MAXVALUE CREDITS AND INVESTMENTS LTD

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

KOORKENCHERY,THRISSUR-680007 CIN-U65921KL1995PLC009581

BALANCE SHEET AS AT 30.09.2024

DALANCE SHEET A	BAIJ	U.U.J.2U24	
Particulars	Note No. Figures As on 30.09.2024 Rs. Ps.		Figures As on 31.03.2024 Rs. Ps.
I. EQUITY AND LIABILITIES		NS. 1 S.	185. 15.
1. Shareholders' funds			
	ا م	1 70 75 07 525 00	1 70 75 07 525 00
(a) Share capital	$\begin{vmatrix} 2 \\ 3 \end{vmatrix}$	1,78,75,97,535.00	1,78,75,97,535.00
(b) Reserves and surplus	3	(74,60,18,488.30)	(78,39,88,656.99)
2. Share application money pending allotment			
3. Non-current liabilities			
(a) Long-term borrowings	4	2,50,91,12,000.00	2,25,07,01,000.00
(b) Other long-term liabilities	5	7,42,17,516.00	10,10,09,173.00
(c) Long term provisions	6	-	-
4. Current liabilities			
(a)Trade payables	7	-	-
(b) Other current liabilities	8	78,80,55,591.60	1,64,01,94,289.47
(c) Short-term provisions	9	20,25,04,497.94	17,73,85,775.05
TOTAL		4,61,54,68,652.24	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	24,75,08,458.71	25,61,01,434.02
(ii) Intangible assets	10	17,68,372.04	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	1,12,57,84,829.03	1,87,15,07,740.21
(d) Operational Risk Loss Account		36,11,458.00	
2. Current assets			
(a) Cash and cash equivalents	13	23,92,90,665.60	31,84,34,358.62
(b) Short-term loans and advances	12	2,77,49,73,276.00	2,50,86,95,562.16
(c) Other current assets	14	17,20,96,092.54	16,57,59,064.38
(d) Trade Receivables	15	-	-
TOTAL		4,61,54,68,652.24	5,17,28,99,115.53

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KOORKENCHERY,THRISSUR-680007 CIN-U65921KL1995PLC009581

PROFIT AND LOSS STATEMENT FOR THE YEAR ENDED 30.09.2024

	Particulars	Note No.	Figures As on 30.09.2024 Rs. Ps.	Figures As on 31.03.2024 Rs. Ps.
I. II.	Revenue from operations Other income	16 17	50,22,43,593.23 3,04,12,135.65	1,24,98,86,600.60 11,72,64,253.50
II	Total Revenue (I+II)		53,26,55,728.88	1,36,71,50,854.10
a,	Employee benefits expense Finance cost	18 19	17,62,34,479.02 18,23,10,069.17	35,51,47,442.52
b, c, d,	Depreciation and amortization expense Other expenses	10 20	1,21,52,931.84 12,42,14,349.50	55,61,47,762.11 3,35,94,081.34 32,02,16,194.72
II 1	Total Expenses		49,49,11,829.53	1,26,51,05,480.69
V. VI.	Profit before exceptional and extraordinary items and tax (III-IV) Exceptional Items		3,77,43,899.35	10,20,45,373.41
VII.	Profit before extraordinary items and Tax (V-VI)		3,77,43,899.35	10,20,45,373.41
VIII	.Extraordinery items		2,26,269.34	1,77,851.22
IX.	Profit before tax (VII-VIII)		3,79,70,168.69	10,22,23,224.63
X.	Tax expense: (1) Current tax			(20.02.011.00)
	(2) Deferred tax	11	2 70 70 160 60	(20,93,011.08)
II	Profit / (Loss) for the period (IX-X)		3,79,70,168.69	10,43,16,235.71
	Earnings per equity share: (1) Basic (2) Diluted		0.12 0.12	0.32 0.32
Acc	ounting policies and notes on account	1		

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

CASH FLOW STATEMENT (AS PER AS-3) FOR THE YEAR ENDED 30.09.2024 (INDIRECT METHOD)

	PARTICULARS PARTICULARS AMOUNT					
	TARTICULARS		MINIOUNI			
A	Cash flows from operating activities					
	Net Profit before taxation and extra ordinary items		3,77,43,899.35			
	Adjustments for:					
	Depreciation and Amortization	1,21,52,931.84				
	Provision for NPA (Expense)	2,35,92,395.37				
	Provision for standard assets(Expense)	(20,85,130.48)				
	Provision for OPRLS account	36,11,458.00				
	Loans Writeoff	9,59,428.00				
			3,82,31,082.73			
	Operating Profit before working capital changes		7,59,74,982.08			
	Adjustments for:					
	Add: Increase in current liabilities	-				
	Less: Decrease in current liabilities	30,53,64,697.87				
	Add :Decrease in current assets	-				
	Less:Increase in current assets	27,62,26,200.00				
			(58,15,90,897.87)			
	Cash generated from operations		(50,56,15,915.79)			
	Income tax paid		-			
	Cash flow before extra ordinary items		(50,56,15,915.79)			
	NET CASH FLOWS FROM OPERATING ACTIVITIES			(50,56,15,915.79)		
В	Cash flows from investing activities					
	Purchase of fixed assets		(36,73,715.33)			
	Sale/Disposal of Fixed Assets		5,37,111.60			
			- / /			
	NET CASH FLOWS FROM INVESTING ACTIVITIES			(31,36,603.73)		
C	Cash flows From Financing Activities					
	Re-payment of long term borrowings		(28,83,63,000.00)			
	Re-payment of other long term liabilities		(2,67,91,657.00)			
	Receipt from long term loans and advances		74,47,63,483.18			
	Receipt from Issue of Equity shares		-			
	NET CASH FLOWS FROM FINANCING ACTIVITIES			42,96,08,826.18		
	Net increase/decrease in cash or cash equivalents			(7,91,43,693.34)		
	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		23,92,90,665.60			
	Net increase as disclosed above		, , , ,	(7,91,43,693.02)		

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

NOTES TO BALANCE SHEET as on 30.09.2024

	NOTE 2	Figures as a	t 30.09.2024	Figures as a	t 31.03.2024
	SHARE CAPITAL	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 30.09.2024		Figures as at 31.03.2024	
		Number	Rs Ps	Number	Rs Ps
	Equity shares of Rs. 5/- each fully called up and paid up	Number 357519507	Rs Ps 1,78,75,97,535.00	Number 357519507	Rs Ps 1,78,75,97,535.00
	Equity shares of Rs. 5/- each fully called up and paid up Preference shares of Rs.10/- each fully called up and paid up				
		357519507		357519507	1,78,75,97,535.00
	Preference shares of Rs.10/- each fully called up and paid up	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	Figures as at	Figures As on	Figures as at
	30.09.2024	31.03.2024	30.09.2024	31.03.2024
Opening number of shares outstanding	329519507	329519507	NIL	NIL
Shares Issued	0	_		
Closing number of shares outstanding (Face value of Rs. 5/-)	329519507	329519507	NIL	NIL
Closing number of Equity shares outstanding after Share split up (Face value of Rs. 10/- to Rs. 5/-)	329519507	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:								
			30.09.2024	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		

Name	30.09.2	30.09.2024		
	No of share	% of share	No of share	% of share
	Holdings	Holdings	Holdings	Holdings
Maxvalue Consultancy Services	4,33,40,108.00	12.12%	4,33,40,108.00	12.12
The same of the sa				
Disclosure of shareholding of promoters as at September 30, 2024 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 3 RESERVES & SURPLUS	Figures As (on 30.09.2024	Figures as a	t 31.03.2024
a)	Profit and Loss account Balance as per last Balancesheet Add: Profit for the year General Reserve set off against accumulated loss Less: Appropriations	(89,75,51,232.55) 3,79,70,168.69		(98,08,48,497.97) 10,41,21,581.78	
	i)Transfer to General Reserve ii) Proposed Dividend iii) Divinded Distribution tax iv)Depreciation Adjustment				
	v)Transfer to Statutory Reserve Fund		(85,95,81,063.86)		(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 Add: Transfer from Profit & Loss Account	2,84,54,955.56	2,84,54,955.56	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)		(74,60,18,488.30)		(78,39,88,656.99)

NOTE 4		Non-Current Portion		Current Maturities	
LONG TERM LIABILITIES		Figures As on	Figures as at	Figures As on	Figures as at
		30.09.2024	31.03.2024	30.09.2024	31.03.2024
Secured Borrowings					
a) Debentures	38,49,65,000.00	12,52,00,000.00	17,11,80,000.00	25,97,65,000.00	12,76,60,000.00
Un Secured Borrowings					
a) Sub-Ordinated Debt	2,64,16,16,000.00	2,38,39,12,000.00	2,07,95,21,000.00	25,77,04,000.00	93,65,83,000.00
a) Sub-Ordinated Debt	2,04,10,10,000.00				
TOTAL(NOTE 4)	3,02,65,81,000.00	2,50,91,12,000.00	2,25,07,01,000.00	51,74,69,000.00	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 loa	nn receivables & other unencumbere	ed assets having a mark	et value not less than	110% of outstanding b	alance of debentures
Details of rate of interest and maturity pattern for debenture from the date of the balance sheet a	re as under:				

	As on 30.09.2024						
	Maturity Date		F	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	2,97,00,000.00	-	-	-	2,97,00,000.00	
	2 Year to 3 years	-	-	-	-	-	
	1 Year to 2 years	8,62,00,000.00	93,00,000.00	-	-	9,55,00,000.00	
	Less than 1 year	24,49,65,000.00	1,48,00,000.00	-	-	25,97,65,000.00	
	Total	36,08,65,000.00	2,41,00,000.00	-	-	38,49,65,000.00	

As on 31.03.2024						
Maturity Date]	Rate of Interest			
Maturity Date	>=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 30.09.2024						
Maturity Date	Rate of Interest					
Maturity Date	>=10<=11.5	>11.5<=12.5	>12.5<=13.5	>13.5<=15	Total	
Above 5 years	2,27,40,000.00	13,66,20,000.00	45,00,000.00	-	16,38,60,000.00	
4 Year to 5 years	-	76,89,60,000.00	11,21,50,000.00	-	88,11,10,000.00	
3 Year to 4 years	20,95,15,000.00	96,06,20,000.00	-	-	1,17,01,35,000.00	
2 Year to 3 years	3,39,45,000.00	-	-	-	3,39,45,000.00	
1 Year to 2 years	2,17,67,000.00	11,30,95,000.00	-	-	13,48,62,000.00	
Less than 1 year	13,52,07,000.00	4,30,14,000.00	7,94,83,000.00	-	25,77,04,000.00	
Total	42,31,74,000.00	2,02,23,09,000.00	19,61,33,000.00	-	2,64,16,16,000.00	

	As on 31.03.2024					
Maturity Date		Rate of Interest				
Maturity Date	>=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	68,89,04,000.0	1,73,06,13,000.00	59,65,87,000.00	-	3,01,61,04,000.00	

NOTE 5	Non-Current Portion		Current Maturities	
OTHER LONG TERM LIABILITIES	Figures As on	Figures as at	Figures As on	Figures as at
OTHER LONG TERM LIABILITIES	30.09.2024	31.03.2024	30.09.2024	31.03.2024
Interest payable on debenture	-	-	92,20,310.87	2,11,35,301.66
Interest payable on bond	7,42,17,516.00	10,10,09,173.00	15,20,21,082.10	48,66,86,889.15
TOTAL(NOTE 5)	7,42,17,516.00	10,10,09,173.00	16,12,41,392.97	50,78,22,190.81

NOTE 6 LONG TERM PROVISIONS	Figures As on 30.09,2024	Figures as at 31.03.2024
TOTAL(NOTE 6)	-	-
NOTE 7	Figures As on	Figures as at

NOTE 7				Figures As on	Figures as at	
TRADE PAYABLES				30.09.2024	31.03.2024	
Ageing for trade payables outstanding as at March 31, 2023 is as follows:						
Particulars	Outstanding for following period from due date of payment					
raruculars	Unbilled	Less than 1 Year	1-2 years	2-3 years	More than 3 years	
(i) MSME	-		•	-	-	
(ii) Others	-		-	-	-	
(iii) Disputed dues - MSME	-		ı	-	-	
(iv) Disputed dues -Others	-		-	-	-	
Total of the above	-		-	-	-	
Ageing for trade payables outstanding as at March 31, 2022 is as follows:						
Doubles laws		Outstanding for follo	wing period from due d	late of payment		
Particulars	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	-		-	-	-	

