

MAXVALUE CREDITS AND INVESTMENTS LTD**REGD.OFFICE:1ST FLOOR,CEE KAY PLAZA, OPP. METROPOLITAN HOSPITAL,
KOORKENCHERY,THRISSUR-680007 CIN-U65921KL1995PLC009581****BALANCE SHEET AS AT 31.12.2025**

Particulars	Note No.	Figures As on 31.12.2025		Figures As on 31.03.2025	
		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	(75,76,99,336.58)		(74,66,66,134.30)	
2. Share application money pending allotment					
3. Non-current liabilities					
(a) Long-term borrowings	4	2,86,82,07,000.00		2,55,73,58,000.00	
(b) Other long-term liabilities	5	5,47,92,823.00		4,53,39,091.00	
(c) Long term provisions	6	-		-	
4. Current liabilities					
(a) Short term borrowings	7	12,08,89,372.06		10,82,77,647.00	
(a)Trade payables	8	-		-	
(b) Other current liabilities	9	63,84,24,283.26		71,05,75,790.70	
(c) Short-term provisions	10	12,49,27,547.59		14,16,31,967.31	
TOTAL		4,83,71,39,224.33		4,60,41,13,896.71	
II. ASSETS					
1. Non-current assets					
(a) Property, Plant and Equipment and Intangible assets					
(i) Property, Plant and Equipment	11	23,57,52,110.87		24,14,56,414.58	
(ii) Intangible assets	11	13,35,433.29		15,72,364.92	
(b) Deferred tax assets (net)	12	5,09,70,206.70		5,09,70,206.70	
(c) Long-term loans and advances	13	1,03,21,62,410.16		86,56,68,203.28	
2. Current assets					
(a) Cash and cash equivalents	14	25,54,71,356.42		24,86,57,611.33	
(b) Short-term loans and advances	13	3,09,31,88,642.35		3,03,75,03,736.23	
(c) Other current assets	15	16,82,59,064.54		15,82,85,359.67	
(d) Trade Receivables	16	-		-	
TOTAL		4,83,71,39,224.33		4,60,41,13,896.71	

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PROFIT AND LOSS STATEMENT FOR THE YEAR ENDED 31.12.2025

Particulars	Note No.	Figures As on 31.12.2025		Figures As on 31.03.2025	
		Rs.	Ps.	Rs.	Ps.
I. Revenue from operations	17	76,06,87,734.77		98,44,17,648.26	
II. Other income	18	5,54,20,440.81		6,26,08,611.51	
III. Total Revenue (I+II)		81,61,08,175.58		1,04,70,26,259.77	
Expenses:					
a, Employee benefits expense	19	27,66,09,906.68		33,17,64,737.60	
b, Finance cost	20	30,38,98,672.25		39,31,80,601.64	
c, Depreciation and amortization expense	11	1,64,74,478.61		2,53,86,235.11	
d, Other expenses	21	23,04,10,749.62		26,01,79,645.58	
IV. Total Expenses		82,73,93,807.16		1,01,05,11,219.93	
V. Profit before exceptional and extraordinary items and tax (III-IV)		(1,12,85,631.58)		3,65,15,039.84	
VI. Exceptional Items					
VII. Profit before extraordinary items and Tax (V-VI)		(1,12,85,631.58)		3,65,15,039.84	
VIII. Extraordinary items		2,52,429.30		2,72,776.47	
IX. Profit before tax (VII-VIII)		(1,10,33,202.28)		3,67,87,816.31	
X. Tax expense:					
(1) Current tax					
(2) Deferred tax	12		-	(5,34,706.38)	
XI. Profit / (Loss) for the period (IX-X)		(1,10,33,202.28)		3,73,22,522.69	
Earnings per equity share:					
(1) Basic			(0.03)		0.11
(2) Diluted			(0.03)		0.11
Accounting policies and notes on account	1				

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CASH FLOW STATEMENT (AS PER AS-3) FOR THE YEAR ENDED 31.12.2025 (INDIRECT METHOD)

