection Agency		2,613.00
IT zone infocom Pvt.Ltd		0.02
FINSIGHT-TWL COLLECTION AGENCY		6,412.00
AIMS CREDIT SOLUTION KASARAGODE-VEHICLE LOAN		29,402.00
SURYA AGENCY-TWL COLLECTION AGENCY		5,008.00
CAPITEVO BUSINESS GROUPS-TWL COLLECTION AGENCY		25,465.00
V.R ASSOCIATES-KOLLAM TWL-COLLECTION AGENCY		33,010.00
LYNX ASSOCIATES - KOLLAM-TWL COLLECTION AGENCY		12,388.00
Adv Dilbi Joseph		5,000.00
Infine Peripherals		0.10
Dominant Systems		0.20
<b>SUBTOTAL(B.2)- SHOWN UNDER OTHER CURRENT LIABILITIES</b>		<b>8,32,763.49</b>
<b>TOTAL-B</b>		<b>8,02,514.64</b>

<b><u>NOTE C</u></b> <b><u>AUDITOR'S REMUNERATION</u></b>	<b>Figures As on</b> <b>31.12.2023</b> <b>Rs.</b> <b>Ps.</b>
<b>TOTAL-C</b>	-
<b><u>NOTE D</u></b> <b><u>VEHICLE LOAN</u></b>	<b>Figures As on</b> <b>31.12.2023</b> <b>Rs.</b> <b>Ps.</b>
Vehicle loan	2,44,11,46,669.00
Unmatured finance charges	(33,51,26,475.00)
Matured finance charge	(5,90,73,553.00)
Vehicle Loan - Moratorium Interest	9,25,70,192.00
Matured Finance charges - Moratorium	(9,11,50,386.00)
<b>TOTAL-D</b>	<b>2,04,83,66,447.00</b>
<b><u>NOTE E</u></b> <b><u>CONSUMER LOAN</u></b>	<b>Figures As on</b> <b>31.12.2023</b> <b>Rs.</b> <b>Ps.</b>
Consumer loan	7,29,84,096.91
<b>TOTAL-E</b>	<b>7,29,84,096.91</b>
<b><u>NOTE F</u></b> <b><u>MICROFINANCE</u></b>	<b>Figures As on</b> <b>31.12.2023</b> <b>Rs.</b> <b>Ps.</b>
Microfinance	96,98,77,900.96
<b>TOTAL-F</b>	<b>96,98,77,900.96</b>
<b><u>NOTE G</u></b> <b><u>CONSUMER LOAN - BRANCH CHANNEL</u></b>	<b>Figures As on</b> <b>31.12.2023</b> <b>Rs.</b> <b>Ps.</b>
Consumer loan account-Edmax	6,41,674.00
Consumer Loan Edmax - Moratorium Interest	1,353.00
<b>TOTAL-G</b>	<b>6,43,027.00</b>
<b><u>NOTE H</u></b> <b><u>GRATUITY</u></b>	<b>Figures As on</b> <b>31.12.2023</b> <b>Rs.</b> <b>Ps.</b>
Balance payable as per actuarial report	(2,45,21,967.00)
<b>TOTAL-H</b>	<b>(2,45,21,967.00)</b>

