

MAXVALUE CREDITS AND INVESTMENTS LTD**REGD.OFFICE:1ST FLOOR,CEE KAY PLAZA, OPP. METROPOLITAN HOSPITAL,
KOORKENCHERY,THRISSUR-680007 CIN-U65921KL1995PLC009581****BALANCE SHEET AS AT 30.06.2024**

Particulars	Note No.	Figures As on 30.06.2024		Figures As on 31.03.2024	
		Rs.	Ps.	Rs.	Ps.
I. EQUITY AND LIABILITIES					
1. Shareholders' funds					
(a) Share capital	2	1,78,75,97,535.00		1,78,75,97,535.00	
(b) Reserves and surplus	3	(73,57,73,396.20)		(78,39,88,656.99)	
2. Share application money pending allotment					
3. Non-current liabilities					
(a) Long-term borrowings	4	2,39,41,06,000.00		2,25,07,01,000.00	
(b) Other long-term liabilities	5	10,14,17,886.00		10,10,09,173.00	
(c) Long term provisions	6		-		-
4. Current liabilities					
(a) Trade payables	7		-		-
(b) Other current liabilities	8	1,08,19,12,372.57		1,64,01,94,289.47	
(c) Short-term provisions	9	19,40,12,572.72		17,73,85,775.05	
TOTAL		4,82,32,72,970.09		5,17,28,99,115.53	
II. ASSETS					
1. Non-current assets					
(a) Property, Plant and Equipment and Intangible assets					
(i) Property, Plant and Equipment	10	25,13,98,857.00		25,61,01,434.02	
(ii) Intangible assets	10	18,67,452.35		19,65,455.82	
(b) Deferred tax assets (net)	11	5,04,35,500.32		5,04,35,500.32	
(c) Long-term loans and advances	12	1,40,81,03,495.10		1,87,15,07,740.21	
(d) Operational Risk Loss Account		36,11,458.00			
2. Current assets					
(a) Cash and cash equivalents	13	25,82,40,531.99		31,84,34,358.62	
(b) Short-term loans and advances	12	2,69,18,65,961.75		2,50,86,95,562.16	
(c) Other current assets	14	15,77,49,713.58		16,57,59,064.38	
(d) Trade Receivables	15		-		-
TOTAL		4,82,32,72,970.09		5,17,28,99,115.53	

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PROFIT AND LOSS STATEMENT FOR THE YEAR ENDED 30.06.2024				
Particulars	Note No.	Figures As on 30.06.2024		Figures As on 31.03.2024
		Rs.	Ps.	Rs.
I. Revenue from operations	16	24,84,75,913.74		1,24,98,86,600.60
II. Other income	17	1,30,36,863.73		11,72,64,253.50
III. Total Revenue (I+II)		26,15,12,777.47		1,36,71,50,854.10
Expenses:				
a, Employee benefits expense	18	8,10,83,039.84		35,51,47,442.52
b, Finance cost	19	6,19,18,456.70		55,61,47,762.11
c, Depreciation and amortization expense	10	59,58,428.18		3,37,88,735.27
d, Other expenses	20	6,43,60,346.23		32,02,16,194.72
IV. Total Expenses		21,33,20,270.95		1,26,53,00,134.62
V. Profit before exceptional and extraordinary items and tax (III-IV)		4,81,92,506.52		10,18,50,719.48
VI. Exceptional Items				
VII. Profit before extraordinary items and Tax (V-VI)		4,81,92,506.52		10,18,50,719.48
VIII.Extraordinary items		22,754.27		1,77,851.22
IX. Profit before tax (VII-VIII)		4,82,15,260.79		10,20,28,570.70
X. Tax expense:				
(1) Current tax				
(2) Deferred tax	11	-		(20,93,011.08)
XI. Profit / (Loss) for the period (IX-X)		4,82,15,260.79		10,41,21,581.78
Earnings per equity share:				
(1) Basic			0.13	0.29
(2) Diluted			0.13	0.29
Accounting policies and notes on account	1			

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CASH FLOW STATEMENT (AS PER AS-3) FOR THE YEAR ENDED 30.06.2024 (INDIRECT METHOD)

PARTICULARS		AMOUNT	
A	Cash flows from operating activities		
	Net Profit before taxation and extra ordinary items		4,81,92,506.52
	Adjustments for:		
	Depreciation and Amortization	59,58,428.18	
	Provision for NPA (Expense)	1,42,86,264.72	
	Provision for standard assets(Expense)	(12,70,925.05)	
	Provision for OPRLS account	36,11,458.00	
	Deferred revenue expenditure w/off	-	
	Loans Writeoff	4,41,966.00	
			2,30,27,191.85
	Operating Profit before working capital changes		7,12,19,698.37
	Adjustments for:		
	Add: Increase in current liabilities	-	
	Less: Decrease in current liabilities	17,79,14,916.90	
	Add :Decrease in current assets	-	
	Less:Increase in current assets	17,51,61,048.79	
			(35,30,75,965.69)
	Cash generated from operations		(28,18,56,267.32)
	Income tax paid		-
	Cash flow before extra ordinary items		(28,18,56,267.32)
	NET CASH FLOWS FROM OPERATING ACTIVITIES		(28,18,56,267.32)
B	Cash flows from investing activities		
	Purchase of fixed assets		(11,89,846.94)
	Sale/Disposal of Fixed Assets		54,753.46
	NET CASH FLOWS FROM INVESTING ACTIVITIES		(11,35,093.48)
C	Cash flows From Financing Activities		
	Re-payment of long term borrowings		(23,69,62,000.00)
	Re-payment of other long term liabilities		4,08,713.00
	Receipt from long term loans and advances		45,93,50,821.11
	Receipt from Issue of Equity shares		-
	NET CASH FLOWS FROM FINANCING ACTIVITIES		22,27,97,534.11
	Net increase/decrease in cash or cash equivalents		(6,01,93,826.69)
	Cash and Cash equivalents at the beginning of the year		31,84,34,358.62
	Cash and Cash equivalents at the end of the year		25,82,40,531.99
	Net increase as disclosed above		(6,01,93,826.69)

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NOTES TO BALANCE SHEET as on 30.06.2024

	NOTE 2 SHARE CAPITAL	Figures as at 30.06.2024			Figures as at 31.03.2024		
		Number	Rs	Ps	Number	Rs	Ps
a)	Authorised Capital						
	39,80,00,000 Equity Shares of Rs.5/- each	998000000	4,99,00,00,000.00		998000000	4,99,00,00,000.00	
	10,00,000 Preference Shares of Rs. 10/- each	1000000	1,00,00,000.00		1000000	1,00,00,000.00	
		999000000	5,00,00,00,000.00		999000000	5,00,00,00,000.00	
b)	Issued,Subscribed, Called-up& Paid-up capital	Figures as at 30.06.2024			Figures as at 31.03.2024		
		Number	Rs	Ps	Number	Rs	Ps
	Equity shares of Rs. 5/- each fully called up and paid up	357519507	1,78,75,97,535.00		357519507	1,78,75,97,535.00	
	Preference shares of Rs.10/- each fully called up and paid up	-	-		-	-	
	Less: calls in arrears	-	-		-	-	
	TOTAL(NOTE 2)	357519507	1,78,75,97,535.00		357519507	1,78,75,97,535.00	

at the end of the reporting period					
Particulars	Equity Shares		Preference Shares		
	Figures As on 30.06.2024	Figures As on 31.03.2024	Figures As on 30.06.2024	Figures As on 31.03.2024	
Opening number of shares outstanding	357519507	32,95,19,507.00	NIL	NIL	
Shares Issued	0	2,80,00,000.00			
Closing number of shares outstanding (Face value of Rs. 5/-)	357519507	357519507	NIL	NIL	
Closing number of Equity shares outstanding after Share split up (Face value of Rs. 10/- to Rs. 5/-)	357519507	357519507	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:							
				30.06.2024	31.03.2024	31.03.2023	31.03.2022
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	30.06.2024		31.03.2024	
	No of share Holdings	% of share Holdings	No of share Holdings	% of share Holdings
Maxvalue Capital	43340108	12.12%	43340108	12.12%
Disclosure of shareholding of promoters as at June 30, 2024 is as follows:				
S. No				1
Promoter name				NA#
Class of Shares				Equity
At the end of the year	No. of Shares %of total shares			
At the beginning of the year	No. of Shares %of total shares			
% Change during the year				-
Note: #The Company does not have promoters as on 30 th June 2024 & 31st March 2024.				
NOTE 3				
RESERVES & SURPLUS		Figures As on 30.06.2024		Figures As on 31.03.2024
a) Profit and Loss account				
Balance as per last Balancesheet		(89,75,51,232.55)		(98,08,48,497.97)
Add :Profit for the year		4,82,15,260.79		10,41,21,581.78
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			(84,93,35,971.76)	(87,67,26,916.19)
b) General Reserve				
Balance as per last Balancesheet				
Less : General Reserve set off against accumulated loss				
c) Statutory Reserve				
Balance as per last Balancesheet		2,84,54,955.56		76,30,639.20
Add: Transfer from Profit & Loss Account			2,84,54,955.56	76,30,639.20
d) Reserve Fund				
Balance as per last Balancesheet				
Less : Write back made during the year				
e) Share Premium				
Share Premium			-	-
Securities Premium			8,51,07,620.00	8,51,07,620.00
TOTAL(NOTE 3)			(73,57,73,396.20)	(78,39,88,656.99)