OTHER CURRENT LIABILITIES Current maturities of Long-term liabilities (Note 4 & 5) Sundry Creditors(Sub Schedule 2) Administrative expenses payable TDS Payable	30.09.2024 67,87,10,392.97 28,88,763.43	31.03.2024
Sundry Creditors(Sub Schedule 2) Administrative expenses payable TDS Payable		
Administrative expenses payable TDS Payable	1 20 00 762 /21	1,57,20,65,190.81
TDS Payable		48,84,159.00
	36,12,808.71	11,00,544.71
	8,33,799.05	56,76,973.24
Audit fee payable	3,00,000.00	5,50,000.00
Share application money	56,412.00	56,412.00
Rent Payable	58,55,548.23	57,22,866.19
Advance EWI - Business Loan	1,17,39,454.55	1,05,48,455.20
Retention Money Payable	6,77,106.05	6,20,466.05
Salary Payable	47,08,522.45	33,95,505.00
ESI Payable	3,93,849.87	5,20,190.75
Output SGST	9,81,201.25	· · ·
Output CGST	9,79,851.25	-
PF Payable	9,80,536.00	10,53,888.00
Electricity Charges Payable	4,00,000.00	1,90,319.00
Loan-NEFT/Cheque/DD-Cancel/ Return A/c	11,13,893.49	10,59,260.49
Employee EMI Collection Account	_	5,535.00
GST payable	_	44,86,489.02
Sundry Deposit	1,98,759.96	1,50,403.95
Collection Agency Security Deposit	51,48,171.00	56,48,831.00
Staff Welfare Payable	88,300.00	96,900.00
Advance EMI - Vehicle Loan	65,46,397.20	62,36,898.00
Microfinance Disbursement Control A/C	3,13,904.00	-
Professional charges payable	16,520.00	14,000.00
Insurance Payable MF	42,137.00	1,67,537.00
Marketing Expenses Payable - Two Wheeler Loan	20,000.00	-,,
Salary retained	15,15,403.87	16,49,077.96
Cartridge refiling expense payable	50,089.21	22,144.00
Yard rent payable	1,00,000.00	
Internet charges payable	43,676.20	2,096.13
Incentive Payable	22,07,585.46	44,69,808.46
Advance EMI - Edmax	38,002.00	38,012.00
Output IGST	73,390.31	
Surplus on Auction- Gold Loan	14,19,118.26	32,72,218.66
Advance Equated Daily Instalment	12,41,532.00	13,45,581.00
Stamp Duty Payable - Gold Loan (Karnataka)	3,55,579.00	5,58,410.00
Ex Gratia Payable to loan customers	10,84,909.00	10,84,909.00
TDS Cess	1,246.79	1,206.79
Profession Tax Payable	85,792.50	16,200.00
Care insurance charge payable	27,128.00	18,800.00
Auction Surplus payable	31,96,124.68	10,94,754.06
TCS Payable	(4,008.00)	30,992.00
EMD Deposit - Gold Loan	15,00,000.20	15,00,000.00
RCM CGST PAYABLE	3,58,678.55	,00,000.00
RCM SGST PAYABLE	3,58,678.55	-
Courier charges payable	1,860.00	10,303.00
Federal Bank OD account: 14675600002128	4,78,24,429.00	10,505.00
Federal Bank OD account 14675600002126	(49,952.44)	_
Locker deposit	20,000.00	20,000.00
Vehicle Loan - Trade Advance	20,000.00	8,08,952.00
TOTAL(NOTE 8)	78,80,55,591.60	1,64,01,94,289.47

NOTE 9	Figures As on	Figures as at
SHORT TERM PROVISIONS	30.09.2024	31.03.2024
Provision for NPA	15,82,20,168.56	13,46,27,773.19
Provision for OPERATIONAL RISK LOSS ACCOUNT	36,11,458.00	-
Provision for Standard Assets	1,39,93,411.20	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)	20,25,04,497.94	17,73,85,775.05

NOTE 11 DEFERRED TAX ASSET	Figures As on 30.09.2024	Figures as at 31.03.2024
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

Tota	1,35,67,55,517.00 1,55,68,89,250.00 4,35,65,261.82 82,90,09,423.28 7,12,04,690.04 2,97,98,286.00 72,09,087.00 7,35,001.00 24,12,121.00 3,89,75,78,637.14	1,77,59,55,277.00 1,41,26,28,449.00 7,60,72,177.73 98,21,66,430.51 7,51,44,846.36 3,60,57,579.00 57,35,924.00 1,16,61,842.00 41,04,104.00 4,37,95,26,629.60	Figures As on 30.09.2024 66,79,50,712.00 - 45,78,34,117.03 1,12,57,84,829.03	Figures as at 31.03.2024 1,08,85,96,150.00	Figures As on 30.09.2024 68,88,04,805.00 1,55,68,89,250.00 4,35,65,261.82 37,11,75,306.25 7,12,04,690.04 2,97,98,286.00 72,09,087.00 7,35,001.00 24,12,121.00 2,77,17,93,808.11	Figures as at 31.03.2024 68,73,59,127.00 1,41,26,28,449.00 7,60,72,177.73 19,92,54,840.30 7,51,44,846.36 3,60,57,579.00 57,35,924.00 1,16,61,842.00 41,04,104.00 2,50,80,18,889.39 1,48,121.77 - 1,10,426.00
Vehicle Loan Vinsecured Consumer Loan Vinder Finance amrudhi Loan Vinders Loan(Max Vanijya) Vingari Kshema Vinders Loan(Max Vanijya) Vingari Kshema Vinders Loan(Max Vanijya)	1,55,68,89,250.00 4,35,65,261.82 82,90,09,423.28 7,12,04,690.04 2,97,98,286.00 72,09,087.00 7,35,001.00 24,12,121.00	7,60,72,177.73 98,21,66,430.51 7,51,44,846.36 3,60,57,579.00 57,35,924.00 1,16,61,842.00 41,04,104.00	- 45,78,34,117.03 - - - - -	78,29,11,590.21 - - - - - 1,87,15,07,740.21	1,55,68,89,250.00 4,35,65,261.82 37,11,75,306.25 7,12,04,690.04 2,97,98,286.00 72,09,087.00 7,35,001.00 24,12,121.00 2,77,17,93,808.11 16,09,285.89 5,999.00	1,41,26,28,449.00 7,60,72,177.73 19,92,54,840.30 7,51,44,846.36 3,60,57,579.00 57,35,924.00 1,16,61,842.00 41,04,104.00 2,50,80,18,889.39
Insecured Insecu	1,55,68,89,250.00 4,35,65,261.82 82,90,09,423.28 7,12,04,690.04 2,97,98,286.00 72,09,087.00 7,35,001.00 24,12,121.00	7,60,72,177.73 98,21,66,430.51 7,51,44,846.36 3,60,57,579.00 57,35,924.00 1,16,61,842.00 41,04,104.00	- 45,78,34,117.03 - - - - -	78,29,11,590.21 - - - - - 1,87,15,07,740.21	1,55,68,89,250.00 4,35,65,261.82 37,11,75,306.25 7,12,04,690.04 2,97,98,286.00 72,09,087.00 7,35,001.00 24,12,121.00 2,77,17,93,808.11 16,09,285.89 5,999.00	1,41,26,28,449.00 7,60,72,177.73 19,92,54,840.30 7,51,44,846.36 3,60,57,579.00 57,35,924.00 41,04,104.00 2,50,80,18,889.39
Insecured Insecu	1,55,68,89,250.00 4,35,65,261.82 82,90,09,423.28 7,12,04,690.04 2,97,98,286.00 72,09,087.00 7,35,001.00 24,12,121.00	7,60,72,177.73 98,21,66,430.51 7,51,44,846.36 3,60,57,579.00 57,35,924.00 1,16,61,842.00 41,04,104.00	- 45,78,34,117.03 - - - - -	78,29,11,590.21 - - - - - 1,87,15,07,740.21	1,55,68,89,250.00 4,35,65,261.82 37,11,75,306.25 7,12,04,690.04 2,97,98,286.00 72,09,087.00 7,35,001.00 24,12,121.00 2,77,17,93,808.11 16,09,285.89 5,999.00	1,41,26,28,449.00 7,60,72,177.73 19,92,54,840.30 7,51,44,846.36 3,60,57,579.00 57,35,924.00 41,04,104.00 2,50,80,18,889.39
Consumer Loan Micro Finance amrudhi Loan raders Loan(Max Vanijya) Vapari Kshema Max Suvidha(Small business loan) Mahila Kshema Otal-Loans Other Advances: Advance to Supplier alary Advance divance to staff ravelling Expense - Advance A advance to staff - Karnataka divance to TWL hub Calicut divance to TWL hub Kollam divance to TWL hub Malappuram divance to TWL hub Malappuram divance to TWL hub Malappuram divance to TWL hub Trivandrum	82,90,09,423.28 7,12,04,690.04 2,97,98,286.00 72,09,087.00 7,35,001.00 24,12,121.00	98,21,66,430.51 7,51,44,846.36 3,60,57,579.00 57,35,924.00 1,16,61,842.00 41,04,104.00	- - - -	1,87,15,07,740.21	37,11,75,306.25 7,12,04,690.04 2,97,98,286.00 72,09,087.00 7,35,001.00 24,12,121.00 2,77,17,93,808.11 16,09,285.89 5,999.00	19,92,54,840.30 7,51,44,846.36 3,60,57,579.00 57,35,924.00 1,16,61,842.00 41,04,104.00 2,50,80,18,889.39
Micro Finance amrudhi Loan raders Loan(Max Vanijya) //yapari Kshema Max Suvidha(Small business loan) Mahila Kshema Total-Loans Dther Advances: advance to Supplier alary Advance didvance to staff Travelling Expense - Advance 'A advance to staff - Karnataka didvance to TWL hub Ernakulam didvance to TWL hub Kollam didvance to TWL hub Malappuram	82,90,09,423.28 7,12,04,690.04 2,97,98,286.00 72,09,087.00 7,35,001.00 24,12,121.00	98,21,66,430.51 7,51,44,846.36 3,60,57,579.00 57,35,924.00 1,16,61,842.00 41,04,104.00	- - - -	1,87,15,07,740.21	37,11,75,306.25 7,12,04,690.04 2,97,98,286.00 72,09,087.00 7,35,001.00 24,12,121.00 2,77,17,93,808.11 16,09,285.89 5,999.00	19,92,54,840.30 7,51,44,846.36 3,60,57,579.00 57,35,924.00 1,16,61,842.00 41,04,104.00 2,50,80,18,889.39
Micro Finance amrudhi Loan raders Loan(Max Vanijya) //yapari Kshema Max Suvidha(Small business loan) Mahila Kshema Total-Loans Dther Advances: advance to Supplier alary Advance didvance to staff Travelling Expense - Advance 'A advance to staff - Karnataka didvance to TWL hub Ernakulam didvance to TWL hub Kollam didvance to TWL hub Malappuram	82,90,09,423.28 7,12,04,690.04 2,97,98,286.00 72,09,087.00 7,35,001.00 24,12,121.00	98,21,66,430.51 7,51,44,846.36 3,60,57,579.00 57,35,924.00 1,16,61,842.00 41,04,104.00	- - - -	1,87,15,07,740.21	37,11,75,306.25 7,12,04,690.04 2,97,98,286.00 72,09,087.00 7,35,001.00 24,12,121.00 2,77,17,93,808.11 16,09,285.89 5,999.00	19,92,54,840.30 7,51,44,846.36 3,60,57,579.00 57,35,924.00 1,16,61,842.00 41,04,104.00 2,50,80,18,889.39
amrudhi Loan Fraders Loan(Max Vanijya) Fyapari Kshema Max Suvidha(Small business loan) Mahila Kshema Fotal-Loans Other Advances: Advance to Supplier Alary Advance Advance to staff Fravelling Expense - Advance FA advance to staff - Karnataka Advance to TWL hub Calicut Advance to TWL hub Kollam Advance to TWL hub Kollam Advance to TWL hub Malappuram Advance to TWL hub Malappuram Advance to TWL hub Trivandrum	7,12,04,690.04 2,97,98,286.00 72,09,087.00 7,35,001.00 24,12,121.00	7,51,44,846.36 3,60,57,579.00 57,35,924.00 1,16,61,842.00 41,04,104.00	- - - -	1,87,15,07,740.21	7,12,04,690.04 2,97,98,286.00 72,09,087.00 7,35,001.00 24,12,121.00 2,77,17,93,808.11 16,09,285.89 5,999.00	7,51,44,846.36 3,60,57,579.00 57,35,924.00 1,16,61,842.00 41,04,104.00 2,50,80,18,889.39
raders Loan(Max Vanijya) Vapari Kshema Max Suvidha(Small business loan) Mahila Kshema Otal-Loans Other Advances: Advance to Supplier Alary Advance dvance to staff ravelling Expense - Advance A advance to staff - Karnataka dvance to TWL hub Calicut dvance to TWL hub Kollam dvance to TWL hub Malappuram dvance to TWL hub Malappuram dvance to TWL hub Malappuram dvance to TWL hub Trivandrum	2,97,98,286.00 72,09,087.00 7,35,001.00 24,12,121.00	3,60,57,579.00 57,35,924.00 1,16,61,842.00 41,04,104.00	- - - 1,12,57,84,829.03	1,87,15,07,740.21	2,97,98,286.00 72,09,087.00 7,35,001.00 24,12,121.00 2,77,17,93,808.11 16,09,285.89 5,999.00	3,60,57,579.00 57,35,924.00 1,16,61,842.00 41,04,104.00 2,50,80,18,889.39
Vapari Kshema Max Suvidha(Small business loan) Mahila Kshema Otal-Loans Other Advances: Advance to Supplier alary Advance dvance to staff ravelling Expense - Advance A advance to staff - Karnataka dvance to TWL hub Calicut dvance to TWL hub Kollam dvance to TWL hub Malappuram dvance to TWL hub Malappuram dvance to TWL hub Milappuram dvance to TWL hub Trivandrum	72,09,087.00 7,35,001.00 24,12,121.00	57,35,924.00 1,16,61,842.00 41,04,104.00	- - 1,12,57,84,829.03	- 1,87,15,07,740.21 -	72,09,087.00 7,35,001.00 24,12,121.00 2,77,17,93,808.11 16,09,285.89 5,999.00	57,35,924.00 1,16,61,842.00 41,04,104.00 2,50,80,18,889.39
fax Suvidha(Small business loan) Mahila Kshema Otal-Loans Other Advances: Advance to Supplier alary Advance dvance to staff ravelling Expense - Advance A advance to staff - Karnataka dvance to TWL hub Calicut dvance to TWL hub Kollam dvance to TWL hub Malappuram dvance to TWL hub Malappuram dvance to TWL hub Mrivandrum	7,35,001.00 24,12,121.00	1,16,61,842.00 41,04,104.00	1,12,57,84,829.03	- 1,87,15,07,740.21 -	7,35,001.00 24,12,121.00 2,77,17,93,808.11 16,09,285.89 5,999.00	1,16,61,842.00 41,04,104.00 2,50,80,18,889.39 1,48,121.77
Mahila Kshema Total-Loans Other Advances: Advance to Supplier alary Advance Advance to staff Advance to staff Advance to staff Advance to TWL hub Ernakulam Advance to TWL hub Kollam Advance to TWL hub Malappuram Advance to TWL hub Malappuram Advance to TWL hub Malappuram Advance to TWL hub Trivandrum	24,12,121.00	41,04,104.00	1,12,57,84,829.03	-	24,12,121.00 2,77,17,93,808.11 16,09,285.89 5,999.00	41,04,104.00 2,50,80,18,889.39 1,48,121.77
Other Advances: Advance to Supplier alary Advance Advance to staff Advance to staff Advance to staff - Karnataka Advance to TWL hub Ernakulam Advance to TWL hub Kollam Advance to TWL hub Malappuram			1,12,57,84,829.03	-	2,77,17,93,808.11 16,09,285.89 5,999.00	2,50,80,18,889.39 1,48,121.77
dvance to Supplier alary Advance dvance to staff ravelling Expense - Advance A advance to TWL hub Ernakulam dvance to TWL hub Kollam dvance to TWL hub Kollam dvance to TWL hub Malappuram dvance to TWL hub Malappuram dvance to TWL hub Malappuram			-		5,999.00	-
alary Advance dvance to staff ravelling Expense - Advance A advance to staff - Karnataka dvance to TWL hub Ernakulam dvance to TWL hub Kollam dvance to TWL hub Malappuram dvance to TWL hub Malappuram dvance to TWL hub Malappuram			-		5,999.00	-
alary Advance dvance to staff ravelling Expense - Advance A advance to staff - Karnataka dvance to TWL hub Ernakulam dvance to TWL hub Kollam dvance to TWL hub Malappuram dvance to TWL hub Malappuram dvance to TWL hub Malappuram			-	-		-
Advance to staff ravelling Expense - Advance A advance to staff - Karnataka Advance to TWL hub Ernakulam Advance to TWL hub Kollam Advance to TWL hub Kollam Advance to TWL hub Malappuram Advance to TWL hub Malappuram Advance to TWL hub Trivandrum			-	-	90,469.00	1.10.426.00
A advance to staff - Karnataka Advance to TWL hub Ernakulam Advance to TWL hub Calicut Advance to TWL hub Kollam Advance to TWL hub Malappuram Advance to TWL hub Malappuram Advance to TWL hub Trivandrum						
A advance to staff - Karnataka Advance to TWL hub Ernakulam Advance to TWL hub Calicut Advance to TWL hub Kollam Advance to TWL hub Malappuram Advance to TWL hub Malappuram Advance to TWL hub Trivandrum			-	-	1,02,073.00	12,125.00
Advance to TWL hub Calicut Advance to TWL hub Kollam Advance to TWL hub Malappuram Advance to TWL hub Trivandrum			-	-	48,802.00	-
dvance to TWL hub Kollam dvance to TWL hub Malappuram dvance to TWL hub Trivandrum			-	-	(168.00)	_
dvance to TWL hub Malappuram dvance to TWL hub Trivandrum			-	-	1,345.00	_
dvance to TWL hub Trivandrum			-	-	1,862.00	-
			-	-	1,500.00	-
dvance to TWI, bub Alannuzha			-	-	1,452.00	-
Avance to 1 we had Atappazha			-	-	1,500.00	-
AVCIL Employees Gratuity Fund Trust			-	-	6,000.00	6,000.00
dvance to TWL Hub Edapally			-	-	1,870.00	· -
dvance to TWL Hub Thrissur			-	-	2,034.00	_
F arrear advance			-	-	4,00,000.00	4,00,000.00
dvance for admin expenses			-	-	1,16,544.00	-
			-	-	31,79,467.89	6,76,672.77
OTAL-LOANS & ADVANCES			1,12,57,84,829.03	1,87,15,07,740.21	2,77,49,73,276.00	2,50,86,95,562.16
a)Secured Considered Good			66,79,50,712.00	1,08,85,96,150.00	2,24,56,94,055.00	2,09,99,87,576.00
b)Unsecured Considered Good			45,78,34,117.03	78,29,11,590.21	52,92,79,221.00	40,87,07,986.16
c)Doubtful			.5,75,5 .,117.05	. 0,2,,11,0,0.21	22,72,77,221.00	
d) Loans and Advances due by Directors or officers of the Company or any of them eith	er severally or jointly	with any other person	_	-	_	_
e) Loans and Advances due by Partnership firms or Private companies respectively in when			_ [_	_	_
OTAL (NOTE 12)	men ancetor is a par	inci of a director of mellioti	1,12,57,84,829.03	1,87,15,07,740.21	2,77,49,73,276.00	2,50,86,95,562.16