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

**NOTES TO PROFIT AND LOSS STATEMENT**

<b>NOTE 16</b>	<b>Figures As on</b>		<b>Figures As on</b>	
<b>REVENUE FROM OPERATIONS</b>	<b>31.12.2023</b>		<b>31.03.2023</b>	
	<b>Rs.</b>	<b>Ps.</b>	<b>Rs.</b>	<b>Ps.</b>
<b>Interest Income</b>				
Interest on Gold loan	26,32,42,810.51		33,73,48,643.80	
Interest on samruddhi loan	1,63,58,630.33		4,39,44,180.40	
Interest received-Edmax		7,761.66		63,121.11
Interest on Consumer loan	1,08,14,311.47		1,51,13,570.05	
Interest on Vehicle loan	35,68,21,121.00		67,66,29,167.00	
Interest on Business loan		21.00		9,305.16
Interest on overdue - Vehicle loan	5,38,10,376.20		9,70,75,947.00	
Interest on traders loan		616.00		3,817.00
Interest on Microfinance	17,50,70,675.46		15,05,75,021.06	
Interest on overdue-Edmax		32,974.00		(2,47,808.00)
Interest on traders loan (Max Vanijya)	67,34,125.00		1,30,59,197.00	
Interest on overdue traders loan (Max Vanijya)	11,96,818.00		7,00,397.00	
Interest on overdue Samruddhi loan	52,36,053.00		49,83,519.00	
Interest on moratorium - Vehicle Loan	(69,64,568.00)		(2,08,58,902.00)	
Interest on moratorium - Consumer Loan Edmax		6,052.00		7,482.00
Interest on moratorium - Micro Finance		1,964.00		1,19,42,532.71
Interest on moratorium - Consumer Loan		74.00		1,41,71,746.00
Interest on Moratorium interest	26,67,889.00		1,10,63,255.46	
Interest on Vyapari Kshema	10,56,592.79		27,15,066.68	
Interest on overdue-Vyapari Kshema	2,57,373.00		4,83,364.00	
Interest on Mahila Kshema	9,67,753.96		26,63,912.00	
Interest on overdue Mahila Kshema	1,47,084.00		71,123.00	
<b>Total-Interest Income</b>	<b>88,74,66,508.38</b>		<b>1,36,15,17,657.43</b>	
<b>Fee based Income</b>				
Notice charge	17,96,199.88		17,79,974.16	
Documentation charges-VL	49,39,062.50		2,55,15,934.48	
Service charge vehicle loan	1,71,74,086.14		5,26,55,843.88	
Income auto loan finance	56,79,176.10		1,34,43,006.30	
Fore-closure charges on traders loan	12,79,858.28		27,05,944.72	
Processing fee -MF	1,58,76,700.00		1,51,63,650.00	
Processing fee -CDL	31,72,323.00		16,76,802.82	
Processing charges - gold loan	21,30,195.66		43,48,091.72	
Pre-closure interest Edmax		-		742.26
Service Charge-Gold Loan		5,349.78		-
Processing charges(Samruddhi Loan)	33,72,000.00		1,11,63,000.00	
Appraisal charges - Max Samruddhi	1,68,600.00		5,58,150.00	
Processing fee (Max Vanijya)	20,46,500.00		43,30,500.00	
Pre closure charges - Gold Loan	2,18,448.80		1,48,299.68	
processing charges (Vyapari Kshema)	1,64,820.00		4,60,380.00	
Appraisal Charges (Vyapari Kshema)	16,482.00		46,038.00	
Fore closure charges- Vyapari Kshem	1,40,459.26		3,90,444.12	
Bounce charge-Consumer loan		8,000.00		-
Pre-closure charges-Mahila Kshema	1,03,101.76		1,96,298.24	
Appraisal charges-Mahila Kshema	8,252.00		36,466.00	
Processing Fee – Mahila Kshema	83,010.00		3,71,030.00	
Documentation Charge-MF	2,91,081.90		51,438.64	
<b>Total -Fee based Income</b>	<b>5,86,73,707.06</b>		<b>13,50,42,035.02</b>	
<b>TOTAL - REVENUE FROM OPERATIONS</b>	<b>94,61,40,215.44</b>		<b>1,49,65,59,692.45</b>	

