

**MAXVALUE CREDITS AND INVESTMENTS LTD**

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

**BALANCE SHEET AS AT 31.03.2025**

Particulars	Note No.	Figures As on 31.03.2025		Figures As on 31.03.2024	
		Rs.	Ps.	Rs.	Ps.
<b>I. EQUITY AND LIABILITIES</b>					
<b>1. Shareholders' funds</b>					
(a) Share capital	2	1,78,75,97,535.00		1,78,75,97,535.00	
(b) Reserves and surplus	3	(74,80,03,648.35)		(78,39,88,656.99)	
<b>2. Share application money pending allotment</b>					
<b>3. Non-current liabilities</b>					
(a) Long-term borrowings	4	2,55,73,58,000.00		2,25,07,01,000.00	
(b) Other long-term liabilities	5	4,42,52,787.00		10,10,09,173.00	
(c) Long term provisions	6	-		-	
<b>4. Current liabilities</b>					
(a) Short term borrowings		1,33,22,626.00			
(a)Trade payables	7	-		-	
(b) Other current liabilities	8	81,01,27,791.59		1,64,01,94,289.47	
(c) Short-term provisions	9	14,16,31,967.31		17,73,85,775.05	
<b>TOTAL</b>		<b>4,60,62,87,058.55</b>		<b>5,17,28,99,115.53</b>	
<b>II. ASSETS</b>					
<b>1. Non-current assets</b>					
(a) Property, Plant and Equipment and Intangible assets					
(i) Property, Plant and Equipment	10	24,14,19,068.75		25,61,01,434.02	
(ii) Intangible assets	10	15,72,364.92		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	79,75,10,950.28		1,87,15,07,740.21	
(d) Operational Risk Loss Account		36,11,458.00		-	
<b>2. Current assets</b>					
(a) Cash and cash equivalents	13	24,03,23,166.95		31,84,34,358.62	
(b) Short-term loans and advances	12	3,10,22,92,090.23		2,50,86,95,562.16	
(c) Other current assets	14	16,91,22,459.10		16,57,59,064.38	
(d) Trade Receivables	15	-		-	
<b>TOTAL</b>		<b>4,60,62,87,058.55</b>		<b>5,17,28,99,115.53</b>	

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<b>PROFIT AND LOSS STATEMENT FOR THE YEAR ENDED 31.03.2025</b>			
<b>Particulars</b>	<b>Note No.</b>	<b>Figures As on 31.03.2025</b> <b>Rs. Ps.</b>	<b>Figures As on 31.03.2024</b> <b>Rs. Ps.</b>
I. Revenue from operations	16	98,44,17,648.26	1,24,98,86,600.60
II. Other income	17	6,24,94,291.46	11,72,64,253.50
<b>III. Total Revenue (I+II)</b>		<b>1,04,69,11,939.72</b>	<b>1,36,71,50,854.10</b>
<b>Expenses:</b>			
a, Employee benefits expense	18	33,20,30,382.28	35,51,47,442.52
b, Finance cost	19	39,31,52,332.62	55,61,47,762.11
c, Depreciation and amortization expense	10	2,53,86,188.94	3,37,88,735.27
d, Other expenses	20	26,06,30,803.71	32,02,16,194.72
<b>IV. Total Expenses</b>		<b>1,01,11,99,707.55</b>	<b>1,26,53,00,134.62</b>
V. Profit before exceptional and extraordinary items and tax (III-IV)		3,57,12,232.17	10,18,50,719.48
VI. Exceptional Items			
<b>VII. Profit before extraordinary items and Tax (V-VI)</b>		3,57,12,232.17	10,18,50,719.48
VIII.Extraordinary items		2,72,776.47	1,77,851.22
<b>IX. Profit before tax (VII-VIII)</b>		3,59,85,008.64	10,20,28,570.70
X. Tax expense:			
(1) Current tax			
(2) Deferred tax	11	-	(20,93,011.08)
<b>XI. Profit / (Loss) for the period ( IX-X)</b>		3,59,85,008.64	10,41,21,581.78
Earnings per equity share:			
(1) Basic		0.11	0.32
(2) Diluted		0.11	0.32
<b>Accounting policies and notes on account</b>	1		

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<b>CASH FLOW STATEMENT (AS PER AS-3) FOR THE YEAR ENDED 31.03.2025 (INDIRECT METHOD)</b>				
	<b>PARTICULARS</b>	<b>AMOUNT</b>		
<b>A</b>	<b>Cash flows from operating activities</b>			
	<b>Net Profit before taxation and extra ordinary items</b>		3,57,12,232.17	
	<b>Adjustments for:</b>			
	Depreciation and Amortization	2,53,86,188.94		
	Provision for NPA ( Expense)	(2,45,73,028.24)		
	Provision for standard assets(Expense)	(19,55,524.50)		
	Provision for Spurious Gold Exp A/c	(13,33,000.00)		
	Provision for OPRLS account	36,11,458.00		
	Loans Writeoff	8,36,13,083.75		
	Provision for gratuity	(1,15,03,713.00)		
			7,32,45,464.95	
	<b>Operating Profit before working capital changes</b>		10,89,57,697.12	
	<b>Adjustments for:</b>			
	Add: Increase in current liabilities	-		
	Less: Decrease in current liabilities	23,44,42,871.88		
	Add :Decrease in current assets	-		
	Less:Increase in current assets	60,05,71,380.79		
			(83,50,14,252.67)	
	<b>Cash generated from operations</b>		(72,60,56,555.55)	
	Income tax paid		-	
	Cash flow before extra ordinary items		(72,60,56,555.55)	
	<b>NET CASH FLOWS FROM OPERATING ACTIVITIES</b>			(72,60,56,555.55)
<b>B</b>	<b>Cash flows from investing activities</b>			
	Purchase of fixed assets		(1,06,62,001.74)	
	Sale/Disposal of Fixed Assets		6,24,045.13	
	<b>NET CASH FLOWS FROM INVESTING ACTIVITIES</b>			(1,00,37,956.61)
<b>C</b>	<b>Cash flows From Financing Activities</b>			
	Re-payment of long term borrowings		(27,56,44,000.00)	
	Re-payment of other long term liabilities		(5,67,56,386.00)	
	Receipt from long term loans and advances		99,03,83,706.49	
	Receipt from Issue of Equity shares		-	
	<b>NET CASH FLOWS FROM FINANCING ACTIVITIES</b>			65,79,83,320.49
	<b>Net increase/decrease in cash or cash equivalents</b>			<b>(7,81,11,191.67)</b>
	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	24,03,23,166.95		
	<b>Net increase as disclosed above</b>			<b>(7,81,11,191.67)</b>

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**NOTES TO BALANCE SHEET as on 31.03.2025**

	<b>NOTE 2 SHARE CAPITAL</b>	<b>Figures as at 31.03.2025</b>			<b>Figures as at 31.03.2024</b>		
		<b>Number</b>	<b>Rs</b>	<b>Ps</b>	<b>Number</b>	<b>Rs</b>	<b>Ps</b>
<b>a)</b>	<b>Authorised Capital</b>						
	<b>39,80,00,000 Equity Shares of Rs.5/- each</b>	998000000	4,99,00,00,000.00		998000000	4,99,00,00,000.00	
	<b>10,00,000 Preference Shares of Rs. 10/- each</b>	1000000	1,00,00,000.00		1000000	1,00,00,000.00	
		<b>999000000</b>	<b>5,00,00,00,000.00</b>		<b>999000000</b>	<b>5,00,00,00,000.00</b>	
<b>b)</b>	<b>Issued,Subscribed, Called-up&amp; Paid-up capital</b>						
	<b>Equity shares of Rs. 5/- each fully called up and paid up</b>	357519507	1,78,75,97,535.00		357519507	1,78,75,97,535.00	
	<b>Preference shares of Rs.10/- each fully called up and paid up</b>	-	-		-	-	
	<b>Less: calls in arrears</b>	-	-		-	-	
	<b>TOTAL(NOTE 2)</b>	<b>357519507</b>	<b>1,78,75,97,535.00</b>		<b>357519507</b>	<b>1,78,75,97,535.00</b>	
	<b>beginning and at the end of the reporting period</b>						
	<b>Particulars</b>	<b>Equity Shares</b>			<b>Preference Shares</b>		
		<b>Figures As on 31.03.2025</b>	<b>Figures As on 31.03.2024</b>		<b>Figures As on 31.03.2025</b>	<b>Figures As on 31.03.2024</b>	
	Opening number of shares outstanding	329519507	329519507		NIL	NIL	
	Shares Issued	0	-				
	Closing number of shares outstanding ( Face value of Rs. 5/-)	<b>329519507</b>	<b>329519507</b>		NIL	NIL	
	Closing number of Equity shares outstanding after Share split up (Face value of Rs. 10/- to Rs. 5/-)	<b>329519507</b>	<b>329519507</b>		NIL	NIL	
	<b>Terms/rights attached to equity shares</b>						
	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						

<b>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:</b>							
			<b>31.03.2025</b>	<b>31.03.2024</b>	<b>31.03.2023</b>	<b>31.03.2022</b>	
<b>Number of Bonus Shares Issued</b>			NIL	NIL	NIL	NIL	
<b>Number of Shares issued for consideration other than cash</b>			NIL	NIL	NIL	NIL	
<b>Number of Shares bought back</b>			NIL	NIL	NIL	NIL	

	NOTE 2.2 - Members having more than 5% of share holdings.				
	Name	31.03.2025		31.03.2024	
		No of share Holdings	% of share Holdings	No of share Holdings	% of share Holdings
	Maxvalue Consultancy Services	43340108	12%	43340108	12%
	Disclosure of shareholding of promoters as at March 31, 2025 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 2025 & 31st March 2024.				

