

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**

Particulars	Note No.	Figures As on 30.09.2024		Figures As on 31.03.2024	
		Rs.	Ps.	Rs.	Ps.
I. EQUITY AND LIABILITIES					
1. Shareholders' funds					
(a) Share capital	2	1,78,75,97,535.00		1,78,75,97,535.00	
(b) Reserves and surplus	3	(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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PROFIT AND LOSS STATEMENT FOR THE YEAR ENDED 30.09.2024

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

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

	PARTICULARS	AMOUNT		
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)
B	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)

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NOTES TO BALANCE SHEET as on 30.09.2024

	NOTE 2 SHARE CAPITAL	Figures as at 30.09.2024			Figures as at 31.03.2024		
		Number	Rs	Ps	Number	Rs	Ps
a)	Authorised Capital						
	39,80,00,000 Equity Shares of Rs.5/- each	998000000	4,99,00,00,000.00		998000000	4,99,00,00,000.00	
	10,00,000 Preference Shares of Rs. 10/- each	1000000	1,00,00,000.00		1000000	1,00,00,000.00	
		999000000	5,00,00,00,000.00		999000000	5,00,00,00,000.00	
b)	Issued,Subscribed, Called-up& Paid-up capital	Figures as at 30.09.2024			Figures as at 31.03.2024		
		Number	Rs	Ps	Number	Rs	Ps
	Equity shares of Rs. 5/- each fully called up and paid up	357519507	1,78,75,97,535.00		357519507	1,78,75,97,535.00	
	Preference shares of Rs.10/- each fully called up and paid up	-	-		-	-	
	Less: calls in arrears	-	-		-	-	
	TOTAL(NOTE 2)	357519507	1,78,75,97,535.00		357519507	1,78,75,97,535.00	
at the end of the reporting period							
	Particulars	Equity Shares		Preference Shares			
		Figures As on 30.09.2024	Figures as at 31.03.2024	Figures As on 30.09.2024	Figures as at 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

NOTE 2.2 - Members having more than 5% of share holdings.					
Name	30.09.2024		31.03.2024		
	No of share Holdings	% of share Holdings	No of share Holdings	% of share Holdings	
Maxvalue Consultancy Services	4,33,40,108.00	12.12%	4,33,40,108.00	12.12%	

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: #The Company does not have promoters as on 31st March 2024 & 31st March 2023.			

NOTE 3 RESERVES & SURPLUS		Figures As on 30.09.2024		Figures as at 31.03.2024	
a)	Profit and Loss account				
	Balance as per last Balancesheet	(89,75,51,232.55)		(98,08,48,497.97)	
	Add :Profit for the year	3,79,70,168.69		10,41,21,581.78	
	General Reserve set off against accumulated loss				
	Less:Appropriations				
	i)Transfer to General Reserve				
	ii) Proposed Dividend				
	iii) Divinded Distribution tax				
	iv)Depreciation Adjustment				
	v)Transfer to Statutory Reserve Fund				
			(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	2,84,54,955.56		76,30,639.20	
	Add: Transfer from Profit & Loss Account				
			2,84,54,955.56		76,30,639.20
d)	Reserve Fund				
	Balance as per last Balancesheet				
	Less : Write back made during the year				
e)	Share Premium				
	Share Premium			-	-
	Securities Premium			8,51,07,620.00	8,51,07,620.00
	TOTAL(NOTE 3)		(74,60,18,488.30)		(78,39,88,656.99)

