

MAXVALUE CREDITS AND INVESTMENTS LTD

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

KOORKENCHERY,THRISSUR-680007 CIN-U65921KL1995PLC009581

BALANCE SHEET AS AT 30.09.2023

Particulars	Note No.	Figures As on 30.09.2023		Figures As on 31.03.2023	
		Rs.	Ps.	Rs.	Ps.
I. EQUITY AND LIABILITIES					
1. Shareholders' funds					
(a) Share capital	2	1,78,75,97,535.00		1,64,75,97,535.00	
(b) Reserves and surplus	3	(86,65,57,882.78)		(88,81,10,238.77)	
2. Share application money pending allotment					
3. Non-current liabilities					
(a) Long-term borrowings	4	1,78,63,78,000.00		1,85,13,14,000.00	
(b) Other long-term liabilities	5	11,70,75,870.00		57,69,80,201.00	
(c) Long term provisions	6	74,37,348.00		74,37,348.00	
4. Current liabilities					
(a) Trade payables	7		-		-
(b) Other current liabilities	8	2,93,56,06,595.80		3,29,49,63,353.69	
(c) Short-term provisions	9	17,65,13,892.53		13,77,30,420.66	
TOTAL		5,94,40,51,358.55		6,62,79,12,619.58	
II. ASSETS					
1. Non-current assets					
(a) Property, Plant and Equipment and Intangible assets					
(i) Property, Plant and Equipment	10	27,14,07,888.75		28,38,66,372.81	
(ii) Intangible assets	10	22,08,047.47		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	2,32,46,34,212.18		2,67,24,54,565.28	
2. Current assets					
(a) Cash and cash equivalents	13	36,78,57,416.46		44,48,45,715.25	
(b) Short-term loans and advances	12	2,71,18,40,869.24		2,95,15,06,938.32	
(c) Other current assets	14	21,77,60,435.21		22,44,48,402.41	
(d) Trade Receivables	15		-		-
TOTAL		5,94,40,51,358.55		6,62,79,12,619.58	

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PROFIT AND LOSS STATEMENT FOR THE YEAR ENDED 30.09.2023					
Particulars	Note No.	Figures As on 30.09.2023		Figures As on 31.03.2023	
		Rs.	Ps.	Rs.	Ps.
I. Revenue from operations	16	64,23,43,636.63		1,49,65,59,692.45	
II. Other income	17	5,59,28,765.97		5,23,37,240.17	
III. Total Revenue (I+II)		69,82,72,402.60		1,54,88,96,932.62	
Expenses:					
a. Employee benefits expense	18	18,07,67,764.21		45,46,82,002.79	
b. Finance cost	19	31,41,26,839.12		77,60,58,363.70	
c. Depreciation and amortization expense	10	1,66,05,866.74		4,10,63,091.47	
d. Other expenses	20	16,53,27,974.76		51,02,62,603.90	
IV. Total Expenses		67,68,28,444.83		1,78,20,66,061.86	
V. Profit before exceptional and extraordinary items and tax (III-IV)		2,14,43,957.77		(23,31,69,129.24)	
VI. Exceptional Items					
VII. Profit before extraordinary items and Tax (V-VI)		2,14,43,957.77		(23,31,69,129.24)	
VIII. Extraordinary items		1,08,398.22		2,50,163.77	
IX. Profit before tax (VII-VIII)		2,15,52,355.99		(23,29,18,965.47)	
X. Tax expense:					
(1) Current tax					
(2) Deferred tax	11		-	(1,74,80,340.24)	
XI. Profit / (Loss) for the period (IX-X)		2,15,52,355.99		(21,54,38,625.23)	
Earnings per equity share:					
(1) Basic			0.06		(0.65)
(2) Diluted			0.06		(0.65)
Accounting policies and notes on account	1				

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CASH FLOW STATEMENT (AS PER AS-3) FOR THE YEAR ENDED 30.09.2023 (INDIRECT METHOD)

PARTICULARS		AMOUNT	
A	Cash flows from operating activities		
	Net Profit before taxation and extra ordinary items		2,14,43,957.77
	Adjustments for:		
	Depreciation and Amortization	1,66,05,866.74	
	Provision for NPA (Expense)	4,32,25,618.05	
	Provision for standard assets(Expense)	(23,93,970.13)	
	Additional provision restructure-Vehicle loan(Expense)	(5,48,176.05)	
	Loans Writeoff	41,72,433.13	
	Provision for gratuity	(15,00,000.00)	
			5,95,61,771.74
	Operating Profit before working capital changes		8,10,05,729.51
	Adjustments for:		
	Add: Increase in current liabilities	42,27,60,242.11	
	Less: Decrease in current liabilities	-	
	Add :Decrease in current assets	24,63,54,036.28	
	Less:Increase in current assets	-	
			66,91,14,278.39
	Cash generated from operations		75,01,20,007.90
	Income tax paid		-
	Cash flow before extra ordinary items		75,01,20,007.90
	NET CASH FLOWS FROM OPERATING ACTIVITIES		75,01,20,007.90
B	Cash flows from investing activities		
	Purchase of fixed assets		(40,26,622.04)
	Sale/Disposal of Fixed Assets		2,27,726.38
	NET CASH FLOWS FROM INVESTING ACTIVITIES		(37,98,895.66)
C	Cash flows From Financing Activities		
	Re-payment of long term borrowings		(84,70,53,000.00)
	Re-payment of other long term liabilities		(45,99,04,331.00)
	Receipt from long term loans and advances		34,36,47,919.97
	Receipt from Issue of Equity shares		14,00,00,000.00
	NET CASH FLOWS FROM FINANCING ACTIVITIES		(82,33,09,411.03)
	Net increase/decrease in cash or cash equivalents		(7,69,88,298.79)
	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		36,78,57,416.46
	Net increase as disclosed above		(7,69,88,298.79)

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NOTES TO BALANCE SHEET as on 30.09.2023

	NOTE 2 SHARE CAPITAL	Figures as at 30.09.2023			Figures as at 31.03.2023		
		Number	Rs	Ps	Number	Rs	Ps
a)	Authorised Capital						
	39,80,00,000 Equity Shares of Rs.5/- each	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 30.09.2023			Figures as at 31.03.2023		
		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		329519507	1,64,75,97,535.00	
	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		329519507	1,64,75,97,535.00	

NOTE 2.1- Reconciliation of number of shares outstanding at beginning and					
Particulars	Equity Shares			Preference Shares	
	Figures As on 30.09.2023	Figures As on 31.03.2023		Figures As on 30.09.2023	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/-)	357519507	329519507		NIL	NIL
Closing number of Equity shares outstanding after Share split up (Face value of Rs. 10/- to Rs. 5/-)	357519507	329519507		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:							
				30.09.2023	31.03.2023	31.03.2021	31.03.2020
Number of Bonus Shares Issued				NIL	NIL	NIL	NIL
Number of Shares issued for consideration other than cash				NIL	NIL	NIL	NIL
Number of Shares bought back				NIL	NIL	NIL	NIL

NOTE 2.2 - Members having more than 5% of share holdings.				
Name	30.09.2023		31.03.2023	
	No of share Holdings	% of share Holdings	No of share Holdings	% of share Holdings
Maxvalue Consultancy Services	61149934		59761334	18%
Disclosure of shareholding of promoters as at March 31, 2023 is as follows:				
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.				

NOTE 3 RESERVES & SURPLUS		Figures As on 30.09.2023		Figures As on 31.03.2023	
a)	Profit and Loss account				
	Balance as per last Balancesheet	(98,08,48,497.97)		(76,54,09,872.74)	
	Add :Profit for the year	2,15,52,355.99		(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				
			(95,92,96,141.98)		(98,08,48,497.97)
b)	General Reserve				
	Balance as per last Balancesheet				
	Less : General Reserve set off against accumulated loss				
c)	Statutory Reserve				
	Balance as per last Balancesheet	76,30,639.20		76,30,639.20	
	Add: Transfer from Profit & Loss Account				
			76,30,639.20		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)		(86,65,57,882.78)		(88,81,10,238.77)

NOTE 4 LONG TERM LIABILITIES	Non-Current Portion		Current Maturities				
	Figures As on 30.09.2023	Rs.	Figures As on 31.03.2023	Rs.	Figures As on 30.09.2023	Rs.	Figures As on 31.03.2023
	Ps.		Ps.		Ps.	Rs.	Ps.
Secured Borrowings							
a) Debentures	17,43,40,000.00		11,13,55,000.00		14,66,00,000.00		13,78,00,000.00
Un Secured Borrowings							
a) Sub-Ordinated Debt	1,61,20,38,000.00		1,73,99,59,000.00		1,91,67,61,000.00		2,70,76,78,000.00
TOTAL(NOTE 4)	1,78,63,78,000.00		1,85,13,14,000.00		2,06,33,61,000.00		2,84,54,78,000.00
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 30.09.2023					
Maturity Date	Rate of Interest				Total
	>=10<=11.5	>11.5<=12.5	>12.5<=13.5	>13.5<=15	
Above 5 years	2,88,05,000.00	25,00,000.00	-	-	3,13,05,000.00
4 Year to 5 years	10,34,30,000.00	1,53,00,000.00	-	-	11,87,30,000.00
3 Year to 4 years	-	-	-	-	-
2 Year to 3 years	2,51,00,000.00	-	-	-	2,51,00,000.00
1 Year to 2 years	1,88,05,000.00	-	-	-	1,88,05,000.00
Less than 1 year	1,50,00,000.00	7,69,00,000.00	3,51,00,000.00	-	12,70,00,000.00
Total	19,11,40,000.00	9,47,00,000.00	3,51,00,000.00	-	32,09,40,000.00