PARTICULARS		AMOUNT	
A	Cash flows from operating activities		
	Net Profit before taxation and extra ordinary items		(1,12,85,631.58)
	Adjustments for:		
	Depreciation and Amortization	1,64,74,478.61	
	Provision for NPA (Expense)	(1,78,37,236.05)	
	Provision for standard assets(Expense)	11,32,816.33	
	Deferred revenue expenditure w/off	-	
	Loans Writeoff	9,74,09,797.80	
	Provision for gratuity	-	
			9,71,79,856.69
	Operating Profit before working capital changes		8,58,94,225.11
	Adjustments for:		
	Add: Increase in current liabilities	-	
	Less: Decrease in current liabilities	2,70,43,782.38	
	Add :Decrease in current assets	-	
	Less:Increase in current assets	6,56,58,610.99	
			(9,27,02,393.37)
	Cash generated from operations		(68,08,168.26)
	Income tax paid		-
	Cash flow before extra ordinary items		(68,08,168.26)
	NET CASH FLOWS FROM OPERATING ACTIVITIES		(68,08,168.26)
B	Cash flows from investing activities		
	Purchase of fixed assets		(1,05,73,123.61)
	Sale/Disposal of Fixed Assets		2,92,309.97
	NET CASH FLOWS FROM INVESTING ACTIVITIES		(1,02,80,813.65)
C	Cash flows From Financing Activities		
	Re-payment of long term borrowings		27,83,53,000.00
	Re-payment of other long term liabilities		94,53,732.00
	Receipt from long term loans and advances		(26,39,04,005.00)
	Receipt from Issue of Equity shares		-
	NET CASH FLOWS FROM FINANCING ACTIVITIES		2,39,02,727.00
	Net increase/decrease in cash or cash equivalents		68,13,745.09
	Cash and Cash equivalents at the beginning of the year	24,86,57,611.33	
	Cash and Cash equivalents at the end of the year	25,54,71,356.42	
	Net increase as disclosed above		68,13,745.09

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NOTES TO BALANCE SHEET as on 31.12.2025

	NOTE 2 SHARE CAPITAL	Figures as at 31.12.2025			Figures as at 31.03.2025		
		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 31.12.2025			Figures as at 31.03.2025		
		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					
Particulars		Equity Shares		Preference Shares	
		Figures as at 31.12.2025	Figures As on 31.03.2025	Figures as at 31.12.2025	Figures As on 31.03.2025
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:						
			31.12.2025	31.03.2025	31.03.2024	31.03.2023
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	31.12.2025			31.03.2025		
	No of share Holdings	% of share Holdings	No of share Holdings	% of share Holdings	No of share Holdings	% of share Holdings
Maxvalue Capital	49956634	13.97%	43340108	12.12%		
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.						

NOTE 3 RESERVES & SURPLUS		Figures As on 31.12.2025		Figures As on 31.03.2025	
a)	Profit and Loss account				
	Balance as per last Balancesheet	(86,76,93,214.39)		(89,75,51,232.54)	
	Add :Profit for the year	(1,10,33,202.28)		3,73,22,522.69	
	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	-	(87,87,26,416.67)	(74,64,504.54)	(86,76,93,214.39)
b)	General Reserve				
	Balance as per last Balancesheet				
	Less : General Reserve set off against accumulated loss				
c)	Statutory Reserve				
	Balance as per last Balancesheet	3,59,19,460.09		2,84,54,955.55	
	Add: Transfer from Profit & Loss Account	-	3,59,19,460.09	74,64,504.54	3,59,19,460.09
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)		(75,76,99,336.58)		(74,66,66,134.30)