NOTE 4 LONG TERM LIABILITIES		Non-Current Portion		Current Maturities	
		Figures As on 30.09.2024	Figures as at 31.03.2024	Figures As on 30.09.2024	Figures as at 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
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 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 30.09.2024					
Maturity Date	Rate of Interest				
	>=10<=11.5	>11.5<=12.5	>12.5<=13.5	>13.5<=15	Total
Above 5 years	-	-	-	-	-
4 Year to 5 years	-	-	-	-	-
3 Year to 4 years	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				
	>=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				
	>=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				
	>=10<=11.5	>11.5<=12.5	>12.5<=13.5	>13.5<=15	Total
Above 5 years	2,27,40,000.00	8,14,10,000.00	11,41,50,000.00	-	21,83,00,000.00
4 Year to 5 years	-	1,10,33,20,000.00	-	-	1,10,33,20,000.00
3 Year to 4 years	24,36,60,000.00	32,99,90,000.00	-	-	57,36,50,000.00
2 Year to 3 years	15,50,000.00	2,16,97,000.00	-	-	2,32,47,000.00
1 Year to 2 years	2,76,72,000.00	13,33,32,000.00	-	-	16,10,04,000.00
Less than 1 year	39,32,82,000.00	6,08,64,000.00	48,24,37,000.00	-	93,65,83,000.00
Total	68,89,04,000.00	1,73,06,13,000.00	59,65,87,000.00	-	3,01,61,04,000.00

NOTE 5 OTHER LONG TERM LIABILITIES	Non-Current Portion		Current Maturities	
	Figures As on 30.09.2024	Figures as at 31.03.2024	Figures As on 30.09.2024	Figures as at 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 TRADE PAYABLES	Figures As on 30.09.2024	Figures as at 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				
	Unbilled	Less than 1 Year	1-2 years	2-3 years	More than 3 years
(i) MSME	-	-	-	-	-
(ii) Others	-	-	-	-	-
(iii) Disputed dues - MSME	-	-	-	-	-
(iv) Disputed dues -Others	-	-	-	-	-
Total of the above	-	-	-	-	-
Ageing for trade payables outstanding as at March 31, 2022 is as follows:					
Particulars	Outstanding for following period from due date of payment				
	Unbilled	Less than 1 Year	1-2 years	2-3 years	More than 3 years
(i) MSME	-	-	-	-	-
(ii) Others	-	-	-	-	-
(iii) Disputed dues - MSME	-	-	-	-	-
(iv) Disputed dues -Others	-	-	-	-	-
Total of the above	-	-	-	-	-

NOTE 8	Figures As on	Figures as at
OTHER CURRENT LIABILITIES	30.09.2024	31.03.2024
Current maturities of Long-term liabilities (Note 4 & 5)	67,87,10,392.97	1,57,20,65,190.81
Sundry Creditors(Sub Schedule 2)	28,88,763.43	48,84,159.00
Administrative expenses payable	36,12,808.71	11,00,544.71
TDS Payable	8,33,799.05	56,76,973.24
Audit fee payable	3,00,000.00	5,50,000.00
Share applicaton 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	-
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	-
Federal Bank OD account 14675600002144	(49,952.44)	-
Locker deposit	20,000.00	20,000.00
Vehicle Loan - Trade Advance	-	8,08,952.00
TOTAL(NOTE 8)	78,80,55,591.60	1,64,01,94,289.47

NOTE 9 SHORT TERM PROVISIONS	Figures As on 30.09.2024	Figures as at 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