<b>NOTE 17 OTHER INCOME</b>	<b>Figures As on 31.12.2023</b>		<b>Figures As on 31.03.2023</b>	
	<b>Rs.</b>	<b>Ps.</b>	<b>Rs.</b>	<b>Ps.</b>
Commission from money transfer	24,064.30		74,283.81	
Other income	1,42,833.78		54,74,544.65	
Round off	2,076.24		811.92	
Collection against loss on repossessed asset	1,16,46,981.00		99,20,093.00	
Interest on fixed deposit	74,68,155.00		2,32,88,924.24	
Sundry written back	36,220.00		3,13,938.77	
Transfer noting charges - subdebt	56,140.00		1,58,000.00	
Transfer noting charges - debenture	-		500.00	
Auction expense received-GL	6,07,831.21		6,95,116.40	
Interest on income tax refund	6,44,916.00		13,43,834.56	
Auction expense received-Consumer Loan	18,915.19		43,908.82	
Collection against written off account-Vehicle loan	78,56,948.00		54,28,265.00	
Collection against written off account-Business Loan	47,79,768.00		31,87,331.00	
News Paper publication charge	13,839.08		7,200.00	
Salary Deduction Reversed	-		24,00,488.00	
Referral commission - Consumer loan	4,58,35,487.00		-	
Collection against loss on auction - Gold Loan	653.00		-	
Collection against loss on auction - Traders Loan	5,46,681.00			
<b>TOTAL-OTHER INCOME</b>	<b>7,96,81,508.80</b>		<b>5,23,37,240.17</b>	
<b>NOTE 18 EMPLOYEE BENEFITS EXPENSES</b>	<b>Figures As on 31.12.2023</b>		<b>Figures As on 31.03.2023</b>	
	<b>Rs.</b>	<b>Ps.</b>	<b>Rs.</b>	<b>Ps.</b>
Salary	24,78,60,424.35		39,44,66,068.76	
Provident fund	57,59,073.74		1,12,69,808.00	
ESI	42,10,705.20		70,99,391.50	
Staff welfare expense	10,68,007.00		8,20,411.00	
Group insurance	18,63,025.56		9,38,944.67	
Individual accidental insurance policy	-		1,63,532.29	
Stipend	15,32,888.41		37,80,374.57	
Gratuity	-		2,56,09,105.00	
Staff incentive	67,19,463.00		1,05,34,367.00	
<b>TOTAL-EMPLOYEE BENEFITS EXPENSES</b>	<b>26,90,13,587.26</b>		<b>45,46,82,002.79</b>	
<b>NOTE 19 FINANCE COSTS</b>	<b>Figures As on 31.12.2023</b>		<b>Figures As on 31.03.2023</b>	
	<b>Rs.</b>	<b>Ps.</b>	<b>Rs.</b>	<b>Ps.</b>
Interest on subordinate debt	44,84,86,130.75		73,55,03,451.70	
Interest on debenture	2,53,85,022.87		4,00,20,644.00	
Interest on OD Axis bank	1,38,232.00		5,34,268.00	
<b>TOTAL-FINANCE COSTS</b>	<b>47,40,09,385.62</b>		<b>77,60,58,363.70</b>	



NOTE 20 OTHER EXPENSES	Figures As on 31.12.2023		Figures As on 31.03.2023	
	Rs.	Ps.	Rs.	Ps.
	Advertisement & Business Promotion	10,10,251.90		1,47,45,389.09
Insurance charges	1,98,537.32		3,67,382.46	
Internet charges	37,85,726.54		63,22,096.84	
Legal Expenses	5,91,970.00		33,16,213.00	
Loan Written off	29,92,964.01		39,88,59,661.39	
Meeting Expenses	7,06,250.98		10,29,158.53	
Office expenses	19,31,388.20		11,62,942.85	
Printing & stationery	30,83,659.87		57,57,904.03	
Professional & Consultancy Charges	26,29,613.08		26,59,223.00	
Rates, Taxes and License	21,819.00		40,085.00	
Refreshment	2,88,678.00		6,33,891.72	
Repair & maintenance	78,81,885.35		1,38,36,449.91	
Software expenses	13,15,192.39		19,12,888.73	
Transportation charges	1,37,602.81		1,96,803.00	
Travelling expenses	89,62,572.00		1,46,00,405.24	
Bank charges	19,80,291.90		50,83,933.08	
Directors Remmuration	54,00,000.00		68,00,000.00	
Electricity charges	59,94,539.00		68,07,421.00	
Inauguration expenses	47,095.00		2,38,459.00	
Membership Fee	10,000.00		-	
Miscellaneous Expenses	52,737.01		26,473.00	
Postage & courier	13,59,313.43		26,91,937.55	
Registration expenses	1,00,065.00		1,44,222.00	
Rent	5,02,34,813.99		6,38,07,249.72	
Subscriptions & periodicals	11,717.00		33,939.00	
Training expenses	1,16,290.00		10,61,751.93	
Audit fee	-		7,05,000.00	
Donation	-		4,01,600.00	
Stamp charges	2,57,908.50		4,37,853.06	
Housekeeping wages	10,23,716.00		15,48,265.00	
Generator running expenses	43,980.00		81,517.00	
TWL incentive	62,91,058.00		1,86,06,223.00	
BRANCH IDENTIFICATION EXPENCE	-		11,437.00	
ROC filing	54,300.00		78,675.00	
Cloud server rent	31,64,122.83		39,42,676.45	
Sitting fees-directors	5,75,000.00		12,25,000.00	
Twl dealer incentive	40,27,018.00		2,12,43,066.50	
SMS Charge	7,43,500.00		5,90,000.00	
Commission for debenture trustee	80,000.00		1,20,000.00	
Foreman commission	-		30,000.00	
Kuri expenses	-		9,256.00	
Dealer Staff Vehicle Loan	7,93,961.00		51,31,560.00	
Labour/customer verification charges	2,73,140.51		10,89,498.50	
Deferred revenue expenditure w/off	-		5,43,38,506.50	
Provision for standard assets	(42,90,696.85)		(27,56,669.14)	
Staff recruitment service	59,742.00		90,900.00	
TDS paid	-		23,39,264.00	
Provision for NPA ( Expense)	6,12,68,771.42		(14,80,89,463.56)	
Commission collection agency	2,99,79,349.00		4,82,26,166.00	
Capital raising fee account	-		98,69,000.00	
GST paid	2,083.52		68,654.88	
Documentation Expense	46,490.00		23,008.07	
Penalty charges	7,010.00		42,153.00	
Gold w / off	-		25,456.00	
Interest on GST - RCM	13,742.82		23,253.82	
Institution tax	2,64,225.00		7,32,027.00	
Annual custody fee	1,50,000.00		1,79,075.00	
Marketing & sales promotion	43,650.00		14,73,610.00	