	<b>NOTE 3 RESERVES &amp; SURPLUS</b>	<b>Figures As on 31.03.2025</b>		<b>Figures As on 31.03.2024</b>	
<b>a)</b>	<b>Profit and Loss account</b>				
	Balance as per last Balancesheet	(89,75,51,232.55)		(98,08,48,497.97)	
	Add :Profit for the year	3,59,85,008.64		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	(71,97,001.73)	<b>(86,87,63,225.64)</b>		<b>(87,67,26,916.19)</b>
<b>b)</b>	<b>General Reserve</b>				
	Balance as per last Balancesheet				
	Less : General Reserve set off against accumulated loss				
<b>c)</b>	<b>Statutory Reserve</b>				
	Balance as per last Balancesheet	2,84,54,955.56		76,30,639.20	
	Add: Transfer from Profit & Loss Account	71,97,001.73	<b>3,56,51,957.29</b>	2,08,24,316.36	<b>2,84,54,955.56</b>
<b>d)</b>	<b>Reserve Fund</b>				
	Balance as per last Balancesheet				
	Less : Write back made during the year				
<b>e)</b>	<b>Share Premium</b>				
	Share Premium		-		-
	Securities Premium		<b>8,51,07,620.00</b>		<b>8,51,07,620.00</b>
	<b>TOTAL(NOTE 3)</b>		<b>(74,80,03,648.35)</b>		<b>(78,39,88,656.99)</b>

	NOTE 4 LONG TERM LIABILITIES	Non-Current Portion		Current Maturities	
		Figures As on 31.03.2025 Ps.	Rs. 31.03.2024 Ps.	Figures As on 31.03.2025 Ps.	Rs. 31.03.2024 Ps.
	<b>Secured Borrowings</b>				
	a) Debentures 39,91,90,000.00	8,88,75,000.00	17,11,80,000.00	31,03,15,000.00	12,76,60,000.00
	<b>Un Secured Borrowings</b>				
	a) Sub-Ordinated Debt 2,64,01,10,000.00	2,46,84,83,000.00	2,07,95,21,000.00	17,16,27,000.00	93,65,83,000.00
	<b>TOTAL(NOTE 4)</b> 3039300000.00	<b>2,55,73,58,000.00</b>	<b>2,25,07,01,000.00</b>	<b>48,19,42,000.00</b>	<b>1,06,42,43,000.00</b>
	<b>Note :</b> Aggregate amount of Loans guaranteed by directors		-		-
	Aggregate amount of Loans guaranteed by others		-		-
	<b>Notes on Non Convertible Debentures (NCDs) issued under Private Placement.</b>				
	<b>Nature of Securities:</b> 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				
	<b>Details of rate of interest and maturity pattern for debenture from the date of the balance sheet are as under:</b>				

As on 31.03.2025						
Maturity Date	Rate of Interest					Total
	>=10<=11.5	>11.5<=12.5	>12.5<=13.5	>13.5<=15		
Above 5 years	-	26,25,000.00	-	-		26,25,000.00
4 Year to 5 years	-	-	-	-		-
3 Year to 4 years	-	-	-	-		-
2 Year to 3 years	2,87,00,000.00	-	-	-		2,87,00,000.00
1 Year to 2 years	5,13,50,000.00	62,00,000.00	-	-		5,75,50,000.00
Less than 1 year	29,16,15,000.00	1,87,00,000.00	-	-		31,03,15,000.00
<b>Total</b>	<b>37,16,65,000.00</b>	<b>2,75,25,000.00</b>	-	-		<b>39,91,90,000.00</b>

As on 31.03.2024						
Maturity Date	Rate of Interest					Total
	>=10<=11.5	>11.5<=12.5	>12.5<=13.5	>13.5<=15		
Above 5 years	-	-	-	-		-
4 Year to 5 years	-	-	-	-		-
3 Year to 4 years	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
<b>Total</b>	<b>25,77,40,000.00</b>	<b>2,34,00,000.00</b>	<b>1,77,00,000.00</b>	-		<b>29,88,40,000.00</b>

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

As on 31.03.2025						
	Maturity Date	Rate of Interest				
		>=10<=11.5	>11.5<=12.5	>12.5<=13.5	>13.5<=15	Total
	Above 5 years	1,59,70,000.00	11,11,96,000.00	1,97,35,000.00	-	14,69,01,000.00
	4 Year to 5 years	67,70,000.00	49,87,45,000.00	11,66,50,000.00	-	62,21,65,000.00
	3 Year to 4 years	-	1,10,33,20,000.00	-	-	1,10,33,20,000.00
	2 Year to 3 years	24,34,60,000.00	32,93,90,000.00	-	-	57,28,50,000.00
	1 Year to 2 years	15,50,000.00	2,16,97,000.00	-	-	2,32,47,000.00
	Less than 1 year	3,59,22,000.00	13,43,37,000.00	13,68,000.00	-	17,16,27,000.00
	Total	30,36,72,000.00	2,19,86,85,000.00	13,77,53,000.00	-	2,64,01,10,000.00

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	
		31.03.2025	Rs.	31.03.2024	Rs.	31.03.2025	Rs.	31.03.2024	Rs.
		Ps.	Ps.	Ps.	Ps.	Ps.	Ps.	Ps.	Ps.
Interest payable on debenture		-	-	86,33,483.59	2,11,35,301.66				
Interest payable on bond		4,42,52,787.00	10,10,09,173.00	16,17,29,554.83	48,66,86,889.15				
TOTAL(NOTE 5)		4,42,52,787.00	10,10,09,173.00	17,03,63,038.42	50,78,22,190.81				
		65,23,05,038.42							
NOTE 6 LONG TERM PROVISIONS				Figures As on		Figures As on			
				31.03.2025	Rs.	31.03.2024	Rs.		
				Ps.	Ps.	Ps.	Ps.		
TOTAL(NOTE 6)					-	-			
NOTE 7 TRADE PAYABLES				Figures As on		Figures As on			
				31.03.2025	Rs.	31.03.2024	Rs.		
				Ps.	Ps.	Ps.	Ps.		
Ageing for trade payables outstanding as at March 31, 2025 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		-		-	-	-			

<b>NOTE 8</b> <b>OTHER CURRENT LIABILITIES</b>	<b>Figures As on</b>		<b>Figures As on</b>	
	<b>31.03.2025</b>	<b>Rs.</b>	<b>31.03.2024</b>	<b>Rs.</b>
	<b>Ps.</b>		<b>Ps.</b>	
Current maturities of Long-term liabilities ( Note 4 & 5)	65,23,05,038.42		1,57,20,65,190.81	
Sundry Creditors(Sub Schedule 2)	12,91,641.65		48,84,159.00	
Administrative expenses payable	31,29,517.03		11,00,544.71	
TDS Payable	12,48,270.39		56,76,973.24	
Audit fee payable	5,50,000.00		5,50,000.00	
Share applicaton money	56,412.00		56,412.00	
Rent Payable	53,67,602.00		57,22,866.19	
Advance EWI - Business Loan	1,50,16,297.03		1,05,48,455.20	
Retention Money Payable	7,93,432.15		6,20,466.05	
Salary Payable	51,57,359.05		33,95,505.00	
ESI Payable	3,93,066.72		5,20,190.75	
Output SGST	18,67,754.27		-	
Output CGST	18,45,586.27		-	
PF Payable	9,23,092.64		10,53,888.00	
Electricity Charges Payable	2,90,000.00		1,90,319.00	
Loan-NEFT/Cheque/DD-Cancel/ Return A/c	10,01,302.50		10,59,260.49	
Employee EMI Collection Account	-		5,535.00	
GST payable	-		44,86,489.02	
Sundry Deposit	2,10,894.46		1,50,403.95	
Collection Agency Security Deposit	48,10,996.00		56,48,831.00	
Staff Welfare Payable	89,500.00		96,900.00	
Advance EMI - Vehicle Loan	40,70,328.00		62,36,898.00	
Professional charges payable	16,520.00		14,000.00	
Insurance Payable MF	-		1,67,537.00	
Marketing Expenses Payable - Two Wheeler Loan	20,000.00		-	
Salary retained	3,41,612.47		16,49,077.96	
Cartridge refiling expense payable	27,945.21		22,144.00	
Yard rent payable	1,00,000.00		-	
Internet charges payable	597.13		2,096.13	
Incentive Payable	29,39,641.46		44,69,808.46	
Advance EMI - Edmax	37,990.00		38,012.00	
Output IGST	8,68,774.87		-	
Surplus on Auction- Gold Loan	29,16,405.26		32,72,218.66	
Advance Equated Daily Instalment	18,13,396.10		13,45,581.00	
Stamp Duty Payable - Gold Loan (Karnataka)	13,23,245.00		5,58,410.00	
Ex Gratia Payable to loan customers	-		10,84,909.00	
TDS Cess	894.79		1,206.79	
Profession Tax Payable	70,986.00		16,200.00	
Care insurance charge payable	1,07,076.00		18,800.00	
Auction Surplus payable	27,73,697.78		10,94,754.06	
TCS Payable	(4,008.00)		30,992.00	
EMD Deposit - Gold Loan	-		15,00,000.00	
RCM CGST PAYABLE	5,32,672.92		-	
RCM SGST PAYABLE	5,32,673.02		-	
Employee welfare charitable trust fund payable	3,12,700.00		-	
Courier charges payable	1,860.00		10,303.00	
Federal Bank OD account : 14675600002128	6,99,05,798.00		-	
Federal Bank OD account 14675600002144	1,50,10,233.00		-	
Federal Bank OD account 14675600002136	1,00,38,990.00		-	
Locker deposit	20,000.00		20,000.00	
Vehicle Loan - Trade Advance			8,08,952.00	
<b>TOTAL(NOTE 8)</b>	<b>81,01,27,791.59</b>		<b>1,64,01,94,289.47</b>	