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

As on 31.03.2022					
Maturity Date	Rate of Interest				Total
	>=10<=11.5	>11.5<=12.5	>12.5<=13.5	>13.5<=15	
Above 5 years					-
4 Year to 5 years					-
3 Year to 4 years	5,85,50,000.00				5,85,50,000.00
2 Year to 3 years	4,81,55,000.00	10,00,000.00	1,77,00,000.00		6,68,55,000.00
1 Year to 2 years		11,03,20,000.00	3,27,00,000.00		14,30,20,000.00
Less than 1 year		6,48,75,000.00	12,60,000.00	1,06,00,000.00	7,67,35,000.00
Total	10,67,05,000.00	17,61,95,000.00	5,16,60,000.00	1,06,00,000.00	34,51,60,000.00

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 30.09.2023					
Maturity Date	Rate of Interest				
	>=10<=11.5	>11.5<=12.5	>12.5<=13.5	>13.5<=15	Total
Above 5 years	2,22,15,000.00	1,36,40,000.00	-	-	3,58,55,000.00
4 Year to 5 years	20,97,15,000.00	95,89,95,000.00	-	-	1,16,87,10,000.00
3 Year to 4 years	3,39,45,000.00	-	-	-	3,39,45,000.00
2 Year to 3 years	2,17,67,000.00	11,30,95,000.00	-	-	13,48,62,000.00
1 Year to 2 years	12,60,62,000.00	4,19,34,000.00	7,06,70,000.00	-	23,86,66,000.00
Less than 1 year	75,76,74,000.00	35,84,54,000.00	80,05,33,000.00	1,00,000.00	1,91,67,61,000.00
Total	1,17,13,78,000.00	1,48,61,18,000.00	87,12,03,000.00	1,00,000.00	3,52,87,99,000.00

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	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
Total	1,84,76,67,000.00	1,51,67,87,000.00	1,08,27,78,000.00	4,05,000.00	4,44,76,37,000.00

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		12,50,00,000.00			12,50,00,000.00
4 Year to 5 years	15,50,000.00	2,16,97,000.00			2,32,47,000.00
3 Year to 4 years	2,76,72,000.00	13,33,32,000.00			16,10,04,000.00
2 Year to 3 years	38,08,26,000.00	5,56,50,000.00	47,67,52,000.00		91,32,28,000.00
1 Year to 2 years	1,17,37,20,000.00	89,46,56,000.00	60,26,90,000.00		2,67,10,66,000.00
Less than 1 year	38,22,29,000.00	68,18,33,000.00	45,49,15,200.00	31,18,54,000.00	1,83,08,31,200.00
Total	1,96,59,97,000.00	1,91,21,68,000.00	1,53,43,57,200.00	31,18,54,000.00	5,72,43,76,200.00

ACCT. CODE	NOTE 5 OTHER LONG TERM LIABILITIES	Non-Current Portion		Current Maturities	
		Figures As on 30.09.2023	Figures As on 31.03.2023	Figures As on 30.09.2023	Figures As on 31.03.2023
		Rs. Ps.	Rs. Ps.	Rs. Ps.	Rs. Ps.
1077	Interest payable on debenture	-	1,91,88,110.71	3,23,72,526.40	2,26,34,400.10
1078	Interest payable on bond	11,70,75,870.00	55,77,92,090.29	77,54,29,944.12	35,52,81,704.30
	TOTAL(NOTE 5)	11,70,75,870.00	57,69,80,201.00	80,78,02,470.52	37,79,16,104.40

ACCT. CODE	NOTE 6 LONG TERM PROVISIONS	Figures As on 30.09.2023	Figures As on 31.03.2023
		Rs. Ps.	Rs. Ps.
		1651	Provision for Leave encashment
	TOTAL(NOTE 6)	74,37,348.00	74,37,348.00

ACCT. CODE	NOTE 7 TRADE PAYABLES	Figures As on		Figures As on	
		30.09.2023	Rs.	31.03.2023	Rs.
		Ps.		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
	(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
	(i) MSME	-		-	-
	(ii) Others	-		-	-
	(iii) Disputed dues - MSME	-		-	-
	(iv) Disputed dues -Others	-		-	-
	Total of the above	-		-	-

ACCT. CODE	NOTE 8 OTHER CURRENT LIABILITIES	Figures As on		Figures As on	
		30.09.2023	Rs.	31.03.2023	Rs.
		Ps.		Ps.	
	Current maturities of Long-term liabilities (Note 4 & 5)	2,87,11,63,470.52		3,22,33,94,104.40	
	Sundry Creditors(Sub Schedule 2)	25,17,792.02		1,13,42,252.07	
	Administrative expenses payable	62,65,258.00		3,53,135.00	
8	TDS Payable	13,10,865.70		79,18,960.43	
72	Audit fee payable	2,70,000.00		4,64,400.00	
81	Share applicaton money	56,412.00		66,412.00	
92	Rent Payable	54,10,172.57		57,18,969.83	
105	Advance EWI - Business Loan	66,51,587.20		38,13,022.20	
151	Retention Money Payable	8,36,849.67		9,85,300.94	
155	Salary Payable	40,53,463.80		21,42,672.60	
250	ESI Payable	5,29,833.26		7,03,072.00	
352	Output SGST	18,82,316.51		-	
353	Output CGST	18,82,316.51		-	
533	PF Payable	11,58,311.74		15,34,899.00	
553	Electricity Charges Payable	4,50,000.00		1,07,944.00	
770	Loan-NEFT/Cheque/DD-Cancel/ Return A/c	14,17,452.16		14,39,330.69	
881	Employee EMI Collection Account	31,970.00		-	
923	GST payable	3,870.03		27,07,560.07	
1052	Sundry Deposit	1,29,507.31		1,25,670.31	
1176	Collection Agency Security Deposit	59,11,417.00		61,85,516.00	
1189	Staff Welfare Payable	1,01,400.00		1,11,900.00	
1237	Travelling Allowance Payable	-		4,13,717.85	
1314	Advance EMI - Vehicle Loan	97,60,836.65		97,99,572.65	
1329	Microfinance Disbursement Control A/C	25,94,863.00		-	
1362	Professional charges payable	16,520.00		-	
1384	Insurance Payable MF	82,887.00		24,719.00	
1499	Marketing Expenses Payable - Two Wheeler Loan	50,000.00		-	
1641	Salary retained	17,90,766.16		13,57,098.26	
1642	Cartridge refiling expense payable	34,000.00		-	
1643	Yard rent payable	1,20,000.00		-	
1644	Internet charges payable	49,110.00		-	
1645	Incentive Payable	23,23,746.22		79,83,275.22	

1720	Advance EMI - Edmax	37,572.00	37,143.00
1915	Output IGST	11.70	-
2050	Surplus on Auction- Gold Loan	23,42,277.57	22,34,375.60
2066	Advance Equated Daily Instalment	13,53,826.00	24,72,728.00
2077	Stamp Duty Payable - Gold Loan (Karnataka)	1,07,131.00	1,05,595.00
2160	Ex Gratia Payable to loan customers	10,84,909.00	10,84,909.00
2198	TDS Cess	1,113.79	1,075.86
2216	Profession Tax Payable	23,537.00	34,800.00
2250	Group mediclaim refundable	2,70,850.00	2,70,850.00
2304	Auction Surplus payable	8,372.71	8,372.71
2411	EMD Deposit - Gold Loan	15,00,000.00	-
2528	Locker deposit	20,000.00	20,000.00
TOTAL(NOTE 8)		2,93,56,06,595.80	3,29,49,63,353.69

ACCT. CODE	NOTE 9 SHORT TERM PROVISIONS	Figures As on 30.09.2023		Figures As on 31.03.2023	
		Rs. Ps.	Rs. Ps.		
1081	Provision for NPA	13,20,49,746.02	8,88,24,127.97		
1105	Provision for Standard Assets	1,82,84,083.33	2,06,78,053.46		
1183	Provision for Gratuity	2,45,21,967.00	2,60,21,967.00		
2287	Additional provision restructure-Vehicle loan	-	5,48,176.05		
2649	Provision for Spurious Gold A/c	13,33,000.00	13,33,000.00		
2627	Provision for cash shortage	3,25,096.18	3,25,096.18		
TOTAL(NOTE 9)		17,65,13,892.53	13,77,30,420.66		

ACCT. CODE	NOTE 11 DEFERRED TAX ASSET	Figures As on 30.09.2023		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		
TOTAL(NOTE 11)		4,83,42,489.24	4,83,42,489.24		

ACCT. CODE	NOTE 12 AND ADVANCES	LOANS	Total As on 30.09.2023	Total As on 31.03.2023	Non-Current Portion		Current Portion	
					Figures As on 30.09.2023	Figures As on 31.03.2023	Figures As on 30.09.2023	Figures As on 31.03.2023
					Rs. Ps.	Rs. Ps.	Rs. Ps.	Rs. Ps.
	Secured							
	Vehicle Loan	2,35,83,11,124.00	3,03,05,73,250.00	1,58,85,39,574.00	2,15,94,75,080.00	76,97,71,550.00	87,10,98,170.00	
	Gold Loan	1,47,58,87,757.24	1,54,83,49,491.00	-	-	1,47,58,87,757.24	1,54,83,49,491.00	
	Unsecured							
	Consumer Loan	6,76,09,870.77	2,59,13,822.45	-	-	6,76,09,870.77	2,59,13,822.45	
	Micro Finance	98,20,71,104.63	77,77,77,824.44	73,60,94,638.18	51,29,79,485.28	24,59,76,466.45	26,47,98,339.16	
	Consumer Loan - Branch channel	6,95,301.00	7,84,977.00	-	-	6,95,301.00	7,84,977.00	
637	Traders Loan	9,86,892.00	10,10,580.00	-	-	9,86,892.00	10,10,580.00	
738	Samrudhi Loan	9,84,11,614.02	17,51,93,228.58	-	-	9,84,11,614.02	17,51,93,228.58	
2119	Traders Loan(Max Vanijya)	3,81,77,872.00	4,72,37,745.00	-	-	3,81,77,872.00	4,72,37,745.00	
2362	Vyapari Kshema	55,31,231.00	76,76,302.00	-	-	55,31,231.00	76,76,302.00	
2412	Mahila Kshema	48,17,010.00	80,87,058.00	-	-	48,17,010.00	80,87,058.00	
Total-Loans		5,03,24,99,776.66	5,62,26,04,278.47	2,32,46,34,212.18	2,67,24,54,565.28	2,70,78,65,564.48	2,95,01,49,713.19	

