

MAXVALUE CREDITS AND INVESTMENTS LTD**REGD.OFFICE:1ST FLOOR,CEE KAY PLAZA, OPP. METROPOLITAN HOSPITAL,
KOORKENCHERY,THRISSUR-680007 CIN-U65921KL1995PLC009581****BALANCE SHEET AS AT 31.12.2024**

Particulars	Note No.	Figures As on 31.12.2024		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	(76,43,55,902.51)		(78,39,88,656.99)	
2. Share application money pending allotment					
3. Non-current liabilities					
(a) Long-term borrowings	4	2,53,12,46,000.00		2,25,07,01,000.00	
(b) Other long-term liabilities	5	5,01,86,247.00		10,10,09,173.00	
(c) Long term provisions	6		-		-
4. Current liabilities					
(a) Short term borrowings			9,04,100.00		-
(a)Trade payables	7		-		-
(b) Other current liabilities	8	72,02,24,133.99		1,64,01,94,289.47	
(c) Short-term provisions	9	19,93,40,757.41		17,73,85,775.05	
TOTAL		4,52,51,42,870.89		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	24,47,51,672.25		25,61,01,434.02	
(ii) Intangible assets	10	16,69,291.18		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	93,49,08,524.60		1,87,15,07,740.21	
(d) Operational Risk Loss Account		36,11,458.00			
2. Current assets					
(a) Cash and cash equivalents	13	21,24,45,373.26		31,84,34,358.62	
(b) Short-term loans and advances	12	2,90,07,15,473.50		2,50,86,95,562.16	
(c) Other current assets	14	17,66,05,577.78		16,57,59,064.38	
(d) Trade Receivables	15		-		-
TOTAL		4,52,51,42,870.89		5,17,28,99,115.53	

MAXVALUE CREDITS AND INVESTMENTS LTD

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

PROFIT AND LOSS STATEMENT FOR THE YEAR ENDED 31.12.2024

Particulars	Note No.	Figures As on 31.12.2024		Figures As on 31.03.2024	
		Rs.	Ps.	Rs.	Ps.
I. Revenue from operations	16	74,04,61,928.57		1,24,98,86,600.60	
II. Other income	17	4,53,80,958.20		11,72,64,253.50	
III. Total Revenue (I+II)		78,58,42,886.77		1,36,71,50,854.10	
Expenses:					
a, Employee benefits expense	18	26,02,21,365.37		35,51,47,442.52	
b, Finance cost	19	29,50,59,885.07		55,61,47,762.11	
c, Depreciation and amortization expense	10	1,87,05,968.98		3,37,88,735.27	
d, Other expenses	20	19,24,83,901.06		32,02,16,194.72	
IV. Total Expenses		76,64,71,120.48		1,26,53,00,134.62	
V. Profit before exceptional and extraordinary items and tax (III-IV)		1,93,71,766.29		10,18,50,719.48	
VI. Exceptional Items					
VII. Profit before extraordinary items and Tax (V-VI)		1,93,71,766.29		10,18,50,719.48	
VIII.Extraordinary items		2,60,988.19		1,77,851.22	
IX. Profit before tax (VII-VIII)		1,96,32,754.48		10,20,28,570.70	
X. Tax expense:					
(1) Current tax					
(2) Deferred tax	11		-	(20,93,011.08)	
XI. Profit / (Loss) for the period (IX-X)		1,96,32,754.48		10,41,21,581.78	
Earnings per equity share:					
(1) Basic			0.06		0.32
(2) Diluted			0.06		0.32
Accounting 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 31.12.2024 (INDIRECT METHOD)

	PARTICULARS	AMOUNT		
A	Cash flows from operating activities			
	Net Profit before taxation and extra ordinary items		1,93,71,766.29	
	Adjustments for:			
	Depreciation and Amortization	1,87,05,968.98		
	Provision for NPA (Expense)	2,07,88,360.01		
	Provision for standard assets(Expense)	(24,44,835.65)		
	Provision for OPRLS account	36,11,458.00		
	Loans Writeoff	1,95,94,180.00		
			6,02,55,131.34	
	Operating Profit before working capital changes		7,96,26,897.63	
	Adjustments for:			
	Add: Increase in current liabilities	-		
	Less: Decrease in current liabilities	28,01,86,055.48		
	Add :Decrease in current assets	-		
	Less:Increase in current assets	40,64,77,882.74		
			(68,66,63,938.22)	
	Cash generated from operations		(60,70,37,040.59)	
	Income tax paid		-	
	Cash flow before extra ordinary items		(60,70,37,040.59)	
	NET CASH FLOWS FROM OPERATING ACTIVITIES			(60,70,37,040.59)
B	Cash flows from investing activities			
	Purchase of fixed assets		(73,93,197.45)	
	Sale/Disposal of Fixed Assets		5,94,153.79	
	NET CASH FLOWS FROM INVESTING ACTIVITIES			(67,99,043.66)
C	Cash flows From Financing Activities			
	Re-payment of long term borrowings		(35,83,35,000.00)	
	Re-payment of other long term liabilities		(5,08,22,926.00)	
	Receipt from long term loans and advances		91,70,05,024.89	
	Receipt from Issue of Equity shares		-	
	NET CASH FLOWS FROM FINANCING ACTIVITIES			50,78,47,098.89
	Net increase/decrease in cash or cash equivalents			(10,59,88,985.36)
	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		21,24,45,373.26	
	Net increase as disclosed above			(10,59,88,985.36)

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

NOTES TO BALANCE SHEET as on 31.12.2024

	NOTE 2 SHARE CAPITAL	Figures as at 31.12.2024			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 31.12.2024			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	

beginning and at the end of the reporting period		Equity Shares		Preference Shares	
Particulars		Figures As on 31.12.2024	Figures As on 31.03.2024	Figures As on 31.12.2024	Figures As on 31.03.2024
Opening number of shares outstanding		357519507	357519507	NIL	NIL
Shares Issued		0	-		
Closing number of shares outstanding (Face value of Rs. 5/-)		357519507	357519507	NIL	NIL
Closing number of Equity shares outstanding after Share split up (Face value of Rs. 10/- to Rs. 5/-)		357519507	357519507	NIL	NIL

Terms/rights attached to equity shares

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

Aggregate number and class of bonus shares issued, shares issued for consideration other than cash and shares bought back during the period of five years immediately preceding the reporting date:						
			31.12.2024	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	31.12.2024		31.03.2024		
	No of share Holdings	% of share Holdings	No of share Holdings	% of share Holdings	
Maxvalue Consultancy Services	43340108	12.12%	43340108	12.12%	

Disclosure of shareholding of promoters as at March 31, 2023 is as			
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 31.12.2024		Figures As on 31.03.2024	
a)	Profit and Loss account				
	Balance as per last Balancesheet	(89,75,51,232.55)		(98,08,48,497.97)	
	Add :Profit for the year	1,96,32,754.48		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		(87,79,18,478.07)		(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)		(76,43,55,902.51)		(78,39,88,656.99)

NOTE 4 LONG TERM LIABILITIES	Non-Current Portion				Current Maturities				
	Figures As on		Figures As on		Figures As on		Figures As on		
	31.12.2024	Rs.	31.03.2024	Rs.	31.12.2024	Rs.	31.03.2024	Rs.	
	Ps.		Ps.	Ps.		Ps.			
Secured Borrowings									
a) Debentures	39,07,80,000.00		10,46,75,000.00		17,11,80,000.00		28,61,05,000.00		12,76,60,000.00
Un Secured Borrowings									
a) Sub-Ordinated Debt	2,56,58,29,000.00		2,42,65,71,000.00		2,07,95,21,000.00		13,92,58,000.00		93,65,83,000.00
TOTAL(NOTE 4)	2,95,66,09,000.00		2,53,12,46,000.00		2,25,07,01,000.00		42,53,63,000.00		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 31.12.2024					
Maturity Date	Rate of Interest				
	>=10<=11.5	>11.5<=12.5	>12.5<=13.5	>13.5<=15	Total
Above 5 years	-	26,25,000.00	-	-	26,25,000.00
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	6,51,50,000.00	72,00,000.00	-	-	7,23,50,000.00
Less than 1 year	26,84,05,000.00	1,77,00,000.00	-	-	28,61,05,000.00
Total	36,32,55,000.00	2,75,25,000.00	-	-	39,07,80,000.00