<b>NOTE 11 DEFERRED TAX ASSET</b>			<b>Figures As on 31.03.2025 Rs. Ps.</b>		<b>Figures As on 31.03.2024 Rs. Ps.</b>	
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	
<b>TOTAL(NOTE 11)</b>			<b>5,04,35,500.32</b>		<b>5,04,35,500.32</b>	
			<b>Non-Current Portion</b>		<b>Current Portion</b>	
<b>NOTE 12 LOANS AND ADVANCES</b>	<b>Total As on 31.03.2025</b>	<b>Total As on 31.03.2024</b>	<b>Figures As on 31.03.2025 Rs. Ps.</b>	<b>Figures As on 31.03.2024 Rs. Ps.</b>	<b>Figures As on 31.03.2025 Rs. Ps.</b>	<b>Figures As on 31.03.2024 Rs. Ps.</b>
<b><u>Secured</u></b>						
Vehicle Loan	1,06,35,08,144.00	1,77,59,55,277.00	52,26,12,103.00	1,08,85,96,150.00	54,08,96,041.00	68,73,59,127.00
Gold Loan	1,94,81,06,791.00	1,41,26,28,449.00	-	-	1,94,81,06,791.00	1,41,26,28,449.00
<b><u>Unsecured</u></b>						
Consumer Loan	2,44,09,806.00	7,60,72,177.73	-	-	2,44,09,806.00	7,60,72,177.73
Micro Finance	64,03,70,059.73	98,21,66,430.51	27,48,98,847.28	78,29,11,590.21	36,54,71,212.45	19,92,54,840.30
Samrudhi Loan	14,11,51,724.00	7,51,44,846.36	-	-	14,11,51,724.00	7,51,44,846.36
Traders Loan(Max Vanijya)	3,77,07,205.00	3,60,57,579.00	-	-	3,77,07,205.00	3,60,57,579.00
Vyapari Kshema	1,82,65,590.00	57,35,924.00	-	-	1,82,65,590.00	57,35,924.00
Mahila Kshema	2,47,89,637.00	41,04,104.00	-	-	2,47,89,637.00	41,04,104.00
<b>Total-Loans</b>	<b>3,89,83,08,956.73</b>	<b>4,37,95,26,629.60</b>	<b>79,75,10,950.28</b>	<b>1,87,15,07,740.21</b>	<b>3,10,07,98,006.45</b>	<b>2,50,80,18,889.39</b>
<b><u>Other Advances:</u></b>						
Advance to Supplier			-	-	9,99,862.91	1,48,121.77
Advance to staff			-	-	2,000.00	1,10,426.00
Travelling Expense - Advance			-	-	44,027.09	12,125.00
TA advance to staff - Karnataka			-	-	30,148.78	-
MVCIL Employees Gratuity Fund Trust			-	-	6,000.00	6,000.00
PF arrear advance			-	-	4,00,000.00	4,00,000.00
Advance for admin expenses			-	-	12,045.00	-
			-	-	<b>14,94,083.78</b>	<b>6,76,672.77</b>
<b>TOTAL-LOANS &amp; ADVANCES</b>			<b>79,75,10,950.28</b>	<b>1,87,15,07,740.21</b>	<b>3,10,22,92,090.23</b>	<b>2,50,86,95,562.16</b>
(a)Secured Considered Good			52,26,12,103.00	1,08,85,96,150.00	2,48,90,02,832.00	2,09,99,87,576.00
(b)Unsecured Considered Good			27,48,98,847.28	78,29,11,590.21	61,32,89,258.23	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			-	-	-	-
(e) Loans and Advances due by Partnership firms or Private companies respectively in which director is a partner or a director or			-	-	-	-
<b>TOTAL (NOTE 12)</b>			<b>79,75,10,950.28</b>	<b>1,87,15,07,740.21</b>	<b>3,10,22,92,090.23</b>	<b>2,50,86,95,562.16</b>

NOTE 13 CASH AND CASH EQUIVALENTS	Figures As on 31.03.2025 Rs. Ps.		Figures As on 31.03.2024 Rs. Ps.	
<b>a) Cash:</b>				
Cash-in-hand	1,80,53,069.73		2,09,71,859.58	
<b>b) Balances with Scheduled Banks :</b>				
Bank accounts (Indian bank -Head Office 6481879736)	7,79,334.13		12,28,722.75	
Bank accounts (Thiruvillwamala (SIB a/c no: 0081073000030733))	1,38,802.36		23,190.42	
Bank accounts (SIB-Pulpally) 0260073000000541	86,890.51		1,02,798.99	
Bank accounts (6482289703 Indian bank - Koorkkanchery)	3,24,508.92		14,26,925.92	
Bank accounts (HDFC-HO)TWL-50200023217266	6,46,362.35		10,91,560.23	
Bank accounts (SIB-Shornur)0770073000000066	1,84,779.13		1,40,228.99	
Bank accounts (SIB-Kuzhalmannam) 07350730000000075	69,442.09		36,286.77	
Bank accounts(SIB-Kozhinjampara) 0039073000021601	-		89,119.21	
Bank accounts (Federal-Cherpu) 15700200002085	26,253.00		31,515.80	
Bank accounts(HDFC-Head Office)50200022884287	25,14,171.26		21,85,014.35	
Bank accounts (Federal-Chathannur) 12780200010836	39,904.00		1,41,717.20	
Bank account Money Gram-Xpress money a/c - Head Office)917020065859888	42,992.74		89,097.06	
Bank accounts (Axis bank Salary account-HO)917020069612276	8,22,362.44		66,08,736.56	
Bank Accounts (Federal bank - Rajakkad)17460200002225	6,16,993.00		1,04,249.20	
Bank accounts (Federal Bank - Perambra )14150200003538	25,650.00		1,19,948.40	
Bank accounts(TWL Federal bank a/c – 14670200012163)	36,38,808.52		55,46,054.52	
Bank accounts (Federal bank - Head Office)14670200012106	29,88,309.01		71,54,696.06	
Bank accounts (Axis-Nilambur)918020009931864	6,58,158.40		23,170.70	
Bank Accounts (Federal Bank - Thodupuzha )20370200000969	29,840.00		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	-		1,72,742.64	
Bank accounts (Federal- Vaikom )10960200004847	25,000.00		19,924.52	
Bank accounts( Axis Bank - Karunagappally )918020025360859	5,23,538.31		97,190.56	
Bank accounts (Federal bank- Neyyatinkara)14400200003339	25,000.00		34,526.45	
Bank accounts( Axis bank - Kasargod)918020029318584	-		61,235.32	
Bank accounts (Axis bank incentive account-HO)918020027676446	55,271.73		2,23,120.98	
Business Loan (Axis bank account- HO)918020028743705	1,84,944.65		16,56,147.65	
Bank accounts (Axis bank - Vadakara)918020029516458	-		50,293.48	
Bank accounts ( Federal bank - Edavannapara )16000200002550	25,000.00		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	1,57,276.00		2,29,766.40	
Bank accounts ( Fedaral Bank - Perinthalmanna) 15370200006773	28,385.16		16,470.90	
Bank accounts ( Axis - Nadakavu ) 918020032304712	-		1,21,143.10	
Bank accounts(Axis bank- TWL) 918020028868260	5,12,969.80		44,38,102.33	
Bank accounts (Federal- Mundakkayam ) 13970200012952	27,934.00		40,339.30	
Bank accounts ( Federal bank - Ottapalam )14310200012513	30,145.00		82,097.00	
Bank accounts ( Federal Bank - Thirumala ) 20390200001254	25,000.00		47,224.40	
BANK ACCOUNTS AXIS BANK (Edmax-Margin amount Transfer )HEAD OFFICE 918020051594891	14,51,013.18		26,51,877.14	
Bank accounts ( Federal Bank - Munnar)10100200006506	29,000.00		1,40,457.02	
Bank accounts ( HDFC - TWL Head Office) 50200032323161	1,74,936.32		2,69,467.32	
Bank accounts (Axis Bank - Mavelikara) 918020066750976	-		23,151.36	
Bank accounts (Axis Bank - Pattambi) 918020068396754	12,080.35		6,18,351.35	
Bank accounts (Axis bank- Kottayam RO) 918020066492214	1,13,580.94		57,813.39	
Bank accounts ( Axis Bank - Palayam) 918020067097667	-		1,21,345.90	