NOTE 13 CASH AND CASH FOUNVALENTS	Figures As on 30.09.2024	Figures as at 31.03.2024
CASH AND CASH EQUIVALENTS	30.09.2024	31.03.2024
a) Cash:		
Cash-in-hand	1,08,49,738.23	2,09,71,859.58
b) Balances with Scheduled Banks :		
Bank accounts (Indian bank -Head Office 6481879736)	21,12,836.75	12,28,722.75
Bank accounts (Thiruvillwamala (SIB a\c no: 0081073000030733))	85,634.74	23,190.42
Bank accounts (SIB-Pulpally) 0260073000000541	17,376.43	1,02,798.99
Bank accounts (6482289703 Indian bank - Koorkkanchery)	4,60,401.92	14,26,925.92
Bank accounts (HDFC-HO)TWL-50200023217266	20,60,631.98	10,91,560.23
Bank accounts (SIB-Shornur)0770073000000066	26,833.39	1,40,228.99
Bank accounts (SIB-Kuzhalmannam) 0735073000000075	90,439.65	36,286.77
Bank accounts(SIB-Kozhinjampara) 0039073000021601	40,097.37	89,119.21
Bank accounts (Federal-Cherpu) 15700200002085	54,289.80	31,515.80
Bank accounts(HDFC-Head Office)50200022884287	5,61,303.98	21,85,014.35
Bank accounts (Federal-Chathannur) 12780200010836	1,69,719.20	1,41,717.20
Bank account Money Gram-Xpress money a/c - Head Office)917020065859888	12,976.51	89,097.06
Bank accounts (Axis bank Salary account-HO)917020069612276	71,25,877.42	66,08,736.56
Bank Accounts (Federal bank - Rajakkad)17460200002225	1,57,566.20	1,04,249.20
Bank accounts (Federal Bank - Perambra)14150200003538	1,26,546.22	1,19,948.40
Bank accounts(TWL Federal bank a/c – 14670200012163)	32,76,376.82	55,46,054.52
Bank accounts (Federal bank - Head Office)14670200012106	74,32,531.26	71,54,696.06
Bank accounts (Axis-Nilambur)918020009931864	21,496.80	23,170.70
Bank Accounts (Federal Bank - Thodupuzha)2037020000969	16,245.84	1,16,403.84
Bank accounts (Indian Bank - Kattakada)6610987908	27,064.90	89,445.90
Bank accounts(Axis Bank - Thalassery)918020019273721	15,308.51	14,154.81
Bank accounts(Axis Bank - Kanhangad)918020021339996	14,290.29	1,72,742.64
Bank accounts (Federal- Vaikom)10960200004847	17,501.90	19,924.52
Bank accounts(Axis Bank - Karunagappally)918020025360859	35,910.81	97,190.56
Bank accounts (Federal bank- Neyyatinkara)14400200003339	110.45	34,526.45
Bank accounts(Axis bank - Kasargod)918020029318584	27,427.02	61,235.32
Bank accounts (Axis bank incentive account-HO)918020027676446	3,37,236.49	2,23,120.98
Business Loan (Axis bank account- HO)918020028743705	1,89,498.65	16,56,147.65
Bank accounts (Axis bank - Vadakara)918020029516458	25,944.88	50,293.48
Bank accounts (Federal bank - Edavannapara)16000200002550	29,595.60	33,828.60
Bank accounts (Axis bank - Adoor)918020039300285	39,730.06	37,020.86
Bank accounts (Axis Bank -Nedumangad) 918020037014430	25,852.00	24,882.00
Bank accounts (Federal- Triprayar) 14250200003080	3,51,313.40	2,29,766.40
Bank accounts (Federal Bank - Perinthalmanna) 15370200006773	78,798.90	16,470.90
Bank accounts (Axis - Nadakavu) 918020032304712	9,105.70	1,21,143.10
Bank accounts(Axis bank- TWL) 918020028868260	5,90,226.67	44,38,102.33
Bank accounts (Federal- Mundakkayam) 13970200012952	48,945.30	40,339.30
Bank accounts (Federal bank - Ottapalam)14310200012513	31,296.00	82,097.00
Bank accounts (Federal Bank - Thirumala) 20390200001254	27,942.40	47,224.40
BANK ACCOUNTS AXIS BANK (Edmax-Margin amount Transfer)HEAD OFFICE 918020051594891	77,913.62	26,51,877.14
Bank accounts (Federal Bank - Munnar)10100200006506 Bank accounts (HDFC - TWL Head Office) 50200032323161	25,106.02	1,40,457.02 2,69,467.32
Bank accounts (HDFC - 1 WL Head Office) 50200032323161 Bank accounts (Axis Bank - Mavelikara) 918020066750976	1,33,233.32 2,85,117.36	2,69,467.32
Bank accounts (Axis Bank - Maveirkara) 918020066/509/6 Bank accounts (Axis Bank - Pattambi) 918020068396754	39,290.05	6,18,351.35
	42,911.99	
Bank accounts (Axis bank- Kottayam RO) 918020066492214 Bank accounts (Axis Bank - Palayam) 918020067097667	80,183.20	57,813.39 1,21,345.90
Bank accounts (Axis Bank - Palayam) 918020067092905	7,858.96	3,53,709.96
Bank accounts (Axis bank - Petunibavoor) 918020007092903	34,024.00	58,989.10
ранк ассочно (гълю оснк- 1 анананинка) 7100/2000001/3/0	34,024.00	30,707.10