	Other Advances:				
	Advance to Supplier	-	-	20,37,168.96	7,12,905.63
1380	Advance to staff	-	-	2,64,972.80	-
1406	Travelling Expense - Advance	-	-	22,153.00	83,115.00
2144	TA advance to staff - Karnataka	-	-	46,163.00	13,699.00
2206	Advance to TWL hub Ernakulam	-	-	-	1,745.50
2207	Advance to TWL hub Calicut	-	-	1,803.00	1,094.00
2208	Advance to TWL hub Kollam	-	-	1,708.00	1,799.00
2209	Advance to TWL hub Malappuram	-	-	1,581.00	1,995.00
2211	Advance to TWL hub Trivandrum	-	-	1,370.00	1,457.00
2213	Advance to TWL hub Alappuzha	-	-	282.00	423.00
2277	MVCIL Employees Gratuity Fund Trust	-	-	6,000.00	6,000.00
2536	Advance to TWL Hub Edapally	-	-	7,310.00	4,693.00
2541	Advance to TWL Hub Thrissur	-	-	(1,411.00)	1,130.00
2600	PF arrear advance	-	-	4,00,000.00	4,00,000.00
975	Advance for admin expenses	-	-	10,900.00	-
	Vehicle Loan - Trade Advance	-	-	11,75,304.00	1,27,169.00
	SubTotal	-	-	39,75,304.76	13,57,225.13
	TOTAL-LOANS & ADVANCES	2,32,46,34,212.18	2,67,24,54,565.28	2,71,18,40,869.24	2,95,15,06,938.32
	(a)Secured Considered Good	1,58,85,39,574.00	2,15,94,75,080.00	2,24,56,59,307.24	2,41,94,47,661.00
	(b)Unsecured Considered Good	73,60,94,638.18	51,29,79,485.28	46,61,81,562.00	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	-	-	-	-
	TOTAL (NOTE 12)	2,32,46,34,212.18	2,67,24,54,565.28	2,71,18,40,869.24	2,95,15,06,938.32

ACCT. CODE	NOTE 13 CASH AND CASH EQUIVALENTS	Figures As on	
		30.09.2023 Ps.	Rs. 31.03.2023 Rs. Ps.
1	a) Cash: Cash-in-hand	2,29,47,916.22	2,47,68,758.29
	b) Balances with Scheduled Banks :		
27	Bank accounts (Indian bank -Head Office 6481879736)	12,91,163.68	51,98,832.14
172	Bank accounts (Thiruvillwamala (SIB a/c no: 0081073000030733))	91,584.80	10,28,614.62
208	Bank accounts (SIB-Pulpally) 0260073000000541	20,005.43	2,01,793.83
260	Bank accounts (6482289703 Indian bank - Koorkkanchery)	7,22,958.92	48,21,619.32
272	Bank accounts (HDFC-HO)TWL-50200023217266	42,10,378.06	56,83,520.53
285	Bank accounts (SIB-Shornur)0770073000000066	1,85,672.41	20,52,699.61
291	Bank accounts (SIB-Kuzhalmannam) 0735073000000075	39,523.27	5,05,249.21
295	Bank accounts(SIB-Kozhinjampara) 0039073000021601	7,62,982.41	7,35,222.89
302	Bank accounts (Federal-Cherpu) 15700200002085	7,61,196.80	10,80,421.80
362	Bank accounts(HDFC-Head Office)50200022884287	2,10,327.74	43,91,178.85
673	Bank accounts (Federal-Chathannur) 12780200010836	66,560.20	19,37,199.20
689	Bank account Money Gram-Xpress money a/c - Head Office)917020065859888	60,014.24	3,73,695.09
704	Bank accounts (Axis bank Salary account-HO)917020069612276	29,54,483.25	52,65,049.76
707	Bank Accounts (Federal bank - Rajakkad)17460200002225	56,672.20	1,08,101.20
773	Bank accounts (Federal Bank - Perambra)14150200003538	33,401.40	22,19,706.40
867	Bank accounts(TWL Federal bank a/c – 14670200012163)	69,72,101.13	1,80,34,232.29
874	Bank accounts (Federal bank - Head Office)14670200012106	39,65,594.26	33,82,991.89
877	Bank accounts (Axis-Nilambur)918020009931864	36,844.80	26,802.20
878	Bank Accounts (Federal bank-Koduvally)10590200206736	4,476.20	4,82,171.20
909	Bank Accounts (Federal Bank - Thodupuzha)20370200000969	4,30,109.84	13,43,470.84
937	Bank accounts (Indian Bank - Kattakada)6610987908	71,314.90	39,42,993.90
939	Bank accounts(Axis Bank - Thalassery)918020019273721	10,29,168.81	33,92,944.06
954	Bank accounts(Axis Bank - Kanhangad)918020021339996	20,312.52	16,28,513.42
964	Bank accounts (Federal- Vaikom)10960200004847	14,532.52	87,613.52

977	Bank accounts(Axis Bank - Karunagappally)918020025360859	94,865.56	16,48,479.74
978	Bank accounts (Federal bank- Neyyatinkara)14400200003339	3,55,547.45	1,28,166.45
981	Bank accounts(Axis bank - Kasargod)918020029318584	16,407.55	5,660.04
983	Bank accounts (Axis bank incentive account-HO)918020027676446	2,39,700.43	4,08,200.77
984	Business Loan (Axis bank account- HO)918020028743705	2,94,839.65	7,63,291.65
992	Bank accounts (Axis bank - Vadakara)918020029516458	25,000.45	4,23,660.85
994	Bank accounts (Federal bank - Edavannapara)16000200002550	23,813.60	5,37,733.00
1005	Bank accounts (Axis bank - Adoor)918020039300285	3,24,386.86	26,18,987.91
1009	Bank accounts(Axis Bank -Nedumangad) 918020037014430	25,001.39	25,000.09
1011	Bank accounts (Federal- Triprayar) 14250200003080	36,99,201.40	51,224.40
1012	Bank accounts (Fedaral Bank - Perinthalmanna) 15370200006773	38,280.90	3,59,801.90
1019	Bank accounts (Axis - Nadakavu) 918020032304712	2,35,839.80	12,25,392.80
1029	Bank accounts(Axis bank- TWL) 918020028868260	30,65,468.07	61,30,010.38
1038	Bank accounts (Axis bank - Malappuram) 918020042185190	15,602.34	5,19,056.39
1040	Bank accounts (Federal- Mundakkayam) 13970200012952	3,89,484.30	2,59,301.30
1049	Bank accounts (Federal bank - Ottapalam)14310200012513	2,85,420.00	3,69,264.00
1056	Bank accounts (Federal Bank - Thirumala) 20390200001254	1,29,331.40	18,71,169.40
1066	BANK ACCOUNTS AXIS BANK (Edmax-Margin amount Transfer)HEAD OFFICE 918020051594891	2,76,821.78	1,06,451.14
1089	Bank accounts (Federal Bank - Munnar)10100200006506	2,25,608.82	33,168.82
1095	Bank accounts (HDFC - TWL Head Office) 50200032323161	25,58,951.68	33,47,943.92
1109	Bank accounts (Axis Bank - Mavelikara) 918020066750976	3,19,192.26	10,62,002.66
1110	Bank accounts (Axis Bank - Pattambi) 918020068396754	88,617.35	2,50,359.05
1111	Bank accounts (Axis bank- Kottayam RO) 918020066492214	7,25,545.39	19,63,396.39
1113	Bank accounts (Axis Bank - Palayam) 918020067097667	12,949.80	18,83,483.00
1116	Bank accounts (Axis Bank - Perumbavoor) 918020067092905	9,05,039.96	10,34,201.72
1123	Bank accounts (Axis bank- Pathanamthitta) 918020068817578	5,62,527.10	13,76,096.40
1124	Bank accounts(Axis bank- Calicut RO) 918020068805999	1,30,775.85	6,68,461.25
1136	Bank acciunts (Axis bank- Anjerichira) 918020063795512	2,46,501.40	10,05,131.91
1141	Bank accounts (Federal bank - Thamarassery) 14670200012403	98,958.38	10,44,097.38
1143	Bank accounts(Axis bank - Kalamassery)918020067429116	12,06,196.53	47,28,768.93
1144	Bank accounts (Federal bank - Vadakkenchery)14670200012460	1,49,941.00	10,21,535.00
1154	Bank accounts (Axis Bank - Kothamangalam)918020074489644	6,79,462.77	6,51,594.77
1157	Bank accounts (Federal bank - Kodakara)14670200012296	10,36,053.20	41,99,427.20
1165	Bank accounts (The Federal Bank Limited - Adimaly)14670200012353	99,420.50	5,59,931.50
1180	Bank accounts (Axis Bank - Chengannur)918020066570628	29,725.80	20,64,133.70
1181	Bank accounts (Axis bank - Pandalam)918020067096952	22,919.25	32,048.25
1184	Bank accounts (Federal bank - Piravam)14670200012338	3,74,714.40	14,97,139.68
1187	Bank accounts(Federal bank - Edakkara)14670200012452	5,000.00	7,51,284.00
1205	Bank accounts(Federal bank - Nedumkandam)14670200012486	45,224.54	1,63,769.54
1210	Bank accounts(Axis Bank - Peroorkada)918020079308896	13,46,614.80	12,15,946.45
1213	Bank accounts (Federal bank-Mananthavady)14670200012361	6,07,740.18	94,572.18
1220	Bank accounts (Federal bank -Venjaramoodu)14670200012528	81,014.64	42,87,051.64
1231	Bank accounts (Federal bank -Cheruplassery)14670200012536	22,136.88	21,96,578.88
1235	Bank accounts(Federal Bank- Kumaly)15310200004352	59,085.68	2,97,160.90
1241	Bank accounts (Federal bank - Chittur)14670200012569	2,83,430.65	47,09,682.64
1244	Bank accounts (Axis Bank- Sulthan bathery)918020068672977	64,206.46	18,16,238.96
1245	Bank accounts (Axis Bank - Alapuzha) 918020088834472	39,633.40	1,36,812.30
1267	Bank accounts(Federal bank-Vengara)14670200012668	31,384.00	1,00,472.00
1270	Bank accounts(Axis bank- Kottarakkara)918020087060441	1,15,137.63	33,956.23
1272	Bank accounts(Axis Bank - North Paravoor)918020101710639	5,62,065.36	6,28,004.31
1282	Bank accounts (Axis bank - Cherthala)918020102615476	4,11,896.13	7,80,675.03
1285	Bank accounts(Federal bank - Anchal)14670200012692	95,587.00	1,21,644.00
1290	Bank accounts(Federal bank - Pudumagaram)14670200012437	59,682.00	5,61,172.00
1298	Bank accounts(Federal bank - Karukachal)14670200012684	61,092.00	6,14,583.00
1307	Bank accounts(ESAF bank-Marayur)20180000020543	43,331.97	59,287.29
1396	Bank accounts (Axis bank pool account - Head Office)918020018817683	3,68,40,683.11	89,56,451.63
1769	Axis bank-Western Union Money transfer- 919020084322279	13,64,219.09	12,79,734.22
1770	Axis bank-Ria money transfer 919020084228135	72,218.98	2,38,550.79