NOTE 12 AND ADVANCES	LOANS	Total As on 30.09.2024	Total As on 31.03.2024	Non-Current Portion		Current Portion	
				Figures As on 30.09.2024	Figures as at 31.03.2024	Figures As on 30.09.2024	Figures as at 31.03.2024
Secured							
Vehicle Loan		1,35,67,55,517.00	1,77,59,55,277.00	66,79,50,712.00	1,08,85,96,150.00	68,88,04,805.00	68,73,59,127.00
Gold Loan		1,55,68,89,250.00	1,41,26,28,449.00	-	-	1,55,68,89,250.00	1,41,26,28,449.00
Unsecured							
Consumer Loan		4,35,65,261.82	7,60,72,177.73	-	-	4,35,65,261.82	7,60,72,177.73
Micro Finance		82,90,09,423.28	98,21,66,430.51	45,78,34,117.03	78,29,11,590.21	37,11,75,306.25	19,92,54,840.30
Samrudhi Loan		7,12,04,690.04	7,51,44,846.36	-	-	7,12,04,690.04	7,51,44,846.36
Traders Loan(Max Vanijya)		2,97,98,286.00	3,60,57,579.00	-	-	2,97,98,286.00	3,60,57,579.00
Vyapari Kshema		72,09,087.00	57,35,924.00	-	-	72,09,087.00	57,35,924.00
Max Suvidha(Small business loan)		7,35,001.00	1,16,61,842.00	-	-	7,35,001.00	1,16,61,842.00
Mahila Kshema		24,12,121.00	41,04,104.00	-	-	24,12,121.00	41,04,104.00
Total-Loans		3,89,75,78,637.14	4,37,95,26,629.60	1,12,57,84,829.03	1,87,15,07,740.21	2,77,17,93,808.11	2,50,80,18,889.39
Other Advances:							
Advance to Supplier				-	-	16,09,285.89	1,48,121.77
Salary Advance				-	-	5,999.00	-
Advance to staff				-	-	90,469.00	1,10,426.00
Travelling Expense - Advance				-	-	1,02,073.00	12,125.00
TA advance to staff - Karnataka				-	-	48,802.00	-
Advance to TWL hub Ernakulam				-	-	(168.00)	-
Advance to TWL hub Calicut				-	-	1,345.00	-
Advance to TWL hub Kollam				-	-	1,862.00	-
Advance to TWL hub Malappuram				-	-	1,500.00	-
Advance to TWL hub Trivandrum				-	-	1,452.00	-
Advance to TWL hub Alappuzha				-	-	1,500.00	-
MVCIL Employees Gratuity Fund Trust				-	-	6,000.00	6,000.00
Advance to TWL Hub Edapally				-	-	1,870.00	-
Advance to TWL Hub Thrissur				-	-	2,034.00	-
PF arrear advance				-	-	4,00,000.00	4,00,000.00
Advance for admin expenses				-	-	1,16,544.00	-
				-	-	31,79,467.89	6,76,672.77
TOTAL-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				-	-	-	-
(d) Loans and Advances due by Directors or officers of the Company or any of them either severally or jointly with any other person				-	-	-	-
(e) Loans and Advances due by Partnership firms or Private companies respectively in which director is a partner or a director or member				-	-	-	-
TOTAL (NOTE 12)				1,12,57,84,829.03	1,87,15,07,740.21	2,77,49,73,276.00	2,50,86,95,562.16

NOTE 13 CASH AND CASH EQUIVALENTS	Figures As on 30.09.2024	Figures as at 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)20370200000969	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 (Fedaral 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	25,106.02	1,40,457.02
Bank accounts (HDFC - TWL Head Office) 50200032323161	1,33,233.32	2,69,467.32
Bank accounts (Axis Bank - Mavelikara) 918020066750976	2,85,117.36	23,151.36
Bank accounts (Axis Bank - Pattambi) 918020068396754	39,290.05	6,18,351.35
Bank accounts (Axis bank- Kottayam RO) 918020066492214	42,911.99	57,813.39
Bank accounts (Axis Bank - Palayam) 918020067097667	80,183.20	1,21,345.90
Bank accounts (Axis Bank - Perumbavoor) 918020067092905	7,858.96	3,53,709.96
Bank accounts (Axis bank- Pathanamthitta) 918020068817578	34,024.00	58,989.10