Bask accounts (Avis bank - Calcian RO) 918000859599		1	i
Bash accounts (Federal bank, Thomanessery) 1407000012405 6.24,037.01 7.477.15 18.04	Bank accounts(Axis bank- Calicut RO) 918020068805999	1,08,755.05	1,22,712.95
Bank accounter Axia brank - Kalamassery 918200676720116 6.22.463 74.771.35 Bank accounter Certain Junk - Yankidesheely) 147200001240 1.2.680 6.2.469.30 Bank accounter Certain Junk - Yankidesheely) 147200001245 1.2.480.31 1.3.699.51 Bank accounter Certain Junk - Kankidesheely) 147200001235 1.2.582 1.		· · · · · · · · · · · · · · · · · · ·	
Blank accounts. (Federal bank Vanalik-ordeory) (407-0001246) Blank accounts. (Federal bank Vanalik-ordeory) (407-0001225) Blank accounts. (Federal bank Kondisma) (407-0001225) Blank accounts. (Federal bank Kondisma) (407-0001225) Blank accounts. (Federal bank Framewall Administry) (407-0001235) Blank accounts. (Federal bank Framewall Administry) (407-0001235) Blank accounts. (Federal bank Framewall (407-0001235) Blank accounts. (Federal bank Framewall (407-0001235) Blank accounts. (Federal bank Framewall (407-0001236)		· · · · · · · · · · · · · · · · · · ·	
Bank accounts (Foderal bank - Kodamangalam) 1918/2009/4850044 Bank accounts (The Foderal bank - Kodamangalam) 1918/2009/12553 Bank accounts (The Foderal bank - Kodamangalam) 1918/2009/12553 Bank accounts (Foderal bank - Kodamangalam) 1918/2009/12553 Bank accounts (Foderal bank - Kodamangalam) 1918/2009/12553 Bank accounts (Foderal bank - Endeany 1918/2009/12553) Bank accounts (Foderal bank - Endeany 1918/2009/1253) Bank accounts (Foderal bank - Proposition) 1640/2000/1253 Bank accounts (Foderal bank - Monamanawa) 1867/2000/12538 Bank accounts (Foderal bank - Konnamanawa) 1867/2000/12539 Bank accounts (Foderal bank - Andreamanawa) 1867/2000/12539 Bank accounts (Foderal bank		· · · · · · · · · · · · · · · · · · ·	
Binh accounts (Federal Danis - Kondannyi 14-670200012595 33-201.50 32-225-820 Runk accounts (Fine Federal Planis - Humiles - Admin J) 14-670200012553 33-201.50 31-342-65-05			7 7
Bank accounts (The Foderal Bank Limited - Admissly 14670200012535 1,142,00.50 1,		· · · · · · · · · · · · · · · · · · ·	
Bank accounts (Axis Bunk - Chengmann y 1982/096870028 33,134-36 31,142-85 180 31,142-85 1			
Flant accounts (Axis bank - Pandalam y 19820067090932		· · · · · · · · · · · · · · · · · · ·	
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Bank accounts (Federal bank - Pudungaram) 14/07/200012437 38,662.46 40,566.00 Bank accounts (Federal bank - Karukachal) 14/07/200012684 55,089.22 39,11.22 Bank accounts (ESAF bank-Marayur) 2018/000/0020543 12,291.73 82,718.14 Bank accounts (ESAF bank-Marayur) 2018/000/0020543 47,6857.25 97,591.35.25 Axis bank-Ruserto Union Money transfer 9190/2008/422279 10,647.48 16,91,715.04 Axis bank-Ria money transfer 9190/2008/4228135 96,957.44 76,671.28 Elappara Gramin bank-4038/8511000566 42,480.459 21,255.09 Canara bank-N R Mohalla(5151201000284) 2,05,633.80 40,292.80 Axis bank-Trans fast(9)902008/173256) 79,042.26 4,36,129.87 Canara bank Tanschannur(21110/20001792) 3,07,320.25 45,199.90 Canara bank Rannehannur(21110/200001792) 30,73,20.25 45,199.90 Canara bank Rannehannur(21110/200001795) 47,269.05 65,490.01 Canara bank Najangagu (790/275251400002) 772,898.70 9,25,775.98 Canara bank Jayanagar Ard (75200000184) 11,625.36 2,72,842.36 Canara bank Jayanagar Ard (75000000000000000000000000000000000000	Bank accounts (Axis bank - Cherthala) 918020102615476	64,410.95	27,596.21
Bank accounts (Fedral bank - Karukachal) 14670200012684 55,089.22 39,411.22 Bank accounts (ESAF bank-Marrayr) 20180000020543 82,718.14 Bank accounts (Axis bank pool account - Head Office) 918020018817683 476,857.25 97,59,135.25 Axis bank-Western Union Money transfer- 919020084322279 10,64,748.81 16,91,715.04 Axis bank-Kestern Union Money transfer 91902008422813 76,957.44 76,671.28 76,128 Elappara Gramin bank-40385111000566 24,804.59 21,255.09 20,6633.80 40,292.80 Axis bank-Ris M Rohallaf(S151201000284) 20,6633.80 40,292.80 Axis bank-Trans fast(91902008717526) 79,042.26 4,36,129.87 43,61,29.87 79,042.26 4,36,129.87 79,042.26 4,36,129.87 43,61,29.87 45,199.90 Canara bank Ranghagura(0507201000133) 1,86,421.88 30,935.88 Federal bank Ranghagura(0507201000159) 47,269.05 63,490.01 63,490.01 63,490.01 63,490.01 63,490.01 63,490.01 63,490.01 63,490.01 63,490.01 63,490.01 64,490.01 64,995.49 64,957.49 64,957.49 64,957.59 64,900.01 64,959.01 64,959.01 64,959.01 64,959.01 64,959.01 64,959.01 64,959.0	Bank accounts(Federal bank - Anchal)14670200012692	50,100.00	57,258.00
Bank accounts (ESAF bank-Marayur) 20180000020543 \$2,718,14 Bank accounts (Axis bank pool account - Head Office) 918020018817683 4,76,857,25 Axis bank-Western Union Money transfer 91902008422279 10,64,748,81 Axis bank-Ria money transfer 919020084228135 96,957,44 Kapara framin bank-403811100056 24,804,59 21,255,09 Canara bank-N R Mohalla (5151201000284) 2,05,633,80 40,292,80 Axis bank- Trans fast(91902008717526) 79,042,26 4,36,129,87 Canara bank N Nampigrud (065201000031) 18,6421.88 30,395,88 Federal bank Rannebannur(21110200001792) 3,07,320.25 45,199,90 Canara bank Devanaballi (15290200001956) 90,741,00 39,183.00 Canara bank Jayanagar RO (2725214000002) 77,2898.70 9,25,775,98 Canara bank Gaurribidanur(770201009096) - 61,995,10 Axis bank-Tumkur Xadashivanagar(919020094818537) 20,5,364,40 3,43,671,00 Canara bank-Tumkur Xadashivanagar(919020094818537) 20,5,364,40 3,43,671,00 Canara bank-Tumkur Xadashivanagar(190200963854) - - 61,995,10 Axis bank-Chunchunghatta (91902009638584) 6,367,45	Bank accounts(Federal bank - Pudunagaram)14670200012437	38,662.46	40,566.00
Bank accounts (Axis bank pool account - Head Office)918020018817683 4,76.857.25 97.59.135.25 Axis bank-Ria money transfer 919020084222813 10,76,474.81 16,91,715.04 Axis bank-Ria money transfer 9190200842228135 96,97.44 76,671.28 Elappar Gramin bank-40385111000566 24,804.59 21,255.09 Canara bank-N R Mohalla (151120100024) 20,56,33.80 40,292.80 Axis bank-Trans fast(919020087717526) 79,042.26 4,36,129.87 Canara bank Ramenbannur (2111020001792) 1,86,421.88 30,395.88 Federal bank Ramenbannur (21110200001792) 90,741.00 39,183.00 Canara bank Jayanagar RO (272521400001256) 90,741.00 39,183.00 Canara bank Jayanagar RO (2725214000002) 77,2898.70 92,57,75.98 Canara bank Jayanagar RO (2725214000002) 1,1625.36 2,72,842.36 Canara bank Gauribidantur (770201000966) 2,42,351.11 1,21,591.86 Canara bank Jayanagar RO (2725214000002) 2,24,235.11 1,21,591.86 Axis bank-Tumkur Kyathasandra (558821000001) 2,03,364.40 3,43,671.00 Canara bank-Tumkur Kyathasandra (5588210000001) 2,03,364.40 3,43,671.00		55,089.22	39,411.22
Axis bank-Western Union Money transfer 919020084232279 10,76,474.81 16,91,715.04 Axis bank-Ria money transfer 919020084228135 96,957.44 76,671.28 Elappara Gramin bank-40835111000566 24,804.59 21,255.09 Canara bank-N R Moballa(5151201000284) 2,05,633.80 40,292.80 Axis bank-Trans fast(919020087717526) 79,042.26 4,36,129.87 Canara bank T Narasipura(0662201000813) 1,86,421.88 30,395.88 Federal bank Rannebamur(21110200001792) 3,07,320.25 45,199.90 Canara bank Nanjangud (0597201001266) 90,741.00 39,183.00 Federal bank Devanahalti (15290200001956) 47,269.05 65,490.01 Canara bank Jayanagar 81 di Bock (27252510000184) 11,625.36 2,72,889.70 Canara bank Guaribidanur(770201000906) 7,72,898.70 9,25,775.98 Axis bank-Tumkur Sadashivanagar (19020094818537) 2,05,364.40 3,43,671.00 Canara Bank-Tumkur Sadashivanagar (19020094818537) 2,05,364.40 3,43,671.00 Canara bank-Holenarasipura (580201000407) - 16,315.34 Ozanara bank-Holenarasipura (580201000402) - 8,9413.84 Canara bank-Ha	Bank accounts(ESAF bank-Marayur)20180000020543	12,291.73	82,718.14
Axis bank-Ria money transfer 919020084228135 96,957.44 76,671.28 Elappara Gramin bank-40385111000566 24,804.59 21,255.09 Canara bank-N R Mohalla(5151201000284) 20,5633.80 40,292.80 Axis bank -Trans fast(919020087717526) 79,042.26 4,36,129.87 Canara bank N Ararsingura(0662201000813) 18,64241.88 30,395.88 Federal bank Rannebannur(21110200001792) 3,07,320.25 45,199.90 Canara bank Devanahalli (15290200001956) 90,741.00 39,183.00 Canara bank Jayanagar RO (2725214000002) 7,72,898.70 9,25,775.98 Canara bank Gaurbidanur(770201000906) 1,625.36 2,72,842.36 Canara bank Gaurbidanur(770201000906) 1,639.51 1,21,591.86 Axis bank-Tumkur Sadashivanagar(919020094818537) 2,05,364.40 3,43,671.00 Canara bank-Holenarasipur(368201000042) - 16,315.34 Canara bank-Holenarasipur(368201000042) - - 18,941.40 Oxidicate bank-Marasur(4603070004070) - - 18,941.40 Canara bank-Holenarasipur(368201000042) - - 18,941.84 Canara bank-Haveri (281201000452) - - 14,407.0 <t< td=""><td>Bank accounts (Axis bank pool account - Head Office)918020018817683</td><td>4,76,857.25</td><td>97,59,135.25</td></t<>	Bank accounts (Axis bank pool account - Head Office)918020018817683	4,76,857.25	97,59,135.25
Elappara Gramin bank-40385111000566 24,804.59 21,255.09 Canara bank-N R Mohalla(5151201000284) 20,5633.80 40,292.80 Axis bank-Trans fast(919020087177526) 79,042.26 4,36,129.87 Canara bank T Narasipura(062201000813) 1,86421.88 30,395.88 Federal bank Rannebannur(21110200001792) 30,7320.25 45,199.90 Canara bank Nanjangud (0597201001266) 90,741.00 39,183.00 Federal bank Devanahalli (15290200001956) 47,269.05 65,490.01 Canara bank Jayanagar RO (272521400002) 772,898.70 9,25,775.98 Canara bank Jayanagar 3rd Block(2725201000184) 11,652.36 2,72,842.36 Canara bank Gauribidanur(770201000906) 2,44,235.11 1,21,591.86 Axis bank-Tumkur Kyathasandra (5558214000001) 3,00,824.40 1,42,641.40 Syndicate bank-Marasur(4603070004070) - 16,315.34 Canara bank-Chinkaballapura (5640201000124) - 4,343.61.00 Axis bank-Chunchunghatta (91902009663584) - 4,36,128.40 Canara bank-Haveri (2812201000452) - 4,59,411.10 Canara bank-Channarayapatna (767201001040) - <t< td=""><td>Axis bank-Western Union Money transfer- 919020084322279</td><td>10,76,474.81</td><td>16,91,715.04</td></t<>	Axis bank-Western Union Money transfer- 919020084322279	10,76,474.81	16,91,715.04
Canara bank-N R Mohalla(5151201000284) 2,05,633.80 40,292.80 Axis bank - Trans fast(919020087717526) 7,904.26 4,36,129.87 Canara bank N Tarasipura(0662201000813) 1,86,421.88 30,395.88 Federal bank Rannebannur(21110200001792) 3,07,320.25 45,199.90 Canara bank Nanjangud (0597201001266) 90,741.00 39,183.00 Federal bank Devanahalli (15390200001956) 47,269.05 65,490.01 Canara bank Jayanagar RO (2725214000002) 7,72,898.70 9,25,775.98 Canara bank Jayanagar 3rd Block(2725201000184) 11,625.36 2,72,842.36 Canara bank-Uduppi(919020094756688) 2,44,235.11 121,191.86 Axis bank-Tumkur Sadashi vanagar(919020094818537) 2,05,364.40 3,43,671.00 Canara Bank-Humkur Kyathasandra (5558214000001) 3,00,824.0 14,424.0 Syndicate bank-Marasur(4603070004070) - 16,315.34 Canara bank-Chinkkaballapura (5640201000124) - 14,424.00 Axis bank-Chunchunghata (1919200996638584) - - 2,46,07.20 Canara bank-Chanarayapatna (767201001040) - 4,59,411.10 Axis bank Harihar(9000200091311) - 4,59,411.10 Axis b		96,957.44	76,671.28
Axis bank -Trans fast(919020087717526) 79,042.26 4,36,129.87 Canara bank T Narasipura(0662201000813) 1,86,421.88 30,395.88 Federal bank Rannebannur(2111020001792) 3,07,320.25 45,199.90 Canara bank Nanjangud (0597201001266) 90,741.00 39,183.00 Federal bank Devanahalli (15290200001956) 47,269.05 65,490.01 Canara bank Jayanagar RO (2752514000002) 7,72,888.70 92,575.88 Canara bank Jayanagar 3rd Block(272520100184) 11,625.36 2,72,842.36 Canara bank Gauribidanur(77020100096) - 61,995.10 Axis bank-Tumkur Sadashivanagar(919020094818537) 2,05,364.40 3,43,671.00 Canara Bank-Tumkur Kyathasandra (555821400001) 3,00,824.40 1,42,641.40 Syndicate bank-Marasur(4603070004070) - 16,315.34 Canara bank-Holenarasipura(588201000402) - - 16,315.34 Canara bank-Chunkhunghatta (919020096638584) - - 14,442.40 Axis bank-Tuner (2812201000452) - - 2,46,07.20 Canara bank-Haveri (2812201000452) - - 4,59,411.10 Canara bank-Chunkhunghatta (919020096638584) - - 2,46,07.2	Elappara Gramin bank-40385111000566	24,804.59	21,255.09
Canara bank T Narasipura(0662201000813) 1,86,421.88 30,395.88 Federal bank Rannebannur(21110200001792) 3,07,320.25 45,199.90 Canara bank Nanjangud (0597201001266) 90,741.00 39,183.00 Federal bank Devanahalli (15290200001956) 47,269.05 65,490.01 Canara bank Jayanagar RO (2725214000002) 7,72,898.70 9,25,775.98 Canara bank Gauribidanur(77021000906) 11,625.36 2,72,842.36 Canara bank Gauribidanur(770210009045) 2,44,235.11 1,21,591.86 Axis bank-Uduppi(919020094756688) 2,44,235.11 1,21,591.86 Axis bank-Tumkur Sadashivanagar(919020094818537) 2,05,364.40 3,43,671.00 Canara Bank-Tumkur Kyathasandra (5588214000001) 3,00,824.40 1,42,641.40 Syndicate bank-Marasur(4603070004070) - 16,315.34 Canara bank-Chikkaballapura (5640201000124) - 89,413.84 Canara bank-Chunchunghatta (919020096638584) 6,367.45 1,12,840.25 Canara bank-Haveri (2812201000452) - 4,59,411.10 Axis bank Harihar(90020000719181) - 4,59,411.10 Axis bank Gold Loan (919020094641256) 3,569.96	Canara bank-N R Mohalla(5151201000284)	2,05,633.80	40,292.80
Federal bank Rannebannur(21110200001792) 3,07,320.25 45,199.90 Canara bank Nanjangud (0597201001266) 90,741.00 39,183.00 Federal bank Devanahalli (15290200001956) 47,269.05 65,490.01 7,72,898.70 9,25,775.98 Canara bank Jayanagar RO (2725214000002) 7,72,898.70 9,25,775.98 Canara bank Jayanagar Ro (2725210000184) 11,625.36 2,72,842.36 Canara bank Gauribidanur(770201000906) 61,995.10 Axis bank-Tumkur Sadashivanagar(919020094756688) 2,44,235.11 1,21,591.86 Axis bank-Tumkur Sadashivanagar(919020094818537) 2,05,364.40 3,43,671.00 Canara Bank-Alarasur(4603070004070) 2,05,364.40 3,43,671.00 2,05,364.40 3,43,671.00 2,05,364.40 3,43,671.00 2,05,364.40 3,43,671.00 3,00,824.40 3,44,240	Axis bank -Trans fast(919020087717526)	79,042.26	4,36,129.87
Canara bank Nanjangud (0597201001266) 90,741.00 39,183.00 Federal bank Devanahalli (1529020000756) 65,490.01 56,490.01 Canara bank Jayanagar RO (2725214000002) 7,72,898.70 9,25,775.98 Canara bank Jayanagar 3rd Block(2725201000184) 11,625.36 2,72,842.36 Canara bank Gauribidanur(770201000906) - 61,995.10 Axis bank-Uduppi(919020094756688) 2,44,235.11 121,591.86 Axis bank-Tumkur Sadashivanagar(919020094818537) 2,05,364.40 3,43,671.00 Canara Bank-Tumkur Kyathasandra (5558214000001) 3,00,824.40 1,42,641.40 Syndicate bank-Marasur(4603070004070) - 16,315.34 Canara bank-Holenarasipura (5640201000124) - 89,413.84 Canara bank-Chunchunghatta (919020096638584) - 4,442.240 Axis bank-Chunchunghatta (919020096638584) - 2,4,607.20 Canara bank-Harihar(920020000719181) - 4,59,411.10 Axis bank Harihar(920020000719181) - 4,59,41.10 Axis bank Harihar(920020000719181) - 4,59,41.10 Axis bank Harihar(920020000719181) - 3,569.96		1,86,421.88	30,395.88
Federal bank Devanahalli (15290200001956)	Federal bank Rannebannur(21110200001792)	3,07,320.25	45,199.90
Canara bank Jayanagar RO (2725214000002) 7,72,898.70 9,25,775.98 Canara bank Jayanagar 3rd Block(2725201000184) 11,625.36 2,72,842.36 Canara bank Gauribidanur(770201000906) - 61,995.10 Axis bank-Uduppi(919020094756688) 2,44,235.11 1,21,591.86 Axis bank-Tumkur Sadashivanagar(919020094818537) 2,05,364.40 3,43,671.00 Canara Bank-Tumkur Kyathasandra (5558214000001) 3,00,824.40 1,42,641.40 Syndicate bank-Marasur(4603070004070) - 16,315.34 Canara bank-Chikkaballapura (5640201000124) - 14,442.40 Axis bank-Chunchunghatta (919020096638584) 6,367.45 1,12,840.25 Canara bank-Haveri (2812201000452) - 24,607.20 Canara bank-Channarayapatna (767201001040) - 4,59,411.10 Axis bank Harihar(920020000719181) 2,48,348.23 76,157.28 Axis bank Gold Loan (919020094641256) 3,569.96	Canara bank Nanjangud (0597201001266)	90,741.00	39,183.00
Canara bank Jayanagar 3rd Block(2725201000184) 11,625.36 2,72,842.36 Canara bank Gauribidanur(770201000906) - 61,995.10 Axis bank-Uduppi(919020094756688) 2,44,235.11 1,21,591.86 Axis bank-Tumkur Sadashivanagar(919020094818537) 2,05,364.40 3,43,671.00 Canara Bank-Tumkur Kyathasandra (5558214000001) 3,00,824.40 1,42,641.40 Syndicate bank-Marasur(4603070004070) - 89,413.84 Canara bank-Chikkaballapura (5640201000124) - 14,442.40 Axis bank-Chunchunghatta (919020096638584) - 14,442.40 Canara bank-Haveri (2812201000452) - 24,607.20 Canara bank-Channarayapatna (767201001040) - 4,59,411.10 Axis bank Harihar(920020000719181) 2,48,348.23 76,157.28 Axis bank Gold Loan (919020094641256) (69,639.56) 3,569.96	Federal bank Devanahalli (15290200001956)	47,269.05	65,490.01
Canara bank Gauribidanur(770201000906) - 61,995.10 Axis bank-Uduppi(919020094756688) 2,44,235.11 1,21,591.86 Axis bank-Tumkur Sadashivanagar(919020094818537) 2,05,364.40 3,43,671.00 Canara Bank-Tumkur Kyathasandra (5558214000001) 3,00,824.40 1,42,641.40 Syndicate bank-Marasur(4603070004070) - 16,315.34 Canara bank-Holenarasipura(588201000402) - 89,413.84 Canara bank-Chikkaballapura (5640201000124) - 14,442.40 Axis bank-Chunchunghatta (919020096638584) - 1,2,840.25 Canara bank-Haveri (2812201000452) - 2,4607.20 Canara bank-Channarayapatna (767201001040) - 4,59,411.10 Axis bank Harihar(920020000719181) 2,48,348.23 76,157.28 Axis bank Gold Loan (919020094641256) 3,569.96		7,72,898.70	9,25,775.98
Axis bank-Uduppi(919020094756688) 2,44,235.11 1,21,591.86 Axis bank-Tumkur Sadashivanagar(919020094818537) 2,05,364.40 3,43,671.00 Canara Bank-Tumkur Kyathasandra (5558214000001) 3,00,824.40 1,42,641.40 Syndicate bank-Marasur(4603070004070) - 16,315.34 Canara bank-Holenarasipura(588201000402) - 89,413.84 Canara bank-Chinkaballapura (5640201000124) - 14,424.00 Axis bank-Chunchunghatta (919020096638584) 6,367.45 1,12,840.25 Canara bank-Haveri (2812201000452) - 24,607.20 Canara bank-Channarayapatna (767201001040) - 4,59,411.10 Axis bank Harihar(920020000719181) 2,48,348.23 76,157.28 Axis bank Gold Loan (919020094641256) 3,569.96	Canara bank Jayanagar 3rd Block(2725201000184)	11,625.36	2,72,842.36
Axis bank-Tumkur Sadashivanagar(919020094818537) 2,05,364.40 3,43,671.00 Canara Bank-Tumkur Kyathasandra (5558214000001) 3,00,824.40 1,42,641.40 Syndicate bank-Marasur(4603070004070) - 16,315.34 Canara bank-Holenarasipura(588201000402) - 89,413.84 Canara bank-Chikkaballapura (5640201000124) - 14,442.40 Axis bank-Chunchunghatta (919020096638584) 6,367.45 1,12,840.25 Canara bank-Haveri (2812201000452) - 24,607.20 Canara bank-Channarayapatna (767201001040) - 4,59,411.10 Axis bank Harihar(920020000719181) 2,48,348.23 76,157.28 Axis bank Gold Loan (919020094641256) 3,569.96	Canara bank Gauribidanur(770201000906)	-	61,995.10
Canara Bank-Tumkur Kyathasandra (5558214000001) 3,00,824.40 1,42,641.40 Syndicate bank-Marasur(4603070004070) - 16,315.34 Canara bank-Holenarasipura(588201000402) - 89,413.84 Canara bank-Chikkaballapura (5640201000124) - 14,442.40 Axis bank-Chunchunghatta (919020096638584) 6,367.45 1,12,840.25 Canara bank-Haveri (2812201000452) - 24,607.20 Canara bank-Channarayapatna (767201001040) - 4,59,411.10 Axis bank Harihar(920020000719181) 2,48,348.23 76,157.28 Axis bank Gold Loan (919020094641256) 3,569.96	Axis bank-Uduppi(919020094756688)	2,44,235.11	1,21,591.86
Syndicate bank-Marasur(4603070004070) - 16,315.34 Canara bank-Holenarasipura(588201000402) - 89,413.84 Canara bank-Chikkaballapura (5640201000124) - 14,442.40 Axis bank-Chunchunghatta (919020096638584) 6,367.45 1,12,840.25 Canara bank-Haveri (2812201000452) - 24,607.20 Canara bank-Channarayapatna (767201001040) - 4,59,411.10 Axis bank Harihar(920020000719181) 2,48,348.23 76,157.28 Axis bank Gold Loan (919020094641256) 3,569.96	Axis bank-Tumkur Sadashivanagar(919020094818537)	2,05,364.40	3,43,671.00
Canara bank-Holenarasipura(588201000402) - 89,413.84 Canara bank-Chikkaballapura (5640201000124) - 14,442.40 Axis bank-Chunchunghatta (919020096638584) 6,367.45 1,12,840.25 Canara bank-Haveri (2812201000452) - 24,607.20 Canara bank-Channarayapatna (767201001040) - 4,59,411.10 Axis bank Harihar(920020000719181) 2,48,348.23 76,157.28 Axis bank Gold Loan (919020094641256) 3,569.96	Canara Bank-Tumkur Kyathasandra (5558214000001)	3,00,824.40	1,42,641.40
Canara bank-Chikkaballapura (5640201000124) - 14,442.40 Axis bank-Chunchunghatta (919020096638584) 6,367.45 1,12,840.25 Canara bank-Haveri (2812201000452) - 24,607.20 Canara bank-Channarayapatna (767201001040) - 4,59,411.10 Axis bank Harihar(920020000719181) 2,48,348.23 76,157.28 Axis bank Gold Loan (919020094641256) (69,639.56) 3,569.96	Syndicate bank-Marasur(4603070004070)	-	16,315.34
Axis bank-Chunchunghata (919020096638584) 6,367.45 1,12,840.25 Canara bank-Haveri (2812201000452) - 24,607.20 Canara bank-Channarayapatna (767201001040) - 4,59,411.10 Axis bank Harihar(920020000719181) 2,48,348.23 76,157.28 Axis bank Gold Loan (919020094641256) 3,569.96		-	
Canara bank-Haveri (2812201000452) - 24,607.20 Canara bank-Channarayapatna (767201001040) - 4,59,411.10 Axis bank Harihar(920020000719181) 2,48,348.23 76,157.28 Axis bank Gold Loan (919020094641256) (69,639.56) 3,569.96		-	14,442.40
Canara bank-Channarayapatna (767201001040) - 4,59,411.10 Axis bank Harihar(920020000719181) 2,48,348.23 76,157.28 Axis bank Gold Loan (919020094641256) (69,639.56) 3,569.96	Axis bank-Chunchunghatta (919020096638584)	6,367.45	
Axis bank Harihar(920020000719181) 2,48,348.23 76,157.28 Axis bank Gold Loan (919020094641256) 3,569.96		-	24,607.20
Axis bank Gold Loan (919020094641256) 3,569.96		-	4,59,411.10
		2,48,348.23	76,157.28
Axis bank-Valanchery (920020001230379) 72,175.15 99,059.70	Axis bank Gold Loan (919020094641256)	(69,639.56)	3,569.96
	Axis bank-Valanchery (920020001230379)	72,175.15	99,059.70