NOTE 4 LONG TERM LIABILITIES	Non-Current Portion				Current Maturities			
	Figures As on 30.06.2024		Figures As on 31.03.2024		Figures As on 30.06.2024		Figures As on 31.03.2024	
	Ps.	Rs.	Ps.	Rs.	Ps.	Rs.	Ps.	Rs.
Secured Borrowings								
a) Debentures	12,22,05,000.00		17,11,80,000.00		16,96,35,000.00		12,76,60,000.00	
Un Secured Borrowings								
a) Sub-Ordinated Debt	2,27,19,01,000.00		2,07,95,21,000.00		51,42,41,000.00		93,65,83,000.00	
TOTAL(NOTE 4)	2,39,41,06,000.00		2,25,07,01,000.00		68,38,76,000.00		1,06,42,43,000.00	
Note : Aggregate amount of Loans guaranteed by directors			-				-	
Aggregate amount of Loans guaranteed by others			-				-	

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

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

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

As on 30.06.2024					
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	3,07,00,000.00	-	-	-	3,07,00,000.00
2 Year to 3 years	-	-	-	-	-
1 Year to 2 years	6,91,05,000.00	2,24,00,000.00	-	-	9,15,05,000.00
Less than 1 year	15,09,35,000.00	10,00,000.00	1,77,00,000.00	-	16,96,35,000.00
Total	25,07,40,000.00	2,34,00,000.00	1,77,00,000.00	-	29,18,40,000.00

As on 31.03.2024					
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	3,07,00,000.00	-	-	-	3,07,00,000.00
2 Year to 3 years	-	-	-	-	-
1 Year to 2 years	11,80,80,000.00	2,24,00,000.00	-	-	14,04,80,000.00
Less than 1 year	10,89,60,000.00	10,00,000.00	1,77,00,000.00	-	12,76,60,000.00
Total	25,77,40,000.00	2,34,00,000.00	1,77,00,000.00	-	29,88,40,000.00

Notes on Subordinate Debt issued by the Company.

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

As on 30.06.2024					
Maturity Date	Rate of Interest				
	>=10<=11.5	>11.5<=12.5	>12.5<=13.5	>13.5<=15	Total
Above 5 years	2,27,40,000.00	18,65,65,000.00	11,41,50,000.00	-	32,34,55,000.00
4 Year to 5 years	-	95,98,55,000.00	-	-	95,98,55,000.00
3 Year to 4 years	24,34,60,000.00	56,09,80,000.00	-	-	80,44,40,000.00
2 Year to 3 years	-	18,16,000.00	-	-	18,16,000.00
1 Year to 2 years	2,91,22,000.00	15,32,13,000.00	-	-	18,23,35,000.00
Less than 1 year	23,17,81,000.00	32,55,000.00	27,92,05,000.00	-	51,42,41,000.00
Total	52,71,03,000.00	1,86,56,84,000.00	39,33,55,000.00	-	2,78,61,42,000.00

As on 31.03.2024					
Maturity Date	Rate of Interest				
	>=10<=11.5	>11.5<=12.5	>12.5<=13.5	>13.5<=15	Total
Above 5 years	2,27,40,000.00	8,14,10,000.00	11,41,50,000.00	-	21,83,00,000.00
4 Year to 5 years	-	1,10,33,20,000.00	-	-	1,10,33,20,000.00
3 Year to 4 years	24,36,60,000.00	32,99,90,000.00	-	-	57,36,50,000.00
2 Year to 3 years	15,50,000.00	2,16,97,000.00	-	-	2,32,47,000.00
1 Year to 2 years	2,76,72,000.00	13,33,32,000.00	-	-	16,10,04,000.00
Less than 1 year	39,32,82,000.00	6,08,64,000.00	48,24,37,000.00	-	93,65,83,000.00
Total	68,89,04,000.00	1,73,06,13,000.00	59,65,87,000.00	-	3,01,61,04,000.00

NOTE 5 OTHER LONG TERM LIABILITIES	Non-Current Portion				Current Maturities			
	Figures As on		Figures As on		Figures As on		Figures As on	
	30.06.2024	Rs.	31.03.2024	Rs.	30.06.2024	Rs.	31.03.2024	Rs.
	Ps.	Ps.	Ps.	Ps.	Ps.	Ps.	Ps.	Ps.
Interest payable on debenture	-	-	-	-	2,33,87,447.95	2,11,35,301.66		
Interest payable on bond	10,14,17,886.00		10,10,09,173.00		27,25,41,281.55	48,66,86,889.15		
TOTAL(NOTE 5)	10,14,17,886.00		10,10,09,173.00		29,59,28,729.50	50,78,22,190.81		

NOTE 6 LONG TERM PROVISIONS	Figures As on		Figures As on	
	30.06.2024	Rs.	31.03.2024	Rs.
	Ps.	Ps.	Ps.	Ps.
TOTAL(NOTE 6)	-		-	

NOTE 7 TRADE PAYABLES	Figures As on		Figures As on		
	30.06.2024	Rs.	31.03.2024	Rs.	
	Ps.	Ps.	Ps.	Ps.	
Ageing for trade payables outstanding as at June 30, 2024 is as follows:					
Particulars	Outstanding for following period from due date of payment				
	Unbilled	Less than 1 Year	1-2 years	2-3 years	More than 3 years
(i) MSME	-		-	-	-
(ii) Others	-		-	-	-
(iii) Disputed dues - MSME	-		-	-	-
(iv) Disputed dues -Others	-		-	-	-
Total of the above	-		-	-	-
Ageing for trade payables outstanding as at March 31, 2024 is as follows:					
Particulars	Outstanding for following period from due date of payment				
	Unbilled	Less than 1 Year	1-2 years	2-3 years	More than 3 years
(i) MSME	-		-	-	-
(ii) Others	-		-	-	-
(iii) Disputed dues - MSME	-		-	-	-
(iv) Disputed dues -Others	-		-	-	-
Total of the above	-		-	-	-

NOTE 8 OTHER CURRENT LIABILITIES	Figures As on		Figures As on	
	30.06.2024	Rs.	31.03.2024	Rs.
	Ps.		Ps.	
Current maturities of Long-term liabilities (Note 4 & 5)	97,98,04,729.50		1,57,20,65,190.81	
Sundry Creditors(Sub Schedule 2)	31,70,970.80		48,84,159.00	
Administrative expenses payable	40,79,926.71		11,00,544.71	
TDS Payable	6,99,002.85		56,76,973.24	
Audit fee payable	5,50,000.00		5,50,000.00	
Share applicaton money	56,412.00		56,412.00	
Rent Payable	55,27,224.19		57,22,866.19	
Advance EWI - Business Loan	1,01,41,747.55		1,05,48,455.20	
Retention Money Payable	6,20,466.05		6,20,466.05	
Salary Payable	40,90,432.40		33,95,505.00	
ESI Payable	4,65,827.03		5,20,190.75	
Output SGST	9,34,743.84		-	
Output CGST	9,34,743.84		-	
PF Payable	9,98,865.00		10,53,888.00	
Electricity Charges Payable	4,00,000.00		1,90,319.00	
Loan-NEFT/Cheque/DD-Cancel/ Return A/c	10,88,237.49		10,59,260.49	
Employee EMI Collection Account	2,908.00		5,535.00	
GST payable	2.00		44,86,489.02	
Sundry Deposit	1,41,543.95		1,50,403.95	
Collection Agency Security Deposit	52,98,171.00		56,48,831.00	
Staff Welfare Payable	82,900.00		96,900.00	
Advance EMI - Vehicle Loan	61,32,454.20		62,36,898.00	
Microfinance Disbursement Control A/C	37,19,854.00		-	
Professional charges payable	16,520.00		14,000.00	
Insurance Payable MF	69,137.00		1,67,537.00	
Marketing Expenses Payable - Two Wheeler Loan	20,000.00		-	
Salary retained	16,32,892.96		16,49,077.96	
Cartridge refiling expense payable	51,166.00		22,144.00	
Yard rent payable	1,00,000.00		-	
Internet charges payable	40,448.13		2,096.13	
Incentive Payable	20,61,849.46		44,69,808.46	
Advance EMI - Edmax	38,002.00		38,012.00	
Output IGST	49,040.61		-	
Surplus on Auction- Gold Loan	11,38,178.43		32,72,218.66	
Advance Equated Daily Instalment	12,69,527.00		13,45,581.00	
Stamp Duty Payable - Gold Loan (Karnataka)	5,57,154.00		5,58,410.00	
Ex Gratia Payable to loan customers	10,84,909.00		10,84,909.00	
TDS Cess	1,206.79		1,206.79	
Profession Tax Payable	4,70,096.00		16,200.00	
Care insurance charge payable	32,576.00		18,800.00	
Auction Surplus payable	31,41,225.41		10,94,754.06	
TCS Payable	(4,008.00)		30,992.00	
EMD Deposit - Gold Loan	5,00,000.20		15,00,000.00	
RCM CGST PAYABLE	2,34,669.59		-	
RCM SGST PAYABLE	2,34,669.59		-	
CGST PAYABLE	626.00		-	
SGST PAYABLE	626.00		-	
Courier charges payable	1,860.00		10,303.00	
Federal Bank OD account : 14675600002128	4,01,35,020.00		-	
Locker deposit	20,000.00		20,000.00	
Vehicle Loan - Trade Advance	73,818.00		8,08,952.00	
TOTAL(NOTE 8)	1,08,19,12,372.57		1,64,01,94,289.47	