NOTE 4 LONG TERM LIABILITIES			Non-Current Portion		Current Maturities					
			Figures As on		Figures As on		Figures As on		Figures As on	
			31.12.2025	Rs.	31.03.2025	Rs.	31.12.2025	Rs.	31.03.2025	Rs.
		Ps.	Ps.	Ps.	Ps.	Ps.	Ps.	Ps.	Ps.	
Secured Borrowings	31.03.2025	31.12.2025								
a) Debentures	39,91,90,000.00	55,35,98,000.00	18,60,68,000.00	8,88,75,000.00	36,75,30,000.00	31,03,15,000.00				
Un Secured Borrowings										
a) Sub-Ordinated Debt	2,64,01,10,000.00	2,76,40,55,000.00	2,68,21,39,000.00	2,46,84,83,000.00	8,19,16,000.00	17,16,27,000.00				
TOTAL(NOTE 4)	3,03,93,00,000.00	3,31,76,53,000.00	2,86,82,07,000.00	2,55,73,58,000.00	44,94,46,000.00	48,19,42,000.00				
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 31.12.2025										
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	-	26,25,000.00	-	-	26,25,000.00					
3 Year to 4 years	-	-	-	-	-					
2 Year to 3 years	2,80,00,000.00	3,47,80,000.00	-	-	6,27,80,000.00					
1 Year to 2 years	8,20,63,000.00	3,86,00,000.00	-	-	12,06,63,000.00					
Less than 1 year	30,90,30,000.00	5,85,00,000.00	-	-	36,75,30,000.00					
Total	41,90,93,000.00	13,45,05,000.00	-	-	55,35,98,000.00					
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					
Total	37,16,65,000.00	2,75,25,000.00	-	-	39,91,90,000.00					

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 31.12.2025					
Maturity Date	Rate of Interest				
	>=10<=11.5	>11.5<=12.5	>12.5<=13.5	>13.5<=15	Total
Above 5 years	15,50,000.00	5,97,82,000.00	2,52,32,000.00	-	8,65,64,000.00
4 Year to 5 years	2,11,90,000.00	32,28,10,000.00	2,82,40,000.00	-	37,22,40,000.00
3 Year to 4 years	-	62,86,70,000.00	11,41,50,000.00	-	74,28,20,000.00
2 Year to 3 years	5,89,20,000.00	1,23,70,55,000.00	-	-	1,29,59,75,000.00
1 Year to 2 years	18,45,40,000.00	-	-	-	18,45,40,000.00
Less than 1 year	1,68,90,000.00	6,44,36,000.00	5,90,000.00	-	8,19,16,000.00
Total	28,30,90,000.00	2,31,27,53,000.00	16,82,12,000.00	-	2,76,40,55,000.00

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

NOTE 5 OTHER LONG TERM LIABILITIES	Non-Current Portion				Current Maturities			
	Figures As on 31.12.2025		Figures As on 31.03.2025		Figures As on 31.12.2025		Figures As on 31.03.2025	
	Rs.	Ps.	Rs.	Ps.	Rs.	Ps.	Rs.	Ps.
Interest payable on debenture	69,94,935.64	3,38,290.00	-	-	66,56,645.64	86,33,483.59	-	-
Interest payable on bond	17,77,83,220.05	5,44,54,533.00	4,53,39,091.00	4,53,39,091.00	12,33,28,687.05	16,06,71,519.85	-	-
TOTAL(NOTE 5)	18,47,78,155.69	5,47,92,823.00	4,53,39,091.00	4,53,39,091.00	12,99,85,332.69	16,93,05,003.44	-	-

NOTE 6 LONG TERM PROVISIONS	Figures As on 31.12.2025		Figures As on 31.03.2025	
	Rs.	Ps.	Rs.	Ps.
Provision for Leave encashment	-	-	-	-
TOTAL(NOTE 6)	-	-	-	-

NOTE 7 SHORT TERM BORROWINGS	Figures As on		Figures As on	
	31.12.2025	Rs.	31.03.2025	Rs.
DIGIBIZ Loan account		23,27,594.00		1,33,22,626.00
Federal Bank OD account : 14675600002128		7,04,22,451.00		6,99,05,798.00
Federal Bank OD account 14675600002144		1,07,74,973.00		1,50,10,233.00
Federal Bank OD account 14675600002136		1,72,97,747.00		1,00,38,990.00
Federal Bank OD account 12805600014524		1,01,19,139.00		-
HDFC Bank OD Account(50200040085130)		99,47,468.06		-
		-		-
TOTAL(NOTE 7)		12,08,89,372.06		10,82,77,647.00
3,43,85,42,372.06				