Bank accounts ( Axis Bank - Perumbavoor ) 918020067092905	-	3,53,709.96
Bank accounts (Axis bank- Pathanamthitta) 918020068817578	-	58,989.10
Bank accounts(Axis bank- Calicut RO) 918020068805999	7,39,223.05	1,22,712.95
Bank acciunts (Axis bank- Anjerichira) 918020063795512	(110.00)	29,376.40
Bank accounts (Federal bank - Thamarassery) 14670200012403	26,500.00	36,958.38
Bank accounts( Axis bank - Kalamassery )918020067429116	28,767.92	74,771.53
Bank accounts ( Federal bank - Vadakkenchery)14670200012460	26,725.00	6,24,493.00
Bank accounts ( Axis Bank - Kothamangalam )918020074489644	-	1,36,995.13
Bank accounts ( Federal bank - Kodakara)14670200012296	26,741.00	22,258.20
Bank accounts ( The Federal Bank Limited - Adimaly )14670200012353	29,600.00	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	38,835.00	45,600.40
Bank accounts( Federal bank - Nedumkandam )14670200012486	11,43,074.40	2,50,452.54
Bank accounts( Axis Bank - Peroorkada)918020079308896	-	49,455.25
Bank accounts (Federal bank-Mananthavady)14670200012361	25,000.00	50,708.18
Bank accounts ( Federal bank -Venjaramoodu)14670200012528	24,469.00	32,625.76
Bank accounts ( Federal bank -Cheruplassery)14670200012536	30,579.00	34,463.88
Bank accounts(Federal Bank- Kumaly)15310200004352	26,875.00	99,447.68
Bank accounts ( Federal bank - Chittur)14670200012569	35,154.00	54,760.81
Bank accounts (Axis Bank- Sulthan bathery)918020068672977	590.00	18,150.86
Bank accounts (Axis Bank - Alapuzha ) 918020088834472	-	2,67,936.40
Bank accounts( Federal bank-Vengara )14670200012668	25,000.00	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	-	27,596.21
Bank accounts( Federal bank - Anchal )14670200012692	25,000.00	57,258.00
Bank accounts( Federal bank - Pudunagaram )14670200012437	29,700.00	40,566.00
Bank accounts( Federal bank - Karukachal )14670200012684	26,910.00	39,411.22
Bank accounts( ESAF bank-Marayur )20180000020543	2,47,877.73	82,718.14
Bank accounts (Axis bank pool account - Head Office)918020018817683	27,28,749.45	97,59,135.25
Axis bank-Western Union Money transfer- 919020084322279	1,19,431.07	16,91,715.04
Axis bank-Ria money transfer 919020084228135	55,528.64	76,671.28
Elappara Gramin bank-40385111000566	54,012.59	21,255.09
Canara bank-N R Mohalla(5151201000284)	-	40,292.80
Axis bank -Trans fast(919020087717526)	78,334.26	4,36,129.87
Canara bank T Narasipura(0662201000813)	67,102.88	30,395.88
Federal bank Rannebannur(21110200001792)	25,000.00	45,199.90
Canara bank Nanjangud (0597201001266)	15,328.00	39,183.00
Federal bank Devanahalli (15290200001956)	25,000.00	65,490.01
Canara bank Jayanagar RO (2725214000002)	4,49,688.45	9,25,775.98
Canara bank Jayanagar 3rd Block(2725201000184)	-	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)	1,79,909.40	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)	3,23,587.93	76,157.28
Axis bank Gold Loan (919020094641256)	37,54,199.88	3,569.96
Axis bank-Valanchery (920020001230379)	53,730.05	99,059.70
Canara bank Dharwad (567201001109)	-	36,074.80
Axis bank POS (920020008441646)	28,54,530.26	88,68,884.26
Corporation bank-Banasawadi (510101007144332)	44,709.13	57,727.63
ESAF bank-Head Office (20200000020901)	2,10,29,780.57	1,99,29,735.50
Axis bank BBPS-(920020036000266)	59,95,914.75	36,70,758.73
Kotak Mahindra Bank Debenture Issue(9345063398)	4,46,308.18	1,79,352.18
South Indian Bak -Panamaram(0996073000000020)	26,135.04	20,140.00
HDFC Vendor Account(50200040085130)	52,531.94	3,83,368.94
Bank accounts (Axis fund transfer A/c-Head Office)921020008192118	14,26,410.95	1,44,47,825.34
Canara Bank-Bagepalli-1 (0925201000758)	20,359.00	1,75,359.00
Canara Bank-Bagepalli-2 (9921201008920)	-	8,753.00
Canara Bank-Pavagada (120000031780)	41,693.00	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)	68,815.77	28,233.55
Canara Bank-Kuppam(120000332870)	-	38,854.00
Bank of India-Bailahongal (111420110000116)	17,799.94	9,534.52
Canara Bank-Kittur (120000460360)	9,991.84	11,550.60
Canara Bank-Madakasira(120000423081)	28,421.72	8,873.72
Catholic Syrian bank-Akshayanagar(052304379159195001)	-	25,011.75
Canara Bank-Belur(120000428940)	12,278.68	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)	26,351.84	38,976.00
Canara Bank-Mulbagal(120000608690)	-	15,899.00
Axis Bank-Payment GateWay(921020051631648)	29,87,899.11	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)	-	1,31,301.40
Bank accounts ( Axis Bank - Kalpetta ) 922020025392899	2.95	26,986.91
Bank accounts (Canara -Mysore K G Koppal)120001425680	-	24,758.70
Bank accounts(Canara Bank - Shikaripura)120001497930	8,315.00	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	96,741.30	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	15,59,544.11	19,94,523.79
Bank account(Canara bank-Sagar)120002003141	9,399.00	18,893.00
Bank accounts ( Union Bank - Munavalli) 340701010033093	12,248.71	52,172.35
Bank account(Bank of Maharashtra-Vadagoan Belagavi)60433144535	26,120.49	16,766.45
Bank accounts( Axis Bank - Kattappana)922020037353480	47,423.57	5,25,385.47
Bank account(Bank of Braoda -41740200001683)-Hindupur Branch	-	2,26,176.26
Bank Account(Esaf small finance Bank-Pazhayannur)-20230000003007	2,38,658.98	18,11,150.98
Bank Account(ESAF Small Finance Bank-Pulpalli-20230000003347)	3,10,164.28	12,47,431.28
Bank Account-Ramanattukara Branch(Federal Bank a/c no.14650200010300)	25,000.00	21,648.03
Bank Account(ESAF SMALL FINANCE BANK-Kozhinjampara)20230000011802	1,76,256.57	12,86,875.57
Bank Accounts(Union Bank of India-CA-Santhipuram)-238011010000041	35,958.00	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	24,630.68	2,53,281.67
Bank account(Axis Bank- Kollam Branch-923020055425746	41,202.76	25,497.21
Bank account(Federal bank-fund raising-Thrissur region-14670200014177)	27,37,662.00	93,04,887.72
Bank account(Federal bank-Fund raising-Ernakulam region-14670200014193	2,65,910.32	29,05,028.32
Bank account(federal bank-Fund raising-Calicut region-14670200014201)	9,55,579.04	24,70,049.04
Bank account(Bank of Baroda-Maddur-79080200001621-Current Account)	28,518.25	22,805.00
Bank Account(Bank of Baroda-CA-Mandya Ashoknagara)74350200002534	45,225.83	-
Bank Account(Bank of Baroda-CA-Mandya Hosahalli )74350200002533	22,561.60	-
Bank Account( Axis Bank-Attingal-924020019100628)	12,272.00	-
Bank Account(Federal Bank-Current -Jayanagar RO-13870200012194	37,53,423.75	-
Bank Account(Federal Bank-Horamavu branch-Current -14710200016473)	25,000.00	-
Bank Account(Federal Bank-Jayanagar branch-13870200012210)	52,023.00	-
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)	1,69,90,368.72	-
Bank Account(Federal Bank-Davanagere-22970200001681)	25,000.00	-
Bank account(Federal Bank-Channarayapatna-19870200004559 )	25,000.00	-
Bank Account(Federal Bank-Mangalore- 11750200019187)	32,205.00	-
Bank Account(Federal Bank-Hassan-13540200015378)	25,000.00	-
Bank Account(Federal Bank-Doddaballapura-16310200004492)	25,000.00	-
Bank Account(Federal Bank- Palamaner-25020200000411)	25,000.00	-
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)	22,893.00	-
Bank Account(Federal Bank-Perumbavoor-10030200038540)	34,341.00	-
Bank Account(Federal Bank-Anjerichira-12800200015344)	20,061.00	-
Bank Account(Federal Bank-Kannur-19970200004672)	25,000.00	-
Bank Account(THE CHITTOOR DIST. CO bank ltd Madanapalle303004200292)	28,366.00	-
Bank Account(Federal Bank-SAIBABA COLONY-18020200007175)	25,000.00	-
Bank Account(Federal Bank-ATTINGAL-14010200007824)	27,413.00	-
Bank Account(Federal Bank-Sultan Bathery-10690200015853)	27,470.00	-
Bank Account(Federal bank-Udupi-15740200003105)	33,534.00	-
Bank Account(The Chittoor Dist Central Co-op Bank-Kuppam-303004325256)	10,316.00	-
Bank Account(Federal Bank-Tumkur Sadashivanagar-16030200006988)	25,000.00	-
Bank Account(Dist Co-op Central Bank Ltd-Gundlupet-112002431971)	9,127.00	-