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

As on 31.12.2024					
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	10,17,75,000.00	25,00,000.00	-	12,70,15,000.00
4 Year to 5 years	-	62,86,70,000.00	11,41,50,000.00	-	74,28,20,000.00
3 Year to 4 years	5,89,20,000.00	1,23,73,55,000.00	-	-	1,29,62,75,000.00
2 Year to 3 years	18,45,40,000.00	-	-	-	18,45,40,000.00
1 Year to 2 years	1,30,35,000.00	6,28,86,000.00	-	-	7,59,21,000.00
Less than 1 year	4,29,92,000.00	9,32,23,000.00	30,43,000.00	-	13,92,58,000.00
Total	32,22,27,000.00	2,12,39,09,000.00	11,96,93,000.00	-	2,56,58,29,000.00

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

NOTE 5 OTHER LONG TERM LIABILITIES	Non-Current Portion				Current Maturities				
	Figures As on		Figures As on		Figures As on		Figures As on		
	31.12.2024	Rs.	31.03.2024	Rs.	31.12.2024	Rs.	31.03.2024	Rs.	
	Ps.	Ps.	Ps.	Ps.	Ps.	Ps.	Ps.	Ps.	
Interest payable on debenture	-	-	-	-	85,00,627.53	2,11,35,301.66			
Interest payable on bond	5,01,86,247.00		10,10,09,173.00		13,66,60,732.15	48,66,86,889.15			
TOTAL(NOTE 5)	5,01,86,247.00		10,10,09,173.00		14,51,61,359.68	50,78,22,190.81			
					57,05,24,359.68				
NOTE 6 LONG TERM PROVISIONS					Figures As on		Figures As on		
					31.12.2024		31.03.2024		
					Rs.		Rs.		
					Ps.		Ps.		
TOTAL(NOTE 6)					-		-		
NOTE 7 TRADE PAYABLES					Figures As on		Figures As on		
					31.12.2024		31.03.2024		
					Rs.		Rs.		
					Ps.		Ps.		
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 OTHER CURRENT LIABILITIES	Figures As on		Figures As on	
	31.12.2024	Rs.	31.03.2024	Rs.
	Ps.		Ps.	
Current maturities of Long-term liabilities (Note 4 & 5)	57,05,24,359.68		1,57,20,65,190.81	
Sundry Creditors(Sub Schedule 2)	24,43,769.51		48,84,159.00	
Administrative expenses payable	34,12,379.71		11,00,544.71	
TDS Payable	3,82,382.75		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	65,65,328.63		57,22,866.19	
Advance EWI - Business Loan	1,22,27,875.55		1,05,48,455.20	
Retention Money Payable	7,27,705.15		6,20,466.05	
Salary Payable	47,14,043.85		33,95,505.00	
ESI Payable	3,82,504.36		5,20,190.75	
Output SGST	8,95,058.18		-	
Output CGST	8,95,058.18		-	
PF Payable	9,56,745.00		10,53,888.00	
Electricity Charges Payable	4,00,000.00		1,90,319.00	
Loan-NEFT/Cheque/DD-Cancel/ Return A/c	11,19,750.50		10,59,260.49	
Employee EMI Collection Account	3,471.00		5,535.00	
GST payable	10.00		44,86,489.02	
Sundry Deposit	2,13,340.96		1,50,403.95	
Collection Agency Security Deposit	49,98,996.00		56,48,831.00	
Staff Welfare Payable	88,600.00		96,900.00	
Advance EMI - Vehicle Loan	58,85,254.00		62,36,898.00	
Professional charges payable	16,520.00		14,000.00	
Insurance Payable MF	1,42,137.00		1,67,537.00	
Marketing Expenses Payable - Two Wheeler Loan	20,000.00		-	
Salary retained	15,08,423.87		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	25,06,147.46		44,69,808.46	
Advance EMI - Edmax	37,990.00		38,012.00	
Output IGST	21,270.19		-	
Surplus on Auction- Gold Loan	7,80,972.96		32,72,218.66	
Advance Equated Daily Instalment	11,62,237.00		13,45,581.00	
Stamp Duty Payable - Gold Loan (Karnataka)	5,40,476.00		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	4,99,224.50		16,200.00	
Care insurance charge payable	22,491.00		18,800.00	
Auction Surplus payable	30,91,115.37		10,94,754.06	
TCS Payable	(4,008.00)		30,992.00	
EMD Deposit - Gold Loan	5,00,000.20		15,00,000.00	
RCM CGST PAYABLE	6,69,402.01		-	
RCM SGST PAYABLE	6,69,402.11		-	
RCM IGST PAYABLE	2,700.00		-	
Courier charges payable	1,860.00		10,303.00	
Federal Bank OD account : 14675600002128	7,18,45,051.00		-	
Federal Bank OD account 14675600002144	1,70,38,289.11		-	
Locker deposit	20,000.00		20,000.00	
Vehicle Loan - Trade Advance			8,08,952.00	
TOTAL(NOTE 8)	72,02,24,133.99		1,64,01,94,289.47	