Canara bank Dharwad (567201001109)	-	36,074.80
Axis bank POS (920020008441646)	19,38,530.26	88,68,884.26
Corporation bank-Banasawadi (510101007144332)	1,90,962.02	57,727.63
ESAF bank-Head Office (20200000020901)	1,29,726.50	1,99,29,735.50
Axis bank BBPS-(920020036000266)	24,51,685.01	36,70,758.73
Kotak Mahindra Bank Debenture Issue(9345063398)	45,46,780.18	1,79,352.18
South Indian Bak -Panamaram(099607300000020)	1,34,629.98	20,140.00
HDFC Vendor Account(50200040085130)	3,19,545.94	3,83,368.94
Bank accounts (Axis fund transfer A/c-Head Office)921020008192118	9,63,795.19	1,44,47,825.34
Canara Bank-Bagepalli-1 (0925201000758)	1,34,359.00	1,75,359.00
Canara Bank-Bagepalli-2 (9921201008920)	-	8,753.00
Canara Bank-Pavagada (120000031780)	19,361.00	89,309.00
Federal Bank-Hubly(13380200017391	54,248.14	25,550.43
Canara Bank-Madanapalle (12000044621)		27,112.00
Bank of Baroda Bank -Sira (54930200000295)	12,316.38	4,37,629.00
Canara Bank-Chamarajanagar(120000249837)	-	15,434.00
Union Bank of India-Keshwapura Hubli(566301010050284	15,016.51	28,233.55
Canara Bank-Kuppam(120000332870)	83,314.00	38,854.00
Bank of India-Bailahongal (111420110000116)	23,127.46	9,534.52
Canara Bank-Kittur (120000460360)	17,393.84	11,550.60
Canara Bank-Madakasira(120000423081)	47,962.72	8,873.72
Catholic Syrian bank-Akshayanagar(052304379159195001)	89,591.25	25,011.75
Canara Bank-Belur(120000428940)	19,740.68	3,26,299.68
Federal Bank-Tiptur(1990020004109)	1,41,814.91	5,27,468.24
Canara Bank-Sidlaghatta(120000482487)	1,11,011.71	24,818.00
Canara Bank-Hassan(120000501060)	_	65,935.00
Federal Bank-Kunigal(2070020001916)	12,623.85	15,733.88
Canara Bank-Doddaballapur(120000547384)	30,670.00	25,335.00
Canara Bank-Arakalagudu(120000547564)	59,722.00	38,976.00
Canara Bank-Mulbagal(120000608690)	39,722.00	15,899.00
Axis Bank-Payment GateWay(921020051631648)	24,36,937.11	27,70,595.11
Canara Bank-Kollegal(120000761244)	24,30,937.11	42,093.72
Canara Bank-Tirupati(120000918430)	-	12,262.00
Canara Bank-Mangalore-1(120000821927)	-	55,514.24
Axis Bank-Davanagere(922020015581436)	-	10,34,993.30
Axis Bank-Horamavu(922020018781718)	18,831.00	1,31,301.40
Bank accounts (Axis Bank - Kalpetta) 922020025392899	52,914.61	26,986.91
Bank accounts (Canara - Mysore K G Koppal)120001425680	32,914.01	24,758.70
Bank accounts (Canara Bank - Shikaripura)120001425080	7,808.00	8,478.00
Bank accounts (Axis Bank Rights Issue - HO) 922020026462199	48,640.20	48,640.20
Bank accounts (Canara-Gundlupet) 120001550541	46,040.20	17,355.00
Bank account (Canara-Gundidpet) 120001530341 Bank account (Canara bank-Chittoor) 120001605490	-	17,502.00
BANK ACCOUNTS(Axis Bank - Palakkad)922020036704377	24 505 70	
	24,595.70	5,55,974.80
Bank account (Canara bank-Palamaner) 120001711514 Park account (Federal Mount towards) 14670200012204	75 204 15	41,571.00
Bank accounts (Federal-Muvattupuzha) 14670200013294	75,394.15	55,161.73
Bank accounts (Indian bank -7299542102) Credit & recovery	18,81,943.37	19,94,523.79
Bank account(Canara bank-Sagar)120002003141 Park accounts (Union Park Myrayalli) 340701010032003	6,156.00	18,893.00
Bank accounts (Union Bank - Munavalli) 340701010033093	6,622.10	52,172.35
Bank account(Bank of Maharashtra-Vadagoan Belagavi)60433144535	22,291.15	16,766.45
Bank accounts (Axis Bank - Kattappana)922020037353480	74,095.47	5,25,385.47
Bank account(Bank of Braoda -41740200001683)-Hindupur Branch	13,533.34	2,26,176.26
Bank Account (Esaf small finance Bank-Pazhayannur)-2023000003007	2,57,376.98	18,11,150.98
Bank Account(ESAF Small Finance Bank-Pulpalli-20230000003347)	2,86,803.28	12,47,431.28