Bank Account(Federal Bank-N R Mohalla-12810200015004)	36,989.00	-
Axis bank MoneyGram transfer 917020065859888	10.39	-
Bank Account(Federal Bank-Nadakkavu-13000200022551)	26,000.00	-
Bank Account(Federal Bank-Cherthala-'10950200014276)	13,250.00	-
Bank Account(Federal Bank-Pathanamthitta-'22580200002058)	26,200.00	-
Bank Account(Federal Bank-VADAKARA-10710200015784)	17,160.00	-
Bank Account(Federal Bank-KATTAKADA-15490200004840)	24,999.00	-
Bank Account(Federal Bank-NEDUMANGAD-10720200010735)	25,000.00	-
Bank Account(Federal Bank-KOTHAMANGALAM-'10080200015089)	25,000.00	-
Bank Account(Federal Bank-NORTH PARAVUR-'11250200017836)	41,841.00	-
Bank Account(Federal Bank-ADOOR-10420200011649)	27,268.00	-
Bank Account(FEDERAL BANK-ALAPPUZHA-'13310200015574)	25,000.00	-
HEAD OFFICE FEDERAL BANK DIGIBIZ-'12800200015575)	30,96,900.00	-
Bank Account(Federal Bank-Hindupur-25980200000473)	24,469.00	-
Bank Account(Dist Centrl Co-op Bank Ltd Sira-006009000169)	50,498.50	-
Bank Account(Federal Bank-Kalpetta-13450200009662)	23,400.00	-
Bank Account(Federal Bank-Palayam-13890200014644)	25,000.00	-
Bank account(Federal Bank-Koorkkenchery-12800200015385)	24,999.00	-
Bank Account(Federal Bank-Kozhinjampara-25370200000303)	26,205.00	-
Bank Account(Federal Bank-NILAMBUR-11560200015865)	22,404.04	-
Bank Account(Federal Bank-PANDALAM-14170200005200)	25,000.00	-
Bank Account(Federal Bank-MAVELIKKARA-'10410200007655)	25,000.00	-
Bank Account(Federal Bank-SUNDARAPURAM-'23510200004449)	61,353.00	-
Bank Account(HEAD OFFICE FEDERAL BANK HOST TO HOST -'12800200015542)	62,203.00	-
Bank Account(HEAD OFFICE FEDERAL NACH ACCOUNT-'12800200015534)	3,94,727.00	-
Bank Account(Federal bank- Escrow -Head office -12800200015732)	48,49,416.72	-
Bank Account(Federal Bank-Chunchghatta-18270200007291)	28,021.00	-
Bank Account(Federal Bank-Peroorkada-14160200006019)	25,000.00	-
Bank Account(Federal Bank-KASARGOD-'13700200013480)	25,000.00	-
Bank Account(Federal Bank-PATTAMBI-'14120200008746)	25,000.00	-
Bank Account(Federal Bank-KOLLAM-10190200029236-)	6,51,122.34	-
Bank Account(Federal Bank-Calicut R O-13060200039765)	27,061.00	-
Bank Account(FEDERAL BANK-IRINJALAKUDA-12790200322024)	6,42,682.00	-
Bank account(Federal Bank-CHALAKUDY-18370200004148)	2,15,000.00	-
Bank Account(Federal Bank-KOTTARAKARA-'10360200013999)	25,000.00	-
Bank Account(Federal Bank-Akshayanagar-14710200017257)	50,808.00	-
Bank Account(Federal Bank-Marasur Branch-21680200002362)	50,036.00	-
Bank Account(Federal bank-KARUNAGAPPALLY-11070200016277)	25,000.00	-
Bank Account(FEDERAL BANK-KOYILANDY-14070200006283)	25,000.00	-
Bank Account(Federal Bank -Vadagoan Belagavi-15300200005913)	50,000.00	-
Bank Account(Federal bank-Kanhangad-13460200013135)	1,98,184.29	-
Bank Account(Federal bank-KALAMASSERY-10340200016796)	25,000.00	-
Bank accounts (Indian bank-Escrow -Head Office 7607079799)	-	54,37,497.45
<b>Branch Bank accounts</b>	-	-
<b>c) Deposit with Banks:</b>	-	-
FD Federal bank	12,00,00,000.00	-
Indian bank account FD	-	4,30,77,252.00
AXIS bank FD	-	11,09,24,839.00
KOTAK FD	-	52,53,295.00
<b>TOTAL(NOTE 13)</b>	<b>24,03,23,166.95</b>	<b>31,84,34,358.62</b>



<b>NOTE 14</b> <b>OTHER CURRENT ASSETS</b>	<b>Figures As on</b>		<b>Figures As on</b>	
	<b>31.03.2025</b>	<b>Rs.</b>	<b>31.03.2024</b>	<b>Rs.</b>
	<b>Ps.</b>		<b>Ps.</b>	
Interest Receivable	10,48,04,243.33		9,31,44,797.27	
Input CGST	8,64,444.55		8,88,418.00	
Input SGST	8,71,389.05		6,68,440.00	
Input IGST	7,65,872.20		1,32,200.00	
TDS Recoverable	78,595.40		5,70,399.81	
Interest Receivable on FD	92,30,000.00		-	
Special Adhesive Stamp	1,03,504.00		46,200.00	
Group Medclaim Recoverable	60,985.75		5,06,713.31	
Stock-stamp a/c	52,250.00		52,450.00	
Transfast financial service private ltd	711.38		-	
Delphi World Money Ltd ( Formerly Weizmann forex Ltd)	4,149.68		813.14	
Prepaid Expenses	32,85,436.25		20,02,044.54	
Microfinance Collection Control A/C	-		1,26,06,506.71	
Maxvalue Consultancy Services Pvt Ltd	-		(20,04,936.00)	
TDS Receivable FY 2019-20	-		1,28,95,450.34	
TDS Receivable FY 2023 24	-		1,14,01,910.93	
TDS Receivable FY 2024-25	44,13,678.36		-	
Provision for cash shortage Recoverable A/C	3,25,096.18		3,25,096.18	
TCS Recoverable	-		29,021.87	
S S BULLION	-		(749.00)	
DEFERRED IGST INPUT	60,054.98		31,582.22	
DEFERRED CGST INPUT	2,40,273.05		1,82,265.97	
DEFERRED SGST INPUT	2,40,273.19		1,82,273.07	
DEFERRED CGST INPUT-ISD	(1,956.00)			
DEFERRED SGST INPUT-ISD	(1,956.00)			
MF Collection control Account	69,91,892.71			
Processing fee receivable on Gold loan	38,46,439.00			
Stamp duty recoverable	32,580.00		-	
<b><u>Deposits</u></b>				
Rent Deposit	3,21,07,880.00		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	13,318.51		13,301.49	
Deposit- KSEB	2,06,955.00		1,78,764.00	
Telephone Deposit	18,253.48		18,253.48	
Security Deposit- CDSL	3,03,125.00		3,03,125.00	
RTA Fees Security Deposit	80,000.00		80,000.00	
<b>TOTAL(NOTE 14)</b>	<b>16,91,22,459.10</b>		<b>16,57,59,064.38</b>	