Bank accounts(Axis bank- Calicut RO) 918020068805999	1,08,755.05	1,22,712.95
Bank acciunts (Axis bank- Anjerichira) 918020063795512	41,031.60	29,376.40
Bank accounts (Federal bank - Thamarassery) 14670200012403	14,718.38	36,958.38
Bank accounts(Axis bank - Kalamassery)918020067429116	62,240.73	74,771.53
Bank accounts (Federal bank - Vadakkenchery)14670200012460	1,62,268.00	6,24,493.00
Bank accounts (Axis Bank - Kothamangalam)918020074489644	12,480.83	1,36,995.13
Bank accounts (Federal bank - Kodakara)14670200012296	54,521.20	22,258.20
Bank accounts (The Federal Bank Limited - Adimaly)14670200012353	35,203.50	1,34,260.50
Bank accounts (Axis Bank - Chengannur)918020066570628	44,964.95	25,569.80
Bank accounts (Axis bank - Pandalam)918020067096952	31,304.30	31,412.85
Bank accounts (Federal bank - Piravam)14670200012338	62,673.40	45,600.40
Bank accounts(Federal bank - Nedumkandam)14670200012486	28,289.54	2,50,452.54
Bank accounts(Axis Bank - Peroorkada)918020079308896	25,211.85	49,455.25
Bank accounts (Federal bank-Mananthavady)14670200012361	50,525.18	50,708.18
Bank accounts (Federal bank -Venjaramoodu)14670200012528	52,844.08	32,625.76
Bank accounts (Federal bank -Cheruplassery)14670200012536	15,801.72	34,463.88
Bank accounts(Federal Bank- Kumaly)15310200004352	25,500.68	99,447.68
Bank accounts (Federal bank - Chittur)14670200012569	74,056.81	54,760.81
Bank accounts (Axis Bank- Sulthan bathery)918020068672977	23,683.96	18,150.86
Bank accounts (Axis Bank - Alapuzha) 918020088834472	50,288.43	2,67,936.40
Bank accounts(Federal bank-Vengara)14670200012668	10,762.50	31,465.00
Bank accounts(Axis bank- Kottarakkara)918020087060441	70,105.37	44,775.27
Bank accounts(Axis Bank - North Paravoor)918020101710639	54,795.91	35,829.86
Bank accounts (Axis bank - Cherthala)918020102615476	64,410.95	27,596.21
Bank accounts(Federal bank - Anchal)14670200012692	50,100.00	57,258.00
Bank accounts(Federal bank - Pudunagaram)14670200012437	38,662.46	40,566.00
Bank accounts(Federal bank - Karukachal)14670200012684	55,089.22	39,411.22
Bank accounts(ESAF bank-Marayur)20180000020543	12,291.73	82,718.14
Bank accounts (Axis bank pool account - Head Office)918020018817683	4,76,857.25	97,59,135.25
Axis bank-Western Union Money transfer- 919020084322279	10,76,474.81	16,91,715.04
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)	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 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 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-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)	(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(0996073000000020)	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 (120000044621)	-	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(19900200004109)	1,41,814.91	5,27,468.24
Canara Bank-Sidlaghatta(120000482487)	-	24,818.00
Canara Bank-Hassan(120000501060)	-	65,935.00
Federal Bank-Kunigal(20700200001916)	12,623.85	15,733.88
Canara Bank-Doddaballapur(120000547384)	30,670.00	25,335.00
Canara Bank-Arakalagudu(120000588241)	59,722.00	38,976.00
Canara Bank-Mulbagal(120000608690)	-	15,899.00
Axis Bank-Payment GateWay(921020051631648)	24,36,937.11	27,70,595.11
Canara Bank-Kollegal(120000761244)	-	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	-	24,758.70
Bank accounts(Canara Bank - Shikaripura)120001497930	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	-	17,355.00
Bank account(Canara bank-Chittoor)120001605490	-	17,502.00
BANK ACCOUNTS(Axis Bank - Palakkad)922020036704377	24,595.70	5,55,974.80
Bank account(Canara bank-Palamaner)120001711514	-	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	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)-20230000003007	2,57,376.98	18,11,150.98
Bank Account(ESAF Small Finance Bank-Pulpalli-20230000003347)	2,86,803.28	12,47,431.28