1771	Elappara Gramin bank-40385111000566	20,358.09	2,23,022.09
1772	Canara bank-N R Mohalla(5151201000284)	46,447.40	6,60,562.40
1780	Axis bank -Trans fast(919020087717526)	1,72,536.58	1,23,514.45
1782	Canara bank T Narasipura(0662201000813)	23,840.88	11,837.40
1784	Federal bank Rannebannur(21110200001792)	51,887.94	9,05,482.64
1982	Canara bank Nanjangud (0597201001266)	14,057.00	26,354.00
1983	Canara bank-Ashoknagar Mandya -(0516201002350)	34,743.40	28,939.40
1985	Canara bank Hosahalli(516201002351)	48,208.00	1,21,526.00
1987	Federal bank Devanahalli (15290200001956)	79,583.01	53,368.04
1989	Canara bank Jayanagar RO (2725214000002)	68,93,374.06	54,52,148.05
1991	Canara bank Jayanagar 3rd Block(2725201000184)	25,062.36	1,58,388.36
1993	Canara bank Gauribidanur(770201000906)	24,027.10	65,366.90
1997	Axis bank-Uduppi(919020094756688)	21,565.46	1,56,577.26
2000	Axis bank-Tumkur Sadashivanagar(919020094818537)	61,358.50	1,35,838.50
2001	Canara Bank-Tumkur Kyathasandra (5558214000001)	1,73,362.40	1,33,554.40
2006	Syndicate bank-Marasur(4603070004070)	40,155.34	12,571.34
2015	Canara bank-Holenarasipura(588201000402)	32,256.84	31,535.84
2020	Canara bank-Chikkaballapura (5640201000124)	34,666.40	16,505.40
2024	Axis bank-Chunchunghatta (919020096638584)	1,25,200.75	29,23,010.45
2026	Canara bank-Haveri (2812201000452)	52,519.20	1,63,733.00
2029	Canara bank-KR Mohalla (538201001291)	8,104.20	21,496.20
2034	Canara bank-Channarayapatna (767201001040)	18,775.10	35,356.10
2035	Axis bank Harihar(920020000719181)	42,323.78	37,854.88
2057	Axis bank Gold Loan (919020094641256)	11,19,326.29	13,82,697.01
2061	Canara bank-Puttur(615201001203)	5,000.24	54,746.24
2067	Axis bank-Valanchery (920020001230379)	15,723.70	3,88,646.40
2073	Canara bank Dharwad (567201001109)	12,994.80	30,979.80
2075	Axis bank POS (920020008441646)	1,19,593.26	1,19,277.26
2093	Corporation bank-Banasawadi (510101007144332)	70,027.09	76,910.08
2125	ESAF bank-Head Office (20200000020901)	31,13,103.50	1,03,04,866.92
2131	Axis bank BBPS-(920020036000266)	14,51,229.14	11,15,695.51
2162	Kotak Mahindra Bank Debenture Issue(9345063398)	3,58,84,342.18	2,66,49,719.78
2163	South Indian Bak -Panamaram(0996073000000020)	61,530.84	84,389.34
2168	HDFC Vendor Account(50200040085130)	1,72,349.94	33,42,252.94
2221	Bank accounts (Axis fund transfer A/c-Head Office)921020008192118	2,03,41,970.54	62,87,187.19
2261	Canara Bank-Bagepalli-1 (0925201000758)	3,85,477.00	31,155.00
2262	Canara Bank-Bagepalli-2 (9921201008920)	31,856.00	27,993.00
2268	Canara Bank-Pavagada (120000031780)	35,540.00	85,259.00
2271	Federal Bank-Hubli(13380200017391)	27,998.20	26,736.00
2273	Canara Bank-Madanapalle (120000044621)	26,472.00	9,086.00
2276	Bank of Baroda Bank -Sira (54930200000295)	39,906.78	8,858.63
2293	Canara Bank-Chamarajanagar(120000249837)	22,969.00	20,887.00
2297	Union Bank of India-Keshwapura Hubli(566301010050284)	53,354.18	10,034.61
2301	Canara Bank-Kuppam(120000332870)	3,85,847.00	32,256.00
2306	Bank of India-Bailahongal (111420110000116)	33,736.32	8,193.14
2319	Canara Bank-Kittur (120000460360)	12,814.00	25,767.00
2320	Canara Bank-Madakasira(120000423081)	4,163.72	6,533.00
2321	Catholic Syrian bank-Akshayanagar(052304379159195001)	1,47,364.50	41,536.50
2323	Canara Bank-Belur(120000428940)	13,66,414.68	24,068.68
2324	Federal Bank-Tiptur(19900200004109)	35,682.24	26,032.50
2328	Canara Bank-Sidlaghatta(120000482487)	7,881.00	13,515.00
2335	Canara Bank-Hassan(120000501060)	5,17,720.00	66,075.00
2337	Federal Bank-Kunigal(20700200001916)	67,492.88	20,815.88
2340	Canara Bank-Doddaballapur(120000547384)	68,989.00	21,264.00
2346	Canara Bank-Arakalagudu(120000588241)	1,03,587.00	20,326.00
2349	Canara Bank-Mulbagal(120000608690)	18,014.00	41,760.00
2356	Axis Bank-Payment GateWay(921020051631648)	12,16,082.64	5,65,108.40
2381	Canara Bank-Kollegal(120000761244)	35,989.72	23,036.00

2393	Canara Bank-Tirupati(120000918430)	13,000.00	10,290.00
2394	Canara Bank-Mangalore-1(120000821927)	1,35,079.00	88,797.00
2402	Canara Bank-Maddur Branch(120000941322)	33,136.00	15,896.00
2407	Axis Bank-Davanagere(922020015581436)	77,502.30	1,26,826.30
2422	Axis Bank-Horamavu(922020018781718)	27,193.30	25,931.30
2442	Bank accounts (Axis Bank - Kalpetta) 922020025392899	48,301.23	8,118.00
2471	Bank accounts (Canara -Mysore K G Koppal)120001425680	45,503.50	21,212.50
2472	Bank accounts(Canara Bank - Shikaripura)120001497930	6,383.00	5,285.00
2476	Bank accounts(Axis Bank Rights Issue - HO) 922020026462199	72,240.20	80,823.20
2482	Bank accounts (Canara-Gundlupet) 120001550541	20,011.00	29,037.00
2495	Bank account(Canara bank-Chittoor)120001605490	10,742.00	23,101.00
2500	BANK ACCOUNTS(Axis Bank - Palakkad)922020036704377	60,878.30	10,52,110.30
2519	Bank account(Canara bank-Palamaner)120001711514	16,490.00	52,369.00
2474	OD Account AXIS Bank (922030013791021)	64,166.00	(20.00)
2533	Bank accounts (Federal-Muvattupuzha) 14670200013294	1,58,203.00	4,94,940.00
2542	Bank accounts (Indian bank -7299542102) Credit & recovery	21,44,438.00	5,500.00
2544	Bank account(Canara bank-Sagar)120002003141	13,542.00	27,109.00
2566	Bank accounts (Union Bank - Munavalli) 340701010033093	27,016.63	16,831.03
2577	Bank Accounts (Bandhan Bank - TWL - Head office) 10220013123243	8,70,921.00	8,70,921.00
2581	Bank account(Bank of Maharashtra-Vadagoan Belagavi)60433144535	11,740.95	13,463.10
2589	Bank accounts(Axis Bank - Kattappana)922020037353480	35,880.36	1,37,500.32
2603	Bank account(Bank of Braoda -41740200001683)-Hindupur Branch	57,365.01	5,28,852.50
2604	Bank Account(Esaf small finance Bank-Pazhayannur)-20230000003007	21,96,194.89	27,66,070.00
2615	Bank Account(ESAF Small Finance Bank-Pulpalli-20230000003347)	11,86,905.53	12,39,043.00
2621	Bank Account-Ramanattukara Branch(Federal Bank a/c no.14650200010300)	24,249.00	2,24,923.00
2651	Bank Account(ESAF SMALL FINANCE BANK-Kozhinjampara)20230000011802	15,61,415.23	-
2658	Bank Accounts(Union Bank of India-CA-Santhipuram)-238011010000041	56,062.98	-
2659	Bank Account(AXIS BANK-KOYILANDY)923020028995263	35,049.00	-
2664	Bank Account(Union Bank of India-V Kota Branch)190211010000103-ca	49,310.00	-
2695	Bank accounts (Indian bank-Escrow -Head Office 7607079799)	33,89,154.00	-
	Branch Bank accounts		
	c) Deposit with Banks:		
1096	Indian bank account FD	6,06,53,339.00	6,06,53,339.00
2126	ESAF bank FD	-	3,61,40,674.00
2345	AXIS bank FD	10,64,65,658.00	10,50,29,173.00
2380	KOTAK FD	50,54,594.00	50,54,594.00
	TOTAL(NOTE 13)	36,78,57,416.46	44,48,45,715.25