<b>NOTE 15</b>							
<b>TRADE RECEIVABLES</b>							
2023							
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							
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				-		-	

NOTE 10. FIXED ASSETS - TANGIBLE														
SLNo	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 31.03.2025	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 31.03.2025	As on 01.04.2024	As on 31.03.2025
1	Furniture & Fittings	24,60,84,336.98	63,30,000.40	12,51,619.58	-	25,11,62,717.80	17,37,05,673.13	1,93,47,235.98	9,61,937.36	-	-	19,20,90,971.75	7,23,78,663.85	5,90,71,746.05
2	Electrical Fittings	27,08,203.89	99,184.12	4,38,967.00	-	23,68,421.01	23,99,595.87	1,49,958.23	4,12,135.73	-	-	21,37,418.37	3,08,608.02	2,31,002.63
3	Computer & Software	2,37,40,675.78	23,72,473.19	-	-	2,61,13,148.97	2,18,17,495.50	18,12,192.52	-	-	-	2,36,29,688.02	19,23,180.28	24,83,460.95
4	Office Equipments	4,79,70,223.77	18,60,344.03	7,05,561.20	-	4,91,25,006.60	4,09,63,851.38	35,57,907.42	6,70,806.03	-	-	4,38,50,952.77	70,06,372.39	52,74,053.83
5	Plant And Machinery	8,97,955.42	-	-	-	8,97,955.42	6,37,067.36	47,220.66	-	-	-	6,84,288.02	2,60,888.06	2,13,667.40
6	Vehicle	28,32,676.00	-	-	-	28,32,676.00	25,81,047.44	78,583.23	-	-	-	26,59,630.67	2,51,628.56	1,73,045.33
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	1,06,62,001.74	23,96,147.78	-	50,64,72,018.34	24,21,04,730.68	2,49,93,098.04	20,44,879.12	-	-	26,50,52,949.60	25,61,01,433.70	24,14,19,068.74
NOTE 10. FIXED ASSETS - INTANGIBLE														
SLNo	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 31.03.2025	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 31.03.2025	As on 01.04.2024	As on 31.03.2025
1	Trade Mark	98,260.00	-	-	-	98,260.00	74,679.48	4,716.10	-	-	-	79,395.58	23,580.52	18,864.42
2	Software	86,05,480.89	-	-	-	86,05,480.89	66,63,605.58	3,88,374.80	-	-	-	70,51,980.38	19,41,875.31	15,53,500.51
	TOTAL	87,03,740.89	-	-	-	87,03,740.89	67,38,285.06	3,93,090.90	-	-	-	71,31,375.96	19,65,455.83	15,72,364.93
	Grand Total	50,69,09,905.27	1,06,62,001.74	23,96,147.78	-	51,51,75,759.23	24,88,43,015.74	2,53,86,188.94	20,44,879.12	-	-	27,21,84,325.56	25,80,66,889.53	24,29,91,433.67

<b>MAXVALUE CREDITS AND INVESTMENTS LTD</b> <b>REGD.OFFICE:1ST FLOOR,CEE KAY PLAZA, OPP.</b> <b>METROPOLITAN HOSPITAL,KOORKENCHERY,THRISSUR-680007</b>		
<b>NOTES TO PROFIT AND LOSS STATEMENT</b>		
<b>NOTE 16</b>	<b>Figures As on</b>	<b>Figures As on</b>
<b>REVENUE FROM OPERATIONS</b>	<b>31.03.2025</b>	<b>31.03.2024</b>
	<b>Rs. Ps.</b>	<b>Rs. Ps.</b>
<b>Interest Income</b>		
Interest on Gold loan	39,34,42,095.00	35,62,13,527.51
Interest on samruddhi loan	2,23,71,451.33	1,99,97,166.41
Interest received-Edmax	-	8,185.00
Interest on Consumer loan	1,14,52,904.07	1,60,44,310.51
Interest on Vehicle loan	23,80,46,318.00	44,53,71,601.65
Interest on Business loan	4,896.60	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	19,42,60,057.09	23,79,75,794.43
Interest on overdue-Edmax	-	36,617.00
Interest on traders loan (Max Vanijya)	77,50,782.00	87,11,031.00
Interest on overdue traders loan (Max Vanijya)	-	14,30,749.00
Interest on overdue Samruddhi loan	(4,630.00)	57,69,359.00
Interest on moratorium - Vehicle Loan	98,78,749.00	(6,85,526.00)
Interest on moratorium - Consumer Loan Edmax	-	56,363.00
Interest on moratorium - Micro Finance	13,987.00	8,500.00
Interest on moratorium - Consumer Loan	12,477.00	2,954.00
Interest on Moratorium interest	40,56,154.00	30,98,412.00
Interest on Vyapari Kshema	18,18,434.00	13,19,394.79
Interest on overdue-Vyapari Kshema	-	2,71,439.00
Interest on Max Suvidha	10,53,615.00	2,08,665.00
Interest on Mahila Kshema	21,76,766.53	11,80,304.96
Interest on overdue Mahila Kshema	-	1,55,348.00
<b>Total-Interest Income</b>	<b>88,62,82,380.62</b>	<b>1,17,24,13,845.96</b>
<b>Fee based Income</b>		
Notice charge	32,60,380.34	30,94,386.84
Documentation charges-VL	33,01,615.20	60,35,320.22
Service charge vehicle loan	1,90,98,758.58	2,24,70,412.62
Income auto loan finance	69,55,699.84	73,51,732.04
Fore-closure charges on traders loan	8,13,083.72	15,03,457.48
Processing fee -MF	86,96,843.00	2,07,64,159.40
Other charges	250.00	-
Processing fee -CDL	12,03,094.36	41,77,135.60
Processing charges - gold loan	77,11,791.88	30,27,154.50
Service Charge-Gold Loan	1,168.86	5,908.80
Processing charges(Samruddhi Loan)	48,32,000.00	45,86,000.00
Appraisal charges - Max Samruddhi	2,41,600.00	2,29,300.00
Processing fee (Max Vanijya)	29,68,750.00	28,64,500.00
Pre closure charges - Gold Loan	67,859.42	2,69,753.62
processing charges (Vyapari Kshema)	3,59,320.00	2,50,510.00
Appraisal Charges (Vyapari Kshema)	35,932.00	25,051.00
Fore closure charges- Vyapari Kshem	1,65,069.44	1,70,207.58
Bounce charge-Consumer loan	7,200.00	11,200.00
Pre-closure charges-Mahila Kshema	1,87,183.02	1,16,779.74
Appraisal charges-Mahila Kshema	45,304.00	13,037.00
Overdue Charges Traders Loan	17,17,315.22	-
Overdue Charges Vehicle Loan	3,58,43,816.80	10,454.94
Processing Fee – Mahila Kshema	4,55,650.00	1,31,350.00
Documentation Charge-MF	1,65,581.96	3,75,398.20
<b>Total -Fee based Income</b>	<b>9,81,35,267.64</b>	<b>7,74,72,754.64</b>
<b>TOTAL - REVENUE FROM OPERATIONS</b>	<b>98,44,17,648.26</b>	<b>1,24,98,86,600.60</b>

<b>NOTE 17 OTHER INCOME</b>	<b>Figures As on 31.03.2025 Rs. Ps.</b>	<b>Figures As on 31.03.2024 Rs. Ps.</b>
Commission from money transfer	25,512.49	36,517.33
Other income	6,42,510.25	4,24,621.92
Round off	215.49	2,031.07
Collection against loss on repossessed asset	1,77,65,921.00	1,68,51,209.00
Interest on fixed deposit	1,11,21,270.07	1,09,86,459.00
Sundry written back	1,16,816.00	2,89,809.00
Transfer noting charges - subdebt	77,320.00	89,230.00
Transfer noting charges - debenture	500.00	-
Auction expense received-GL	7,99,079.90	8,02,086.87
Interest on income tax refund	3,99,179.00	6,44,916.00
Auction expense received-Consumer Loan	1,694.92	18,915.19
Collection against written off account-Vehicle loan	71,19,248.00	1,10,42,771.00
Collection against written off account-Business Loan	16,85,635.00	72,82,756.00
Collection against Legal charges Traders Loan	83,925.00	20,136.00
Collection against Legal charges Vehicle loan	40,38,742.00	20,000.00
Collection against Traders Loan Write off account	63,964.00	-
Duplicate GL pledge form charge	4,54,891.96	-
Duplicate sub debt/Debenture certificate Charge	15,000.00	-
News Paper publication charge	6,503.38	13,839.18
Referral commission - Consumer loan	1,64,77,800.00	6,02,69,487.00
Collection against loss on auction - Gold Loan	620.00	653.00
Provision for leave encashment written back	-	74,37,348.00
Ex Gratia payable Written back	10,84,909.00	
Collection against loss on auction - Traders Loan	5,13,034.00	10,21,013.00
<b>TOTAL-OTHER INCOME</b>	<b>6,24,94,291.46</b>	<b>11,72,64,253.50</b>
<b>NOTE 18 EMPLOYEE BENEFITS EXPENSES</b>	<b>Figures As on 31.03.2025 Rs. Ps.</b>	<b>Figures As on 31.03.2024 Rs. Ps.</b>
Salary	31,36,62,700.60	32,65,49,334.47
Provident fund	60,63,096.55	73,47,909.74
ESI	42,77,020.78	54,34,254.76
Staff welfare expense	23,35,864.29	14,74,891.00
Group insurance	20,27,646.27	15,06,211.29
Individual accidental insurance policy	90,181.00	1,16,541.00
Stipend	14,31,150.75	20,04,377.26
Gratuity	(1,12,95,537.00)	7,14,460.00
Staff incentive	1,34,38,259.04	99,99,463.00
<b>TOTAL-EMPLOYEE BENEFITS EXPENSES</b>	<b>33,20,30,382.28</b>	<b>35,51,47,442.52</b>
<b>NOTE 19 FINANCE COSTS</b>	<b>Figures As on 31.03.2025 Rs. Ps.</b>	<b>Figures As on 31.03.2024 Rs. Ps.</b>
Interest on subordinate debt	34,77,06,146.68	52,01,95,002.26
Interest on debenture	4,07,54,039.94	3,58,14,527.85
Break interest	10,01,710.00	-
Interest on DIGIBIZ loan account	52,244.00	-
Interest on OD Federal Bank	36,38,192.00	-
Interest on OD Axis bank	-	1,38,232.00
<b>TOTAL-FINANCE COSTS</b>	<b>39,31,52,332.62</b>	<b>55,61,47,762.11</b>