FC & other incentive	1,01,14,600.00	37,70,100.00
Ineligible ITC account-expense	76,38,342.95	1,56,30,260.59
TWL – storage expense	6,89,347.13	18,79,370.00
Auction expenses-two wheeler	4,97,250.00	9,85,950.00
Sundry written off	-	95,240.00
Cibil Charges	4,80,595.00	20,00,208.34
Marketing Agency Commission	64,500.00	8,36,200.00
Yard Rent	9,74,366.35	36,05,616.80
Prior period Item	-	2,28,310.49
Auction Expense Gold Loan	7,34,908.00	2,73,476.00
Property Maintenance Expense	1,35,382.00	3,33,088.96
Additional provision restructure-Vehicle loan(Expense)	(5,48,176.05)	(10,40,91,219.45)
Additional provision restructure-MF(Expense)	-	(2,00,86,248.44)
Land Tax	3,852.00	4,268.00
TCS late filing fee	-	4,071.00
Travelling expense-CL Dpt	99,260.00	5,94,495.00
Commission collection agency - Repo process	19,82,050.00	64,24,120.00
Wages	2,88,600.00	3,84,500.00
Commission BC charges	-	71,682.00
Micro Finance - Adalat expenses	-	1,16,700.00
Meeting Expenses-Vehicle Loan	33,808.00	1,62,703.18
Postage & Courier-Vehicle Loan	3,03,481.80	4,56,876.96
Duplicate RC Expenses- Vehicle Loan	-	1,820.00
CRIF Charges	448.00	11,264.00
Legal Charges–Vehicle Loan	68,25,860.00	8,65,530.00
Labour/Customer Verification Charges–Vehicle loan	4,02,485.00	7,70,145.00
Bank Charges-Vehicle Loan	17,69,023.95	16,19,906.14
Marketing & Sales Promotion-Vehicle Loan	1,14,850.00	3,77,060.00
TWL-Moratorium Write Off Account	17,10,771.00	1,45,95,099.00
"Cloud -based call center solution"(call) charges	1,11,280.00	94,180.00
Sponsorship fee	-	18,110.00
Traders Loan - Write off account	1,20,529.00	91,222.00
Traders Loan - Moratorium Write off	2,542.00	6,224.00
Provision for cash shortage Exp A/c	-	3,25,096.18
Tax Late Fee	-	24,379.00
Income Tax Paid FY 2015-16	-	13,46,753.00
Incentive Recoverable Written Off	-	11,30,596.00
Provision for Spurious Gold Exp A/c	-	13,33,000.00
<b>TOTAL-OTHER EXPENSES</b>	<b>24,02,67,001.66</b>	<b>51,02,62,603.90</b>