NOTE 8 TRADE PAYABLES	Figures As on		Figures As on		
	31.12.2025	Rs.	31.03.2025	Rs.	
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	-		-	-	-

NOTE 9 OTHER CURRENT LIABILITIES	Figures As on		Figures As on	
	31.12.2025	Rs.	31.03.2025	Rs.
	Ps.		Ps.	
Current maturities of Long-term liabilities (Note 4 & 5)	57,94,31,332.69		65,12,47,003.44	
Sundry Creditors(Sub Schedule 2)	4,53,221.00		35,03,957.65	
Administrative expenses payable	16,88,095.71		3,07,984.71	
TDS Payable	8,81,377.92		13,63,462.24	
Audit fee payable	-		5,50,000.00	
Suspense liability	(100.00)		-	
Share applicaton money	-		56,412.00	
Rent Payable	62,94,452.00		53,67,602.00	
Advance EWI - Business Loan	1,43,87,846.93		1,50,16,297.03	
Retention Money Payable	9,37,989.05		7,93,432.15	
Salary Payable	55,91,978.16		51,27,359.05	
ESI Payable	4,35,066.98		4,03,722.00	
Output SGST	11,01,097.82		-	
Output CGST	11,01,097.82		-	
PF Payable	8,48,586.00		9,21,127.00	
Electricity Charges Payable	4,00,000.00		1,46,095.00	
Loan-NEFT/Cheque/DD-Cancel/ Return A/c	9,68,053.50		10,01,302.50	
GST payable	-		32,09,552.00	
Sundry Deposit	2,15,883.81		2,10,997.46	
Collection Agency Security Deposit	38,10,996.00		48,10,996.00	
Staff Welfare Payable	1,02,000.00		89,500.00	
Advance EMI - Vehicle Loan	46,49,945.95		40,70,328.00	
Professional charges payable	16,520.00		-	
Insurance Payable MF	35,780.00		-	
Insurance Claim Received - Business Loan	-		-	
Marketing Expenses Payable - Two Wheeler Loan	20,000.00		-	
Salary retained	14,63,174.83		2,72,407.47	
Cartridge refiling expense payable	35,000.00		-	
Yard rent payable	70,000.00		-	
Internet charges payable	42,296.06		0.06	
Incentive Payable	31,27,367.46		26,81,706.46	
Advance EMI - Edmax	37,978.00		37,990.00	
Output IGST	4,278.11		-	
Surplus on Auction- Gold Loan	3,57,287.12		29,16,405.26	
Advance Equated Daily Instalment	10,48,295.00		18,13,396.10	
Stamp Duty Payable - Gold Loan (Karnataka)	17,57,602.00		13,23,245.00	
TDS Cess	818.00		818.00	
Profession Tax Payable	5,24,585.90		26,166.00	
Care insurance charge payable	72,924.00		1,07,076.00	
Auction Surplus payable	39,15,788.92		27,73,697.78	
TCS Payable	(3,777.00)		3,380.00	
RCM CGST PAYABLE	4,62,656.61		4,678.62	
RCM SGST PAYABLE	4,62,656.61		4,678.72	
RCM IGST PAYABLE	-		3,240.00	
Courier charges payable	-		11,604.00	
Locker deposit	20,000.00		20,000.00	
Employee welfare charitable trust fund payable	13,74,600.00		3,12,700.00	
Rent GST payable	2,78,214.00		-	
PF arrear recovery a/c	1,316.30		65,471.00	
Vehicle Loan - Trade Advance	-		-	
TOTAL(NOTE 9)	63,84,24,283.26		71,05,75,790.70	