NOTE 9 SHORT TERM PROVISIONS	Figures As on 30.06.2024		Figures As on 31.03.2024	
	Ps.	Rs.	Ps.	Rs.
Provision for NPA	14,89,14,037.91		13,46,27,773.19	
Provision for OPERATIONAL RISK LOSS ACCOUNT	36,11,458.00		-	
Provision for Standard Assets	1,48,07,616.63		1,60,78,541.68	
Provision for Gratuity	2,50,21,364.00		2,50,21,364.00	
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	
TOTAL(NOTE 9)	19,40,12,572.72		17,73,85,775.05	

NOTE 11 DEFERRED TAX ASSET	Figures As on 30.06.2024		Figures As on 31.03.2024	
	Ps.	Rs.	Ps.	Rs.
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	5,04,35,500.32		4,83,42,489.24	
	-		20,93,011.08	
TOTAL(NOTE 11)	5,04,35,500.32		5,04,35,500.32	

NOTE 12 AND ADVANCES	LOANS	Total As on 30.06.2024	Total As on 31.03.2024	Non-Current Portion		Current Portion	
				Figures As on 30.06.2024	Figures As on 31.03.2024	Figures As on 30.06.2024	Figures As on 31.03.2024
				Ps.	Rs.	Ps.	Rs.
Secured							
Vehicle Loan	1,54,39,68,471.00	1,77,59,55,277.00	85,72,18,325.00	1,08,85,96,150.00	68,67,50,146.00	68,73,59,127.00	
Gold Loan	1,52,70,98,908.00	1,41,26,28,449.00	-	-	1,52,70,98,908.00	1,41,26,28,449.00	
Unsecured							
Consumer Loan	5,01,13,130.70	7,60,72,177.73	-	-	5,01,13,130.70	7,60,72,177.73	
Micro Finance	86,32,37,068.81	98,21,66,430.51	55,08,85,170.10	78,29,11,590.21	31,23,51,898.71	19,92,54,840.30	
Samrudhi Loan	6,66,11,862.26	7,51,44,846.36	-	-	6,66,11,862.26	7,51,44,846.36	
Traders Loan(Max Vanijya)	2,95,82,033.00	3,60,57,579.00	-	-	2,95,82,033.00	3,60,57,579.00	
Vyapari Kshema	68,77,288.00	57,35,924.00	-	-	68,77,288.00	57,35,924.00	
Max Suidha(Small business loan)	59,93,590.00	1,16,61,842.00	-	-	59,93,590.00	1,16,61,842.00	
Mahila Kshema	37,76,850.00	41,04,104.00	-	-	37,76,850.00	41,04,104.00	
Total-Loans	4,09,72,59,201.77	4,37,95,26,629.60	1,40,81,03,495.10	1,87,15,07,740.21	2,68,91,55,706.67	2,50,80,18,889.39	
Other Advances:							
Advance to Supplier			-	-	11,99,391.08	1,48,121.77	
Salary Advance			-	-	94,999.00	-	
Advance to staff			-	-	1,06,960.00	1,10,426.00	
Travelling Expense - Advance			-	-	40,888.00	12,125.00	
TA advance to staff - Karnataka			-	-	19,508.00	-	
Advance to TWL hub Calicut			-	-	1,930.00	-	
Advance to TWL hub Kollam			-	-	2,000.00	-	
Advance to TWL hub Malappuram			-	-	950.00	-	
Advance to TWL hub Trivandrum			-	-	1,281.00	-	
Advance to TWL hub Alappuzha			-	-	500.00	-	
MVCIL Employees Gratuity Fund Trust			-	-	6,000.00	6,000.00	
Advance to TWL Hub Edappally			-	-	2,000.00	-	
Advance to TWL Hub Thrissur			-	-	2,572.00	-	
PF arrear advance			-	-	4,00,000.00	4,00,000.00	
Advance for admin expenses			-	-	48,191.00	-	
			-	-	27,10,255.08	6,76,672.77	
TOTAL-LOANS & ADVANCES			1,40,81,03,495.10	1,87,15,07,740.21	2,69,18,65,961.75	2,50,86,95,562.16	
(a)Secured Considered Good			85,72,18,325.00	1,08,85,96,150.00	2,21,38,49,054.00	2,09,99,87,576.00	
(b)Unsecured Considered Good			55,08,85,170.10	78,29,11,590.21	47,80,16,907.75	40,87,07,986.16	
(c)Doubtful			-	-	-	-	
(d) Loans and Advances due by Directors or officers of the Company or any of them either severally or jointly with any other person			-	-	-	-	
(e) Loans and Advances due by Partnership firms or Private companies respectively in which director is a partner or a director or member			-	-	-	-	
TOTAL (NOTE 12)			1,40,81,03,495.10	1,87,15,07,740.21	2,69,18,65,961.75	2,50,86,95,562.16	

NOTE 13 CASH AND CASH EQUIVALENTS	Figures As on		Figures As on	
	30.06.2024	Rs.	31.03.2024	Rs.
		Ps.		Ps.
a) Cash:				
Cash-in-hand		1,29,56,578.23		2,09,71,859.58
b) Balances with Scheduled Banks :				
Bank accounts (Indian bank -Head Office 6481879736)		6,82,492.75		12,28,722.75
Bank accounts (Thiruvillwamala (SIB a/c no: 0081073000030733))		40,593.30		23,190.42
Bank accounts (SIB-Pulpally) 0260073000000541		24,635.97		1,02,798.99
Bank accounts (6482289703 Indian bank - Koorkkanchery)		9,57,578.92		14,26,925.92
Bank accounts (HDFC-HO)TWL-50200023217266		(1,83,595.18)		10,91,560.23
Bank accounts (SIB-Shornur)0770073000000066		38,500.23		1,40,228.99
Bank accounts (SIB-Kuzhalmannam) 0735073000000075		19,997.03		36,286.77
Bank accounts(SIB-Kozhinjampara) 0039073000021601		20,143.53		89,119.21
Bank accounts (Federal-Cherpu) 15700200002085		31,403.80		31,515.80
Bank accounts(HDFC-Head Office)50200022884287		66,48,597.41		21,85,014.35
Bank accounts (Federal-Chathannur) 12780200010836		32,731.20		1,41,717.20
Bank account Money Gram-Xpress money a/c - Head Office)917020065859888		2,651.48		89,097.06
Bank accounts (Axis bank Salary account-HO)917020069612276		71,17,406.96		66,08,736.56
Bank Accounts (Federal bank - Rajakkad)17460200002225		6,025.20		1,04,249.20
Bank accounts (Federal Bank - Perambra)14150200003538		44,220.22		1,19,948.40
Bank accounts(TWL Federal bank a/c – 14670200012163)		52,57,725.68		55,46,054.52
Bank accounts (Federal bank - Head Office)14670200012106		37,06,604.26		71,54,696.06
Bank accounts (Axis-Nilambur)918020009931864		2,53,016.70		23,170.70
Bank Accounts (Federal Bank - Thodupuzha)203702000000969		1,86,854.84		1,16,403.84
Bank accounts (Indian Bank - Kattakada)6610987908		1,28,302.90		89,445.90
Bank accounts(Axis Bank - Thalassery)918020019273721		19,440.51		14,154.81
Bank accounts(Axis Bank - Kanhangad)918020021339996		14,968.19		1,72,742.64
Bank accounts (Federal- Vaikom)10960200004847		19,430.90		19,924.52
Bank accounts(Axis Bank - Karunagappally)918020025360859		54,244.61		97,190.56
Bank accounts (Federal bank- Neyyatinkara)14400200003339		39,012.45		34,526.45
Bank accounts(Axis bank - Kasargod)918020029318584		11,756.22		61,235.32
Bank accounts (Axis bank incentive account-HO)918020027676446		2,36,119.98		2,23,120.98
Business Loan (Axis bank account- HO)918020028743705		2,28,872.65		16,56,147.65
Bank accounts (Axis bank - Vadakara)918020029516458		24,882.48		50,293.48
Bank accounts (Federal bank - Edavannapara)16000200002550		66,679.60		33,828.60
Bank accounts (Axis bank - Adoor)918020039300285		23,806.86		37,020.86
Bank accounts(Axis Bank -Nedumangad) 918020037014430		80,345.00		24,882.00
Bank accounts (Federal- Triprayar) 14250200003080		3,70,255.40		2,29,766.40
Bank accounts (Fedaral Bank - Perinthalmanna) 15370200006773		26,851.90		16,470.90
Bank accounts (Axis - Nadakavu) 918020032304712		20,025.10		1,21,143.10
Bank accounts(Axis bank- TWL) 918020028868260		11,96,880.37		44,38,102.33
Bank accounts (Federal- Mundakkayam) 13970200012952		19,328.30		40,339.30
Bank accounts (Federal bank - Ottapalam)14310200012513		30,956.00		82,097.00
Bank accounts (Federal Bank - Thirumala) 20390200001254		20,177.40		47,224.40
BANK ACCOUNTS AXIS BANK (Edmax-Margin amount Transfer)HEAD OFFICE 918020051594891		84,867.06		26,51,877.14
Bank accounts (Federal Bank - Munnar)10100200006506		26,583.02		1,40,457.02
Bank accounts (HDFC - TWL Head Office) 50200032323161		44,062.32		2,69,467.32
Bank accounts (Axis Bank - Mavelikara) 918020066750976		22,328.36		23,151.36
Bank accounts (Axis Bank - Pattambi) 918020068396754		69,460.95		6,18,351.35
Bank accounts (Axis bank- Kottayam RO) 918020066492214		49,428.69		57,813.39
Bank accounts (Axis Bank - Palayam) 918020067097667		34,868.90		1,21,345.90
Bank accounts (Axis Bank - Perumbavoor) 918020067092905		19,631.96		3,53,709.96
Bank accounts (Axis bank- Pathanamthitta) 918020068817578		1,99,593.20		58,989.10
Bank accounts(Axis bank- Calicut RO) 918020068805999		54,697.05		1,22,712.95
Bank acciunts (Axis bank- Anjerichira) 918020063795512		68,108.50		29,376.40
Bank accounts (Federal bank - Thamarassery) 14670200012403		50,027.38		36,958.38