NOTE 13 CASH AND CASH EQUIVALENTS	Figures As on		Figures As on	
	31.12.2024	Rs.	31.03.2024	Rs.
	Ps.		Ps.	
a) Cash:				
Cash-in-hand	1,45,39,027.23		2,09,71,859.58	
b) Balances with Scheduled Banks :				
Bank accounts (Indian bank -Head Office 6481879736)	5,79,082.24		12,28,722.75	
Bank accounts (Thiruvillwamala (SIB a/c no: 0081073000030733))	20,063.26		23,190.42	
Bank accounts (SIB-Pulpally) 0260073000000541	14,491.03		1,02,798.99	
Bank accounts (6482289703 Indian bank - Koorkkanchery)	4,58,454.92		14,26,925.92	
Bank accounts (HDFC-HO)TWL-50200023217266	6,32,231.19		10,91,560.23	
Bank accounts (SIB-Shornur)0770073000000066	2,08,622.91		1,40,228.99	
Bank accounts (SIB-Kuzhalmannam) 0735073000000075	2,74,781.95		36,286.77	
Bank accounts(SIB-Kozhinjampara) 0039073000021601	-		89,119.21	
Bank accounts (Federal-Cherpu) 15700200002085	25,000.00		31,515.80	
Bank accounts(HDFC-Head Office)50200022884287	1,94,596.43		21,85,014.35	
Bank accounts (Federal-Chathamur) 12780200010836	25,000.00		1,41,717.20	
Bank account Money Gram-Xpress money a/c - Head Office)917020065859888	45,402.63		89,097.06	
Bank accounts (Axis bank Salary account-HO)917020069612276	6,04,197.24		66,08,736.56	
Bank Accounts (Federal bank - Rajakkad)17460200002225	1,77,108.00		1,04,249.20	
Bank accounts (Federal Bank - Perambra)14150200003538	25,000.00		1,19,948.40	
Bank accounts(TWL Federal bank a/c – 14670200012163)	38,09,134.89		55,46,054.52	
Bank accounts (Federal bank - Head Office)14670200012106	44,23,182.01		71,54,696.06	
Bank accounts (Axis-Nilambur)918020009931864	5,98,143.40		23,170.70	
Bank Accounts (Federal Bank - Thodupuzha)20370200000969	26,490.00		1,16,403.84	
Bank accounts (Indian Bank - Kattakada)6610987908	-		89,445.90	
Bank accounts(Axis Bank - Thalassery)918020019273721	-		14,154.81	
Bank accounts(Axis Bank - Kanhangad)918020021339996	2,14,593.79		1,72,742.64	
Bank accounts (Federal- Vaikom)10960200004847	19,615.90		19,924.52	
Bank accounts(Axis Bank - Karunagappally)918020025360859	1,51,061.31		97,190.56	
Bank accounts (Federal bank- Neyyatinkara)14400200003339	24,200.00		34,526.45	
Bank accounts(Axis bank - Kasargod)918020029318584	413.42		61,235.32	
Bank accounts (Axis bank incentive account-HO)918020027676446	5,635.54		2,23,120.98	
Business Loan (Axis bank account- HO)918020028743705	(11,081.62)		16,56,147.65	
Bank accounts (Axis bank - Vadakara)918020029516458	25,944.88		50,293.48	
Bank accounts (Federal bank - Edavannapara)16000200002550	24,820.00		33,828.60	
Bank accounts (Axis bank - Adoor)918020039300285	-		37,020.86	
Bank accounts(Axis Bank -Nedumangad) 918020037014430	-		24,882.00	
Bank accounts (Federal- Triprayar) 14250200003080	3,77,000.00		2,29,766.40	
Bank accounts (Fedaral Bank - Perinthalmanna) 15370200006773	25,000.00		16,470.90	
Bank accounts (Axis - Nadakavu) 918020032304712	1,000.00		1,21,143.10	
Bank accounts(Axis bank- TWL) 918020028868260	4,43,673.92		44,38,102.33	
Bank accounts (Federal- Mundakkayam) 13970200012952	18,887.00		40,339.30	
Bank accounts (Federal bank - Ottapalam)14310200012513	25,000.00		82,097.00	
Bank accounts (Federal Bank - Thirumala) 20390200001254	23,140.00		47,224.40	
BANK ACCOUNTS AXIS BANK (Edmax-Margin amount Transfer)HEAD OFFICE 918020051594891	1,86,950.74		26,51,877.14	
Bank accounts (Federal Bank - Munnar)10100200006506	24,010.00		1,40,457.02	
Bank accounts (HDFC - TWL Head Office) 50200032323161	55,137.32		2,69,467.32	
Bank accounts (Axis Bank - Mavelikara) 918020066750976	-		23,151.36	
Bank accounts (Axis Bank - Pattambi) 918020068396754	2,01,952.35		6,18,351.35	
Bank accounts (Axis bank- Kottayam RO) 918020066492214	18,691.59		57,813.39	
Bank accounts (Axis Bank - Palayam) 918020067097667	-		1,21,345.90	
Bank accounts (Axis Bank - Perumbavoor) 918020067092905	8,558.96		3,53,709.96	
Bank accounts (Axis bank- Pathanamthitta) 918020068817578	45,239.40		58,989.10	
Bank accounts(Axis bank- Calicut RO) 918020068805999	88,681.05		1,22,712.95	
Bank acciunts (Axis bank- Anjerichira) 918020063795512	2,43,811.95		29,376.40	
Bank accounts (Federal bank - Thamarassery) 14670200012403	25,000.00		36,958.38	
Bank accounts(Axis bank - Kalamassery)918020067429116	15,265.13		74,771.53	
Bank accounts (Federal bank - Vadakkenchery)14670200012460	24,799.40		6,24,493.00	
Bank accounts (Axis Bank - Kothamangalam)918020074489644	3,40,412.33		1,36,995.13	
Bank accounts (Federal bank - Kodakara)14670200012296	23,500.00		22,258.20	
Bank accounts (The Federal Bank Limited - Adimaly)14670200012353	25,000.00		1,34,260.50	

Bank accounts (Axis Bank - Chengannur)918020066570628	-	25,569.80
Bank accounts (Axis bank - Pandalam)918020067096952	-	31,412.85
Bank accounts (Federal bank - Piravam)14670200012338	25,000.00	45,600.40
Bank accounts(Federal bank - Nedumkandam)14670200012486	25,000.40	2,50,452.54
Bank accounts(Axis Bank - Peroorkada)918020079308896	-	49,455.25
Bank accounts (Federal bank-Mananthavady)14670200012361	31,075.00	50,708.18
Bank accounts (Federal bank -Venjaramoodu)14670200012528	25,000.00	32,625.76
Bank accounts (Federal bank -Cheruplassery)14670200012536	25,000.00	34,463.88
Bank accounts(Federal Bank- Kumaly)15310200004352	25,000.00	99,447.68
Bank accounts (Federal bank - Chittur)14670200012569	4,06,676.00	54,760.81
Bank accounts (Axis Bank- Sulthan bathery)918020068672977	-	18,150.86
Bank accounts (Axis Bank - Alapuzha) 918020088834472	5,170.43	2,67,936.40
Bank accounts(Federal bank-Vengara)14670200012668	24,505.00	31,465.00
Bank accounts(Axis bank- Kottarakkara)918020087060441	(1.00)	44,775.27
Bank accounts(Axis Bank - North Paravoor)918020101710639	-	35,829.86
Bank accounts (Axis bank - Cherthala)918020102615476	9,389.45	27,596.21
Bank accounts(Federal bank - Anchal)14670200012692	25,000.00	57,258.00
Bank accounts(Federal bank - Pudunagaram)14670200012437	25,000.00	40,566.00
Bank accounts(Federal bank - Karukachal)14670200012684	25,000.00	39,411.22
Bank accounts(ESAF bank-Marayur)2018000020543	36,337.73	82,718.14
Bank accounts (Axis bank pool account - Head Office)918020018817683	2,11,592.69	97,59,135.25
Axis bank-Western Union Money transfer- 919020084322279	42,108.34	16,91,715.04
Axis bank-Ria money transfer 919020084228135	15,010.14	76,671.28
Elappara Gramin bank-40385111000566	21,361.59	21,255.09
Canara bank-N R Mohalla(5151201000284)	-	40,292.80
Axis bank -Trans fast(919020087717526)	79,042.26	4,36,129.87
Canara bank T Narasipura(0662201000813)	20,346.88	30,395.88
Federal bank Rannebannur(21110200001792)	25,000.00	45,199.90
Canara bank Nanjangud (0597201001266)	30,811.00	39,183.00
Federal bank Devanahalli (15290200001956)	25,000.00	65,490.01
Canara bank Jayanagar RO (2725214000002)	15,74,372.56	9,25,775.98
Canara bank Jayanagar 3rd Block(2725201000184)	23,118.00	2,72,842.36
Canara bank Gauribidanur(770201000906)	-	61,995.10
Axis bank-Uduppi(919020094756688)	-	1,21,591.86
Axis bank-Tumkur Sadashivanagar(919020094818537)	-	3,43,671.00
Canara Bank-Tumkur Kyathasandra (5558214000001)	1,06,976.40	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)	-	1,12,840.25
Canara bank-Haveri (2812201000452)	-	24,607.20
Canara bank-Channarayapatna (767201001040)	-	4,59,411.10
Axis bank Harihar(920020000719181)	44,526.53	76,157.28
Axis bank Gold Loan (919020094641256)	2,68,539.04	3,569.96
Axis bank-Valanchery (920020001230379)	44,056.05	99,059.70
Canara bank Dharwad (567201001109)	-	36,074.80
Axis bank POS (920020008441646)	12,43,530.26	88,68,884.26
Corporation bank-Banasawadi (510101007144332)	61,557.40	57,727.63
ESAF bank-Head Office (2020000020901)	1,29,726.50	1,99,29,735.50
Axis bank BBPS-(920020036000266)	53,35,981.26	36,70,758.73
Kotak Mahindra Bank Debenture Issue(9345063398)	4,46,308.18	1,79,352.18
South Indian Bak -Panamaram(099607300000020)	1,10,581.44	20,140.00
HDFC Vendor Account(50200040085130)	52,407.94	3,83,368.94
Bank accounts (Axis fund transfer A/c-Head Office)921020008192118	19,53,557.55	1,44,47,825.34
Canara Bank-Bagepalli-1 (0925201000758)	10,359.00	1,75,359.00
Canara Bank-Bagepalli-2 (9921201008920)	-	8,753.00
Canara Bank-Pavagada (120000031780)	7,891.00	89,309.00
Federal Bank-Hubly(13380200017391	25,000.00	25,550.43
Canara Bank-Madanapalle (120000044621)	-	27,112.00
Bank of Baroda Bank -Sira (54930200000295)	-	4,37,629.00