Bank Account-Ramanattukara Branch(Federal Bank a/c no.14650200010300)	20,958.04	21,648.03
Bank Account(ESAF SMALL FINANCE BANK-Kozhinjampara)20230000011802	1,26,059.57	12,86,875.57
Bank Accounts(Union Bank of India-CA-Santhipuram)-238011010000041	22,139.48	1,44,754.68
Bank Account(Axis Bank-KOYILANDY)923020028995263	30,624.11	5,47,474.11
Bank Account(Union Bank of India-V Kota Branch)190211010000103-ca	15,119.47	2,53,281.67
Bank account(Axis Bank- Kollam Branch-923020055425746	10,885.81	25,497.21
Bank account(Federal bank-fund raising-Thrissur region-14670200014177)	29,84,779.72	93,04,887.72
Bank account(Federal bank-Fund raising-Ernakulam region-14670200014193	6,44,910.32	29,05,028.32
Bank account(federal bank-Fund raising-Calicut region-14670200014201)	31,84,813.04	24,70,049.04
Bank account(Bank of Baroda-Maddur-79080200001621-Current Account)	14,132.92	22,805.00
Bank Account(Bank of Baroda-CA-Mandya Ashoknagara)74350200002534	7,260.90	-
Bank Account(Bank of Baroda-CA-Mandya Hosahalli)74350200002533	7,856.72	-
Bank Account(Axis Bank-Attingal-924020019100628)	19,106.43	-
Bank Account(Federal Bank-Current -Jayanagar RO-13870200012194	34,96,296.00	-
Bank Account(Federal Bank-Horamavu branch-Current -14710200016473)	76,858.00	-
Bank Account(Federal Bank-Jayanagar branch-13870200012210)	53,947.00	-
Bank Account(Federal Mysore K G Koppal branch-24410200000555)	51,947.00	-
Bank Account (Federal Bank Churchghatta branch 18270200006871)	51,940.00	-
Bank Account(Federal bank -Chittoor (AP) branch-16730200005852)	1,29,923.58	-
Bank Account(Federal fund transfer -Head office-12800200015252)	2,29,83,073.00	-
Bank Account(Federal Bank-Davanagere-22970200001681)	62,981.00	-
Bank account(Federal Bank-Channarayapatna-19870200004559)	1,93,866.00	-
Bank Account(Federal Bank-Mangalore- 11750200019187)	37,442.00	-
Bank Account(Federal Bank-Hassan-13540200015378)	2,37,763.00	-
Bank Account(Federal Bank-Doddaballapura-16310200004492)	60,000.00	-
Bank Account(Federal Bank- Palamaner-25020200000411)	99,526.00	-
Bank Account(Federal Bank-Haveri-20430200001647)	54,928.00	-
Bank Account(Federal Bank-Chickballapura-20210200004621)	40,010.00	-
Bank Account(Federal Bank-Tirupati-16830200003897)	48,153.00	-
Bank Account(Federal Bank-Dharwad-16380200003190)	49,823.00	-
Bank Account(Federal Bank-Thalassery-10880200315912)	200.00	-
Bank Account(Federal Bank-Kattapana-14260200014599)	59,496.00	-
Bank Account(Federal Bank-Perumbavoor-10030200038540)	1,84,350.00	-
Bank Account(Federal Bank-Anjerichira-12800200015344)	17,560.00	-
Bank Account(Federal Bank-Kannur-19970200004672)	20,000.00	-
Bank Account(THE CHITTOOR DIST. CO bank ltd Madanapalle303004200292)	87,000.00	-
Bank Account(Federal Bank-SAIBABA COLONY-18020200007175)	1,000.00	-
Bank Account(Federal Bank-ATTINGAL-14010200007824)	50,000.00	-
Bank accounts (Indian bank-Escrow -Head Office 7607079799)	44,93,294.28	54,37,497.45
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	-	-
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
Deposits		
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 following period from due date of payment					
	Less than 6 months	6 months - 1 year	1-2 years	2-3 years	More than 3 years	
(i) Undisputed Trade Receivables - Considered good	-	-	-	-	-	-
(ii) Undisputed Trade Receivables - which have significant increase in credit risk	-	-	-	-	-	-
(iii) Undisputed Trade Receivables - Credit Impaired	-	-	-	-	-	-
(iv) Disputed Trade Receivables - Considered Good	-	-	-	-	-	-
(v) Disputed Trade Receivables - which have significant increase in credit risk						
(vi) Disputed Trade Receivables - Credit Impaired						
Total of the above	-	-	-	-	-	-
Total Unbilled due			-			-

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NOTES TO PROFIT AND LOSS STATEMENT