<b>NOTE 20 OTHER EXPENSES</b>	<b>Figures As on 31.03.2025</b>		<b>Figures As on 31.03.2024</b>	
	<b>Rs.</b>	<b>Ps.</b>	<b>Rs.</b>	<b>Ps.</b>
Advertisement & Business Promotion	17,99,438.49		13,87,611.84	
Insurance charges	9,23,164.04		4,82,197.46	
Internet charges	44,32,056.64		48,63,177.53	
Legal Expenses	7,95,603.00		12,20,787.00	
Loan Written off	7,29,48,175.90		3,08,08,959.59	
Meeting Expenses	12,58,362.44		8,69,247.10	
Office expenses	26,88,841.95		24,65,146.20	
Printing & stationery	40,82,495.26		38,43,954.99	
Professional & Consultancy Charges	21,87,341.79		33,04,393.08	
Rates, Taxes and License	2,38,284.93		2,47,972.92	
Refreshment	3,83,644.00		3,93,441.50	
Repair & maintenance	1,00,33,579.98		1,01,83,385.69	
Software expenses	17,82,502.04		25,00,359.89	
Transportation charges	2,07,588.00		1,86,697.81	
Travelling expenses	1,34,49,916.41		1,32,42,381.79	
Bank charges	27,94,391.55		26,61,867.34	
Directors Remmuneration	62,00,000.00		72,00,000.00	
Electricity charges	73,00,982.92		74,68,576.74	
Inauguration expenses	3,00,063.00		72,903.00	
Membership Fee	30,000.00		10,000.00	
Miscellaneous Expenses	29,414.00		1,67,618.01	
Postage & courier	20,43,192.87		21,39,937.05	
Registration expenses	61,311.00		1,58,006.00	
Rent	6,11,30,247.34		6,58,69,959.99	
Subscriptions & periodicals	21,115.00		14,757.00	
Training expenses	3,41,685.00		1,25,666.00	
Audit fee	5,50,000.00		6,85,000.00	
Donation	35,000.00		11,500.00	
Stamp charges	1,59,260.50		2,77,944.22	
Housekeeping wages	14,37,716.00		13,55,747.00	
Generator running expenses	83,454.25		74,030.00	
TWL incentive	95,10,496.00		88,63,703.00	
ROC filing	39,000.00		68,100.00	
Cloud server rent	6,02,301.59		40,21,300.12	
Sitting fees-directors	12,50,000.00		7,00,000.00	
Twl dealer incentive	49,92,349.33		50,39,701.00	
SMS Charge	1,61,000.00		9,08,500.00	
Commission for debenture trustee	1,49,000.00		1,25,000.00	
Dealer Staff Vehicle Loan	7,92,258.88		9,41,015.00	
Labour/customer verification charges	2,17,080.00		3,66,086.51	
Provision for standard assets	(19,55,524.50)		(45,99,511.78)	
Staff recruitment service	68,000.00		59,742.00	
SSL certificate licence	229.16		-	
Provision for NPA ( Expense)	(2,45,73,028.24)		4,58,03,645.22	
Provision for OPERATIONAL RISK LOSS ACCOUNT - Expense	36,11,458.00		-	
Commission collection agency	1,81,94,241.73		3,78,23,626.49	
GST paid	22,168.38		2,104.64	
Documentation Expense	61,510.00		70,537.70	
Penalty charges	4,50,000.00		7,010.00	
Interest on GST - RCM	3,653.00		13,742.82	
Institution tax	4,02,550.00		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	1,08,90,765.61		1,18,69,886.94	
TWL – storage expense	9,62,896.97		9,23,765.33	

Auction expenses-two wheeler	2,88,800.00	5,25,000.00
Cibil Charges	6,18,306.14	7,05,883.00
Marketing Agency Commission	-	49,500.00
Yard Rent	11,28,390.27	15,01,457.21
Prior period Item	2,24,058.72	1,96,032.00
Auction Expense Gold Loan	3,92,899.21	9,04,499.00
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	1,243.00	1,00,920.00
Commission collection agency - Repo process	12,33,250.00	38,44,450.00
Wages	3,05,000.00	4,02,100.00
Meeting Expenses-Vehicle Loan	36,118.00	71,893.00
Postage & Courier-Vehicle Loan	5,46,518.00	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	6,26,110.00	3,90,448.00
Bank Charges-Vehicle Loan	13,60,483.61	19,50,020.20
Marketing & Sales Promotion-Vehicle Loan	50,000.00	1,03,650.00
TWL-Moratorium Write Off Account	30,96,365.00	36,12,051.00
"Cloud -based call center solution"(call) charges	-	1,11,280.00
Traders Loan - Write off account	13,33,235.01	17,41,209.99
Traders Loan - Moratorium Write off	-	53,293.00
Write off Gold Loan	62,35,307.84	17,65,147.24
Annual subscription fees	10,000.00	-
Legal charges -RCM	30,19,588.00	-
Rent Apartment -RCM	19,06,367.00	-
Legal charges Vehicle loan- RCM	49,52,976.00	-
Arbitrator Fee RCM	1,09,800.00	-
ROC filing -RCM	28,800.00	-
Court filing charges/Legal Expenses (Non-Advocate Payments)	22,61,761.00	-
Promotional expense	27,31,864.00	-
Brokerage & Commission	91,944.00	-
TDS Paid	57,585.00	6,46,147.60
GSM SIM Recharge	43,494.00	-
GSM alarm expense	7,04,505.23	-
IT audit expense	4,50,300.00	-
Airtel pick up services charges	7,02,924.47	-
Provision Against Lien Marked accounts	2,06,893.00	-
Provision for Spurious Gold Exp A/c	(13,33,000.00)	-
<b>TOTAL-OTHER EXPENSES</b>	<b>26,06,30,803.71</b>	<b>32,02,16,194.72</b>

**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	2.88	2,87,88,006.91
Statutory Reserve	3.57	3,56,51,957.29
<b>Total R&amp;S</b>	<b>-74.80</b>	<b>(74,80,03,648.35)</b>
Less: Intangible assets & b/f losses		
Less: Software & trademark	0.16	15,72,364.92
Less: Deferred tax asset/(Liability)	5.04	5,04,35,500.32

<b>TOTAL TIER 1 CAPITAL</b>	<b>98.76</b>	<b>98,75,86,021.41</b>
<b>NET OWNED FUND</b>	<b>98.76</b>	<b>98,75,86,021.41</b>

**TIER 2 CAPITAL**

PARTICULARS	AMOUNT IN CRORES	AMOUNT
Provision on STD asset	1.41	1,41,23,017.18
Subdebt net of discounting	154.04	1,54,04,14,400.00
<b>TOTAL TIER 2 CAPITAL</b>	<b>155.45</b>	<b>1,55,45,37,417.18</b>
50% OF TIER 1 CAPITAL	49.38	49,37,93,010.71
<b>TIER 2 CAPITAL TO CRAR</b>	<b>50.79</b>	<b>50,79,16,027.89</b>