Bank accounts(Axis bank - Kalamassery)918020067429116	14,011.53	74,771.53
Bank accounts (Federal bank - Vadakkenchery)14670200012460	39,474.00	6,24,493.00
Bank accounts (Axis Bank - Kothamangalam)918020074489644	12,731.13	1,36,995.13
Bank accounts (Federal bank - Kodakara)14670200012296	1,06,566.20	22,258.20
Bank accounts (The Federal Bank Limited - Adimaly)14670200012353	1,05,127.50	1,34,260.50
Bank accounts (Axis Bank - Chengannur)918020066570628	26,239.95	25,569.80
Bank accounts (Axis bank - Pandalam)918020067096952	29,035.25	31,412.85
Bank accounts (Federal bank - Piravam)14670200012338	59,234.40	45,600.40
Bank accounts(Federal bank - Nedumkandam)14670200012486	39,934.54	2,50,452.54
Bank accounts(Axis Bank - Peroorkada)918020079308896	20,601.25	49,455.25
Bank accounts (Federal bank-Mananthavady)14670200012361	58,711.18	50,708.18
Bank accounts (Federal bank -Venjaramoodu)14670200012528	52,868.08	32,625.76
Bank accounts (Federal bank -Cheruplassery)14670200012536	23,410.72	34,463.88
Bank accounts(Federal Bank- Kumaly)15310200004352	65,938.68	99,447.68
Bank accounts (Federal bank - Chittur)14670200012569	52,001.81	54,760.81
Bank accounts (Axis Bank- Sulthan bathery)918020068672977	8,035.06	18,150.86
Bank accounts (Axis Bank - Alapuzha) 918020088834472	50,524.43	2,67,936.40
Bank accounts(Federal bank-Vengara)14670200012668	27,951.50	31,465.00
Bank accounts(Axis bank- Kottarakkara)918020087060441	25,539.27	44,775.27
Bank accounts(Axis Bank - North Paravoor)918020101710639	35,461.71	35,829.86
Bank accounts (Axis bank - Cherthala)918020102615476	14,031.95	27,596.21
Bank accounts(Federal bank - Anchal)14670200012692	31,820.00	57,258.00
Bank accounts(Federal bank - Pudunagaram)14670200012437	1,39,912.46	40,566.00
Bank accounts(Federal bank - Karukachal)14670200012684	30,818.22	39,411.22
Bank accounts(ESAF bank-Marayur)20180000020543	7,498.42	82,718.14
Bank accounts (Axis bank pool account - Head Office)918020018817683	70,88,010.25	97,59,135.25
Axis bank-Western Union Money transfer- 919020084322279	1,60,459.63	16,91,715.04
Axis bank-Ria money transfer 919020084228135	97,255.21	76,671.28
Elappara Gramin bank-40385111000566	24,925.09	21,255.09
Canara bank-N R Mohalla(5151201000284)	2,15,587.80	40,292.80
Axis bank -Trans fast(919020087717526)	79,281.58	4,36,129.87
Canara bank T Narasipura(0662201000813)	2,50,595.88	30,395.88
Federal bank Rannebannur(21110200001792)	54,247.31	45,199.90
Canara bank Nanjangud (0597201001266)	10,15,665.00	39,183.00
Federal bank Devanahalli (15290200001956)	48,298.12	65,490.01
Canara bank Jayanagar RO (2725214000002)	68,35,252.01	9,25,775.98
Canara bank Jayanagar 3rd Block(2725201000184)	21,81,972.36	2,72,842.36
Canara bank Gauribidanur(770201000906)	4,60,351.10	61,995.10
Axis bank-Uduppi(919020094756688)	1,09,325.51	1,21,591.86
Axis bank-Tumkur Sadashivanagar(919020094818537)	1,13,749.40	3,43,671.00
Canara Bank-Tumkur Kyathasandra (5558214000001)	1,97,780.40	1,42,641.40
Syndicate bank-Marasur(4603070004070)	24,222.34	16,315.34

Canara bank-Holenarasipura(588201000402)	4,14,761.84	89,413.84
Canara bank-Chikkaballapura (5640201000124)	71,526.40	14,442.40
Axis bank-Chunchunghatta (919020096638584)	1,00,656.35	1,12,840.25
Canara bank-Haveri (2812201000452)	10,648.20	24,607.20
Canara bank-Channarayapatna (767201001040)	26,364.10	4,59,411.10
Axis bank Harihar(920020000719181)	94,696.78	76,157.28
Axis bank Gold Loan (919020094641256)	99,772.68	3,569.96
Axis bank-Valanchery (920020001230379)	44,251.50	99,059.70
Canara bank Dharwad (567201001109)	41,414.80	36,074.80
Axis bank POS (920020008441646)	26,88,766.26	88,68,884.26
Corporation bank-Banasawadi (510101007144332)	36,235.13	57,727.63
ESAF bank-Head Office (20200000020901)	5,29,726.50	1,99,29,735.50
Axis bank BBPS-(920020036000266)	23,86,466.01	36,70,758.73
Kotak Mahindra Bank Debenture Issue(9345063398)	4,46,780.18	1,79,352.18
South Indian Bak -Panamaram(0996073000000020)	19,856.54	20,140.00
HDFC Vendor Account(50200040085130)	1,27,368.94	3,83,368.94
Bank accounts (Axis fund transfer A/c-Head Office)921020008192118	38,96,170.37	1,44,47,825.34
Canara Bank-Bagepalli-1 (0925201000758)	32,359.00	1,75,359.00
Canara Bank-Bagepalli-2 (99212010008920)	19,163.00	8,753.00
Canara Bank-Pavagada (120000031780)	50,889.00	89,309.00
Federal Bank-Hubly(13380200017391)	35,908.53	25,550.43
Canara Bank-Madanapalle (120000044621)	49,952.00	27,112.00
Bank of Baroda Bank -Sira (54930200000295)	12,202.25	4,37,629.00
Canara Bank-Chamarajanagar(120000249837)	16,171.00	15,434.00
Union Bank of India-Keshwapura Hubli(566301010050284)	19,502.29	28,233.55
Canara Bank-Kuppam(120000332870)	4,548.00	38,854.00
Bank of India-Bailahongal (111420110000116)	7,629.26	9,534.52
Canara Bank-Kittur (120000460360)	30,057.60	11,550.60
Canara Bank-Madakasira(120000423081)	23,145.72	8,873.72
Catholic Syrian bank-Akshayanagar(052304379159195001)	3,61,585.75	25,011.75
Canara Bank-Belur(120000428940)	6,551.68	3,26,299.68
Federal Bank-Tiptur(19900200004109)	36,307.86	5,27,468.24
Canara Bank-Sidlaghatta(120000482487)	36,319.00	24,818.00
Canara Bank-Hassan(120000501060)	18,560.00	65,935.00
Federal Bank-Kunigal(20700200001916)	39,232.88	15,733.88
Canara Bank-Doddaballapur(120000547384)	6,21,434.00	25,335.00
Canara Bank-Arakalagudu(120000588241)	56,312.00	38,976.00
Canara Bank-Mulbagal(120000608690)	50,127.00	15,899.00
Axis Bank-Payment GateWay(921020051631648)	24,16,963.11	27,70,595.11
Canara Bank-Kollegal(120000761244)	18,750.72	42,093.72
Canara Bank-Tirupati(120000918430)	22,441.00	12,262.00
Canara Bank-Mangalore-1(120000821927)	23,321.24	55,514.24
Axis Bank-Davanagere(922020015581436)	-	10,34,993.30
Axis Bank-Horamavu(922020018781718)	1,25,100.80	1,31,301.40
Bank accounts (Axis Bank - Kalpetta) 922020025392899	75,497.91	26,986.91
Bank accounts (Canara -Mysore K G Koppal)120001425680	25,135.70	24,758.70
Bank accounts(Canara Bank - Shikaripura)120001497930	5,509.00	8,478.00
Bank accounts(Axis Bank Rights Issue - HO) 922020026462199	48,640.20	48,640.20
Bank accounts (Canara-Gundlupet) 120001550541	9,705.00	17,355.00
Bank account(Canara bank-Chittoor)120001605490	8,760.00	17,502.00
BANK ACCOUNTS(Axis Bank - Palakkad)922020036704377	87,538.80	5,55,974.80
Bank account(Canara bank-Palamaner)120001711514	2,10,986.00	41,571.00
Bank accounts (Federal-Muvattupuzha) 14670200013294	32,500.64	55,161.73
Bank accounts (Indian bank -7299542102) Credit & recovery	4,91,883.79	19,94,523.79
Bank account(Canara bank-Sagar)120002003141	10,136.00	18,893.00
Bank accounts (Union Bank - Munavalli) 340701010033093	10,960.12	52,172.35
Bank account(Bank of Maharashtra-Vadagoan Belagavi)60433144535	71,982.84	16,766.45
Bank accounts(Axis Bank - Kattappana)922020037353480	22,506.47	5,25,385.47