Bach Account/Edward Immedit Celebral Bank at van 165(200011802) 2,058.00 2,058.00 2,058.00 2,058.00 2,058.00 2,058.00 2,058.00 2,058.00 2,058.00 2,058.00 2,058.00 2,059.00			
Bush Account (Funds Danis of India-CA-Sambjapamany 25001 (1010000041) Bush Account (Funds Danis of India-V Kota Branch) (101000014)-ea 15,119-7 25,3218.07 15,119-7 25,3218.07 15,119-7 25,3218.07 15,119-7 25,3218.07 15,119-7 25,3218.07 15,119-7 25,3218.07 15,119-7 25,3218.07 15,119-7 25,3218.07 15,119-7 25,3218.07 15,119-7 25,3218.07 15,119-7 25,3218.07 15,119-7 25,3218.07 15,119-7 25,3218.07 15,119-7 25,3218.0	Bank Account-Ramanattukara Branch(Federal Bank a/c no.14650200010300)	20,958.04	21,648.03
Dank Account(AND (SANK-KOYILAND) 79230002899203 53,474.14 11 11 11 11 11 11 11	Bank Account(ESAF SMALL FINANCE BANK-Kozhinjampara)20230000011802	1,26,059.57	12,86,875.57
Bank Account (Form Bank of India-V Kota Benach) 1902 110 10000103-ca Bank account (Form Bank of India-N Kota Benach) 1902 110 100001103-ca Bank account (Form Bank of Bank Scholar Space) 1902 100001103-ca Bank account (Form Bank Space) 1902 10000103-ca Bank Acc	Bank Accounts(Union Bank of India-CA-Santhipuram)-238011010000041	22,139.48	1,44,754.68
Fank account (Facile a) Bank (Facile	Bank Account(AXIS BANK-KOYILANDY)923020028995263	30,624.11	5,47,474.11
Back account/Federal bank (fund raining-Thrisaur region-14670200014177) 9,90.4887, 22 20,50.08.23 20,50.08	Bank Account(Union Bank of India-V Kota Branch)190211010000103-ca	15,119.47	2,53,281.67
Bush account/Federal bush-Fund rising-Ernak/loun region-14670200014191 29,05,028,32 28,008,account/Federal bush-Fund rising-Calciar tegion-1467020001401 23,084,813 24,07,0494 24,08,0494	Bank account(Axis Bank- Kollam Branch-923020055425746	10,885.81	25,497.21
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Branch Bank accounts - c) Deposit with Banks: - FD Federal bank 12,00,00,000.00 Indian bank account FD - 4,30,77,252.00 ESAF bank FD 1,98,45,820.07 - AXIS bank FD - 11,09,24,839.00 KOTAK FD - 52,53,295.00 FD HDFC - -		,	-
Branch Bank accounts - c) Deposit with Banks: - FD Federal bank 12,00,00,000.00 Indian bank account FD - 4,30,77,252.00 ESAF bank FD 1,98,45,820.07 - AXIS bank FD - 11,09,24,839.00 KOTAK FD - 52,53,295.00 FD HDFC - -	Bank accounts (Indian bank-Escrow -Head Office 7607079799)	44.93.294.28	54.37.497.45
c) Deposit with Banks: - FD Federal bank 12,00,00,000.00 Indian bank account FD - 4,30,77,252.00 ESAF bank FD 1,98,45,820.07 - AXIS bank FD - 11,09,24,839.00 KOTAK FD - 52,53,295.00 FD HDFC - -		- 1,55,25 1.20	0 1,5 7, 15 71 10
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KOTAK FD - 52,53,295.00 FD HDFC	ESAF bank FD	1,98,45,820.07	-
FD HDFC	AXIS bank FD	-	11,09,24,839.00
FD HDFC	KOTAK FD	-	52,53,295.00
		_	
	TOTAL(NOTE 13)	23,92,90,665.60	31,84,34,358.62

NOTE 14	Figures As on	Figures as at
OTHER CURRENT ASSETS	30.09,2024	31.03.2024
Interest Receivable	10,74,25,697.72	9,31,44,797.27
INTER BRANCH A/C	(0.01)	-
Input CGST	6,07,867.24	8,88,418.00
Input SGST	5,35,624.75	6,68,440.00
Input IGST	30,784.05	1,32,200.00
TDS Recoverable	1,90,359.40	5,70,399.81
Input SGST- RCM	0.01	-
Interest receivable on fixed deposit	49,85,815.47	-
Special Adhesive Stamp	(8,27,689.00)	46,200.00
Group Mediclaim Recoverable	18,12,635.27	5,06,713.31
Stock-stamp a/c	60,850.00	52,450.00
Transfast financial service private ltd	3.38	-
Delphi World Money Ltd (Formerly Weizmann forex Ltd)	645.48	813.14
Prepaid Expenses	18,59,038.79	20,02,044.54
Microfinance Collection Control A/C	77,46,813.71	1,26,06,506.71
Maxvalue Consultancy Services Pvt Ltd	(1,96,344.00)	(20,04,936.00)
TDS Receivable FY 2019-20	0.34	1,28,95,450.34
Westernunion receivable a/c	4,055.00	-
TDS Receivable FY 2023 24	1,14,02,047.26	1,14,01,910.93
TDS Receivable FY 2024-25	23,50,929.29	=
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)
DEFERRED IGST INPUT	14,826.08	31,582.22
DEFERRED CGST INPUT	1,49,085.54	1,82,265.97
DEFERRED SGST INPUT	1,49,085.68	1,82,273.07
<u>Deposits</u>		
Rent Deposit	3,26,91,400.00	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	28,308.51	13,301.49
Deposit- KSEB	2,06,955.00	1,78,764.00
Telephone Deposit	18,253.48	18,253.48
Security Deposit- CDSL	3,05,780.00	3,03,125.00
RTA Fees Security Deposit	80,000.00	80,000.00
TOTAL(NOTE 14)	17,20,96,092.54	16,57,59,064.38

NOTE 15							
TRADE RECEIVABLES							
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 follow	ving period from due da	ate 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

NOTE 16 REVENUE FROM OPERATIONS	Figures As on 30.09.2024	Figures As on 31.03.2024
Interest Income	Rs. Ps.	Rs. Ps.
Interest income Interest on Gold loan	18,21,95,816.00	35,62,13,527.51
Interest on Gold Joan Interest on samruddhi loan	91,12,826.08	1,99,97,166.41
Interest on samuddin loan Interest received-Edmax	3,249.00	8,185.00
Interest on Consumer loan	74,59,446.32	1,60,44,310.51
Interest on Consumer roan Interest on Vehicle loan	13,62,07,715.00	44,53,71,601.65
Interest on Business loan	13,02,07,713.00	21.00
Interest on overdue - Vehicle loan	(50,028,00)	7,52,38,074.70
Interest on overdue - Venicle loan Interest on traders loan	(50,038.00)	1,554.00
Interest on Microfinance	11,14,09,856.10	23,79,75,794.43
Interest on overdue-Edmax	11,14,09,630.10	36,617.00
Interest on overdue-Edmax Interest on traders loan (Max Vanijya)	37,25,754.00	87,11,031.00
Interest on traders loan (Max Vanijya) Interest on overdue traders loan (Max Vanijya)	37,23,734.00	14,30,749.00
Interest on overdue traders loan (Max Vanijya) Interest on overdue Samruddhi loan	-	
Interest on overdue Samruddin Ioan Interest on moratorium - Vehicle Loan	20.92.140.00	57,69,359.00
Interest on moratorium - Venicle Loan Interest on moratorium - Consumer Loan Edmax	39,83,149.00	(6,85,526.00)
Interest on moratorium - Consumer Loan Edmax Interest on moratorium - Micro Finance	-	56,363.00
	-	8,500.00
Interest on moratorium - Consumer Loan	12.72.277.00	2,954.00
Interest on Moratorium interest	12,73,277.00	30,98,412.00
Interest on Vyapari Kshema	7,79,706.00	13,19,394.79
Interest on overdue-Vyapari Kshema	-	2,71,439.00
Interest on Max Suvidha	10,11,312.00	2,08,665.00
Interest on Mahila Kshema	5,97,947.37	11,80,304.96
Interest on overdue Mahila Kshema	-	1,55,348.00
Fee based Income Total-Interest Incom	e 45,77,10,015.87	1,17,24,13,845.96
Notice charge	13,94,906.86	30,94,386.84
Documentation charges-VL	16,78,228.94	60,35,320.22
Service charge vehicle loan	83,98,704.84	2,24,70,412.62
Income auto loan finance	34,79,343.66	73,51,732.04
Fore-closure charges on traders loan	4,00,450.96	15,03,457.48
Processing fee -MF	45,96,867.82	2,07,64,159.40
Processing fee -CDL	6,90,263.00	41,77,135.60
Processing charges - gold loan	15,99,589.46	30,27,154.50
Service Charge-Gold Loan	948.64	5,908.80
Processing charges(Samruddhi Loan)	16,62,000.00	45,86,000.00
Appraisal charges - Max Samruddhi	83,100.00	2,29,300.00
Processing fee (Max Vanijya)	12,78,125.00	28,64,500.00
Pre closure charges - Gold Loan	38,026.44	2,69,753.62
processing charges (Vyapari Kshema)	1,23,030.00	2,50,510.00
Appraisal Charges (Vyapari Kshema)	12,303.00	25,051.00
Fore closure charges- Vyapari Kshem	75,860.16	1,70,207.58
Bounce charge-Consumer loan	4,000.00	11,200.00
Pre-closure charges-Mahila Kshema	75,445.64	1,16,779.74
Appraisal charges-Mahila Kshema	7,834.00	13,037.00
Overdue Charges Traders Loan	9,23,885.26	15,057.00
Overdue Charges Traders Loan Overdue Charges Vehicle Loan	1,78,50,433.80	- 10,454.94
Processing Fee – Mahila Kshema	78,710.00	· ·
·		1,31,350.00
Documentation Charge-MF Total -Fee based Incom	81,519.88 e 4,45,33,577.36	3,75,398.20 7,74,72,754.64
TOTAL - REVENUE FROM OPERATIONS	50,22,43,593.23	1,24,98,86,600.60
TOTAL - REVENUE FROM OF ERATIONS	30,44,43,373.43	1,47,70,00,000.00

NOTE 17 OTHER INCOME	Figures As on 30.09.2024	Figures As on 31.03.2024
Commission from money transfer	Rs. Ps.	Rs. Ps.
Commission from money transfer Other income	18,762.66 15,764.48	36,517.33
	250.00	4,24,621.92
Other charges Round off	747.93	2 021 07
		2,031.07
Collection against loss on repossessed asset	67,88,851.00	1,68,51,209.00
Interest on fixed deposit	57,05,714.54	1,09,86,459.00
Sundry written back	40,500,00	2,89,809.00
Transfer noting charges - subdebt	48,500.00	89,230.00
Transfer noting charges - debenture	500.00	-
Auction expense received-GL	4,42,587.96	8,02,086.87
Interest on income tax refund	-	6,44,916.00
Auction expense received-Consumer Loan	-	18,915.19
Collection against written off account-Vehicle loan	39,82,240.00	1,10,42,771.00
Collection against written off account-Business Loan	7,96,926.00	72,82,756.00
Collection against Legal charges Traders Loan	50,663.00	20,136.00
Collection against Legal charges Vehicle loan	24,69,525.00	20,000.00
Collection against Traders Loan Write off account	16,745.00	-
Duplicate GL pledge form charge	1,81,658.08	-
Duplicate sub debt/Debenture certificate Charge	10,500.00	-
News Paper publication charge	300.00	13,839.18
Referral commission - Consumer loan	95,39,600.00	6,02,69,487.00
Collection against loss on auction - Gold Loan	-	653.00
Provision for leave encashment written back	-	74,37,348.00
Collection against loss on auction - Traders Loan	3,42,300.00	10,21,013.00
TOTAL-OTHER INCOME	3,04,12,135.65	11,72,64,253.50
NOTE 18	Figures As on	Figures As on
EMPLOYEE BENEFITS EXPENSES	30.09.2024	31.03.2024
	Rs. Ps.	Rs. Ps.
Salary	15,44,17,684.50	32,65,49,334.47
Provident fund	31,13,032.00	73,47,909.74
ESI	22,38,917.14	54,34,254.76
Staff welfare expense	15,12,494.47	14,74,891.00
Group insurance	22,99,983.88	15,06,211.29
Individual accidental insurance policy	-	1,16,541.00
Stipend	8,30,400.54	20,04,377.26
Gratuity	-	7,14,460.00
Staff incentive	1,18,21,966.49	99,99,463.00
TOTAL-EMPLOYEE BENEFITS EXPENSES	17,62,34,479.02	35,51,47,442.52
NOTE 19	Figures As on	Figures As on
	30.09.2024	31.03.2024
FINANCE COSTS	Rs. Ps.	Rs. Ps.
Interest on subordinate debt	16,10,84,946.95	52,01,95,002.26
Interest on debenture	1,99,81,714.22	3,58,14,527.85
Interest on OD Federal Bank	12,43,408.00	- · · · · · · -
Interest on OD Axis bank	-	1,38,232.00
TOTAL-FINANCE COSTS	18,23,10,069.17	55,61,47,762.11