**CAPITAL ANALYSIS 2022-23**

**TIER 1 CAPITAL**

<b>PARTICULARS</b>	<b>AMOUNT IN CRORES</b>	<b>AMOUNT</b>
<b>Share Capital</b>	<b>178.76</b>	<b>1,78,75,97,535.00</b>
<b>Add: Reserves and Surplus</b>		
Share premium	<b>8.51</b>	8,51,07,620.00
Accumulated loss/profit last year	<b>-98.08</b>	(98,08,48,497.97)
Profit / loss for the current year	<b>1.76</b>	1,76,12,651.83
Statutory Reserve	<b>0.76</b>	76,30,639.20
<b>Total R&amp;S</b>	<b>-87.05</b>	<b>(87,04,97,586.94)</b>
<b>Less: Intangible assets &amp; b/f losses</b>		
Less: Software & trademark	0.21	20,84,634.83
Less: Deferred tax asset/(Liability)	4.83	4,83,42,489.24
<b>TOTAL TIER 1 CAPITAL</b>	<b>86.67</b>	<b>86,66,72,823.99</b>
<b>NET OWNED FUND</b>	<b>86.67</b>	<b>86,66,72,823.99</b>

**TIER 2 CAPITAL**

<b>PARTICULARS</b>	<b>AMOUNT IN CRORES</b>	<b>AMOUNT</b>
Provision on STD asset	1.64	1,63,87,356.61
Subdebt net of discounting	130.66	1,30,65,95,400.00
<b>TOTAL TIER 2 CAPITAL</b>	<b>132.30</b>	<b>1,32,29,82,756.61</b>
50% OF TIER 1 CAPITAL	43.33	43,33,36,412.00
<b>TIER 2 CAPITAL TO CRAR</b>	<b>44.97</b>	<b>44,97,23,768.61</b>

**RISK ADJUSTED ASSETS**

<b>PARTICULARS</b>	<b>AMOUNT</b>	<b>% OF RISK</b>	<b>AMOUNT</b>	<b>AMOUNT IN CRORES</b>
Cash & Bank balances	50,31,69,678.91	0%	-	-
Loans and Advances	4,54,62,85,440.28	100%	4,54,62,85,440.28	454.63
Fixed Assets	26,60,63,983.52	100%	26,60,63,983.52	26.61
Tax and Department	2,27,92,163.68	0%	-	-
Others	21,65,53,118.97	100%	21,65,53,118.97	21.66
<b>Total</b>	<b>5,55,48,64,385.36</b>		<b>5,02,89,02,542.77</b>	<b>502.89</b>

## SUMMARY CRAR 31.12.2023

PARTICULARS	AMOUNT IN CRORES
TIER 1 CAPITAL	86.67
NET OWNED FUND	86.67
TIER 2 CAPITAL	44.97
RISK ADJUSTED ASSETS	502.89

### RATIOS IN %

PARTICULARS	%
TIER 1 CAPITAL	17.23
TIER 2 CAPITAL	8.94
CRAR	26.18

<b>LEVERAGE RATIO</b>		
<b>PARTICULARS</b>	<b>AMOUNT IN CRORES</b>	<b>AMOUNT</b>
Networth(NOF)	<b>86.67</b>	86,66,72,823.99
Outside Liabilities	<b>436.68</b>	4,36,68,13,517.32
Leverage	<b>5.04</b>	
<b>OUTSIDE LIABILITIES</b>		
Debentures	<b>32.09</b>	32,09,40,000.00
Sub ordinated debts	<b>322.02</b>	3,22,01,72,000.00
Interest payable on debentures	<b>2.08</b>	2,07,80,407.68
Interest payable on sub ordinated debts	<b>80.49</b>	80,49,21,109.64
Total	<b>436.68</b>	4,36,68,13,517.32