**RISK ADJUSTED ASSETS**

PARTICULARS	AMOUNT	% OF RISK	AMOUNT	AMOUNT IN CRORES
Cash & Bank balances	24,03,23,166.95	0%	-	-
Loans and Advances-Secured	3,67,39,21,632.69	100%	3,67,39,21,632.69	367.39
Loans and Advances-Un secured	8,81,19,580.04	125%	11,01,49,475.05	11.01
Loans and Advances-Top up loan-Vehicle loan	13,98,79,202.00	125%	17,48,49,002.50	17.48
Fixed Assets	24,29,91,433.67	100%	24,29,91,433.67	24.30
Tax and Department	74,52,073.38	0%	-	-
Others	21,35,99,969.82	100%	21,35,99,969.82	21.36
<b>Total</b>	<b>4,60,62,87,058.55</b>		<b>4,41,55,11,513.73</b>	<b>441.55</b>



LEVERAGE RATIO		
PARTICULARS	AMOUNT IN CRORES	AMOUNT
Networth(NOF)	<b>98.76</b>	98,75,86,021.41
Outside Liabilities	<b>325.39</b>	3,25,39,15,825.42
Leverage	<b>3.29</b>	
OUTSIDE LIABILITIES		
Debentures	<b>39.92</b>	39,91,90,000.00
Subordinated debts	<b>264.01</b>	2,64,01,10,000.00
Interest payable on debentures	<b>0.86</b>	86,33,483.59
Interest payable on subordinated debts	<b>20.60</b>	20,59,82,341.83
Total	<b>325.39</b>	3,25,39,15,825.42

## SUMMARY CRAR 31.03.2025

PARTICULARS	AMOUNT IN CRORES
TIER 1 CAPITAL	98.76
NET OWNED FUND	98.76
TIER 2 CAPITAL	50.79
RISK ADJUSTED ASSETS	441.55
RATIOS IN %	
PARTICULARS	%
TIER 1 CAPITAL	22.37
TIER 2 CAPITAL	11.50
CRAR	33.87

**DISCOUNTING OF SUBORDINATED DEBTS AS ON 31.03.2025**

<b>SUB DEBT NET OF DISCOUNTING</b>	<b>OUTSTANDING AMOUNT</b>	<b>DISCOUNT %</b>	<b>DISCOUNT AMOUNT</b>	<b>DISCOUNTED VALUE</b>	<b>DISCOUNTED VALUE IN CRORES</b>
<b>Remaning maturity of instruments</b>					
less than 1 year	17,16,27,000.00	100%	17,16,27,000.00	-	-
bet 1 and 2 years	2,32,47,000.00	80%	1,85,97,600.00	46,49,400.00	0.46
bet 2 and 3 years	57,28,50,000.00	60%	34,37,10,000.00	22,91,40,000.00	22.91
bet 3 and 4 years	1,10,33,20,000.00	40%	44,13,28,000.00	66,19,92,000.00	66.20
bet 4 and 5 years	62,21,65,000.00	20%	12,44,33,000.00	49,77,32,000.00	49.77
more than 5 years	14,69,01,000.00	0%	-	14,69,01,000.00	14.69
<b>TOTAL</b>	<b>2,64,01,10,000.00</b>		<b>1,09,96,95,600.00</b>	<b>1,54,04,14,400.00</b>	<b>154.04</b>

NPA AS ON 31-03-2025

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 OBTS	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 ASSETS	TOTAL NPA PROVISION	NET NPA	NET NPA %
VEHICLE LOAN	1,06,35,08,144.00	81,73,78,437.00	3,78,84,567.00	4,22,91,524.00	3,01,641.00	10,75,91,467.00	1,60,38,095.00	2,77,76,576.00	1,42,45,837.00	24,61,29,707.00	23.14	20,82,45,140.00	32,69,513.75	37,88,456.70	84,58,304.80	3,01,641.00	3,22,77,440.10	1,60,38,095.00	1,38,88,288.00	1,42,45,837.00	8,52,09,605.90	8,89,98,062.60	15,71,31,644.40	14.77
GOLD LOAN	1,95,14,64,928.00	1,94,45,43,331.00	25,86,554.00	7,10,547.00	-	2,66,359.00	-	-	33,58,137.00	69,21,597.00	0.35	43,35,043.00	77,78,173.32	2,58,655.40	1,42,109.40	-	79,907.70	-	-	33,58,137.00	35,80,154.10	38,38,809.50	30,82,787.50	0.16
MICROFINANCE	64,03,70,029.73	52,91,64,455.81	10,44,53,050.06	-	67,50,554.06	-	-	-	-	11,12,05,694.12	17.37	67,50,554.06	21,16,657.82	1,04,45,505.01	-	67,50,554.06	-	-	-	-	67,50,554.06	1,71,96,059.07	9,40,09,545.05	14.68
CONSUMER LOAN	2,44,09,856.00	2,19,08,495.00	23,24,018.80	-	1,77,292.20	-	-	-	-	25,01,311.00	10.25	1,77,292.20	87,633.98	2,32,401.88	-	1,77,292.20	-	-	-	-	1,77,292.20	4,02,694.08	20,91,616.92	8.57
SAMMRUDDHI LOAN	14,14,05,045.00	14,07,58,606.00	3,93,118.00	-	-	-	-	-	2,53,321.00	6,46,439.00	0.46	2,53,321.00	5,63,034.42	39,311.80	-	-	-	-	-	2,53,321.00	2,92,632.80	3,53,806.20	0.25	
CONSUMER LOAN ACCOUNT-EDMAX	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TRADERS LOAN (MAX VANUVA)	3,77,07,205.00	3,39,46,125.00	9,22,372.00	-	9,07,727.00	-	19,30,981.00	-	-	37,61,080.00	9.97	28,38,708.00	1,35,784.50	92,237.20	-	9,07,727.00	-	19,30,981.00	-	-	28,38,708.00	29,30,945.20	8,30,134.80	2.20
TRADERS LOAN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VYAPARI KISHEMA	1,82,65,590.00	1,82,65,590.00	-	-	-	-	-	-	-	-	-	-	73,062.36	-	-	-	-	-	-	-	-	-	-	-
MAHLA KISHEMA	2,47,89,637.00	2,47,89,637.00	-	-	-	-	-	-	-	-	-	-	99,158.55	-	-	-	-	-	-	-	-	-	-	-
MAX SUVIDHA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	3,90,19,20,414.73	3,53,07,54,676.61	14,85,65,679.86	4,30,02,071.00	81,37,214.26	10,78,57,826.00	1,79,69,076.00	2,77,76,576.00	1,78,57,295.00	37,11,65,738.12	9.51	22,26,00,058.26	1,41,23,018.71	1,48,56,567.99	86,00,414.20	81,37,214.26	3,23,57,347.80	1,79,69,076.00	1,38,88,288.00	1,78,57,295.00	9,88,09,635.26	11,36,66,203.25	25,74,99,534.87	6.60

PROV.Movement											
	31.03.2025			31.03.2024			Addition		Reduction		Net
LOAN	STD	Substd	Doubtful	STD	Substd	Doubtful	Substd	Doubtful	Substd	Doubtful	NPA PRV-EXP.
VEHICLE LOAN	32,69,513.75	37,88,456.70	8,52,09,605.90	58,40,955.64	70,76,342.20	9,94,38,368.00	-	-	(32,87,885.50)	(1,42,28,762.10)	(1,75,16,647.60)
GOLD LOAN	77,78,173.32	2,58,655.40	35,80,154.10	56,09,217.21	94,168.10	91,72,813.70	1,64,487.30	-	-	(55,92,659.60)	(54,28,172.30)
MICROFINANCE	21,16,657.82	1,04,45,505.01	67,50,554.06	38,45,263.23	10,80,791.47	1,00,42,708.77	93,64,713.54	-	-	(32,92,154.71)	60,72,558.83
CONSUMER LOAN	87,633.98	2,32,401.88	1,77,292.20	2,89,262.46	18,951.17	35,67,050.03	2,13,450.71	-	-	(33,89,757.83)	(31,76,307.12)
SAMMRUDDHI LOAN	5,63,034.42	39,311.80	2,53,321.00	2,78,353.42	3,78,390.90	12,69,285.76	-	-	(3,39,079.10)	(10,15,964.76)	(13,55,043.86)
CONSUMER LOAN ACCOUNT-EDMAX	-	-	-	-	-	-	-	-	-	-	-
TRADERS LOAN (MAX VANIYA)	1,35,784.50	92,237.20	28,38,708.00	1,29,482.42	1,33,119.10	23,55,784.00	-	4,82,924.00	(40,881.90)	-	4,42,042.10
VYAPARI KHEMA	-	-	-	-	-	-	-	-	-	-	-
TRADERS LOAN	73,062.36	-	-	22,943.70	-	-	-	-	-	-	-
MAHILA KHEMA	99,158.55	-	-	16,416.42	-	-	-	-	-	-	-
MAX SUVIDHA	-	-	-	46,647.37	-	-	-	-	-	-	-
Total	1,41,23,018.71	1,48,56,567.99	9,88,09,635.26	1,60,78,541.86	87,81,762.94	12,58,46,010.26	97,42,651.55	4,82,924.00	(36,67,846.50)	(2,75,19,299.00)	(2,09,61,569.95)