Bank account(Bank of Braoda -41740200001683)-Hindupur Branch	38,520.33	2,26,176.26
Bank Account(Esaf small finance Bank-Pazhayannur)-20230000003007	6,63,387.98	18,11,150.98
Bank Account(ESAF Small Finance Bank-Pulpalli-20230000003347)	5,27,279.28	12,47,431.28
Bank Account-Ramanattukara Branch(Federal Bank a/c no.14650200010300)	23,468.88	21,648.03
Bank Account(ESAF SMALL FINANCE BANK-Kozhinjampara)20230000011802	4,41,921.57	12,86,875.57
Bank Accounts(Union Bank of India-CA-Santhipuram)-238011010000041	38,442.23	1,44,754.68
Bank Account(Axis Bank-KOYILANDY)923020028995263	34,346.11	5,47,474.11
Bank Account(Union Bank of India-V Kota Branch)190211010000103-ca	24,501.46	2,53,281.67
Bank account(Axis Bank- Kollam Branch-923020055425746	6,450.58	25,497.21
Bank account(Federal bank-fund raising-Thrissur region-14670200014177)	74,09,769.72	93,04,887.72
Bank account(Federal bank-Fund raising-Ernakulam region-14670200014193	37,25,028.32	29,05,028.32
Bank account(federal bank-Fund raising-Calicut region-14670200014201)	12,99,931.04	24,70,049.04
Bank account(Bank of Baroda-Maddur-79080200001621-Current Account)	2,68,288.00	22,805.00
Bank Account(Bank of Baroda-CA-Mandya Ashoknagara)74350200002534	22,156.08	-
Bank Account(Bank of Baroda-CA-Mandya Hosahalli)74350200002533	13,080.48	-
Bank Account(Axis Bank-Attingal-924020019100628)	21,575.83	-
Bank accounts (Indian bank-Escrow -Head Office 7607079799)	48,51,977.39	54,37,497.45
Branch Bank accounts	-	-
c) Deposit with Banks:	-	-
FD Federal bank	12,00,00,000.00	
Indian bank account FD	2,18,14,052.00	4,30,77,252.00
ESAF bank FD	1,95,00,000.00	-
AXIS bank FD	-	11,09,24,839.00
KOTAK FD	-	52,53,295.00
TOTAL(NOTE 13)	25,82,40,531.99	31,84,34,358.62

NOTE 14 OTHER CURRENT ASSETS	Figures As on		Figures As on	
	30.06.2024	Rs.	31.03.2024	Rs.
	Ps.		Ps.	
Interest Receivable	8,76,06,478.83		9,31,44,797.27	
INTER BRANCH A/C	(0.01)		-	
Input CGST	1,76,209.10		8,88,418.00	
Input SGST	1,67,368.10		6,68,440.00	
Input IGST	23,927.18		1,32,200.00	
TDS Recoverable	5,63,569.40		5,70,399.81	
Input SGST- RCM	0.65		-	
Interest Receivable on FD	29,22,691.00		-	
Special Adhesive Stamp	(1,60,286.00)		46,200.00	
Group Mediclaim Recoverable	3,65,947.81		5,06,713.31	
Stock-stamp a/c	56,150.00		52,450.00	
Transfast financial service private ltd	2.48		-	
Delphi World Money Ltd (Formerly Weizmann forex Ltd)	971.17		813.14	
Prepaid Expenses	20,44,556.93		20,02,044.54	
Microfinance Collection Control A/C	1,81,00,500.71		1,26,06,506.71	
Maxvalue Consultancy Services Pvt Ltd	(3,27,240.00)		(20,04,936.00)	
TDS Receivable FY 2019-20	0.34		1,28,95,450.34	
TDS Receivable FY 2023 24	1,14,02,047.26		1,14,01,910.93	
TDS Receivable FY 2024-25	17,46,457.63		-	
Provision for cash shortage Recoverable A/C	3,25,096.18		3,25,096.18	
TCS Recoverable	13,946.87		29,021.87	
S S BULLION	(749.00)		(749.00)	
Input CGST- RCM	0.65		-	
DEFERRED IGST INPUT	26,398.22		31,582.22	
DEFERRED CGST INPUT	2,56,154.97		1,82,265.97	
DEFERRED SGST INPUT	2,56,162.07		1,82,273.07	
Deposits				
Rent Deposit	3,14,36,180.00		3,10,79,733.00	
Caution Deposit	74,970.05		3,74,989.05	
Caution Deposit for Care health insurance	50,000.00		50,000.00	
JAYANAGAR HEAD POST OFFICE	19,907.51		13,301.49	
Deposit- KSEB	2,00,915.00		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	
TOTAL(NOTE 14)	15,77,49,713.58		16,57,59,064.38	

NOTE 15						
TRADE RECEIVABLES						
Ageing for trade receivables – non-current outstanding as at June 30, 2024 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, 2024 is as follows:						
Particulars	Outstanding for following period from due date of payment					
	Less than 6 months	6 months - 1 year	1-2 years	2-3 years	More than 3 years	
(i) Undisputed Trade Receivables - Considered good	-	-	-	-	-	
(ii) Undisputed Trade Receivables - which have significant increase in credit risk	-	-	-	-	-	
(iii) Undisputed Trade Receivables - Credit Impaired	-	-	-	-	-	
(iv) Disputed Trade Receivables - Considered Good	-	-	-	-	-	
(v) Disputed Trade Receivables - which have significant increase in credit risk						
(vi) Disputed Trade Receivables - Credit Impaired						
Total of the above	-	-	-	-	-	
Total Unbilled due			-		-	

MAXVALUE CREDITS AND INVESTMENTS LTD

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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 01.04.2024	Additions/ adjustments during the year	Deductions/ adjustments during the year	Impairment/ reversal during the year	Gross Block As on 30.06.2024	Total as on 31.03.2024	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 30.06.2024	As on 01.04.2024	As on 30.06.2024
1	Furniture & Fittings	24,60,84,336.98	7,19,164.84	1,16,216.95	-	24,66,87,284.86	17,36,85,635.79	46,83,031.55	84,871.63	-	-	17,82,83,795.71	7,23,98,701.19	6,84,03,489.16
2	Electrical Fittings	27,08,203.89	12,562.71	-	-	27,20,766.60	23,99,772.87	28,150.02	-	-	24,27,922.89	3,08,431.02	2,92,843.71	
3	Computer & Software	2,37,40,675.78	26,898.99	-	-	2,37,67,574.77	2,18,27,298.40	3,08,830.69	-	-	2,21,36,129.09	19,13,377.38	16,31,445.67	
4	Office Equipments	4,79,70,223.77	4,31,220.41	31,507.25	-	4,83,69,936.93	4,09,75,051.09	8,04,507.08	30,853.32	-	4,17,48,704.85	69,95,172.68	66,21,232.08	
5	Plant And Machinery	8,97,955.42	-	-	-	8,97,955.42	6,37,067.77	11,772.85	-	-	6,48,840.62	2,60,887.65	2,49,114.80	
6	Vehicle	28,32,676.00	-	-	-	28,32,676.00	25,81,048.61	19,594.04	-	-	26,00,642.65	2,51,627.39	2,32,033.35	
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	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL	49,82,06,164.39	11,89,846.94	1,47,724.20	-	49,92,48,287.13	24,21,05,874.53	58,55,886.24	1,15,724.95	-	-	24,78,46,035.82	25,61,00,289.86	25,14,02,251.31

NOTE 10. FIXED ASSETS - INTANGIBLE

Sl.No	Particulars	GROSS BLOCK - COST/BOOK VALUE					DEPRECIATION/ AMORTISATION						NET BLOCK	
		Gross Block as on 01.04.2024	Additions/ adjustments during the year	Deductions/ adjustments during the year	Impairment/ reversal during the year	Gross Block As on 30.06.2024	Total as on 31.03.2024	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 30.06.2024	As on 01.04.2024	As on 30.06.2024
1	Trade Mark	98,260.00	-	-	-	98,260.00	74,679.48	1,175.80	-	-	-	75,855.27	23,580.52	22,404.73
2	Software	86,05,480.89	-	-	-	86,05,480.89	66,63,606.40	96,827.95	-	-	-	67,60,434.35	19,41,874.49	18,45,046.54
	TOTAL	87,03,740.89	-	-	-	87,03,740.89	67,38,285.87	98,003.75	-	-	-	68,36,289.62	19,65,455.01	18,67,451.26
	Grand Total	50,69,09,871.60	11,89,846.94	1,47,724.20	-	50,79,51,994.35	24,88,44,160.40	59,53,889.99	1,15,725.01	-	-	25,46,82,325.44	25,80,65,744.87	25,32,66,309.35

MAXVALUE CREDITS AND INVESTMENTS LTD**METROPOLITAN HOSPITAL,KOORKENCHERY,THRISSUR-680007****SUB NOTES TO NOTES FORMING PART OF BALANCE SHEET**