	NOTE 20 OTHER EXPENSES	Figures As on 30.09.2024 Rs. Ps.	Figures As on 31.03.2024 Rs. Ps.
1	Advertisement & Business Promotion	6,51,981.75	13,87,611.84
1	Insurance charges	2,75,279.94	4,82,197.46
	Internet charges Legal Expenses	20,55,421.21	48,63,177.53
1	Loan Written off	7,83,388.00 2,52,836.00	12,20,787.00 3,08,08,959.59
1	Meeting Expenses	4,73,661.44	8,69,247.10
	Office expenses	11,57,585.50	24,65,146.20
	Printing & stationery	21,23,401.62	38,43,954.99
	Professional & Consultancy Charges	11,67,935.93	33,04,393.08
1	Rates, Taxes and License	72,568.80	2,47,972.92
	Refreshment	1,58,060.00	3,93,441.50
	Repair & maintenance	49,51,316.68	1,01,83,385.69
	Software expenses Transportation charges	7,41,352.03 1,36,850.00	25,00,359.89 1,86,697.81
	Travelling expenses	64,43,924.28	1,32,42,381.79
	Bank charges	14,63,253.40	26,61,867.34
	Directors Remmuneration	34,00,000.00	72,00,000.00
	Electricity charges	38,57,385.32	74,68,576.74
	Inauguration expenses	38,427.00	72,903.00
	Membership Fee	30,000.00	10,000.00
	Miscellaneous Expenses	29,414.00	1,67,618.01
	Postage & courier	7,67,575.91	21,39,937.05
	Registration expenses Rent	10,314.00	1,58,006.00
	Subscriptions & periodicals	3,06,86,044.00 5,390.00	6,58,69,959.99 14,757.00
	Training expenses	45,469.00	1,25,666.00
	Audit fee	3,00,000.00	6,85,000.00
1	Donation	30,000.00	11,500.00
	Stamp charges	87,064.00	2,77,944.22
	Housekeeping wages	7,14,664.00	13,55,747.00
	Generator running expenses	11,702.11	74,030.00
	TWL incentive	41,13,763.00	88,63,703.00
1	ROC filing	16,800.00	68,100.00
	Cloud server rent	7,86,071.46	40,21,300.12
	Sitting fees-directors	4,50,000.00	7,00,000.00
	Twl dealer incentive SMS Charge	17,65,350.92 88,500.00	50,39,701.00
	Commission for debenture trustee	74,000.00	9,08,500.00 1,25,000.00
	Dealer Staff Vehicle Loan	3,06,651.00	9,41,015.00
	Labour/customer verification charges	60,000.00	3,66,086.51
	Provision for standard assets	(20,85,130.48)	(45,99,511.78)
	Staff recruitment service	43,000.00	59,742.00
	Provision for NPA (Expense)	2,35,92,395.37	4,58,03,645.22
	Provision for OPERATIONAL RISK LOSS ACCOUNT - Expense	36,11,458.00	-
	Commission collection agency	1,06,26,688.97	3,78,23,626.49
	GST paid	- 20.705.00	2,104.64
	Documentation Expense Penalty charges	29,705.00	70,537.70 7,010.00
	Interest on GST - RCM	3,653.00	13,742.82
	Institution tax	2,53,750.00	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
1 1	Ineligible ITC account-expense	38,73,214.15	1,18,69,886.94
	TWL – storage expense	6,99,384.10	9,23,765.33
	Auction expenses-two wheeler	2,35,200.00	5,25,000.00
	Cibil Charges	2,35,736.00	7,05,883.00
	Marketing Agency Commission Yard Rent	6,90,446.78	49,500.00 15,01,457.21
	Prior period Item	76,480.69	1,96,032.00
	Auction Expense Gold Loan	2,16,608.38	9,04,499.00
	Common expenses apportioned	0.01	-
	Property Maintenance Expense	21,425.00	1,12,127.00
	Additional provision restructure-Vehicle loan(Expense)	-	(5,48,176.05)
1 1	Land Tax	-	3,852.00
	Travelling expense-CL Dpt	1,178.00	1,00,920.00
1 1	Commission collection agency - Repo process	6,97,250.00	38,44,450.00
1 1	Wages Maeting Expenses Vehicle Loop	1,89,600.00	4,02,100.00
	Meeting Expenses-Vehicle Loan Postage & Courier-Vehicle Loan	17,264.00 2.45.052.00	71,893.00 5.02.740.80
1 1	Postage & Courier-Venicie Loan CRIF Charges	2,45,052.00 5,288.00	5,02,740.80 1,408.00
	Legal Charges-Vehicle Loan	14,49,970.00	88,62,855.00
	Labour/Customer Verification Charges–Vehicle loan	2,53,685.00	3,90,448.00
	Bank Charges-Vehicle Loan	12,99,906.23	19,50,020.20
	Marketing & Sales Promotion-Vehicle Loan	20,000.00	1,03,650.00
	TWL-Moratorium Write Off Account	7,00,969.00	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	10,000,00	17,65,147.24
	Annual subscription fees	10,000.00	-
	Legal charges -RCM Rent Apartment -RCM	13,01,188.00 6,50,789.00	-
	Legal charges Vehicle loan- RCM	19,17,826.00	-
	Arbitrator Fee RCM	1,09,800.00	_
	ROC filing -RCM	14,400.00	_
	Court filing charges/Legal Expenses (Non-Advocate Payments)	4,41,559.00	-
	Promotional expense	19,60,500.00	-
	Brokerage & Commission	6,500.00	-
1	Income Tax Paid	57,585.00	6,46,147.60
	TOTAL-OTHER EXPENSES	12,42,14,349.50	32,02,16,194.72

					MAXVAI	LUE CREDITS AND IN	VESTMENTS LTD							
			REGD.	OFFICE:1ST FLOOR	,CEE KAY PLAZ	A, OPP. METROPOLI	TAN HOSPITAL,KO	OORKENCHERY,THE	SISSUR-680007					
OTE 10. FIX	ED ASSETS - TANGIBLE													
			GROSS BLOCI	K - COST/BOOK VAI	LUE			DE	PRECIATION/ AMO	RTISATION	1		NET B	LOCK
Sl.No	Particulars	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 30.09.2024	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 30.09.2024	As on 01.04.2024	As on 30.09.202
1	Furniture & Fittings	24,60,84,336.98	23,34,784.65	11,62,031.46	-	24,72,57,090.16	17,37,05,673.13	94,97,072.20	8,91,892.94	-	_	18,23,10,852.39	7,23,78,663.85	6,49,46,237.7
2	Electrical Fittings	27,08,203.89	17,466.87	3,37,476.00	-	23,88,194.76	23,99,595.87	70,989.27	3,15,525.39	-	-	21,55,059.75	3,08,608.02	2,33,135.01
3	Computer & Software	2,37,40,675.78	4,03,075.82		•	2,41,43,751.59	2,18,17,495.50	6,47,599.29		_	_	2,24,65,094.79	19,23,180.28	16,78,656.80
4	Office Equipments	4,79,70,223.77	9,18,388.00	5,74,137.04	-	4,83,14,474.73	4,09,63,851.38	16,77,113.02	5,55,383.91	-	_	4,20,85,580.49	70,06,372.39	62,28,894.24
5	Plant And Machinery	8,97,955.42	-	-	-	8,97,955.42	6,37,067.36	23,675.02		-	_	6,60,742.38	2,60,888.06	2,37,213.04
6	Vehicle	28,32,676.00			-	28,32,676.00	25,81,047.44	39,399.26		-	_	26,20,446.70	2,51,628.56	2,12,229.30
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	36,73,715.33	20,73,644.50	-	49,98,06,235.21	24,21,04,730.68	1,19,55,848.06	17,62,802.24	-	-	25,22,97,776.50	25,61,01,433.70	24,75,08,458.71
OTE 10. FIX	ED ASSETS - INTANGIBLE							•						
			GROSS BLOCI	K - COST/BOOK VAI	LUE			DE	PRECIATION/ AMO	RTISATION			NET BI	LOCK
Sl.No	Particulars	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 30.09.2024	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 30.09.2024	As on 01.04.2024	As on 30.09.2024
1	Trade Mark	98,260.00	-	-	-	98,260.00	74,679.48	2,364.51	_	-	-	77,043.99	23,580.52	21,216.01
2	Software	86,05,480.89	-	-	-	86,05,480.89	66,63,605.58	1,94,719.95	-	-	-	68,58,325.53	19,41,875.31	17,47,155.36
	TOTAL	87,03,740.89	-	_	-	87,03,740.89	67,38,285.06	1,97,084.46	-	-	_	69,35,369.52	19,65,455.83	17,68,371.3
	Grand Total	50,69,09,905.27	36,73,715.33	20,73,644.50	-	50,85,09,976.10	24,88,43,015.74	1,21,52,932.52	17,62,802.24	_		25,92,33,146.02	25,80,66,889.53	24,92,76,830.08

CAPITAL ANALYSIS 2024-25

TIER I 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	3.80	3,79,70,168.69				
Statutory Reserve	2.85	2,84,54,955.56				
Total R&S	-74.60	(74,60,18,488.30)				
Less: Intangible assets & b/f losses						
Less: Software & trademark	0.18	17,68,372.04				
Less: Deferred tax asset/(Liability)	5.04	5,04,35,500.32				

TOTAL TIER 1 CAPITAL	98.94	98,93,75,174.34
NET OWNED FUND	98.94	98,93,75,174.34

TIER 2 CAPITAL							
PARTICULARS	AMOUNT IN CRORES	AMOUNT					
Provision on STD asset	1.40	1,39,93,411.20					
Subdebt net of discounting	161.14	1,61,13,79,400.00					
TOTAL TIER 2 CAPITAL	162.54	1,62,53,72,811.20					
50% OF TIER 1 CAPITAL	49.47	49,46,87,587.17					
TIER 2 CAPITAL TO CRAR	50.87	50,86,80,998.37					

RISK ADJUSTED ASSETS								
PARTICULARS	AMOUNT	% OF RISK	AMOUNT	AMOUNT IN CRORES				
Cash & Bank balances	23,92,90,665.60	0%	-	-				
Loans and Advances- Secured	3,66,11,64,277.07	100%	3,66,11,64,277.07	366.12				
Loans and Advances- Un Secured	8,79,06,805.07	125%	10,98,83,506.34	10.99				
Loans and Advances- Top up Vehicle loan	14,85,07,555.00	125%	18,56,34,443.75	18.56				
Fixed Assets	24,92,76,830.75	100%	24,92,76,830.75	24.93				
Tax and Department	1,52,40,250.23	0%	-	-				
Others	21,40,82,268.52	100%	21,40,82,268.52	21.41				
Total	4,61,54,68,652.24		4,42,00,41,326.43	442.00				

SUMMARY CRAR 30.09.2024

PARTICULARS	AMOUNT IN CRORES
TIER 1 CAPITAL	98.94
NET OWNED FUND	98.94
TIER 2 CAPITAL	50.87
RISK ADJUSTED ASSETS	442.00
RATIOS IN %	
PARTICULARS	%
TIER 1 CAPITAL	22.38
TIER 2 CAPITAL	11.51
CRAR	33.89

LEVERAGE RATIO					
PARTICULARS	AMOUNT IN CRORES	AMOUNT			
Networth(NOF)	98.94	98,93,75,174.34			
Outside Liabilities	326.20	3,26,20,39,908.97			
Leverage	3.30				
	•				
OUTSIDE	LIABILITIES				
Debentures	38.50	38,49,65,000.00			
Sub ordinated debts	264.16	2,64,16,16,000.00			
Interest payable on debentures	0.92	92,20,310.87			
Interest payable on sub ordinated debts	22.62	22,62,38,598.10			
Tota	326.20	3,26,20,39,908.97			

DISCOUNTING OF SUBORDINATED DEBTS AS ON 30.09.2024

SUB DEBT NET OF DISCOUNTING	OUTSTANDING AMOUNT	DISCOUNT %	DISCOUNT AMOUNT	DISCOUNTED VALUE	DISCOUNTED VALUE IN CRORES	
Remaning maturity of instruments						
less than 1 year	25,77,04,000.00	100%	25,77,04,000.00	-	-	
bet 1 and 2 years	13,48,62,000.00	80%	10,78,89,600.00	2,69,72,400.00	2.70	
bet 2 and 3 years	3,39,45,000.00	60%	2,03,67,000.00	1,35,78,000.00	1.36	
bet 3 and 4 years	1,17,01,35,000.00	40%	46,80,54,000.00	70,20,81,000.00	70.21	
bet 4 and 5 years	88,11,10,000.00	20%	17,62,22,000.00	70,48,88,000.00	70.49	
more than 5 years	16,38,60,000.00	0%	-	16,38,60,000.00	16.39	
TOTAL	2,64,16,16,000.00		1,03,02,36,600.00	1,61,13,79,400.00	161.14	