Canara Bank-Chamarajanagar(120000249837)	-	15,434.00
Union Bank of India-Keshwapura Hubli(566301010050284	12,415.33	28,233.55
Canara Bank-Kuppam(120000332870)	-	38,854.00
Bank of India-Bailahongal (111420110000116)	8,310.84	9,534.52
Canara Bank-Kittur (120000460360)	9,315.84	11,550.60
Canara Bank-Madakasira(120000423081)	30,567.72	8,873.72
Catholic Syrian bank-Akshayanagar(052304379159195001)	35,071.25	25,011.75
Canara Bank-Belur(120000428940)	21,580.68	3,26,299.68
Federal Bank-Tiptur(19900200004109)	25,000.00	5,27,468.24
Canara Bank-Sidlaghatta(120000482487)	-	24,818.00
Canara Bank-Hassan(120000501060)	-	65,935.00
Federal Bank-Kunigal(20700200001916)	25,000.00	15,733.88
Canara Bank-Doddaballapur(120000547384)	-	25,335.00
Canara Bank-Arakalagudu(120000588241)	1,72,345.00	38,976.00
Canara Bank-Mulbagal(120000608690)	-	15,899.00
Axis Bank-Payment GateWay(921020051631648)	17,60,830.11	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)	18,713.00	1,31,301.40
Bank accounts (Axis Bank - Kalpetta) 922020025392899	29.50	26,986.91
Bank accounts (Canara -Mysore K G Koppal)120001425680	-	24,758.70
Bank accounts(Canara Bank - Shikaripura)120001497930	10,404.00	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	10,51,007.30	5,55,974.80
Bank account(Canara bank-Palamaner)120001711514	-	41,571.00
Bank accounts (Federal-Muvattupuzha) 14670200013294	25,000.00	55,161.73
Bank accounts (Indian bank -7299542102) Credit & recovery	81,826.53	19,94,523.79
Bank account(Canara bank-Sagar)120002003141	8,518.00	18,893.00
Bank accounts (Union Bank - Munavalli) 340701010033093	8,207.96	52,172.35
Bank account(Bank of Maharashtra-Vadagoan Belagavi)60433144535	31,574.41	16,766.45
Bank accounts(Axis Bank - Kattappana)922020037353480	38,228.57	5,25,385.47
Bank account(Bank of Braoda -41740200001683)-Hindupur Branch	-	2,26,176.26
Bank Account(Esaf small finance Bank-Pazhayannur)-20230000003007	1,92,123.98	18,11,150.98
Bank Account(ESAF Small Finance Bank-Pulpalli-20230000003347)	49,738.28	12,47,431.28
Bank Account-Ramanattukara Branch(Federal Bank a/c no.14650200010300)	20,111.61	21,648.03
Bank Account(ESAF SMALL FINANCE BANK-Kozhinjampara)20230000011802	1,21,775.57	12,86,875.57
Bank Accounts(Union Bank of India-CA-Santhipuram)-238011010000041	35,457.27	1,44,754.68
Bank Account(AXIS BANK-KOYILANDY)923020028995263	3,01,631.11	5,47,474.11
Bank Account(Union Bank of India-V Kota Branch)190211010000103-ca	1,42,922.87	2,53,281.67
Bank account(Axis Bank- Kollam Branch-923020055425746	42,260.28	25,497.21
Bank account(Federal bank-fund raising-Thrissur region-14670200014177)	1,89,662.00	93,04,887.72
Bank account(Federal bank-Fund raising-Ernakulam region-14670200014193	69,910.32	29,05,028.32
Bank account(federal bank-Fund raising-Calicut region-14670200014201)	2,99,577.04	24,70,049.04
Bank account(Bank of Baroda-Maddur-79080200001621-Current Account)	39,444.79	22,805.00
Bank Account(Bank of Baroda-CA-Mandya Ashoknagara)74350200002534	79,204.89	-
Bank Account(Bank of Baroda-CA-Mandya Hosahalli)74350200002533	13,634.04	-
Bank Account(Axis Bank-Attingal-924020019100628)	12,970.43	-
Bank Account(Federal Bank-Current -Jayanagar RO-13870200012194	17,79,907.00	-
Bank Account(Federal Bank-Horamavu branch-Current -14710200016473)	25,000.00	-
Bank Account(Federal Bank-Jayanagar branch-13870200012210)	48,500.00	-
Bank Account(Federal Mysore K G Koppal branch-24410200000555)	25,000.00	-
Bank Account(Federal bank -Chittoor (AP) branch-16730200005852)	25,000.00	-
Bank Account(Federal fund transfer -Head office-12800200015252)	1,44,45,593.88	-
Bank Account(Federal Bank-Davanagere-22970200001681)	25,000.00	-
Bank account(Federal Bank-Channarayapatna-19870200004559)	25,000.00	-
Bank Account(Federal Bank-Mangalore- 11750200019187)	25,000.00	-