NOTE A.1 VEHICLE LOAN - TRADE ADVANCE	Figures As on	
	30.06.2024	Rs.
	Ps.	
Johns BL Wheelers-TA		2,86,571.00
Pioneer motors		2,07,025.00
Toms motors Triprayar Nattika (Trade Advance)		2,89,489.00
SUBTOTAL(A.1)- SHOWN UNDER SHORT- TERM LOANS AND ADVANCES		7,83,085.00
NOTE A.2 VEHICLE LOAN - TRADE ADVANCE	Figures As on	
	30.06.2024	Rs.
	Ps.	
K T C motors - Kozhikode		73,818.00
SUBTOTAL(A.2)- SHOWN UNDER OTHER CURRENT LIABILITIES		73,818.00
TOTAL-A		7,09,267.00

NOTE B.1 ADVANCE TO SUPPLIERS	Figures As on	
	30.06.2024	Rs.
	Ps.	
Merzycool systems		0.38
Econz it service pvt ltd		0.32
Nandilath g mart		0.01
Varghese corner		0.20
Vodafone Idea Cellullar Ltd		71,341.12
Ebenzer print pack p ltd		0.04
Jio digital life		20,317.02
Janakiram enterprises		1.22
Machart advertising and marketing pvt ltd		0.14
National securities		11,797.00
It care tech support		1.47
SBI health insurance		57,641.47
Acumen		2,660.25
Chetana Graphics		2,448.00
Thathwamasi enterprises		0.31
Crescent Associates		4,480.50
Post Master Thrissur		1,60,566.36
Ascension Associates Kottayam - Vehicle Loan		64,976.00
BALAMURALI YARD KASARAGOD-YARD RENT		4,480.00
Link Intime		54,678.65
MRUDULA FURNITURE WORLD		0.01
Face Book		0.40
Cochin fire systems		0.20
VISWAS CARE		0.01
ALHIND TOURS & TRAVELS PVT. LTD		7,44,000.00
SUBTOTAL(B.1)- SHOWN UNDER SHORT -TERM LOANS AND ADVANCES		11,99,391.08

<u>NOTE B.2</u> <u>SUNDRY CREDITORS</u>	Figures As on	
	30.06.2024	Rs.
	Ps.	
Hykon india Ltd		0.04
High fidelity services		0.17
Pearl regency		0.02
Dynaflex		0.01
Effic		9,879.00
SS associates		14,592.00
Lakshya associates Kottayam		29,999.00
A2V associates		3,86,461.00
Asianet satellite communication ltd		0.40
Airtel		0.25
Central Depository Services (1) Limited		37,941.00
Abhilash Jeevanand		16,116.00
Famous autogarage		18,918.00
Royal auto parking		5,094.00
Rasha world		10,080.00
Crystal credit solutions Collection agency		1,85,318.00
SAPTHA ESSENSUALS		0.02
Scaleios Private Limited		0.26
R ramesh		8,964.00
Hykon India Ltd-Karnataka		16,200.00
L & J agency		9,595.00
Dev associates		18,001.00
Parvana associates		954.00
Mattathil yard		12,186.00
Sam enterprises		6,442.00
Autoland		8,658.00
Auto park		6,174.00
Concept bytes		0.40
Vinayaka solutions Malappuram		94,202.00
Insolvent associates Collection agency		29,722.00
A R associates Kollam		39,852.00
Finexcell		1,68,802.00
Bharat Sanchar Nigam Limited		0.50
RR ASSOCIATES		570.00
R J ASSOCIATES KOLLAM		522.00
VAIBHAV ASSOCIATES		33,536.00
ASTRA CREDENCE PRIVATE LIMITED		3,990.00
S&S SOLUTIONS		10,149.00
ALEJ Association - TWL		37,413.00
Smart Financial Consultancy Malappuram-TWL		59,880.00
BRAHMA CREDIT ASSOCIATES WAYANAD-TWL		34,790.00
EMINOSE BUSINESS SOLUTIONS-VEHICLE LOAN		13,832.00
REAL ASSOCIATES THRISSUR		9,405.00
ROYAL CREDIT MANAGEMENT TRIVANDRUM-VEHICLE		29,477.00
NANDANA ASSOCIATES TRIVANDRUM-VEHICLE LOAN		85,197.00
AIM MANAGEMENT SERVICES TRIVANDRUM-VEHICLE LOAN		72,885.00
ARADHANA FINANCIAL SERVICES-VEHICLE LOAN		1,57,790.00
PRAJA ASSOCIATES KOLLAM-VEHICLE LOAN		3,990.00
ASIER ASSOCIATES PATHANAMTHITTA-VEHICLE LOAN		91,733.00
GENEROUS ASSOCIATES KASARAGODE-VEHICLE LOAN		22,756.00
ACES TRIVANDRUM-VEHICLE LOAN		1,17,028.00
VERTEX ASSOCIATES THRISSUR-VEHICLE LOAN		7,249.00

KK Associates Kannur - Yard Rent	5,976.00
Credit Value Calicut - Vehicle Loan	29,721.00
Sun Associates Trivandrum-Collection Agency	50,105.00
Raj Associates- Calicut	12,234.00
FINSIGHT-TWL COLLECTION AGENCY	6,412.00
Adv T K Nishanth Kumar	2,65,275.00
AATHMA SOLUTIONS CALICUT-VEHICLE LOAN	8,305.00
AIMS CREDIT SOLUTION KASARAGODE-VEHICLE LOAN	29,402.00
CAPITEVO BUSINESS GROUPS-TWL COLLECTION AGENCY	25,465.00
AS Associates calicut- TWL COLLECTION AGENCY	1,00,610.00
V.R ASSOCIATES-KOLLAM TWL-COLLECTION AGENCY	19,102.00
LYNX ASSOCIATES - KOLLAM-TWL COLLECTION AGENCY	50,736.00
Unnikrishnan P	1.00
Infine Peripherals	0.09
NAMASTE IT PRODUCTS & SOLUTIONS	0.16
AARBEEES Associates	1,835.00
Ascension associates	64,976.00
Adharsh Enterprises	0.22
MR Associates	21,072.00
ADI ASSOCIATES - KOLLAM -TWL COLLECTION AGENCY	1,64,372.00
COLLMAX SOLUTION ERNAMKULAM	62,395.00
GOGULAM CORPORATE SERVICES LLP	62,690.00
SAS ASSOCIATES -CALICUT-TWL	94,265.00
Adv Neethu U	4,000.00
FRONTLINE BUSINESS GROUP-Collection agency	74,032.00
TOP FINANCIAL RESOLUTION-TWL	29,915.00
I MAX PRINT HOUSE	0.01
ROSHAN MANAGEMENT SERVICE-TRIVANDRUM-COLLECTION AGENCY	14,531.00
RENIL TRADERS	0.25
GLOBAL ASSOCIATES-TRIVANDRUM-Collection Agency	47,199.00
SUBTOTAL(B.2)- SHOWN UNDER OTHER CURRENT LIABILITIES	31,70,970.80
TOTAL-B	(31,70,970.80)

<u>NOTE C</u> <u>AUDITOR'S REMUNERATION</u>	Figures As on 30.06.2024 Rs. Ps.
TOTAL-C	-
<u>NOTE D</u> <u>VEHICLE LOAN</u>	Figures As on 30.06.2024 Rs. Ps.
Vehicle loan	1,82,63,17,492.00
Unmatured finance charges	(22,53,54,568.00)
Matured finance charge	(5,72,72,800.00)
Vehicle Loan - Moratorium Interest	8,34,73,197.00
Matured Finance charges - Moratorium	(8,31,94,850.00)
TOTAL-D	1,54,39,68,471.00
<u>NOTE E</u> <u>CONSUMER LOAN</u>	Figures As on 30.06.2024 Rs. Ps.
Consumer loan	5,01,13,130.70
TOTAL-E	5,01,13,130.70
<u>NOTE F</u> <u>MICROFINANCE</u>	Figures As on 30.06.2024 Rs. Ps.
Microfinance	86,32,37,068.81
TOTAL-F	86,32,37,068.81
<u>NOTE G</u> <u>CONSUMER LOAN - BRANCH CHANNEL</u>	Figures As on 30.06.2024 Rs. Ps.
TOTAL-G	-
<u>NOTE H</u> <u>GRATUITY</u>	Figures As on 30.06.2024 Rs. Ps.
Balance payable as per actuarial report	(2,50,21,364.00)
TOTAL-H	(2,50,21,364.00)