NOTE 10 SHORT TERM PROVISIONS	Figures As on		Figures As on	
	31.12.2025	Rs.	31.03.2025	Rs.
	Ps.		Ps.	
Provision for NPA	9,22,17,508.90		11,00,54,744.95	
Provision for OPERATIONAL RISK LOSS ACCOUNT	36,11,458.00		36,11,458.00	
Provision for Standard Assets	1,52,55,833.51		1,41,23,017.18	
Provision for Gratuity	1,35,17,651.00		1,35,17,651.00	
Additional provision restructure-Vehicle loan	-		-	
Additional provision restructure-MF	-		-	
Provision for Spurious Gold A/c	-		-	
Provision for cash shortage	3,25,096.18		3,25,096.18	
TOTAL(NOTE 10)	12,49,27,547.59		14,16,31,967.31	
NOTE 12 DEFERRED TAX ASSET				
	Figures As on	Rs.	Figures As on	Rs.
	31.12.2025		31.03.2025	
	Ps.		Ps.	
a) Deferred Tax Liability	-		-	
In respect of depreciation				
Provided during the year				
b)Deferred Tax Asset	5,09,70,206.70		5,04,35,500.32	
In respect of depreciation			5,34,706.38	
Adjusted in retained earnings				
Reversed during the year				
TOTAL(NOTE 12)	5,09,70,206.70		5,09,70,206.70	

NOTE 13 LOANS AND ADVANCES	Total As on 31.12.2025	Total As on 31.03.2025	Non-Current Portion		Current Portion	
			Figures As on	Figures As on	Figures As on	Figures As on
			31.12.2025 Rs. Ps.	31.03.2025 Rs. Ps.	31.12.2025 Rs. Ps.	31.03.2025 Rs. Ps.
Secured						
Vehicle Loan	1,07,03,01,687.00	1,06,35,08,144.00	71,18,90,953.00	52,26,12,103.00	35,84,10,734.00	54,08,96,041.00
Gold Loan *	2,39,61,36,798.00	1,95,14,64,928.00	-	-	2,39,61,36,798.00	1,95,14,64,928.00
Unsecured						
Consumer Loan	2,89,81,552.66	2,44,09,806.00	-	-	2,89,81,552.66	2,44,09,806.00
Micro Finance	50,78,00,525.28	64,03,70,059.73	28,24,71,518.16	27,48,98,847.28	22,53,29,007.12	36,54,71,212.45
Consumer Loan - Branch channel	-	-	-	-	-	-
Traders Loan	-	-	-	-	-	-
Samrudhi Loan *	7,45,46,810.22	14,14,05,045.00	2,73,65,772.00	5,59,43,232.00	4,71,81,038.22	8,54,61,813.00
Traders Loan(Max Vanijya)	2,33,35,292.00	3,77,07,205.00	-	-	2,33,35,292.00	3,77,07,205.00
Vyapari Kshema	1,30,32,807.00	1,82,65,590.00	86,08,041.00	1,22,14,021.00	44,24,766.00	60,51,569.00
Mahila Kshema	65,34,538.00	2,47,89,637.00	18,26,126.00	-	47,08,412.00	2,47,89,637.00
Total-Loans	4,12,06,70,010.16	3,90,19,20,414.73	1,03,21,62,410.16	86,56,68,203.28	3,08,85,07,600.00	3,03,62,52,211.45
Other Advances:						
Advance to Supplier			-	-	21,21,943.42	7,70,330.91
Salary Advance					90,000.00	-
Advance to staff			-	-	4,58,320.00	36.00
Travelling Expense - Advance			-	-	45,850.19	44,027.09
TA advance to staff - Karnataka			-	-	79,610.74	30,148.78
Advance to TWL hub Calicut			-	-	315.00	-
Advance to TWL hub Kollam			-	-	1,859.00	-
Advance to TWL hub Malappuram			-	-	1,600.00	-
Advance to TWL hub Trivandrum			-	-	1,603.00	-
Advance to TWL hub Alappuzha			-	-	150.00	-
MVCIL Employees Gratuity Fund Trust			-	-	6,000.00	6,000.00
Advance to TWL Hub Edapally			-	-	110.00	-
Advance to TWL Hub Thrissur			-	-	3,696.00	-
PF arrear advance			-	-	4,00,000.00	4,00,000.00
Advance for admin expenses			-	-	26,290.00	982.00
Vehicle Loan - Trade Advance			-	-	14,43,695.00	-
			-	-	46,81,042.35	12,51,524.78
TOTAL-LOANS & ADVANCES			1,03,21,62,410.16	86,56,68,203.28	3,09,31,88,642.35	3,03,75,03,736.23
(a)Secured Considered Good			71,18,90,953.00	52,26,12,103.00	2,75,45,47,532.00	2,49,23,60,969.00
(b)Unsecured Considered Good			32,02,71,457.16	34,30,56,100.28	33,50,29,652.35	54,15,31,309.23
(c)Doubtful			-	-	36,11,458.00	36,11,458.00
(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			-	-	-	-
TOTAL (NOTE 13)			1,03,21,62,410.16	86,56,68,203.28	3,09,31,88,642.35	3,03,75,03,736.23
* Loan amount included OPRLS account amounts						