ACCT. CODE	NOTE 14 OTHER CURRENT ASSETS	Figures As on 30.09.2023		Figures As on 31.03.2023	
		Rs. Ps.	Rs. Ps.	Rs. Ps.	Rs. Ps.
	Interest Receivable	13,70,18,788.91		14,21,10,756.27	
593	Input CGST	22,57,657.63		20,44,303.45	
625	Input SGST	19,36,559.16		18,40,684.64	
746	Input IGST	3,09,355.63		4,45,369.41	
821	TDS Recoverable	77,811.41		1,18,346.92	
1344	Interest Receivable on FD	19,10,074.00		-	
1386	Special Adhesive Stamp	(24,23,821.00)		14,312.00	
1677	Ineligible ITC account-Asset	4,502.00		-	
1704	Group Mediclaim Recoverable	17,52,797.70		5,63,519.18	
1710	Stock-stamp a/c	52,850.00		63,150.00	
2087	Transfast financial service private ltd	3.62		173.00	
2089	Delphi World Money Ltd (Formerly Weizmann forex Ltd)	752.65		7,803.91	
2118	Prepaid Expenses	22,63,989.48		33,18,055.13	
2127	Microfinance Collection Control A/C	52,11,129.71		75,26,773.71	
2165	Maxvalue Consultancy Services Pvt Ltd	(5,30,424.00)		-	
2225	TDS Receivable FY 2019-20	1,30,32,099.34		1,30,32,099.34	
2235	TDS receivable FY 2021-22	51,042.07		51,042.07	
2410	TDS Receivable FY 2022-23	1,61,33,342.51		1,61,33,342.51	
2427	Due from M/s RO Marketing	-		1,34,097.16	
2590	Kotak Mahindra General Insurance Company Limited	-		6,96,000.00	
2625	TDS Receivable FY 2023 24	39,88,889.68		-	
2628	Provision for cash shortage Recoverable A/C	3,25,096.18		3,25,096.18	
2635	S S BULLION	(574.00)		(574.00)	
2638	Adithya Gold	-		3,800.00	
	Deposits				
34	Rent Deposit	3,34,33,381.00		3,50,65,120.00	
209	Caution Deposit	3,74,989.05		3,74,989.05	
473	Deposit- KSEB	1,78,764.00		1,78,764.00	
474	Telephone Deposit	18,253.48		18,253.48	
1412	Security Deposit- CDSL	3,03,125.00		3,03,125.00	
1414	RTA Fees Security Deposit	80,000.00		80,000.00	
	TOTAL(NOTE 14)	21,77,60,435.21		22,44,48,402.41	

NOTE 15**TRADE RECEIVABLES**

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

Particulars	Outstanding for following period from due date of payment					
	Less than 6 months	6 months - 1 year	1-2 years	2-3 years	More than 3 years	
(i) Undisputed Trade Receivables - Considered good	-	-	-	-	-	-
(ii) Undisputed Trade Receivables - which have significant increase in credit risk	-	-	-	-	-	-
(iii) Undisputed Trade Receivables - Credit Impaired	-	-	-	-	-	-
(iv) Disputed Trade Receivables - Considered Good	-	-	-	-	-	-
(v) Disputed Trade Receivables - which have significant increase in credit risk						
(vi) Disputed Trade Receivables - Credit Impaired						
Total of the above	-	-	-	-	-	-
Total Unbilled due				-		-

Ageing for trade receivables – non-current outstanding as at March 31, 2022 is as follows:

Particulars	Outstanding for following period from due date of payment					
	Less than 6 months	6 months - 1 year	1-2 years	2-3 years	More than 3 years	
(i) Undisputed Trade Receivables - Considered good	-	-	-	-	-	-
(ii) Undisputed Trade Receivables - which have significant increase in credit risk	-	-	-	-	-	-
(iii) Undisputed Trade Receivables - Credit Impaired	-	-	-	-	-	-
(iv) Disputed Trade Receivables - Considered Good	-	-	-	-	-	-
(v) Disputed Trade Receivables - which have significant increase in credit risk						
(vi) Disputed Trade Receivables - Credit Impaired						
Total of the above	-	-	-	-	-	-
Total Unbilled due				-		-

MAXVALUE CREDITS AND INVESTMENTS LTD
REGD.OFFICE:1ST FLOOR,CEE KAY PLAZA, OPP.
METROPOLITAN HOSPITAL,KOORKENCHERY,THRISSUR-680007
NOTES TO PROFIT AND LOSS STATEMENT

Acct. Code	NOTE 16 REVENUE FROM OPERATIONS	Figures As on 30.09.2023		Figures As on 31.03.2023	
		Rs.	Ps.	Rs.	Ps.
	Interest Income				
	Interest on Gold loan	17,07,88,264.79		33,73,48,643.80	
	Interest on samruddhi loan	1,38,71,168.33		4,39,44,180.40	
	Interest received-Edmax	4,954.05		63,121.11	
174	Interest on Consumer loan	60,29,120.24		1,51,13,570.05	
178	Interest on Vehicle loan	25,30,52,575.00		67,66,29,167.00	
180	Interest on Business loan	-		9,305.16	
257	Interest on overdue - Vehicle loan	3,70,80,114.20		9,70,75,947.00	
638	Interest on traders loan	616.00		3,817.00	
1403	Interest on Microfinance	11,27,29,892.99		15,05,75,021.06	
1717	Interest on overdue-Edmax	24,572.00		(2,47,808.00)	
2122	Interest on traders loan (Max Vanijya)	49,15,981.00		1,30,59,197.00	
2123	Interest on overdue traders loan (Max Vanijya)	9,31,126.00		7,00,397.00	
2124	Interest on overdue Samruddhi loan	41,78,781.00		49,83,519.00	
2145	Interest on moratorium - Vehicle Loan	(88,71,113.00)		(2,08,58,902.00)	
2149	Interest on moratorium - Consumer Loan Edmax	5,021.00		7,482.00	
2152	Interest on moratorium - Micro Finance	1,964.00		1,19,42,532.71	
2153	Interest on moratorium - Consumer Loan	74.00		1,41,71,746.00	
2237	Interest on Moratorium interest	22,29,613.00		1,10,63,255.46	
2370	Interest on Vyapari Kshema	9,37,608.79		27,15,066.68	
2371	Interest on overdue-Vyapari Kshema	1,91,324.00		4,83,364.00	
2413	Interest on Mahila Kshema	7,80,517.96		26,63,912.00	
2414	Interest on overdue Mahila Kshema	1,02,178.00		71,123.00	
	Total-Interest Income	59,89,84,353.35		1,36,15,17,657.43	
	Fee based Income				
197	Notice charge	9,11,887.98		17,79,974.16	
331	Documentation charges-VL	38,93,383.38		2,55,15,934.48	
608	Service charge vehicle loan	1,23,55,608.80		5,26,55,843.88	
797	Income auto loan finance	39,28,733.06		1,34,43,006.30	
1338	Fore-closure charges on traders loan	9,67,374.34		27,05,944.72	
1385	Processing fee -MF	1,22,39,900.00		1,51,63,650.00	
1387	Processing fee -CDL	23,50,930.12		16,76,802.82	
1493	Processing charges - gold loan	14,60,535.74		43,48,091.72	
1723	Pre-closure interest Edmax	-		742.26	
1938	Service Charge-Gold Loan	2,952.44		-	
2062	Processing charges(Samruddhi Loan)	27,93,000.00		1,11,63,000.00	
2110	Appraisal charges - Max Samruddhi	1,39,650.00		5,58,150.00	
2120	Processing fee (Max Vanijya)	15,20,500.00		43,30,500.00	
2133	Pre closure charges - Gold Loan	1,38,835.42		1,48,299.68	
2363	processing charges (Vyapari Kshema)	1,54,390.00		4,60,380.00	
2364	Appraisal Charges (Vyapari Kshema)	15,439.00		46,038.00	
2365	Fore closure charges- Vyapari Kshem	1,06,629.62		3,90,444.12	
2401	Bounce charge-Consumer loan	4,276.28		-	
2416	Pre-closure charges-Mahila Kshema	72,382.30		1,96,298.24	
2417	Appraisal charges-Mahila Kshema	7,326.00		36,466.00	
2479	Processing Fee – Mahila Kshema	73,530.00		3,71,030.00	
2580	Documentation Charge-MF	2,22,018.80		51,438.64	
	Total -Fee based Income	4,33,59,283.28		13,50,42,035.02	
	TOTAL - REVENUE FROM OPERATIONS	64,23,43,636.63		1,49,65,59,692.45	