NOTE 20 OTHER EXPENSES	Figures As on 30.06.2024		Figures As on 31.03.2024	
	Rs.	Ps.	Rs.	Ps.
	Advertisement & Business Promotion	68,743.65		13,87,611.84
Insurance charges	-		4,82,197.46	
Internet charges	10,25,828.05		48,63,177.53	
Legal Expenses	5,12,747.00		12,20,787.00	
Loan Written off	1,09,083.00		3,08,08,959.59	
Meeting Expenses	2,02,875.20		8,69,247.10	
Office expenses	4,98,835.00		24,65,146.20	
Printing & stationery	10,86,676.89		38,43,954.99	
Professional & Consultancy Charges	5,67,790.93		33,04,393.08	
Rates, Taxes and License	43,598.80		2,47,972.92	
Refreshment	72,335.00		3,93,441.50	
Repair & maintenance	27,46,291.90		1,01,83,385.69	
Software expenses	2,51,766.00		25,00,359.89	
Transportation charges	24,790.00		1,86,697.81	
Travelling expenses	32,66,466.28		1,32,42,381.79	
Bank charges	9,43,819.22		26,61,867.34	
Directors Remmuration	18,00,000.00		72,00,000.00	
Electricity charges	22,64,789.00		74,68,576.74	
Inauguration expenses	-		72,903.00	
Membership Fee	-		10,000.00	
Miscellaneous Expenses	22,414.00		1,67,618.01	
Postage & courier	2,82,425.42		21,39,937.05	
Registration expenses	9,070.00		1,58,006.00	
Rent	1,52,86,139.00		6,58,69,959.99	
Subscriptions & periodicals	2,200.00		14,757.00	
Training expenses	4,619.00		1,25,666.00	
Audit fee	-		6,85,000.00	
Donation	30,000.00		11,500.00	
Stamp charges	25,892.00		2,77,944.22	
Housekeeping wages	3,69,632.00		13,55,747.00	
Generator running expenses	11,702.11		74,030.00	
TWL incentive	19,19,654.00		88,63,703.00	
ROC filing	13,200.00		68,100.00	
Cloud server rent	7,00,631.71		40,21,300.12	
Sitting fees-directors	-		7,00,000.00	
Twl dealer incentive	8,11,214.00		50,39,701.00	
SMS Charge	-		9,08,500.00	
Commission for debenture trustee	36,500.00		1,25,000.00	
Dealer Staff Vehicle Loan	1,49,777.00		9,41,015.00	
Labour/customer verification charges	5,000.00		3,66,086.51	
Provision for standard assets	(12,70,925.05)		(45,99,511.78)	
Staff recruitment service	22,000.00		59,742.00	
Provision for NPA (Expense)	1,42,86,264.72		4,58,03,645.22	
Provision for OPERATIONAL RISK LOSS ACCOUNT - Expense	36,11,458.00		-	
Commission collection agency	59,97,544.49		3,78,23,626.49	
GST paid	-		2,104.64	
Documentation Expense	4,200.00		70,537.70	
Penalty charges	-		7,010.00	
Interest on GST - RCM	3,653.00		13,742.82	
Institution tax	1,47,500.00		3,71,725.00	
Annual custody fee	1,50,000.00		1,50,000.00	
Marketing & sales promotion	1,000.00		43,650.00	
FC & other incentive	-		1,47,39,850.00	
Ineligible ITC account-expense	13,85,886.28		1,18,69,886.94	
TWL – storage expense	2,69,492.08		9,23,765.33	
Auction expenses-two wheeler	1,74,300.00		5,25,000.00	

Cibil Charges	86,328.00	7,05,883.00
Marketing Agency Commission	-	49,500.00
Yard Rent	3,60,288.46	15,01,457.21
Prior period Item	-	1,96,032.00
Auction Expense Gold Loan	1,11,102.00	9,04,499.00
Common expenses apportioned	0.01	-
Property Maintenance Expense	15,841.00	1,12,127.00
Additional provision restructure-Vehicle loan(Expense)	-	(5,48,176.05)
Land Tax	-	3,852.00
Travelling expense-CL Dpt	1,178.00	1,00,920.00
Commission collection agency - Repo process	3,33,000.00	38,44,450.00
Wages	91,800.00	4,02,100.00
Meeting Expenses-Vehicle Loan	3,746.00	71,893.00
Postage & Courier-Vehicle Loan	72,928.00	5,02,740.80
CRIF Charges	-	1,408.00
Legal Charges-Vehicle Loan	13,60,870.00	88,62,855.00
Labour/Customer Verification Charges-Vehicle loan	1,32,995.00	3,90,448.00
Bank Charges-Vehicle Loan	4,40,330.08	19,50,020.20
Marketing & Sales Promotion-Vehicle Loan	20,000.00	1,03,650.00
TWL-Moratorium Write Off Account	3,27,260.00	36,12,051.00
"Cloud -based call center solution"(call) charges	-	1,11,280.00
Traders Loan - Write off account	5,623.00	17,41,209.99
Traders Loan - Moratorium Write off	-	53,293.00
Write off Gold Loan	-	17,65,147.24
Annual subscription fees	10,000.00	-
Legal charges -RCM	1,33,441.00	-
Rent Apartment -RCM	2,28,486.00	-
Legal charges Vehicle loan- RCM	6,16,250.00	-
Arbitrator Fee RCM	54,600.00	-
ROC filing -RCM	5,400.00	-
Income Tax Paid	-	6,46,147.60
TOTAL-OTHER EXPENSES	6,43,60,346.23	32,02,16,194.72

MAXVALUE CREDITS AND INVESTMENTS LTD
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NOTES TO PROFIT AND LOSS STATEMENT

NOTE 16	Figures As on		Figures As on	
REVENUE FROM OPERATIONS	30.06.2024		31.03.2024	
	Rs.	Ps.	Rs.	Ps.
Interest Income				
Interest on Gold loan	8,23,18,854.00		35,62,13,527.51	
Interest on samruddhi loan	45,55,799.08		1,99,97,166.41	
Interest received-Edmax	3,249.00		8,185.00	
Interest on Consumer loan	43,34,484.59		1,60,44,310.51	
Interest on Vehicle loan	7,31,74,443.00		44,53,71,601.65	
Interest on Business loan	-		21.00	
Interest on overdue - Vehicle loan	(49,947.00)		7,52,38,074.70	
Interest on traders loan	-		1,554.00	
Interest on Microfinance	5,95,89,468.98		23,79,75,794.43	
Interest on overdue-Edmax	-		36,617.00	
Interest on traders loan (Max Vanijya)	18,98,854.00		87,11,031.00	
Interest on overdue traders loan (Max Vanijya)	-		14,30,749.00	
Interest on overdue Samruddhi loan	-		57,69,359.00	
Interest on moratorium - Vehicle Loan	16,76,494.00		(6,85,526.00)	
Interest on moratorium - Consumer Loan Edmax	-		56,363.00	
Interest on moratorium - Micro Finance	-		8,500.00	
Interest on moratorium - Consumer Loan	-		2,954.00	
Interest on Moratorium interest	2,49,360.00		30,98,412.00	
Interest on Vyapari Kshema	3,61,053.00		13,19,394.79	
Interest on overdue-Vyapari Kshema	-		2,71,439.00	
Interest on Max Suvudha	7,70,405.00		2,08,665.00	
Interest on Mahila Kshema	3,41,539.91		11,80,304.96	
Interest on overdue Mahila Kshema	-		1,55,348.00	
Total-Interest Income	22,92,24,057.56		1,17,24,13,845.96	
Fee based Income				
Notice charge	6,25,500.28		30,94,386.84	
Documentation charges-VL	8,05,231.22		60,35,320.22	
Service charge vehicle loan	38,86,305.28		2,24,70,412.62	
Income auto loan finance	14,76,310.64		73,51,732.04	
Fore-closure charges on traders loan	2,17,095.74		15,03,457.48	
Processing fee -MF	9,60,859.36		2,07,64,159.40	
Processing fee -CDL	1,67,817.08		41,77,135.60	
Processing charges - gold loan	8,19,309.46		30,27,154.50	
Service Charge-Gold Loan	626.78		5,908.80	
Processing charges(Samruddhi Loan)	8,03,000.00		45,86,000.00	
Appraisal charges - Max Samruddhi	40,150.00		2,29,300.00	
Processing fee (Max Vanijya)	5,81,250.00		28,64,500.00	
Pre closure charges - Gold Loan	27,737.50		2,69,753.62	
processing charges (Vyapari Kshema)	84,610.00		2,50,510.00	
Appraisal Charges (Vyapari Kshema)	8,461.00		25,051.00	
Fore closure charges- Vyapari Kshem	54,713.58		1,70,207.58	
Bounce charge-Consumer loan	2,600.00		11,200.00	
Pre-closure charges-Mahila Kshema	45,019.44		1,16,779.74	
Appraisal charges-Mahila Kshema	5,155.00		13,037.00	
Overdue Charges Traders Loan	5,38,672.30		-	
Overdue Charges Vehicle Loan	80,34,254.10		10,454.94	
Processing Fee – Mahila Kshema	51,670.00		1,31,350.00	
Documentation Charge-MF	15,507.42		3,75,398.20	
Total -Fee based Income	1,92,51,856.18		7,74,72,754.64	
TOTAL - REVENUE FROM OPERATIONS	24,84,75,913.74		1,24,98,86,600.60	

CAPITAL ANALYSIS 2024-25

TIER 1 CAPITAL

PARTICULARS	AMOUNT IN CRORES	AMOUNT
Share Capital	178.76	1,78,75,97,535.00
Add: Reserves and Surplus		
Share premium	8.51	8,51,07,620.00
Accumulated loss/profit last year	-89.76	(89,75,51,232.55)
Profit / loss for the current year	4.82	4,82,15,260.79
Statutory Reserve	2.85	2,84,54,955.56
Total R&S	-73.58	(73,57,73,396.20)
Less: Intangible assets & b/f losses		
Less: Software & trademark	0.19	18,67,452.35
Less: Deferred tax asset/(Liability)	5.04	5,04,35,500.32