Bank Account(Federal Bank-Hassan-13540200015378)	1,95,000.00	-
Bank Account(Federal Bank-Doddaballapura-16310200004492)	25,000.00	-
Bank Account(Federal Bank- Palamaner-25020200000411)	19,322.96	-
Bank Account(Federal Bank-Haveri-20430200001647)	25,000.00	-
Bank Account(Federal Bank-Chickballapura-20210200004621)	25,000.00	-
Bank Account(Federal Bank-Tirupati-16830200003897)	25,000.00	-
Bank Account(Federal Bank-Dharwad-16380200003190)	25,000.00	-
Bank Account(Federal Bank-Thalassery-10880200315912)	25,000.00	-
Bank Account(Federal Bank-Kattapana-14260200014599)	25,000.00	-
Bank Account(Federal Bank-Perumbavoor-10030200038540)	24,999.60	-
Bank Account(Federal Bank-Anjerichira-12800200015344)	25,000.00	-
Bank Account(Federal Bank-Kannur-19970200004672)	461.00	-
Bank Account(THE CHITTOOR DIST. CO bank ltd Madanapalle303004200292)	16,203.00	-
Bank Account(Federal Bank-SAIBABA COLONY-18020200007175)	37,000.00	-
Bank Account(Federal Bank-ATTINGAL-14010200007824)	25,000.00	-
Bank Account(Federal Bank-Sultan Bathery-10690200015853)	17,078.00	-
Bank Account(Federal bank-Udupi-15740200003105)	25,000.00	-
Bank Account(The Chittoor Dist Central Co-op Bank-Kuppam-303004325256)	1,51,571.00	-
Bank Account(Federal Bank-Tumkur Sadashivanagar-16030200006988)	25,000.00	-
Bank Account(Dist Co-op Central Bank Ltd-Gundlupet-112002431971)	9,505.00	-
Bank Account(Federal Bank-N R Mohalla-12810200015004)	7,645.80	-
Axis bank MoneyGram transfer 917020065859888	10.39	-
Bank Account(Federal Bank-Nadakkavu-13000200022551)	24,000.00	-
Bank Account(Federal Bank-Cherthala-'10950200014276)	25,531.00	-
Bank Account(Federal Bank-Pathanamthitta-'22580200002058)	25,000.00	-
Bank Account(Federal Bank-VADAKARA-10710200015784)	23,761.00	-
Bank Account(Federal Bank-KATTAKADA-15490200004840)	25,000.00	-
Bank Account(Federal Bank-NEDUMANGAD-10720200010735)	25,000.00	-
Bank Account(Federal Bank-KOTHAMANGALAM-'10080200015089)	30,891.00	-
Bank Account(Federal Bank-NORTH PARAVUR-'11250200017836)	25,000.00	-
Bank Account(Federal Bank-ADOOR-10420200011649)	25,000.00	-
Bank Account(FEDERAL BANK-ALAPPUZHA-'13310200015574)	26,000.00	-
HEAD OFFICE FEDERAL BANK DIGIBIZ-'12800200015575)	9,04,100.00	-
Bank Account(Federal Bank-Hindupur-25980200000473)	25,000.00	-
Bank Account(Dist Centrl Co-op Bank Ltd Sira-006009000169)	94,911.50	-
Bank Account(Federal Bank-Kalpetta-13450200009662)	7,600.00	-
Bank Account(Federal Bank-Palayam-13890200014644)	25,000.00	-
Bank account(Federal Bank-Koorkkenchery-12800200015385)	45,000.00	-
Bank Account(Federal Bank-Kozhinjampara-25370200000303)	24,700.00	-
Bank Account(Federal Bank-NILAMBUR-11560200015865)	1,10,000.00	-
Bank Account(Federal Bank-PANDALAM-14170200005200)	25,000.00	-
Bank Account(Federal Bank-MAVELIKKARA-'10410200007655)	11,613.00	-
Bank Account(Federal Bank-SUNDARAPURAM-'23510200004449)	30,000.00	-
Bank Account(HEAD OFFICE FEDERAL BANK HOST TO HOST -'12800200015542)	1,000.00	-
Bank Account(HEAD OFFICE FEDERAL NACH ACCOUNT-'12800200015534)	25,45,717.00	-
Bank Account(Federal bank- Escrow -Head office -12800200015732)	35,58,927.63	-
Bank Account(Federal Bank-Chunchghatta-18270200007291)	25,000.00	-
Bank accounts (Indian bank-Escrow -Head Office 7607079799)	-	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	2,05,47,974.07	-
AXIS bank FD	-	11,09,24,839.00
KOTAK FD	-	52,53,295.00
TOTAL(NOTE 13)	21,24,45,373.26	31,84,34,358.62

NOTE 14 OTHER CURRENT ASSETS	Figures As on		Figures As on	
	31.12.2024	Rs.	31.03.2024	Rs.
	Ps.		Ps.	
Interest Receivable	12,17,01,282.32		9,31,44,797.27	
INTER BRANCH A/C	(0.01)		-	
Input CGST	6,62,799.30		8,88,418.00	
Input SGST	6,62,801.81		6,68,440.00	
Input IGST	30,583.69		1,32,200.00	
TDS Recoverable	1,42,054.40		5,70,399.81	
Input SGST- RCM	(0.47)		-	
Interest Receivable on FD	69,28,821.92		-	
Special Adhesive Stamp	(12,36,380.00)		46,200.00	
Group Mediclaim Recoverable	94,589.75		5,06,713.31	
Stock-stamp a/c	59,150.00		52,450.00	
Transfast financial service private ltd	3.38		-	
Delphi World Money Ltd (Formerly Weizmann forex Ltd)	398.42		813.14	
Prepaid Expenses	34,63,575.65		20,02,044.54	
Microfinance Collection Control A/C	72,40,401.71		1,26,06,506.71	
Maxvalue Consultancy Services Pvt Ltd	(12,68,280.00)		(20,04,936.00)	
TDS Receivable FY 2019-20	0.34		1,28,95,450.34	
TDS Receivable FY 2023 24	(3,116.74)		1,14,01,910.93	
TDS Receivable FY 2024-25	30,29,578.30		-	
Provision for cash shortage Recoverable A/C	3,25,096.18		3,25,096.18	
TCS Recoverable	13,946.87		29,021.87	
S S BULLION	(749.00)		(749.00)	
Input CGST- RCM	(0.48)		-	
DEFERRED IGST INPUT	66,857.14		31,582.22	
DEFERRED CGST INPUT	2,04,387.56		1,82,265.97	
DEFERRED SGST INPUT	2,04,387.70		1,82,273.07	
Deposits				
Rent Deposit	3,35,34,900.00		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	12,529.51		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)	17,66,05,577.78		16,57,59,064.38	

NOTE 15						
TRADE RECEIVABLES						
		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						
Particulars		Outstanding for following period from due date of payment				
		Less than 6 months	6 months - 1 year	1-2 years	2-3 years	More than 3 years
(i) Undisputed Trade Receivables - Considered good		-	-	-	-	-
(ii) Undisputed Trade Receivables - which have significant increase in credit risk		-	-	-	-	-
(iii) Undisputed Trade Receivables - Credit Impaired		-	-	-	-	-
(iv) Disputed Trade Receivables - Considered Good		-	-	-	-	-
(v) Disputed Trade Receivables - which have significant increase in credit risk						
(vi) Disputed Trade Receivables - Credit Impaired						
Total of the above		-	-	-	-	-
Total Unbilled due				-		-

MAXVALUE CREDITS AND INVESTMENTS LTD

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

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 31.12.2024	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 31.12.2024	As on 01.04.2024	As on 31.12.2024
1	Furniture & Fittings	24,60,84,336.98	39,24,385.19	12,42,497.57	-	24,87,66,224.60	17,37,05,673.13	1,44,22,808.69	9,53,361.73	-	-	18,71,75,120.09	7,23,78,663.85	6,15,91,104.51
2	Electrical Fittings	27,08,203.89	86,713.78	3,76,511.00	-	24,18,406.67	23,99,595.87	1,08,088.21	3,52,403.35	-	-	21,55,280.74	3,08,608.02	2,63,125.93
3	Computer & Software	2,37,40,675.78	19,36,461.37	-	-	2,56,77,137.15	2,18,17,495.50	11,83,800.72	-	-	2,30,01,296.22	19,23,180.28	26,75,840.93	
4	Office Equipments	4,79,70,223.77	14,45,637.11	6,43,383.21	-	4,87,72,477.67	4,09,63,851.38	26,00,322.97	6,23,461.11	-	-	4,29,40,713.24	70,06,372.39	58,31,764.43
5	Plant And Machinery	8,97,955.42	-	-	-	8,97,955.42	6,37,067.36	35,577.21	-	-	6,72,644.57	2,60,888.06	2,25,310.85	
6	Vehicle	28,32,676.00	-	-	-	28,32,676.00	25,81,047.44	59,206.54	-	-	26,40,253.98	2,51,628.56	1,92,422.02	
7	Land	17,39,72,092.55	-	-	-	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	73,93,197.45	22,62,391.78	-	50,33,36,970.05	24,21,04,730.68	1,84,09,804.34	19,29,226.19	-	-	25,85,85,308.84	25,61,01,433.70	24,47,51,661.22