Acct. Code	NOTE 17 OTHER INCOME	Figures As on 30.09.2023		Figures As on 31.03.2023	
		Rs.	Ps.	Rs.	Ps.
	Commission from money transfer		16,379.68		74,283.81
146	Other income		1,07,552.45		54,74,544.65
1022	Round off		601.27		811.92
1099	Collection against loss on repossessed asset		80,50,766.00		99,20,093.00
1750	Interest on fixed deposit		37,19,556.00		2,32,88,924.24
2099	Sundry written back		36,220.00		3,13,938.77
2136	Transfer noting charges - subdebt		37,820.00		1,58,000.00
2137	Transfer noting charges - debenture		-		500.00
2205	Auction expense received-GL		4,02,374.72		6,95,116.40
2263	Interest on income tax refund		-		13,43,834.56
2378	Auction expense received-Consumer Loan		18,915.19		43,908.82
2545	Collection against written off account-Vehicle loan		59,79,513.00		54,28,265.00
2562	Collection against written off account-Business Loan		31,35,256.00		31,87,331.00
2601	News Paper publication charge		12,524.66		7,200.00
2639	Salary Deduction Reversed		-		24,00,488.00
2650	Referral commission - Consumer loan		3,40,36,287.00		-
2668	Collection against loss on auction - Traders Loan		3,75,000.00		
	TOTAL-OTHER INCOME		5,59,28,765.97		5,23,37,240.17
Acct. Code	NOTE 18 EMPLOYEE BENEFITS EXPENSES	Figures As on 30.09.2023		Figures As on 31.03.2023	
		Rs.	Ps.	Rs.	Ps.
61	Salary		16,63,93,083.65		39,44,66,068.76
191	Provident fund		39,95,050.74		1,12,69,808.00
251	ESI		28,88,036.95		70,99,391.50
380	Staff welfare expense		7,07,143.00		8,20,411.00
644	Group insurance		18,63,025.56		9,38,944.67
792	Individual accidental insurance policy		-		1,63,532.29
1042	Stipend		10,44,854.31		37,80,374.57
1182	Gratuity		-		2,56,09,105.00
1659	Staff incentive		38,76,570.00		1,05,34,367.00
	TOTAL-EMPLOYEE BENEFITS EXPENSES		18,07,67,764.21		45,46,82,002.79
Acct. Code	NOTE 19 FINANCE COSTS	Figures As on 30.09.2023		Figures As on 31.03.2023	
		Rs.	Ps.	Rs.	Ps.
131	Interest on subordinate debt		29,76,87,662.53		73,55,03,451.70
254	Interest on debenture		1,63,65,110.59		4,00,20,644.00
2494	Interest on OD Axis bank		74,066.00		5,34,268.00
	TOTAL-FINANCE COSTS		31,41,26,839.12		77,60,58,363.70

Acct. Code	NOTE 20 OTHER EXPENSES	Figures As on 30.09.2023		Figures As on 31.03.2023	
		Rs.	Ps.	Rs.	Ps.
	Advertisement & Business Promotion	6,90,581.90		1,47,45,389.09	
	Insurance charges	1,98,537.32		3,67,382.46	
	Internet charges	25,50,808.71		63,22,096.84	
	Legal Expenses	3,42,622.00		33,16,213.00	
	Loan Written off	28,57,855.13		39,88,59,661.39	
	Meeting Expenses	5,56,195.68		10,29,158.53	
	Office expenses	12,57,843.40		11,62,942.85	
	Printing & stationery	25,97,358.61		57,57,904.03	
	Professional & Consultancy Charges	22,48,758.22		26,59,223.00	
	Rates, Taxes and License	19,883.00		40,085.00	
	Refreshment	1,84,224.00		6,33,891.72	
	Repair & maintenance	59,31,682.26		1,38,36,449.91	
	Software expenses	11,11,665.79		19,12,888.73	
	Transportation charges	42,050.00		1,96,803.00	
	Travelling expenses	58,13,615.94		1,46,00,405.24	
44	Bank charges	12,83,330.14		50,83,933.08	
46	Directors Remmuration	36,00,000.00		68,00,000.00	
47	Electricity charges	41,37,832.00		68,07,421.00	
49	Inauguration expenses	29,968.00		2,38,459.00	
52	Membership Fee	10,000.00		-	
53	Miscellaneous Expenses	42,787.01		26,473.00	
55	Postage & courier	8,48,759.12		26,91,937.55	
58	Registration expenses	47,987.00		1,44,222.00	
59	Rent	3,34,71,225.29		6,38,07,249.72	
63	Subscriptions & periodicals	10,027.00		33,939.00	
65	Training expenses	52,842.00		10,61,751.93	
93	Audit fee	-		7,05,000.00	
145	Donation	-		4,01,600.00	
189	Stamp charges	2,19,498.50		4,37,853.06	
266	Housekeeping wages	6,82,375.00		15,48,265.00	
381	Generator running expenses	29,480.00		81,517.00	
407	TWL incentive	50,00,904.00		1,86,06,223.00	
452	BRANCH IDENTIFICATION EXPENCE	-		11,437.00	
489	ROC filing	43,200.00		78,675.00	
504	Cloud server rent	22,09,912.81		39,42,676.45	
507	Sitting fees-directors	4,00,000.00		12,25,000.00	
508	Twl dealer incentive	30,11,763.00		2,12,43,066.50	
531	SMS Charge	4,38,500.00		5,90,000.00	
569	Commission for debenture trustee	60,000.00		1,20,000.00	
697	Foreman commission	-		30,000.00	
701	Kuri expenses	-		9,256.00	
711	Dealer Staff Vehicle Loan	6,23,352.00		51,31,560.00	
771	Labour/customer verification charges	1,96,241.05		10,89,498.50	
817	Deferred revenue expenditure w/off	-		5,43,38,506.50	
830	Provision for standard assets	(23,93,970.13)		(27,56,669.14)	
1055	Staff recruitment service	59,742.00		90,900.00	
1079	TDS paid	-		23,39,264.00	
1080	Provision for NPA (Expense)	4,32,25,618.05		(14,80,89,463.56)	
1175	Commission collection agency	1,93,28,557.00		4,82,26,166.00	
1196	Capital raising fee account	-		98,69,000.00	
1202	GST paid	1,301.30		68,654.88	
1258	Documentation Expense	26,840.00		23,008.07	
1273	Penalty charges	-		42,153.00	
1327	Gold w / off	-		25,456.00	
1357	Interest on GST - RCM	13,742.82		23,253.82	
1389	Institution tax	2,64,225.00		7,32,027.00	
1423	Annual custody fee	1,50,000.00		1,79,075.00	
1655	Marketing & sales promotion	43,150.00		14,73,610.00	

1657	FC & other incentive	58,06,150.00	37,70,100.00
1676	Ineligible ITC account-expense	44,46,783.60	1,56,30,260.59
1680	TWL – storage expense	5,52,452.21	18,79,370.00
1992	Auction expenses-two wheeler	4,03,200.00	9,85,950.00
2090	Sundry written off	-	95,240.00
2167	Cibil Charges	3,25,980.00	20,00,208.34
2174	Marketing Agency Commission	74,800.00	8,36,200.00
2190	Yard Rent	8,00,546.17	36,05,616.80
2197	Prior period Item	-	2,28,310.49
2227	Auction Expense Gold Loan	4,96,098.00	2,73,476.00
2248	Property Maintenance Expense	1,40,019.00	3,33,088.96
2289	Additional provision restructure-Vehicle loan(Expense)	(5,48,176.05)	(10,40,91,219.45)
2290	Additional provision restructure-MF(Expense)	-	(2,00,86,248.44)
2317	Land Tax	3,852.00	4,268.00
2322	TCS late filing fee	-	4,071.00
2360	Travelling expense-CL Dpt	99,230.00	5,94,495.00
2372	Commission collection agency - Repo process	14,55,900.00	64,24,120.00
2375	Wages	2,01,200.00	3,84,500.00
2392	Commission BC charges	-	71,682.00
2467	Micro Finance - Adalat expenses	-	1,16,700.00
2477	Meeting Expenses-Vehicle Loan	12,171.00	1,62,703.18
2478	Postage & Courier-Vehicle Loan	1,98,939.00	4,56,876.96
2484	Duplicate RC Expenses- Vehicle Loan	-	1,820.00
2485	CRIF Charges	256.00	11,264.00
2522	Legal Charges–Vehicle Loan	39,99,790.00	8,65,530.00
2524	Labour/Customer Verification Charges–Vehicle loan	3,23,420.00	7,70,145.00
2525	Bank Charges-Vehicle Loan	14,34,283.91	16,19,906.14
2526	Marketing & Sales Promotion-Vehicle Loan	1,02,350.00	3,77,060.00
2543	TWL-Moratorium Write Off Account	12,08,805.00	1,45,95,099.00
2583	"Cloud -based call center solution"(call) charges	1,11,280.00	94,180.00
2614	Sponsorship fee	-	18,110.00
2622	Traders Loan - Write off account	1,03,231.00	91,222.00
2623	Traders Loan - Moratorium Write off	2,542.00	6,224.00
2626	Provision for cash shortage Exp A/c	-	3,25,096.18
2633	Tax Late Fee	-	24,379.00
2640	Income Tax Paid FY 2015-16	-	13,46,753.00
2647	Incentive Recoverable Written Off	-	11,30,596.00
2648	Provision for Spurious Gold Exp A/c	-	13,33,000.00
	TOTAL-OTHER EXPENSES	16,53,27,974.76	51,02,62,603.90