TOTAL TIER 1 CAPITAL	99.95	99,95,21,186.13
NET OWNED FUND	99.95	99,95,21,186.13

TIER 2 CAPITAL

PARTICULARS	AMOUNT IN CRORES	AMOUNT
Provision on STD asset	1.48	1,48,07,616.63
Subdebt net of discounting	161.12	1,61,11,96,400.00
TOTAL TIER 2 CAPITAL	162.60	1,62,60,04,016.63
50% OF TIER 1 CAPITAL	49.98	49,97,60,593.07
TIER 2 CAPITAL TO CRAR	51.46	51,45,68,209.70

RISK ADJUSTED ASSETS

PARTICULARS	AMOUNT	% OF RISK	AMOUNT	AMOUNT IN CRORES
Cash & Bank balances	25,82,40,531.99	0%	-	-
Loans and Advances- Secured	4,05,50,80,728.93	100%	4,05,50,80,728.93	405.51
Loans and Advances-Un secured	4,57,89,930.84	125%	5,72,37,413.55	5.72
Fixed Assets	25,32,66,309.35	100%	25,32,66,309.35	25.33
Tax and Department	1,40,54,726.17	0%	-	-
Others	19,68,40,742.81	100%	19,68,40,742.81	19.68
Total	4,82,32,72,970.09		4,56,24,25,194.64	456.24

SUMMARY CRAR 30.06.2024

PARTICULARS	AMOUNT IN CRORES
TIER 1 CAPITAL	99.95
NET OWNED FUND	99.95
TIER 2 CAPITAL	51.46
RISK ADJUSTED ASSETS	456.24
RATIOS IN %	
PARTICULARS	%
TIER 1 CAPITAL	21.91
TIER 2 CAPITAL	11.28
CRAR	33.19

LEVERAGE RATIO		
PARTICULARS	AMOUNT IN CRORES	AMOUNT
Networth(NOF)	99.95	99,95,21,186.13
Outside Liabilities	347.53	3,47,53,28,615.50
Leverage	3.48	
OUTSIDE LIABILITIES		
Debentures	29.18	29,18,40,000.00
Subordinated debts	278.61	2,78,61,42,000.00
Interest payable on debentures	2.34	2,33,87,447.95
Interest payable on subordinated debts	37.40	37,39,59,167.55
Total	347.53	3,47,53,28,615.50

DISCOUNTING OF SUBORDINATED DEBTS AS ON 30.06.2024

SUB DEBT NET OF DISCOUNTING	OUTSTANDING AMOUNT	DISCOUNT %	DISCOUNT AMOUNT	DISCOUNTED VALUE	DISCOUNTED VALUE IN CRORES
Remaning maturity of instruments					
less than 1 year	51,42,41,000.00	100%	51,42,41,000.00	-	-
bet 1 and 2 years	18,23,35,000.00	80%	14,58,68,000.00	3,64,67,000.00	3.65
bet 2 and 3 years	18,16,000.00	60%	10,89,600.00	7,26,400.00	0.07
bet 3 and 4 years	80,44,40,000.00	40%	32,17,76,000.00	48,26,64,000.00	48.27
bet 4 and 5 years	95,98,55,000.00	20%	19,19,71,000.00	76,78,84,000.00	76.79
more than 5 years	32,34,55,000.00	0%	-	32,34,55,000.00	32.35
TOTAL	2,78,61,42,000.00		1,17,49,45,600.00	1,61,11,96,400.00	161.12

PROV.Movement

LOAN	30.06.2024			31.03.2024			Addition		Reduction		Net
	STD	Substd	Doubtful	STD	Substd	Doubtful	Substd	Doubtful	Substd	Doubtful	NPA PRV-EXP.
VEHICLE LOAN	49,26,062.40	60,75,132.70	11,12,17,420.90	58,40,955.64	70,76,342.20	9,94,38,368.00	-	1,17,79,052.90	(10,01,209.50)	-	1,07,77,843.40
GOLD LOAN	60,01,510.78	20,72,588.50	91,67,013.70	56,09,217.21	94,168.10	91,72,813.70	19,78,420.40	-	-	(5,800.00)	19,72,620.40
MICROFINANCE	32,73,198.70	32,68,844.47	1,22,48,948.48	38,45,263.23	10,80,791.47	1,00,42,708.77	21,88,053.00	22,06,239.71	-	-	43,94,292.71
CONSUMER LOAN	1,81,930.16	1,03,016.11	36,00,430.58	2,89,262.46	18,951.17	35,67,050.03	84,064.94	33,380.55	-	-	1,17,445.49
SAMMRUDDHI LOAN	2,54,504.02	2,386.20	19,66,485.86	2,78,353.42	3,78,390.90	12,69,285.76	-	6,97,200.10	(3,76,004.70)	-	3,21,195.40
CONSUMER LOAN ACCOUNT-EDMAX	-	-	-	-	-	-	-	-	-	-	-
TRADERS LOAN (MAX VANIJYA)	1,03,824.49	91,409.20	27,11,819.00	1,29,482.42	1,33,119.10	23,55,784.00	-	3,56,035.00	(41,709.90)	-	3,14,325.10
VYAPARI KSHEMA	-	-	-	-	-	-	-	-	-	-	-
TRADERS LOAN	27,509.15	-	-	22,943.70	-	-	-	-	-	-	-
MAHILA KSHEMA	15,107.40	-	-	16,416.42	-	-	-	-	-	-	-
MAX SUVIDHA	23,974.36	-	-	46,647.37	-	-	-	-	-	-	-
Total	1,48,07,621.46	1,16,13,377.18	14,09,12,118.52	1,60,78,541.86	87,81,762.94	12,58,46,010.26	42,50,538.34	1,50,71,908.26	(14,18,924.10)	(5,800.00)	1,78,97,722.50

NPA AS ON 30-06-2024

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	1,54,39,68,471.00	1,23,15,15,601.00	6,07,51,327.00	8,18,37,795.00	14,16,780.00	10,53,63,548.00	1,94,46,254.00	25,18,805.00	4,11,18,361.00	31,24,52,870.00	20.24	25,17,01,543.00	49,26,062.40	60,75,132.70	1,63,67,559.00	14,16,780.00	3,16,09,064.40	1,94,46,254.00	12,59,402.50	4,11,18,361.00	11,12,17,420.90	11,72,92,553.60
GOLD LOAN	1,53,04,57,045.00	1,50,03,77,695.00	2,07,25,885.00	-	-	2,66,359.00	-	-	90,87,106.00	3,00,79,350.00	1.97	93,53,465.00	60,01,510.78	-	-	79,907.70	-	-	-	90,87,106.00	91,67,013.70	1,12,39,602.20
MICROFINANCE	86,32,37,068.81	81,82,99,675.65	3,26,88,444.68	-	77,26,287.66	-	38,31,232.78	-	6,91,428.04	4,49,37,393.16	5.21	1,22,48,948.48	32,73,198.70	32,68,844.47	-	77,26,287.66	-	38,31,232.78	-	6,91,428.04	1,22,48,948.48	1,55,17,792.95
CONSUMER LOAN	5,01,13,130.70	4,54,82,539.01	10,30,161.11	-	9,63,013.13	-	24,82,851.08	-	1,54,566.37	46,30,591.69	9.24	36,00,430.58	1,81,930.16	1,03,016.11	-	9,63,013.13	-	24,82,851.08	-	1,54,566.37	36,00,430.58	37,03,446.69
SAMMRUDDHI LOAN	6,68,65,183.26	6,36,26,005.00	23,862.00	15,61,038.00	-	-	-	-	16,54,278.26	32,39,178.26	4.84	32,15,316.26	2,54,504.02	2,386.20	3,12,207.60	-	-	-	-	16,54,278.26	19,66,485.86	19,68,872.06
CONSUMER LOAN ACCOUNT-EDMAX	-	-	-	-	-	-	-	-	-	-	0.00	-	-	-	-	-	-	-	-	-	-	-
TRADERS LOAN (MAX VANLIYA)	2,95,82,033.00	2,59,56,122.00	9,14,092.00	-	20,32,787.00	-	6,79,032.00	-	-	36,25,911.00	12.26	27,11,819.00	1,03,824.49	91,409.20	-	20,32,787.00	-	6,79,032.00	-	-	27,11,819.00	28,03,228.20
TRADERS LOAN	-	-	-	-	-	-	-	-	-	-	0.00	-	-	-	-	-	-	-	-	-	-	-
VYAPARI KSHEMA	68,77,288.00	68,77,288.00	-	-	-	-	-	-	-	-	0.00	-	27,509.15	-	-	-	-	-	-	-	-	-
MAHILA KSHEMA	37,76,850.00	37,76,850.00	-	-	-	-	-	-	-	-	0.00	-	15,107.40	-	-	-	-	-	-	-	-	-
MAX SUVIDHA	59,93,590.00	59,93,590.00	-	-	-	-	-	-	-	-	0.00	-	23,974.36	-	-	-	-	-	-	-	-	-
TOTAL	4,10,08,70,659.77	3,70,19,05,365.66	11,61,33,771.79	8,33,98,833.00	1,21,38,867.79	10,56,29,907.00	2,64,39,369.86	25,18,805.00	5,27,05,739.67	39,89,65,294.11	9.73	28,28,31,522.32	1,48,07,621.46	1,16,13,377.18	1,66,79,766.60	1,21,38,867.79	3,16,88,972.10	2,64,39,369.86	12,59,402.50	5,27,05,739.67	14,09,12,118.52	15,25,25,495.70