	NOTE 16 REVENUE FROM OPERATIONS	Figures As on 30.09.2024		Figures As on 31.03.2024	
		Rs.	Ps.	Rs.	Ps.
	Interest Income				
	Interest on Gold loan	18,21,95,816.00		35,62,13,527.51	
	Interest on samruddhi loan	91,12,826.08		1,99,97,166.41	
	Interest received-Edmax	3,249.00		8,185.00	
	Interest on Consumer loan	74,59,446.32		1,60,44,310.51	
	Interest on Vehicle loan	13,62,07,715.00		44,53,71,601.65	
	Interest on Business loan	-		21.00	
	Interest on overdue - Vehicle loan	(50,038.00)		7,52,38,074.70	
	Interest on traders loan	-		1,554.00	
	Interest on Microfinance	11,14,09,856.10		23,79,75,794.43	
	Interest on overdue-Edmax	-		36,617.00	
	Interest on traders loan (Max Vanijya)	37,25,754.00		87,11,031.00	
	Interest on overdue traders loan (Max Vanijya)	-		14,30,749.00	
	Interest on overdue Samruddhi loan	-		57,69,359.00	
	Interest on moratorium - Vehicle Loan	39,83,149.00		(6,85,526.00)	
	Interest on moratorium - Consumer Loan Edmax	-		56,363.00	
	Interest on moratorium - Micro Finance	-		8,500.00	
	Interest on moratorium - Consumer Loan	-		2,954.00	
	Interest on Moratorium interest	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	
	Total-Interest Income	45,77,10,015.87		1,17,24,13,845.96	
	Fee based Income				
	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		-	
	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	81,519.88		3,75,398.20	
	Total -Fee based Income	4,45,33,577.36		7,74,72,754.64	
	TOTAL - REVENUE FROM OPERATIONS	50,22,43,593.23		1,24,98,86,600.60	

	NOTE 17 OTHER INCOME	Figures As on 30.09.2024		Figures As on 31.03.2024	
		Rs.	Ps.	Rs.	Ps.
	Commission from money transfer	18,762.66		36,517.33	
	Other income	15,764.48		4,24,621.92	
	Other charges	250.00		-	
	Round off	747.93		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	-		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 EMPLOYEE BENEFITS EXPENSES	Figures As on 30.09.2024		Figures As on 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 FINANCE COSTS	Figures As on 30.09.2024		Figures As on 31.03.2024	
		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		Figures As on	
	30.09.2024		31.03.2024	
	Rs.	Ps.	Rs.	Ps.
Advertisement & Business Promotion	6,51,981.75		13,87,611.84	
Insurance charges	2,75,279.94		4,82,197.46	
Internet charges	20,55,421.21		48,63,177.53	
Legal Expenses	7,83,388.00		12,20,787.00	
Loan Written off	2,52,836.00		3,08,08,959.59	
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	
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	7,41,352.03		25,00,359.89	
Transportation charges	1,36,850.00		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 Remuneration	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	10,314.00		1,58,006.00	
Rent	3,06,86,044.00		6,58,69,959.99	
Subscriptions & periodicals	5,390.00		14,757.00	
Training expenses	45,469.00		1,25,666.00	
Audit fee	3,00,000.00		6,85,000.00	
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	
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	17,65,350.92		50,39,701.00	
SMS Charge	88,500.00		9,08,500.00	
Commission for debenture trustee	74,000.00		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	-		2,104.64	
Documentation Expense	29,705.00		70,537.70	
Penalty charges	-		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	
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	-		49,500.00	
Yard Rent	6,90,446.78		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)	
Land Tax	-		3,852.00	
Travelling expense-CL Dpt	1,178.00		1,00,920.00	
Commission collection agency - Repo process	6,97,250.00		38,44,450.00	
Wages	1,89,600.00		4,02,100.00	
Meeting Expenses-Vehicle Loan	17,264.00		71,893.00	
Postage & Courier-Vehicle Loan	2,45,052.00		5,02,740.80	
CRIF Charges	5,288.00		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	-		17,65,147.24	
Annual subscription fees	10,000.00		-	
Legal charges -RCM	13,01,188.00		-	
Rent Apartment -RCM	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		-	
Income Tax Paid	57,585.00		6,46,147.60	
TOTAL-OTHER EXPENSES	12,42,14,349.50		32,02,16,194.72	