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 31.12.2024	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 31.12.2024	As on 01.04.2024	As on 31.12.2024
1	Trade Mark	98,260.00	-	-	-	98,260.00	74,679.48	3,553.23	-	-	-	78,232.71	23,580.52	20,027.29
2	Software	86,05,480.89	-	-	-	86,05,480.89	66,63,605.58	2,92,611.41	-	-	-	69,56,216.99	19,41,875.31	16,49,263.90
	TOTAL	87,03,740.89	-	-	-	87,03,740.89	67,38,285.06	2,96,164.64	-	-	-	70,34,449.70	19,65,455.83	16,69,291.19
	Grand Total	50,69,09,905.27	73,93,197.45	22,62,391.78	-	51,20,40,710.94	24,88,43,015.74	1,87,05,968.98	19,29,226.19	-	-	26,56,19,758.54	25,80,66,889.53	24,64,20,952.40

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	Figures As on		Figures As on	
REVENUE FROM OPERATIONS	31.12.2024		31.03.2024	
	Rs.	Ps.	Rs.	Ps.
Interest Income				
Interest on Gold loan	28,13,43,445.00		35,62,13,527.51	
Interest on samruddhi loan	1,44,15,274.08		1,99,97,166.41	
Interest received-Edmax	3,249.00		8,185.00	
Interest on Consumer loan	98,25,637.05		1,60,44,310.51	
Interest on Vehicle loan	19,04,47,929.00		44,53,71,601.65	
Interest on Business loan	-		21.00	
Interest on overdue - Vehicle loan	(51,676.00)		7,52,38,074.70	
Interest on traders loan	-		1,554.00	
Interest on Microfinance	15,84,47,232.66		23,79,75,794.43	
Interest on overdue-Edmax	-		36,617.00	
Interest on traders loan (Max Vanijya)	55,84,806.00		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	72,70,349.00		(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	27,28,810.00		30,98,412.00	
Interest on Vyapari Kshema	10,71,179.00		13,19,394.79	
Interest on overdue-Vyapari Kshema	-		2,71,439.00	
Interest on Max Suvidha	10,33,561.00		2,08,665.00	
Interest on Mahila Kshema	8,44,739.26		11,80,304.96	
Interest on overdue Mahila Kshema	-		1,55,348.00	
Total-Interest Income	67,29,64,535.05		1,17,24,13,845.96	
Fee based Income				
Notice charge	20,24,509.16		30,94,386.84	
Documentation charges-VL	23,63,602.46		60,35,320.22	
Service charge vehicle loan	1,29,89,963.30		2,24,70,412.62	
Income auto loan finance	53,09,902.96		73,51,732.04	
Fore-closure charges on traders loan	5,70,305.02		15,03,457.48	
Processing fee -MF	72,80,154.84		2,07,64,159.40	
Processing fee -CDL	9,64,512.28		41,77,135.60	
Processing charges - gold loan	24,49,384.46		30,27,154.50	
Service Charge-Gold Loan	1,033.34		5,908.80	
Processing charges(Samruddhi Loan)	29,27,000.00		45,86,000.00	
Appraisal charges - Max Samruddhi	1,46,350.00		2,29,300.00	
Processing fee (Max Vanijya)	20,58,125.00		28,64,500.00	
Pre closure charges - Gold Loan	47,228.74		2,69,753.62	
processing charges (Vyapari Kshema)	1,74,270.00		2,50,510.00	
Appraisal Charges (Vyapari Kshema)	17,427.00		25,051.00	
Fore closure charges- Vyapari Kshem	1,32,710.14		1,70,207.58	
Bounce charge-Consumer loan	5,000.00		11,200.00	
Pre-closure charges-Mahila Kshema	1,00,942.24		1,16,779.74	
Appraisal charges-Mahila Kshema	16,250.00		13,037.00	
Overdue Charges Traders Loan	13,64,681.78		-	
Overdue Charges Vehicle Loan	2,62,52,754.08		10,454.94	
Processing Fee – Mahila Kshema	1,63,330.00		1,31,350.00	
Documentation Charge-MF	1,37,956.72		3,75,398.20	
Total -Fee based Income	6,74,97,393.52		7,74,72,754.64	
TOTAL - REVENUE FROM OPERATIONS	74,04,61,928.57		1,24,98,86,600.60	

NOTE 17 OTHER INCOME	Figures As on 31.12.2024		Figures As on 31.03.2024	
	Rs.	Ps.	Rs.	Ps.
Commission from money transfer	22,359.66		36,517.33	
Other income	40,552.48		4,24,621.92	
Other charges	250.00		-	
Round off	345.13		2,031.07	
Collection against loss on repossessed asset	1,14,93,490.00		1,68,51,209.00	
Interest on fixed deposit	84,28,891.99		1,09,86,459.00	
Sundry written back	-		2,89,809.00	
Transfer noting charges - subdebt	62,820.00		89,230.00	
Transfer noting charges - debenture	500.00		-	
Auction expense received-GL	6,00,411.88		8,02,086.87	
Interest on income tax refund	3,99,179.00		6,44,916.00	
Auction expense received-Consumer Loan	-		18,915.19	
Collection against written off account-Vehicle loan	57,32,634.00		1,10,42,771.00	
Collection against written off account-Business Loan	13,93,332.00		72,82,756.00	
Collection against Legal charges Traders Loan	68,980.00		20,136.00	
Collection against Legal charges Vehicle loan	31,50,593.00		20,000.00	
Collection against Traders Loan Write off account	21,964.00		-	
Duplicate GL pledge form charge	2,91,155.06		-	
Duplicate sub debt/Debenture certificate Charge	13,500.00		-	
News Paper publication charge	300.00		13,839.18	
Referral commission - Consumer loan	1,32,07,600.00		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	4,52,100.00		10,21,013.00	
TOTAL-OTHER INCOME	4,53,80,958.20		11,72,64,253.50	
NOTE 18 EMPLOYEE BENEFITS EXPENSES	Figures As on 31.12.2024		Figures As on 31.03.2024	
	Rs.	Ps.	Rs.	Ps.
Salary	23,42,69,400.50		32,65,49,334.47	
Provident fund	46,16,230.00		73,47,909.74	
ESI	32,46,891.03		54,34,254.76	
Staff welfare expense	21,42,619.98		14,74,891.00	
Group insurance	19,96,170.49		15,06,211.29	
Individual accidental insurance policy	90,181.00		1,16,541.00	
Stipend	11,84,497.14		20,04,377.26	
Gratuity	-		7,14,460.00	
Staff incentive	1,26,75,375.23		99,99,463.00	
TOTAL-EMPLOYEE BENEFITS EXPENSES	26,02,21,365.37		35,51,47,442.52	
NOTE 19 FINANCE COSTS	Figures As on 31.12.2024		Figures As on 31.03.2024	
	Rs.	Ps.	Rs.	Ps.
Interest on subordinate debt	26,12,70,550.00		52,01,95,002.26	
Interest on debenture	3,05,03,268.88		3,58,14,527.85	
Break interest	9,08,503.19		-	
Interest on OD Federal Bank	23,77,563.00		-	
Interest on OD Axis bank	-		1,38,232.00	
TOTAL-FINANCE COSTS	29,50,59,885.07		55,61,47,762.11	