**DISCOUNTING OF SUBORDINATED DEBTS AS ON 31.12.2023**

<b>SUB DEBT NET OF DISCOUNTING</b>	<b>OUTSTANDING AMOUNT</b>	<b>DISCOUNT %</b>	<b>DISCOUNT AMOUNT</b>	<b>DISCOUNTED VALUE</b>	<b>DISCOUNTED VALUE IN CRORES</b>
<b>Remaning maturity of instruments</b>					
less than 1 year	1,43,47,31,000.00	100%	1,43,47,31,000.00	-	-
bet 1 and 2 years	12,53,05,000.00	80%	10,02,44,000.00	2,50,61,000.00	2.51
bet 2 and 3 years	7,59,21,000.00	60%	4,55,52,600.00	3,03,68,400.00	3.04
bet 3 and 4 years	18,45,40,000.00	40%	7,38,16,000.00	11,07,24,000.00	11.07
bet 4 and 5 years	1,29,61,65,000.00	20%	25,92,33,000.00	1,03,69,32,000.00	103.69
more than 5 years	10,35,10,000.00	0%	-	10,35,10,000.00	10.35
<b>TOTAL</b>	<b>3,22,01,72,000.00</b>		<b>1,91,35,76,600.00</b>	<b>1,30,65,95,400.00</b>	<b>130.66</b>

LOAN	31.12.2023			31.03.2023			Addition		Reduction		Net
	STD	Substd	Doubtful	STD	Substd	Doubtful	Substd	Doubtful	Substd	Doubtful	NPA PRV-EXP.
VEHICLE LOAN	67,61,768.45	1,20,61,272.80	9,91,43,521.00	1,04,77,630.14	2,34,85,996.40	5,65,21,408.80	-	4,26,22,112.20	(1,14,24,723.60)	-	3,11,97,388.60
GOLD LOAN	52,38,074.82	37,35,852.50	1,08,20,309.94	61,85,076.47	11,223.40	17,55,052.80	37,24,629.10	90,65,257.14	-	-	1,27,89,886.24
MICROFINANCE	37,73,571.78	13,54,018.66	1,29,44,768.42	30,25,860.34	19,71,340.45	15,99,334.94	-	1,13,45,433.48	(6,17,321.79)	-	1,07,28,111.69
CONSUMER LOAN	2,71,526.33	31,245.47	47,90,060.56	79,759.46	5,69,825.37	2,75,703.05	-	45,14,357.51	(5,38,579.90)	-	39,75,777.61
SAMMRUDDHI LOAN	2,21,822.00	4,89,792.50	12,53,551.17	6,77,292.28	5,87,015.90	-	-	12,53,551.17	(97,223.40)	-	11,56,327.77
CONSUMER LOAN ACCOUNT-EDMAX	5.71	-	6,41,600.00	3.15	37,141.80	89,079.40	-	5,52,520.60	(37,141.80)	-	5,15,378.80
TRADERS LOAN (MAX VANIJYA)	1,09,195.24	2,14,303.40	16,25,711.00	1,70,522.16	4,13,904.40	4,68,162.00	-	11,57,549.00	(1,99,601.00)	-	9,57,948.00
VYAPARI KHEMA	-	-	9,86,892.00	-	-	10,10,580.00	-	-	-	(23,688.00)	(23,688.00)
TRADERS LOAN	5,806.05	-	-	30,705.21	-	-	-	-	-	-	-
MAHILA KHEMA	5,575.36	-	-	31,213.86	28,359.20	-	-	-	(28,359.20)	-	(28,359.20)
<b>Total</b>	<b>1,63,87,345.74</b>	<b>1,78,86,485.32</b>	<b>13,22,06,414.09</b>	<b>2,06,78,063.07</b>	<b>2,71,04,806.91</b>	<b>6,17,19,320.99</b>	<b>37,24,629.10</b>	<b>7,05,10,781.10</b>	<b>(1,29,42,950.69)</b>	<b>(23,688.00)</b>	<b>6,12,68,771.51</b>