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 01.04.2023	Additions/ adjustments during the year	Deductions/ adjustments during the year	Impairment/ reversal during the year	Gross Block As on 30.09.2023	Total as on 31.03.2023	Provided during the year	Provision for depreciation on sold asset reversed	Transfer to Retained Earnings	Excess Depreciation charged , reversed to retained earnings	Total as on 30.09.2023	As on 01.04.2023	As on 30.09.2023
1	Furniture & Fittings	24,41,87,730.24	24,17,931.29	1,60,052.57	-	24,64,45,608.96	14,98,30,769.26	1,23,88,305.62	1,20,772.28	-	-	16,20,97,997.02	9,43,56,961.50	8,43,47,611.94
2	Electrical Fittings	26,35,130.48	13,948.30	-	-	26,49,078.78	21,94,833.03	1,01,714.64	-	-	-	22,96,547.67	4,40,297.45	3,52,531.11
3	Computer & Software	2,44,48,224.41	7,59,058.43	18,359.44	-	2,51,88,923.40	2,10,13,623.01	12,20,485.70	10,604.80	-	-	2,22,23,503.91	34,41,958.97	29,65,419.49
4	Office Equipments	4,73,89,810.54	8,20,684.02	1,40,094.81	-	4,80,70,399.76	3,64,52,517.10	25,72,382.90	1,27,835.60	-	-	3,88,97,064.40	1,09,29,937.00	91,73,335.36
5	Plant And Machinery	8,97,955.42	-	-	-	8,97,955.42	5,79,218.29	28,924.74	-	-	-	6,08,143.03	3,18,737.13	2,89,812.39
6	Vehicle	28,17,676.00	15,000.00	-	-	28,32,676.00	24,68,621.52	55,424.23	-	-	-	25,24,045.75	3,49,054.48	3,08,630.25
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	-
	TOTAL	49,64,08,619.64	40,26,622.04	3,78,506.81	-	50,00,56,734.86	21,25,39,582.21	1,63,67,237.83	2,59,212.68	-	-	22,86,47,301.78	28,38,69,039.08	27,14,09,433.08

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 30.09.2023	Total as on 31.03.2023	Provided during the year	Provision for depreciation on sold asset reversed	Transfer to Retained Earnings	Excess Depreciation charged , reversed to retained earnings	Total as on 30.09.2023	As on 01.04.2023	As on 30.09.2023
1	Trade Mark	98,260.00	-	-	-	98,260.00	68,764.15	2,957.67	-	-	-	71,721.82	29,495.85	26,538.18
2	Software	85,96,585.39	-	-	-	85,96,585.39	61,77,945.78	2,42,526.63	-	-	-	64,20,472.36	24,18,639.61	21,76,113.03
	TOTAL	86,94,845.30	-	-	-	86,94,845.30	62,46,709.92	2,45,484.30	-	-	-	64,92,194.22	24,48,135.46	22,02,651.21
	Grand Total	50,51,03,464.94	40,26,622.04	3,78,540.84	-	50,87,51,546.13	21,87,82,134.49	1,66,12,722.13	2,59,212.68	-	-	23,51,35,643.94	28,63,17,174.54	27,36,15,936.22

MAXVALUE CREDITS AND INVESTMENTS LTD

**REGD.OFFICE:1ST FLOOR,CEE KAY PLAZA, OPP.
METROPOLITAN HOSPITAL,KOORKENCHERY,THRISSUR-680007**

SUB NOTES TO NOTES FORMING PART OF BALANCE SHEET		
Acct.C ode	<u>NOTE A.1</u> VEHICLE LOAN - TRADE ADVANCE	Figures As on 30.09.2023 Rs. Ps.
470	Johns BL Wheelers-TA	1,14,893.00
1483	Purackal motors - Kottayam	2,53,449.00
1516	HAPBCO motorcycles - Calicut	90,558.00
1518	Toms motors Triprayar Nattika (Trade Advance)	2,39,310.00
2455	Pooja Automobiles Trivandrum - TWL	58,007.00
2462	Eros 2 Wheelers - TWL	8,117.00
2501	Mithram Mobikes-TWL	4,10,970.00
	SUBTOTAL(A.1)- SHOWN UNDER SHORT- TERM LOANS AND ADVANCES	11,75,304.00
Acct.C ode	<u>NOTE A.2</u> VEHICLE LOAN - TRADE ADVANCE	Figures As on 30.09.2023 Rs. Ps.
	SUBTOTAL(A.2)- SHOWN UNDER OTHER CURRENT LIABILITIES	-
	TOTAL-A	11,75,304.00
Acct.C ode	<u>NOTE B.1</u> ADVANCE TO SUPPLIERS	Figures As on 30.09.2023 Rs. Ps.
993	Jio digital life	14,342.00
1575	National securities	10,325.00
1578	Central Depository Services (1) Limited	7,080.00
2080	Fin trust agency	1.00
2147	SBI health insurance	5,14,623.45
2222	A R associates Kollam	1,20,116.00
2259	AIMS CREDIT SOLUTION	97,424.00
2291	GRAND BUSINESS SOLUTION	43,500.00
2298	The new India Assurance Co.Ltd	6,50,000.00
2300	Crescent Associates	4,030.50
2327	Post Master Thrissur	1,75,338.01
2537	ARADHANA FINANCIAL SERVICES-VEHICLE LOAN	56,539.00
2693	Sahara travels & Hajj Umrah service	3,34,600.00
2679	Annvision	9,250.00
	SUBTOTAL(B.1)- SHOWN UNDER SHORT -TERM LOANS AND ADVANCES	20,37,168.96

Acct. Code	NOTE B.2 SUNDRY CREDITORS	Figures As on	
		30.09.2023	
		Rs.	Ps.
1169	AB associates		9,785.00
1174	AGR associates		2,17,416.00
1262	MC Finserv		94,070.00
1407	Harish and associates management consultants p ltd		7,154.00
1505	Effic		53,643.00
1507	SS associates		1,39,908.00
1512	Xperts solutions		906.00
1684	Spark solutions		33,417.00
1686	Writers Information		1,85,888.02
2002	L & J agency		9,595.00
2052	Dev associates		18,001.00
2178	Victory associates Kollam		4,816.00
2179	Fin evolve associates Kollam		1,885.00
2181	Apt management solutions Pattanamthitta		20,864.00
2183	Vinayaka solutions Malappuram		94,202.00
2185	Unique solutions		1,69,091.00
2218	AR associates		2,30,289.00
2234	Acumen		3,239.00
2241	Finexcell		56,183.00
2246	Jokin Perera		9,000.00
2267	XELMARK AGENCIES		6,000.00
2272	Chetana Graphics		31,428.00
2283	RR ASSOCIATES		43,412.00
2330	RAJ ASSOCIATES		20,416.00
2373	S&S SOLUTIONS		61,963.00
2388	MONEDA BUSINESS & MANAGEMENT SERVICE		71,239.00
2453	Smart Financial Consultancy Malappuram-TWL		84,727.00
2489	EMINOSE BUSINESS SOLUTIONS-VEHICLE LOAN		86,334.00
2511	SHARP EDGE BUSINESS SOLUTIONS-VEHICLE LOAN		3,003.00
2513	NANDANA ASSOCIATES TRIVANDRUM-VEHICLE LOAN		85,197.00
2514	AIM MANAGEMENT SERVICES TRIVANDRUM-VEHICLE LOAN		31,854.00
2538	Thattil Jewellers		12,975.00
2551	ACES TRIVANDRUM-VEHICLE LOAN		1,38,015.00
2561	VERTEX ASSOCIATES THRISSUR-VEHICLE LOAN		39,596.00
2594	Niya Associates Trivandrum-Collection Agency		5,030.00
2595	AD Associates Trivandrum-Collection Agency		2,613.00
2596	Sun Associates Trivandrum-Collection Agency		31,950.00
2665	FINSIGHT-TWL COLLECTION AGENCY		6,412.00
2515	AATHMA SOLUTIONS CALICUT-VEHICLE LOAN		38,231.00
2527	AIMS CREDIT SOLUTION KASARAGODE-VEHICLE LOAN		97,424.00
2549	TT ASSOCIATES KANNUR-VEHICLE LOAN		2,02,999.00
2682	KRIPA ASSOCIATES-TWL COLLECTION AGENCY		22,835.00
2684	ASHER ASSOCIATES-TWL COLLECTION AGENCY		8,550.00
2685	SURYA AGENCY-TWL COLLECTION AGENCY		12,723.00
2686	CAPITEVO BUSINESS GROUPS-TWL COLLECTION AGENCY		13,514.00
	SUBTOTAL(B.2)- SHOWN UNDER OTHER CURRENT LIABILITIES		25,17,792.02
	TOTAL-B		(4,80,623.06)

Acct.C ode	NOTE C AUDITOR'S REMUNERATION	Figures As on 30.09.2023 Rs. Ps.
	TOTAL-C	-
Acct.C ode	NOTE D VEHICLE LOAN	Figures As on 30.09.2023 Rs. Ps.
177	Vehicle loan	2,82,56,13,970.00
1311	Unmatured finance charges	(41,23,93,255.00)
1724	Matured finance charge	(5,96,92,503.00)
2229	Vehicle Loan - Moratorium Interest	9,78,39,843.00
2233	Matured Finance charges - Moratorium	(9,30,56,931.00)
	TOTAL-D	2,35,83,11,124.00
Acct.C ode	NOTE E CONSUMER LOAN	Figures As on 30.09.2023 Rs. Ps.
173	Consumer loan	6,76,09,870.77
	TOTAL-E	6,76,09,870.77
Acct.C ode	NOTE F MICROFINANCE	Figures As on 30.09.2023 Rs. Ps.
1383	Microfinance	98,20,71,104.63
	TOTAL-F	98,20,71,104.63
Acct.C ode	NOTE G CONSUMER LOAN - BRANCH CHANNEL	Figures As on 30.09.2023 Rs. Ps.
1715	Consumer loan account-Edmax	6,93,948.00
2232	Consumer Loan Edmax - Moratorium Interest	1,353.00
	TOTAL-G	6,95,301.00
Acct.C ode	NOTE H GRATUITY	Figures As on 30.09.2023 Rs. Ps.
1183	Balance payable as per actuarial report	(2,45,21,967.00)
	TOTAL-H	(2,45,21,967.00)