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NOTE 10. FIXED ASSETS - TANGIBLE

Sl.No	Particulars	GROSS BLOCK - COST/BOOK VALUE					DEPRECIATION/ AMORTISATION						NET BLOCK	
		Gross Block as on 01.04.2024	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	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	6,49,46,237.78
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

NOTE 10. FIXED ASSETS - INTANGIBLE

Sl.No	Particulars	GROSS BLOCK - COST/BOOK VALUE					DEPRECIATION/ AMORTISATION						NET BLOCK	
		Gross Block as on 01.04.2024	Additions/ adjustments during the year	Deductions/ adjustments during the year	Impairment/ reversal during the year	Gross Block As on 30.09.2024	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	17,68,371.37
	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 1 CAPITAL				
PARTICULARS	AMOUNT IN CRORES	AMOUNT		
Share Capital	178.76	1,78,75,97,535.00		
Add: Reserves and Surplus				
Share premium	8.51	8,51,07,620.00		
Accumulated loss/profit last year	-89.76	(89,75,51,232.55)		
Profit / loss for the current year	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
Subordinated debts	264.16	2,64,16,16,000.00
Interest payable on debentures	0.92	92,20,310.87
Interest payable on subordinated debts	22.62	22,62,38,598.10
Total	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

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

<u>SUB NOTES TO NOTES FORMING PART OF BALANCE SHEET</u>		
<u>NOTE A.1</u>		Figures As on
VEHICLE LOAN - TRADE ADVANCE		30.09.2024 Rs.
		Ps.
Johns BL Wheelers-TA		3,21,245.00
Pioneer motors		1,48,711.00
Toms motors Triprayar Nattika (Trade Advance)		3,18,944.00
SUBTOTAL(A.1)- SHOWN UNDER SHORT- TERM LOANS AND ADVANCES		7,88,900.00
<u>NOTE A.2</u>		Figures As on
VEHICLE LOAN - TRADE ADVANCE		30.09.2024 Rs.
		Ps.
SUBTOTAL(A.2)- SHOWN UNDER OTHER CURRENT LIABILITIES		-
TOTAL-A		7,88,900.00
<u>NOTE B.1</u>		Figures As on
<u>ADVANCE TO SUPPLIERS</u>		30.09.2024 Rs.
		Ps.
Vodafone Idea Cellullar Ltd		67,793.00
Jio digital life		14,214.38
Js creations		15,000.00
National securities		8,847.00
Central Depository Services (1) Limited		1,524.42
AKHILA ELECTRICALS		2,00,000.00
Volakadu associates		2,00,000.00
SBI health insurance		1,02,984.85
Chetana Graphics		2,448.00
Post Master Thrissur		1,51,395.88
Link Intime		54,678.86
ALHIND TOURS & TRAVELS PVT. LTD		4,14,000.00
S3 Digital Flex		2,61,399.50
VENTURE SOLUTIONS		1,15,000.00
SUBTOTAL(B.1)- SHOWN UNDER SHORT -TERM LOANS AND ADVANCES		16,09,285.89