NOTE 20 OTHER EXPENSES	Figures As on 31.12.2024		Figures As on 31.03.2024	
	Rs.	Ps.	Rs.	Ps.
	Advertisement & Business Promotion	12,76,737.16		13,87,611.84
Insurance charges	9,04,661.04		4,82,197.46	
Internet charges	30,81,394.39		48,63,177.53	
Legal Expenses	7,95,603.00		12,20,787.00	
Loan Written off	1,74,25,547.00		3,08,08,959.59	
Meeting Expenses	10,48,840.44		8,69,247.10	
Office expenses	19,05,381.71		24,65,146.20	
Printing & stationery	34,33,918.47		38,43,954.99	
Professional & Consultancy Charges	15,70,064.35		33,04,393.08	
Rates, Taxes and License	1,08,983.80		2,47,972.92	
Refreshment	2,51,661.00		3,93,441.50	
Repair & maintenance	78,62,411.27		1,01,83,385.69	
Software expenses	10,42,104.04		25,00,359.89	
Transportation charges	1,60,638.00		1,86,697.81	
Travelling expenses	99,85,988.80		1,32,42,381.79	
Bank charges	24,18,739.08		26,61,867.34	
Directors Remmuneration	49,00,000.00		72,00,000.00	
Electricity charges	56,27,170.72		74,68,576.74	
Inauguration expenses	1,92,922.00		72,903.00	
Membership Fee	30,000.00		10,000.00	
Miscellaneous Expenses	29,414.00		1,67,618.01	
Postage & courier	13,29,729.29		21,39,937.05	
Registration expenses	51,536.00		1,58,006.00	
Rent	4,65,28,686.00		6,58,69,959.99	
Subscriptions & periodicals	7,875.00		14,757.00	
Training expenses	2,76,369.00		1,25,666.00	
Audit fee	3,00,000.00		6,85,000.00	
Donation	30,000.00		11,500.00	
Stamp charges	1,32,117.25		2,77,944.22	
Housekeeping wages	10,81,876.00		13,55,747.00	
Generator running expenses	53,834.25		74,030.00	
TWL incentive	68,46,671.00		88,63,703.00	
ROC filing	30,600.00		68,100.00	
Cloud server rent	8,75,118.93		40,21,300.12	
Sitting fees-directors	9,25,000.00		7,00,000.00	
Twl dealer incentive	27,16,588.23		50,39,701.00	
SMS Charge	88,500.00		9,08,500.00	
Commission for debenture trustee	1,11,500.00		1,25,000.00	
Dealer Staff Vehicle Loan	4,47,291.85		9,41,015.00	
Labour/customer verification charges	60,000.00		3,66,086.51	
Provision for standard assets	(24,44,835.65)		(45,99,511.78)	
Staff recruitment service	68,000.00		59,742.00	
SSL certificate licence	229.16		-	
Provision for NPA (Expense)	2,07,88,360.01		4,58,03,645.22	
Provision for OPERATIONAL RISK LOSS ACCOUNT - Expense	36,11,458.00		-	
Commission collection agency	1,51,39,794.44		3,78,23,626.49	
GST paid	-		2,104.64	
Documentation Expense	40,460.00		70,537.70	
Penalty charges	4,50,000.00		7,010.00	
Interest on GST - RCM	3,653.00		13,742.82	
Institution tax	2,55,000.00		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	75,75,649.13		1,18,69,886.94	
TWL – storage expense	6,58,854.10		9,23,765.33	
Auction expenses-two wheeler	2,69,150.00		5,25,000.00	
Cibil Charges	3,98,306.14		7,05,883.00	
Marketing Agency Commission	-		49,500.00	
Yard Rent	9,09,466.80		15,01,457.21	
Prior period Item	1,18,355.63		1,96,032.00	
Auction Expense Gold Loan	2,54,161.45		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	10,23,000.00		38,44,450.00	
Wages	1,89,600.00		4,02,100.00	
Meeting Expenses-Vehicle Loan	30,738.00		71,893.00	
Postage & Courier-Vehicle Loan	3,97,113.00		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	3,40,305.00		3,90,448.00	
Bank Charges-Vehicle Loan	13,29,561.77		19,50,020.20	
Marketing & Sales Promotion-Vehicle Loan	50,000.00		1,03,650.00	
TWL-Moratorium Write Off Account	21,58,432.00		36,12,051.00	
"Cloud -based call center solution"(call) charges	-		1,11,280.00	
Traders Loan - Write off account	10,201.00		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	21,38,388.00		-	
Rent Apartment -RCM	12,42,599.00		-	
Legal charges Vehicle loan- RCM	30,45,926.00		-	
Arbitrator Fee RCM	1,09,800.00		-	
ROC filing -RCM	14,400.00		-	
Court filing charges/Legal Expenses (Non-Advocate Payments)	13,50,630.00		-	
NPA Collection commission	26,68,350.00		-	
Brokerage & Commission	91,944.00		-	
Income Tax Paid(TDS)	57,585.00		6,46,147.60	
GSM SIM Recharge	16,882.00		-	
GSM alarm expense	1,25,250.00		-	
IT audit expense	4,12,800.00		-	
TOTAL-OTHER EXPENSES	19,24,83,901.06		32,02,16,194.72	

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	1.96	1,96,32,754.48
Statutory Reserve	2.85	2,84,54,955.56
Total R&S	-76.44	(76,43,55,902.51)
Less: Intangible assets & b/f losses		
Less: Software & trademark	0.17	16,69,291.18
Less: Deferred tax asset/(Liability)	5.04	5,04,35,500.32

TOTAL TIER 1 CAPITAL	97.11	97,11,36,840.99
NET OWNED FUND	97.11	97,11,36,840.99

TIER 2 CAPITAL

PARTICULARS	AMOUNT IN CRORES	AMOUNT
Provision on STD asset	1.36	1,36,33,706.03
Subdebt net of discounting	158.80	1,58,80,36,200.00
TOTAL TIER 2 CAPITAL	160.17	1,60,16,69,906.03
50% OF TIER 1 CAPITAL	48.56	48,55,68,420.50
TIER 2 CAPITAL TO CRAR	49.92	49,92,02,126.53

RISK ADJUSTED ASSETS

PARTICULARS	AMOUNT	% OF RISK	AMOUNT	AMOUNT IN CRORES
Cash & Bank balances	21,24,45,373.26	0%	-	-
Loans and Advances-Secured	3,60,64,01,101.01	100%	3,60,64,01,101.01	360.64
Loans and Advances-Un secured	8,56,18,960.98	125%	10,70,23,701.23	10.70
Loans and Advances-Top up loan-Vehicle loan	14,46,66,353.00	125%	18,08,32,941.25	18.08
Fixed Assets	24,64,20,963.43	100%	24,64,20,963.43	24.64
Tax and Department	48,58,278.15	0%	-	-
Others	22,47,31,841.06	100%	22,47,31,841.06	22.47
Total	4,52,51,42,870.89		4,36,54,10,547.98	436.54

SUMMARY CRAR 31.12.2024

PARTICULARS	AMOUNT IN CRORES
TIER 1 CAPITAL	97.11
NET OWNED FUND	97.11
TIER 2 CAPITAL	49.92
RISK ADJUSTED ASSETS	436.54
RATIOS IN %	
PARTICULARS	%
TIER 1 CAPITAL	22.25
TIER 2 CAPITAL	11.44
CRAR	33.68

DISCOUNTING OF SUBORDINATED DEBTS AS ON 31.12.2024

SUB DEBT NET OF DISCOUNTING	OUTSTANDING AMOUNT	DISCOUNT %	DISCOUNT AMOUNT	DISCOUNTED VALUE	DISCOUNTED VALUE IN CRORES
Remaning maturity of instruments					
less than 1 year	13,92,58,000.00	100%	13,92,58,000.00	-	-
bet 1 and 2 years	7,59,21,000.00	80%	6,07,36,800.00	1,51,84,200.00	1.52
bet 2 and 3 years	18,45,40,000.00	60%	11,07,24,000.00	7,38,16,000.00	7.38
bet 3 and 4 years	1,29,62,75,000.00	40%	51,85,10,000.00	77,77,65,000.00	77.78
bet 4 and 5 years	74,28,20,000.00	20%	14,85,64,000.00	59,42,56,000.00	59.43
more than 5 years	12,70,15,000.00	0%	-	12,70,15,000.00	12.70
TOTAL	2,56,58,29,000.00		97,77,92,800.00	1,58,80,36,200.00	158.80