NPA AS ON 31-12-2023

LOAN TYPE	TOTAL OUTSTANDING	STD ASSET	SUB STD	D1 SECURED	D1 UNSECURED	D2 SECURED	D2 UNSECURED	D3 SECURED	D3 UNSECURED	GROSS NPA	GNPA %	TOTAL DOUBTFUL DEBTS	PROVISION STD ASSET	PROVISION SUB STD	PROVISION D1 SECURED	PROVISION D1 UNSECURED	PROVISION D2 SECURED	PROVISION D2 UNSECURED	PROVISION D3 SECURED	PROVISION D3 UNSECURED	TOTAL PROVISION - DOUBTFUL DEBTS	TOTAL NPA PROVISION
VEHICLE LOAN	2,04,83,66,447.00	1,69,04,42,112.00	12,06,12,728.00	8,60,84,102.00	41,54,117.00	8,63,01,532.00	1,39,53,772.00	1,77,79,464.00	2,90,38,620.00	35,79,24,335.00	17.47	23,73,11,607.00	67,61,768.45	1,20,61,272.80	1,72,16,820.40	41,54,117.00	2,58,90,459.60	1,39,53,772.00	88,89,732.00	2,90,38,620.00	9,91,43,521.00	11,12,04,793.80
GOLD LOAN	1,35,79,07,191.24	1,30,95,18,705.00	3,73,58,525.00	29,000.00	-	2,66,359.00	-	-	1,07,34,602.24	4,83,88,486.24	3.56	1,10,29,961.24	52,38,074.82	37,35,852.50	5,800.00	-	79,907.70	-	-	1,07,34,602.24	1,08,20,309.94	1,45,56,162.44
MICROFINANCE	96,98,77,900.96	94,33,92,945.99	1,35,40,186.55	-	1,20,21,012.91	-	1,054.05	-	9,22,701.46	2,64,84,954.97	2.73	1,29,44,768.42	37,73,571.78	13,54,018.66	-	1,20,21,012.91	-	1,054.05	-	9,22,701.46	1,29,44,768.42	1,42,98,787.08
CONSUMER LOAN	7,29,84,096.91	6,78,81,581.68	3,12,454.67	-	45,90,838.15	-	356.91	-	1,98,865.50	51,02,515.23	6.99	47,90,060.56	2,71,526.33	31,245.47	-	45,90,838.15	-	356.91	-	1,98,865.50	47,90,060.56	48,21,306.03
SAMMRUDDHI LOAN	6,16,06,976.17	5,54,55,500.00	48,97,925.00	-	-	-	-	-	12,53,551.17	61,51,476.17	9.99	12,53,551.17	2,21,822.00	4,89,792.50	-	-	-	-	-	12,53,551.17	12,53,551.17	17,43,343.67
CONSUMER LOAN ACCOUNT-EDMAX	6,43,027.00	1,427.00	-	-	3,45,120.00	-	2,96,480.00	-	-	6,41,600.00	99.78	6,41,600.00	5.71	-	-	3,45,120.00	-	-	-	2,96,480.00	-	6,41,600.00
TRADERS LOAN (MAX VANIYA)	3,10,67,556.00	2,72,98,811.00	21,43,034.00	-	12,28,054.00	-	3,97,657.00	-	-	37,68,745.00	12.13	16,25,711.00	1,09,195.24	2,14,303.40	-	12,28,054.00	-	3,97,657.00	-	-	16,25,711.00	18,40,014.40
TRADERS LOAN	9,86,892.00	-	-	-	-	-	-	-	9,86,892.00	9,86,892.00	100.00	9,86,892.00	-	-	-	-	-	-	-	9,86,892.00	9,86,892.00	9,86,892.00
VYAPARI KSHEMA	14,51,512.00	14,51,512.00	-	-	-	-	-	-	-	-	-	-	5,806.05	-	-	-	-	-	-	-	-	-
MAHILA KSHEMA	13,93,841.00	13,93,841.00	-	-	-	-	-	-	-	-	-	-	5,575.36	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>4,54,62,85,440.28</b>	<b>4,09,68,36,435.67</b>	<b>17,88,64,853.22</b>	<b>8,61,13,102.00</b>	<b>2,23,39,142.06</b>	<b>8,65,67,891.00</b>	<b>1,46,49,319.96</b>	<b>1,77,79,464.00</b>	<b>4,31,35,232.37</b>	<b>44,94,49,004.61</b>	<b>9.89</b>	<b>27,05,84,151.39</b>	<b>1,63,87,345.74</b>	<b>1,78,86,485.32</b>	<b>1,72,22,620.40</b>	<b>2,23,39,142.06</b>	<b>2,59,70,367.30</b>	<b>1,46,49,319.96</b>	<b>88,89,732.00</b>	<b>4,31,35,232.37</b>	<b>13,22,06,414.09</b>	<b>15,00,92,899.41</b>