	Figures As on	
	30.09.2024	Rs.
NOTE B.2		
SUNDRY CREDITORS		
		Ps.
Janakiram enterprises		4,171.03
Effic		9,879.00
Lakshya associates Kottayam		38,056.00
A2V associates		3,31,144.00
Abhilash Jeevanand		16,368.00
Famous autogarage		7,632.00
Royal auto parking		8,064.00
Rasha world		4,356.00
Murahari traders		11,410.00
Crystal credit solutions Collection agency		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		18,001.00
Mattathil yard		1,854.00
Autoland		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		72,168.00
Finexcell		1,68,802.00
RR ASSOCIATES		9,222.00
VAIBHAV ASSOCIATES		24,378.00
ASTRA CREDENCE PRIVATE LIMITED		3,990.00
S&S SOLUTIONS		23,578.00
ALEJ Association - TWL		89,018.00
Smart Financial Consultancy Malappuram-TWL		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		6,412.00
NANDANA ASSOCIATES TRIVANDRUM-VEHICLE LOAN		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		92,634.00
GENEROUS ASSOCIATES KASARAGODE-VEHICLE LOAN		8,983.00
ACES TRIVANDRUM-VEHICLE LOAN		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		2,910.00
BALAMURALI YARD KASARAGOD-YARD RENT		5,540.00
Sun Associates Trivandrum-Collection Agency		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		29,402.00
AS Associates calicut- TWL COLLECTION AGENCY		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		1,31,004.40
AARBEEES Associates		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		23,770.00
GOGULAM CORPORATE SERVICES LLP		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		25,597.00
GLOBAL ASSOCIATES-TRIVANDRUM-Collection Agency		42,954.00
Success Ads		9,000.00
e-Procurement Technologies Limited		442.00
Sam Associates		3,221.00
Adv.Abu Thahir		80,810.00
Udayakumar Shetty -Consultant		70,645.00
INAA ASSOCIATES COLLECTION AGENCY		40,126.00
SUBTOTAL(B.2)- SHOWN UNDER OTHER CURRENT LIABILITIES		28,88,763.43
TOTAL-B		(12,79,477.54)

<u>NOTE C</u> <u>AUDITOR'S REMUNERATION</u>		Figures As on 30.09.2024 Rs. Ps.	
Audit Fee		3,00,000.00	
TOTAL-C		3,00,000.00	
<u>NOTE D</u> <u>VEHICLE LOAN</u>		Figures As on 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	
<u>NOTE E</u> <u>CONSUMER LOAN</u>		Figures As on 30.09.2024 Rs. Ps.	
Consumer loan		4,35,65,261.82	
TOTAL-E		4,35,65,261.82	
<u>NOTE F</u> <u>MICROFINANCE</u>		Figures As on 30.09.2024 Rs. Ps.	
Microfinance		82,90,09,423.28	
TOTAL-F		82,90,09,423.28	
<u>NOTE G</u> <u>CONSUMER LOAN - BRANCH CHANNEL</u>		Figures As on 30.09.2024 Rs. Ps.	
TOTAL-G		-	
<u>NOTE H</u> <u>GRATUITY</u>		Figures As on 30.09.2024 Rs. Ps.	
Balance payable as per actuarial report		(2,50,21,364.00)	
TOTAL-H		(2,50,21,364.00)	

PROV.Movement

LOAN	30.09.2024			31.03.2024			Addition		Reduction		Net
	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	5,210.00	-	-	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 KHEMA	-	-	-	-	-	-	-	-	-	-	-
TRADERS LOAN	28,836.35	-	-	22,943.70	-	-	-	-	-	-	-
MAHILA KHEMA	9,648.48	-	-	16,416.42	-	-	-	-	-	-	-
MAX SUVIDHA	2,940.00	-	-	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	PROVISION STD	PROVISION SUB	PROVISION D1	PROVISION D1	PROVISION D2	PROVISION D2	PROVISION D3	PROVISION D3	TOTAL PROVISION -	TOTAL NPA PROVISION	NET NPA	NET NPA %
												PER%	AMT	STD	SECURED	UNSECURED	SECURED	UNSECURED	SECURED	UNSECURED	DOUBTFUL PER%			
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
MICROFINNANCE	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	-	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TRADERS LOAN (MAX VANLUYA)	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VYAPARI KISHEMA	72,09,087.00	72,09,087.00	-	-	-	-	-	-	-	-	-	-	28,836.35	-	-	-	-	-	-	-	-	-	-	-
MAHLA KISHEMA	24,12,121.00	24,12,121.00	-	-	-	-	-	-	-	-	-	-	9,648.48	-	-	-	-	-	-	-	-	-	-	-
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