REGD.OFFICE:1ST FLOOR,CEE KAY PLAZA, OPP. METROPOLITAN HOSPITAL,KOORKENCHERY,THRISSUR-680007	
SUB NOTES TO NOTES FORMING PART OF BALANCE SHEET	
NOTE A.1	Figures A
VEHICLE LOAN - TRADE ADVANCE	30.09.2024
	Ps.
Johns BL Wheelers-TA Pioneer motors	3,2 1,4
Toms motors Triprayar Nattika (Trade Advance)	3,13
SUBTOTAL(A.1)- SHOWN UNDER SHORT- TERM LOANS AND ADVANCES	7,8
SUDTOTAL(A.1)- SHOWN UNDER SHORT- TERM LOANS AND ADVANCES	7,00
	Figures A
NOTE A.2	30.09.2024
VEHICLE LOAN - TRADE ADVANCE	Ps.
SUBTOTAL(A.2)- SHOWN UNDER OTHER CURRENT LIABILITIES	
TOTAL-A	7,8
	A
NOTE B.1	Figures A 30.09.2024
ADVANCE TO SUPPLIERS	Ps.
Vodafone Idea Cellullar Ltd	6
Jio digital life	1.
Js creations	1.
National securities	
Central Depositary Services (1) Limited	
AKHILA ELECTRICALS	2,0
Volakadu associates	2,0
SBI health insurance	1,0
Chetana Graphics	
Post Master Thrissur	1,5
Link Intime	54
ALHIND TOURS & TRAVELS PVT. LTD	4,1
S3 Digital Flex	2,6
VENTURE SOLUTIONS	1,1
VERTERE SEE TIETA	

NOTE B.2 SUNDRY CREDITORS	Figures As on 30.09.2024 Rs. Ps.
Janakiram enterprises	4,171.03
Effic Lakshya associates Kottayam	9,879.00
A2V associates	38,056.00 3,31,144.00
Abhilash Jeevanand	16,368.00
Famous autogarage	7,632.00
Royal auto parking	8,064.00
Rasha world Murahari traders	4,356.00
Crystal credit solutions Collection agency	11,410.00 2,04,626.00
R ramesh	4,032.00
Hykon India Ltd-Karnataka	9,000.00
Excel associates	6,449.00
L & J agency	9,595.00
Dev associates Mattathil yard	18,001.00
Autoland	1,854.00 2,394.00
Auto park	8,424.00
Vinayaka solutions Malappuram	94,202.00
Insolvent associates Collection agency	7,253.00
A R associates Kollam Finexcell	72,168.00
RR ASSOCIATES	1,68,802.00 9,222.00
VAIBHAV ASSOCIATES	24,378.00
ASTRA CREDENCE PRIVATE LIMITED	3,990.00
S&S SOLUTIONS	23,578.00
ALEJ Association - TWL Smart Financial Consultancy Malappuram-TWL	89,018.00 40,160.00
BRAHMA CREDIT ASSOCIATES WAYANAD-TWL	22,604.00
Adv Rajeev C	1,14,750.00
Adv R. Ajith	7,200.00
ROYAL CREDIT MANAGEMENT TRIVANDRUM-VEHICLE NANDANA ASSOCIATES TRIVANDRUM-VEHICLE LOAN	6,412.00 85,197.00
AIM MANAGEMENT SERVICES TRIVANDRUM-VEHICLE LOAN	48,323.00
ARADHANA FINANCIAL SERVICES-VEHICLE LOAN	6,664.00
PRAJA ASSOCIATES KOLLAM-VEHICLE LOAN	3,990.00
ASIER ASSOCIATES PATHANAMTHITTA-VEHICLE LOAN GENEROUS ASSOCIATES KASARAGODE-VEHICLE LOAN	92,634.00
ACES TRIVANDRUM-VEHICLE LOAN	8,983.00 1,17,028.00
KK Associates Kannur - Yard Rent	3,006.00
Credit Value Calicut - Vehicle Loan	38,715.00
SACHINMON YARD-IDUKKI-YARD RENT BALAMURALI YARD KASARAGOD–YARD RENT	2,910.00
Sun Associates Trivandrum-Collection Agency	5,540.00 76,740.00
Raj Associates- Calicut	9,535.00
FINSIGHT-TWL COLLECTION AGENCY	6,412.00
Adv T K Nishanth Kumar	2,700.00
AIMS CREDIT SOLUTION KASARAGODE-VEHICLE LOAN AS Associates calicut- TWL COLLECTION AGENCY	29,402.00 51,161.00
V.R ASSOCIATES-KOLLAM TWL-COLLECTION AGENCY	8,465.00
LYNX ASSOCIATES - KOLLAM-TWL COLLECTION AGENCY	26,800.00
Adv Vishnu C Nair	45,000.00
Infine Peripherals AARBEES Associates	1,31,004.40 1,835.00
JAAN GLOBAL PRIVATE LIMITED KASARGOD	6,935.00
A&F KALATHINGAL	7,272.00
MR Associates	11,438.00
ADI ASSOCIATES - KOLLAM -TWL COLLECTION AGENCY	1,00,563.00
COLLMAX SOLUTION ERNAMKULAM GOGULAM CORPORATE SERVICES LLP	23,770.00 58,290.00
SAS ASSOCIATES -CALICUT-TWL	59,062.00
FRONTLINE BUSINESS GROUP-Collection agency	1,60,750.00
TOP FINANCIAL RESOLUTION-TWL	6,652.00
ROSHAN MANAGEMENT SERVICE-TRIVANDRUM-COLLECTION AGENCY GLOBAL ASSOCIATES-TRIVANDRUM-Collection Agency	25,597.00 42,954.00
Success Ads	9,000.00
e-Procurement Technologies Limited	442.00
Sam Associates	3,221.00
Adv.Abu Thahir Udayakumar Shetty -Consultant	80,810.00 70,645.00
INAA ASSOCIATES COLLECTION AGENCY	70,645.00 40,126.00
SUBTOTAL(B.2)- SHOWN UNDER OTHER CURRENT LIABILITIES	28,88,763.43
TOTAL-B	(12,79,477.54)

NOTE C	Figures As on 30.09.2024 Rs.
AUDITOR'S REMUNERATION	Ps.
Audit Fee	3,00,000.00
TOTAL-C	3,00,000.00
NOTE D	Figures As on
VEHICLE LOAN	30.09.2024 Rs.
	Ps.
Vehicle loan	1,60,30,14,656.00
Unmatured finance charges	(18,88,46,586.00)
Matured finance charge	(5,74,44,878.00)
Vehicle Loan - Moratorium Interest	8,09,20,520.00
Matured Finance charges - Moratorium	(8,08,88,195.00)
TOTAL-D	1,35,67,55,517.00
NOTE E	Figures As on
CONSUMER LOAN	30.09.2024 Rs.
	Ps.
Consumer loan	4,35,65,261.82
TOTAL-E	4,35,65,261.82
NOTE F	Figures As on
MICROFINANCE	30.09.2024 Rs.
	Ps.
Microfinance	82,90,09,423.28
TOTAL-F	82,90,09,423.28
NOTE G	Figures As on
CONSUMER LOAN - BRANCH CHANNEL	30.09.2024 Rs.
	Ps.
TOTAL-G	
NOTE H	Figures As on
GRATUITY	30.09.2024 Rs.
	Ps. (2.50.21.264.00)
Balance payable as per actuarial report TOTAL-H	(2,50,21,364.00)
IUIAL-H	(2,50,21,364.00)

PROV.Movement														
		30.09.2024			31.03.2024		Add	lition	Redu	Net				
LOAN	STD	Substd	Doubtful	STD	Substd	Doubtful	Substd Doubtful		Substd	Doubtful	NPA PRV-EXP.			
VEHICLE LOAN	41,73,433.40	53,84,060.50	11,90,69,511.80	58,40,955.64	70,76,342.20	9,94,38,368.00	-	1,96,31,143.80	(16,92,281.70)	-	1,79,38,862.10			
GOLD LOAN	61,97,181.40	1,54,352.20	91,78,023.70	56,09,217.21	94,168.10	91,72,813.70	60,184.10 5,210.0		-	-	65,394.10			
MICROFINANCE	30,51,549.77	51,88,727.27	1,42,34,708.10	38,45,263.23	10,80,791.47	1,00,42,708.77	41,07,935.80	41,91,999.33	-	-	82,99,935.13			
CONSUMER LOAN	1,53,555.01	1,56,748.59	36,09,023.00	2,89,262.46	18,951.17	35,67,050.03	1,37,797.42	41,972.97	-	-	1,79,770.39			
SAMMRUDDHI LOAN	2,71,161.80	40,612.20	19,97,223.04	2,78,353.42	3,78,390.90	12,69,285.76	-	7,27,937.28	(3,37,778.70)	-	3,90,158.58			
CONSUMER LOAN ACCOUNT-EDMAX	-	-	-	-	-	-	-	-	-	-	-			
TRADERS LOAN (MAX VANIJYA)	1,05,111.59	77,972.40	27,40,664.00	1,29,482.42	1,33,119.10	23,55,784.00	-	3,84,880.00	(55,146.70)	-	3,29,733.30			
VYAPARI KSHEMA	-	-	-	-	-	-	-	-	-	-	-			
TRADERS LOAN	28,836.35	-	-	22,943.70	-			-	-	-	-			
MAHILA KSHEMA	9,648.48	-	-	16,416.42	-	-	-	-	-	-	-			
MAX SUVIDHA	2,940.00	-	-	46,647.37	46,647.37 -		-	-	-	-	-			
Total	1,39,93,417.81	1,10,02,473.16	15,08,29,153.64	1,60,78,541.86	87,81,762.94	12,58,46,010.26	43,05,917.32	2,49,83,143.38	(20,85,207.10)	-	2,72,03,853.60			

NPA AS ON 30-09-2024

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	PROVISION D1 SECURED	PROVISION D1 UNSECURED	PROVISION D2 SECURED	PROVISION D2 UNSECURED	PROVISION D3 SECURED	PROVISION D3 UNSECURED	TOTALPROVISION - DOUBTFUL DEBTS	TOTAL NPA PROVISION	NET NPA	NET NPA %
VEHICLE LOAN	1,35,67,55,517.00	1,04,33,58,350.00	5,38,40,605.00	7,66,79,255.00	9,70,157.00	10,85,61,966.00	2,12,16,611.00	63,00,540.00	4,58,28,033.00	31,33,97,167.00	23.10	25,95,56,562.00	41,73,433.40	53,84,060.50	1,53,35,851.00	9,70,157.00	3,25,68,589.80	2,12,16,611.00	31,50,270.00	4,58,28,033.00	11,90,69,511.80	12,44,53,572.30	18,89,43,594.70	13.93
GOLD LOAN	1,56,02,47,387.00	1,54,92,95,350.00	15,43,522.00	55,050.00	-	2,66,359.00		-	90,87,106.00	1,09,52,037.00	0.70	94,08,515.00	61,97,181.40	1,54,352.20	11,010.00	-	79,907.70		-	90,87,106.00	91,78,023.70	93,32,375.90	16,19,661.10	0.10
MICROFINANCE	82,90,09,423.28	76,28,87,442.51	5,18,87,272.67	-	75,73,382.01	-	59,93,420.08	-	6,67,906.01	6,61,21,980.77	7.98	1,42,34,708.10	30,51,549.77	51,88,727.27	-	75,73,382.01	-	59,93,420.08	-	6,67,906.01	1,42,34,708.10	1,94,23,435.37	4,66,98,545.40	5.63
CONSUMER LOAN	4,35,65,261.82	3,83,88,752.91	15,67,485.91	- 1	2,87,127.89	-	31,68,028.23	-	1,53,866.88	51,76,508.91	11.88	36,09,023.00	1,53,555.01	1,56,748.59	-	2,87,127.89	-	31,68,028.23	-	1,53,866.88	36,09,023.00	37,65,771.59	14,10,737.32	3.24
SAMMRUDDHI LOAN	7,14,58,011.04	6,77,90,450.00	4,06,122.00	15,80,270.00	-	-	-	-	16,81,169.04	36,67,561.04	5.13	32,61,439.04	2,71,161.80	40,612.20	3,16,054.00	-	-	-	-	16,81,169.04	19,97,223.04	20,37,835.24	16,29,725.80	2.28
CONSUMER LOAN ACCOUNT-EDMAX			-	- 1	-	-		-	-	-	-	-	-	-	-	-	-		-	-	-		-	(- L
TRADERS LOAN (MAX VANUYA)	2,97,98,286.00	2,62,77,898.00	7,79,724.00	-	18,28,309.00	-	9,12,355.00	-	-	35,20,388.00	11.81	27,40,664.00	1,05,111.59	77,972.40	-	18,28,309.00	-	9,12,355.00	-	-	27,40,664.00	28,18,636.40	7,01,751.60	2.36
TRADERS LOAN			-	- 1	-	-		-		-	-	-	-	-	-	-	-		-	-	-		-	
VYAPARI KSHEMA	72,09,087.00	72,09,087.00	-	-	-	-	-	-	-	-	-		28,836.35	-	-	-	-	-	-	-	-	-	-	-
MAHILA KSHEMA	24,12,121.00	24,12,121.00	-	- 1	-	-		-		-	-	-	9,648.48	-	-	-	-		-	-	-		-	(- L
MAX SUVIDHA	7,35,001.00	7,35,001.00	-	-		-	-	-	-		-		2,940.00	-	-	-	-	-	-	-	-			
TOTAL	3,90,11,90,095.14	3,49,83,54,452.42	11,00,24,731.58	7,83,14,575.00	1,06,58,975.90	10,88,28,325.00	3,12,90,414.31	63,00,540.00	5,74,18,080.93	40,28,35,642.72	10.33	29,28,10,911.14	1,39,93,417.81	1,10,02,473.16	1,56,62,915.00	1,06,58,975.90	3,26,48,497.50	3,12,90,414.31	31,50,270.00	5,74,18,080.93	15,08,29,153.64	16,18,31,626.80	24,10,04,015.92	6.18