CAPITAL ANALYSIS 2022-23

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	-98.08	(98,08,48,497.97)
Profit / loss for the current year	2.16	2,15,52,355.99
Statutory Reserve	0.76	76,30,639.20
Total R&S	-86.66	(86,65,57,882.78)
Less: Intangible assets & b/f losses		
Less: Software & trademark	0.22	22,08,047.47
Less: Deferred tax asset/(Liability)	4.83	4,83,42,489.24

TOTAL TIER 1 CAPITAL	87.05	87,04,89,115.51
NET OWNED FUND	87.05	87,04,89,115.51

TIER 2 CAPITAL

PARTICULARS	AMOUNT IN CRORES	AMOUNT
Provision on STD asset	1.83	1,82,84,083.33
Subdebt net of discounting	109.29	1,09,28,68,000.00
TOTAL TIER 2 CAPITAL	111.12	1,11,11,52,083.33
50% OF TIER 1 CAPITAL	43.52	43,52,44,557.76
TIER 2 CAPITAL TO CRAR	45.35	45,35,28,641.09

RISK ADJUSTED ASSETS

PARTICULARS	AMOUNT	% OF RISK	AMOUNT	AMOUNT IN CRORES
Cash & Bank balances	36,78,57,416.46	0%	-	-
Loans and Advances	5,03,24,99,776.66	100%	5,03,24,99,776.66	503.25
Fixed Assets	27,36,15,936.22	100%	27,36,15,936.22	27.36
Tax and Department	3,77,08,946.02	0%	-	-
Others	23,23,69,283.19	100%	23,23,69,283.19	23.24
Total	5,94,40,51,358.55		5,53,84,84,996.07	553.85

SUMMARY CRAR 30.09.2023

PARTICULARS	AMOUNT IN CRORES
TIER 1 CAPITAL	87.05
NET OWNED FUND	87.05
TIER 2 CAPITAL	45.35
RISK ADJUSTED ASSETS	553.85

RATIOS IN %

PARTICULARS	%
TIER 1 CAPITAL	15.72
TIER 2 CAPITAL	8.19
CRAR	23.91

DISCOUNTING OF SUBORDINATED DEBTS AS ON 30.09.2023

SUB DEBT NET OF DISCOUNTING	OUTSTANDING AMOUNT	DISCOUNT %	DISCOUNT AMOUNT	DISCOUNTED VALUE	DISCOUNTED VALUE IN CRORES
Remaning maturity of instruments					
less than 1 year	1,91,67,61,000.00	100%	1,91,67,61,000.00	-	-
bet 1 and 2 years	23,86,66,000.00	80%	19,09,32,800.00	4,77,33,200.00	4.77
bet 2 and 3 years	13,48,62,000.00	60%	8,09,17,200.00	5,39,44,800.00	5.39
bet 3 and 4 years	3,39,45,000.00	40%	1,35,78,000.00	2,03,67,000.00	2.04
bet 4 and 5 years	1,16,87,10,000.00	20%	23,37,42,000.00	93,49,68,000.00	93.50
more than 5 years	3,58,55,000.00	0%	-	3,58,55,000.00	3.59
TOTAL	3,52,87,99,000.00		2,43,59,31,000.00	1,09,28,68,000.00	109.29

LEVERAGE RATIO		
PARTICULARS	AMOUNT IN CRORES	AMOUNT
Networth(NOF)	87.05	87,04,89,115.51
Outside Liabilities	477.46	4,77,46,17,340.52
Leverage	5.48	
OUTSIDE LIABILITIES		
Debentures	32.09	32,09,40,000.00
Sub ordinated debts	352.88	3,52,87,99,000.00
Interest payable on debentures	3.24	3,23,72,526.40
Interest payable on sub ordinated debts	89.25	89,25,05,814.12
Total	477.46	4,77,46,17,340.52

LOAN	30.09.2023			31.03.2023			Addition		Reduction		Net
	STD	Substd	Doubtful	STD	Substd	Doubtful	Substd	Doubtful	Substd	Doubtful	NPA PRV-EXP.
VEHICLE LOAN	79,24,295.40	1,55,75,425.40	8,71,41,134.40	1,04,77,630.14	2,34,85,996.40	5,65,21,408.80	-	3,06,19,725.60	(79,10,571.00)	-	2,27,09,154.60
GOLD LOAN	57,38,299.68	35,95,625.90	51,43,490.04	61,85,076.47	11,223.40	17,55,052.80	35,84,402.50	33,88,437.24	-	-	69,72,839.74
MICROFINANCE	38,34,666.49	13,54,480.18	98,59,680.87	30,25,860.34	19,71,340.45	15,99,334.94	-	82,60,345.93	(6,16,860.26)	-	76,43,485.67
CONSUMER LOAN	2,49,191.50	77,597.84	45,36,018.11	79,759.46	5,69,825.37	2,75,703.05	-	42,60,315.06	(4,92,227.53)	-	37,68,087.53
SAMMRUDDHI LOAN	3,61,557.90	7,14,107.70	8,81,062.02	6,77,292.28	5,87,015.90	-	1,27,091.80	8,81,062.02	-	-	10,08,153.82
CONSUMER LOAN ACCOUNT-EDMAX	5.71	1,494.70	6,78,927.00	3.15	37,141.80	89,079.40	-	5,89,847.60	(35,647.10)	-	5,54,200.50
TRADERS LOAN (MAX VANIJYA)	1,34,652.52	3,34,548.00	11,69,262.00	1,70,522.16	4,13,904.40	4,68,162.00	-	7,01,100.00	(79,356.40)	-	6,21,743.60
VYAPARI KHEMA	-	-	9,86,892.00	-	-	10,10,580.00	-	-	-	(23,688.00)	(23,688.00)
TRADERS LOAN	22,124.92	-	-	30,705.21	-	-	-	-	-	-	-
MAHILA KHEMA	19,268.04	-	-	31,213.86	28,359.20	-	-	-	(28,359.20)	-	(28,359.20)
Total	1,82,84,062.16	2,16,53,279.72	11,03,96,466.44	2,06,78,063.07	2,71,04,806.91	6,17,19,320.99	37,11,494.30	4,87,00,833.45	(91,63,021.49)	(23,688.00)	4,32,25,618.26

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	TOTALPROVISION - DOUBTFUL DEBTS	TOTAL NPA PROVISION	
VEHICLE LOAN	2,35,83,11,124.00	1,88,10,73,851.00	15,57,54,254.00	8,18,50,104.00	44,67,030.00	8,98,86,112.00	1,34,07,512.00	1,18,83,046.00	1,99,89,215.00	27,72,37,273.00	16.00	22,14,83,019.00	79,24,295.40	#####	1,63,70,020.80	44,67,030.00	2,69,65,833.60	1,34,07,512.00	59,41,523.00	1,99,89,215.00	8,71,41,134.40	10,27,16,558.80	10,27,16,558.80
GOLD LOAN	1,47,58,87,757.24	1,43,45,74,921.00	3,59,56,259.00	2,66,359.00	-	-	-	-	50,80,218.24	4,13,12,836.24	2.80	53,56,577.24	57,38,299.68	35,95,625.90	53,271.80	-	-	-	-	50,80,218.24	51,43,400.04	87,39,115.94	87,39,115.94
MICROFINANCE	98,20,71,104.63	95,86,66,621.94	1,35,44,801.82	-	88,08,092.82	-	1,606.12	-	10,49,981.93	2,34,04,482.69	2.38	98,59,680.87	38,34,666.49	13,54,480.18	-	88,08,092.82	-	1,606.12	-	10,49,981.93	98,59,680.87	1,12,14,161.05	1,12,14,161.05
CONSUMER LOAN	6,76,09,870.77	6,22,97,874.26	7,75,978.40	-	43,34,478.53	-	356.91	-	2,01,182.67	53,11,996.51	7.86	45,36,018.11	2,49,191.50	77,597.84	-	43,34,478.53	-	356.91	-	2,01,182.67	45,36,018.11	46,13,615.95	46,13,615.95
SAMMRUDDHI LOAN	9,84,11,614.02	9,03,89,475.00	71,41,077.00	-	-	-	-	-	8,81,062.02	80,22,139.02	8.15	8,81,062.02	3,61,557.90	7,14,107.70	-	-	-	-	-	8,81,062.02	8,81,062.02	15,95,169.72	15,95,169.72
CONSUMER LOAN ACCOUNT-EDMAX	6,95,301.00	1,427.00	14,947.00	-	4,74,620.00	-	2,04,307.00	-	-	6,93,874.00	99.79	6,78,927.00	5.71	1,494.70	-	4,74,620.00	-	2,04,307.00	-	-	6,78,927.00	6,80,421.70	6,80,421.70
TRADERS LOAN (MAX VANLIYA)	3,81,77,872.00	3,36,63,130.00	33,45,480.00	-	8,58,627.00	-	3,10,635.00	-	-	45,14,742.00	11.83	11,69,262.00	1,34,652.52	3,34,548.00	-	8,58,627.00	-	3,10,635.00	-	-	11,69,262.00	15,03,810.00	15,03,810.00
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	9,86,892.00
VYAPARI KHEMA	55,31,231.00	55,31,231.00	-	-	-	-	-	-	-	-	-	-	22,124.92	-	-	-	-	-	-	-	-	-	-
MAHILA KHEMA	48,17,010.00	-	-	-	-	-	-	-	-	-	-	-	19,268.04	-	-	-	-	-	-	-	-	-	
TOTAL	#####	#####	#####	8,21,16,463.00	1,89,42,848.35	8,98,86,112.00	1,39,24,417.03	#####	2,81,98,551.86	#####	9.17	24,49,51,438.24	1,82,84,062.16	#####	#####	1,89,42,848.35	#####	#####	59,41,523.00	#####	11,03,96,466.44	#####	