LEVERAGE RATIO		
PARTICULARS	AMOUNT IN CRORES	AMOUNT
Networth(NOF)	97.11	97,11,36,840.99
Outside Liabilities	315.20	3,15,19,56,606.68
Leverage	3.25	
OUTSIDE LIABILITIES		
Debentures	39.08	39,07,80,000.00
Sub ordinated debts	256.58	2,56,58,29,000.00
Interest payable on debentures	0.85	85,00,627.53
Interest payable on sub ordinated debts	18.68	18,68,46,979.15
Total	315.20	3,15,19,56,606.68

PROV.Movement

LOAN	31.12.2024			31.03.2024			Addition		Reduction		Net
	STD	Substd	Doubtful	STD	Substd	Doubtful	Substd	Doubtful	Substd	Doubtful	NPA PRV-EXP.
VEHICLE LOAN	35,56,854.06	47,75,160.90	10,99,13,199.50	58,40,955.64	70,76,342.20	9,94,38,368.00	-	1,04,74,831.50	(23,01,181.30)	-	81,73,650.20
GOLD LOAN	68,24,217.72	17,50,504.00	90,82,221.70	56,09,217.21	94,168.10	91,72,813.70	16,56,335.90	-	-	(90,592.00)	15,65,743.90
MICROFINANCE	26,03,377.12	79,65,315.34	1,69,48,234.35	38,45,263.23	10,80,791.47	1,00,42,708.77	68,84,523.87	69,05,525.58	-	-	1,37,90,049.45
CONSUMER LOAN	1,07,877.49	2,19,538.13	36,00,862.49	2,89,262.46	18,951.17	35,67,050.03	2,00,586.96	33,812.46	-	-	2,34,399.42
SAMMRUDDHI LOAN	3,72,392.21	1,24,308.40	18,99,815.84	2,78,353.42	3,78,390.90	12,69,285.76	-	6,30,530.08	(2,54,082.50)	-	3,76,447.58
CONSUMER LOAN ACCOUNT-EDMAX	-	-	-	-	-	-	-	-	-	-	-
TRADERS LOAN (MAX VANIJYA)	1,17,391.61	88,256.70	26,57,201.00	1,29,482.42	1,33,119.10	23,55,784.00	-	3,01,417.00	(44,862.40)	-	2,56,554.60
VYAPARI KSHEMA	-	-	-	-	-	-	-	-	-	-	-
TRADERS LOAN	21,192.00	-	-	22,943.70	-	-	-	-	-	-	-
MAHILA KSHEMA	29,841.01	-	-	16,416.42	-	-	-	-	-	-	-
MAX SUVIDHA	576.54	3,320.00	-	46,647.37	-	-	3,320.00	-	-	-	3,320.00
Total	1,36,33,719.76	1,49,26,403.47	14,41,01,534.88	1,60,78,541.86	87,81,762.94	12,58,46,010.26	87,44,766.73	1,83,46,116.62	(26,00,126.20)	(90,592.00)	2,44,00,165.15

NPA SUMMARY AS ON 31-12-2024

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 PERFS	PROVISION STD ASSET	PROVISION SUB STD	PROVISION D1 SECURED	PROVISION D1 UNSECURED	PROVISION D2 SECURED	PROVISION D2 UNSECURED	PROVISION D3 SECURED	PROVISION D3 UNSECURED	TOTALPROVISION - DOUBTFUL PERFS	TOTAL NPA PROVISION	NET NPA	NET NPA %
VEHICLE LOAN	1,18,03,72,150.00	88,92,13,514.00	4,77,51,609.00	6,28,96,061.00	6,69,311.00	10,73,88,641.00	1,96,17,267.00	1,59,95,860.00	3,68,29,887.00	29,11,58,636.00	24.67	24,34,07,027.00	35,56,854.06	47,75,160.90	1,25,79,212.20	6,69,311.00	3,22,19,592.30	1,96,17,267.00	79,97,930.00	3,68,29,887.00	10,99,13,199.50	11,46,88,360.40	17,64,70,275.60	14.95
GOLD LOAN	1,73,28,72,184.00	1,70,60,54,431.00	1,75,05,040.00	55,050.00	-	2,66,359.00	-	-	89,91,304.00	2,68,17,753.00	1.55	93,12,713.00	68,24,217.72	17,50,504.00	11,010.00	-	79,907.70	-	-	89,91,304.00	90,82,221.70	1,08,32,725.70	1,59,85,027.30	0.92
MICROFINANCE	74,74,45,667.33	65,08,44,279.62	7,96,53,153.36	-	90,50,051.50	-	72,71,428.23	-	6,26,754.62	9,66,01,387.71	12.92	1,69,48,234.35	26,03,377.12	79,65,315.34	-	90,50,051.50	-	72,71,428.23	-	6,26,754.62	1,69,48,234.35	2,49,13,549.69	7,16,87,838.02	9.59
CONSUMER LOAN	3,27,65,615.62	2,69,69,371.83	21,95,381.30	-	1,93,698.12	-	32,56,715.89	-	1,50,448.48	57,96,243.79	17.69	36,00,862.49	1,07,877.49	2,19,538.13	-	1,93,698.12	-	32,56,715.89	-	1,50,448.48	36,00,862.49	38,20,400.62	19,75,843.17	6.03
SAHMURUDHI LOAN	9,74,07,539.04	9,30,98,052.00	12,43,084.00	14,58,234.00	-	-	-	-	16,08,169.04	43,09,487.04	4.42	30,66,403.04	3,72,392.21	1,24,308.40	2,91,646.80	-	-	-	-	16,08,169.04	18,99,815.84	20,24,124.24	22,85,362.80	2.35
CONSUMER LOAN ACCOUNT-EDMAX	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TRADERS LOAN (MAX VANLIYA)	3,28,87,670.00	2,93,47,902.00	8,82,567.00	-	12,80,569.00	-	13,76,632.00	-	-	35,39,768.00	10.76	26,57,201.00	1,17,391.61	88,256.70	-	12,80,569.00	-	13,76,632.00	-	-	26,57,201.00	27,45,457.70	7,94,310.30	2.42
TRADERS LOAN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VYAPARI KSHEMA	52,98,001.00	52,98,001.00	-	-	-	-	-	-	-	-	-	-	21,192.00	-	-	-	-	-	-	-	-	-	-	-
MAHILA KSHEMA	74,60,252.00	74,60,252.00	-	-	-	-	-	-	-	-	-	-	29,841.01	-	-	-	-	-	-	-	-	-	-	-
MAX SUVIDHA	1,72,336.00	1,44,136.00	33,200.00	-	-	-	-	-	-	33,200.00	18.72	-	576.54	3,330.00	-	-	-	-	-	-	-	3,320.00	29,880.00	16.85
TOTAL	3,83,66,86,414.99	3,40,84,29,939.45	14,92,64,034.66	6,44,09,345.00	1,11,93,629.62	10,76,65,000.00	3,15,22,043.12	1,59,95,860.00	4,82,06,563.14	42,82,56,475.54	11.16	27,89,92,440.88	1,36,33,719.76	1,49,26,403.47	1,28,81,869.00	1,11,93,629.62	3,22,99,500.00	3,15,22,043.12	79,97,930.00	4,82,06,563.14	14,41,01,534.88	15,90,27,938.35	26,92,28,537.19	7.02