NOTE 14 CASH AND CASH EQUIVALENTS	Figures As on		Figures As on	
	31.12.2025	Rs.	31.03.2025	Rs.
	Ps.		Ps.	
a) Cash:				
Cash-in-hand	86,73,668.73		1,80,53,069.73	
b) Balances with Scheduled Banks :				
Bank accounts (Indian bank -Head Office 6481879736)	6,84,501.88		14,35,792.53	
Bank accounts (Thiruvillwamala (SIB a/c no: 0081073000030733))	85,532.28		1,38,802.36	
Bank accounts (SIB-Pulpally) 0260073000000541	1,58,614.91		86,890.51	
Bank accounts (6482289703 Indian bank - Koorkkanchery)	33,167.92		3,23,532.92	
Bank accounts (HDFC-HO)TWL-50200023217266	3,48,320.86		6,46,362.35	
Bank accounts (SIB-Shornur)0770073000000066	42,146.63		1,84,779.13	
Bank accounts (SIB-Kuzhalmannam) 0735073000000075	1,13,200.13		68,326.99	
Bank accounts (Federal-Cherpu) 15700200002085	62,010.00		26,253.00	
Bank accounts(HDFC-Head Office)50200022884287	3,77,766.94		25,14,179.26	
Bank accounts (Federal-Chathannur) 12780200010836	12,686.00		39,904.00	
Bank account Money Gram-Xpress money a/c - Head Office)917020065859888	-		42,992.74	
Bank accounts (Axis bank Salary account-HO)917020069612276	-		8,22,362.44	
Bank Accounts (Federal bank - Rajakkad)17460200002225	35,460.00		6,16,993.00	
Bank accounts (Federal Bank - Perambra)14150200003538	47,577.00		25,650.00	
Bank accounts(TWL Federal bank a/c – 14670200012163)	19,37,154.76		36,38,808.52	
Bank accounts (Federal bank - Head Office)14670200012106	25,30,158.62		29,88,412.01	
Bank Accounts (Federal Bank - Thodupuzha)20370200000969	77,100.00		29,840.00	
Bank accounts (Indian Bank - Kattakada)6610987908	1,850.00		-	
Bank accounts (Federal- Vaikom)10960200004847	1,25,000.00		25,000.00	
Bank accounts(Axis Bank - Karunagappally)918020025360859	-		5,23,538.31	
Bank accounts (Federal bank- Neyyatinkara)14400200003339	25,000.00		25,000.00	
Bank accounts (Axis bank incentive account-HO)918020027676446	-		55,271.73	
Business Loan (Axis bank account- HO)918020028743705	-		1,84,944.65	
Bank accounts (Federal bank - Edavannapara)16000200002550	1,19,564.09		25,000.00	
Bank accounts (Federal- Triprayar) 14250200003080	1,82,221.00		1,57,276.00	
Bank accounts (Fedaral Bank - Perinthalmanna) 15370200006773	33,111.16		28,385.16	
Bank accounts(Axis bank- TWL) 918020028868260	5,38,058.14		5,12,969.80	
Bank accounts (Federal- Mundakkayam) 13970200012952	27,194.00		27,934.00	
Bank accounts (Federal bank - Ottapalam)14310200012513	31,922.00		30,145.00	
Bank accounts (Federal Bank - Thirumala) 20390200001254	31,170.00		25,000.00	
BANK ACCOUNTS AXIS BANK (Edmax-Margin amount Transfer)HEAD OFFICE 918020051594891	-		14,51,013.18	
Bank accounts (Federal Bank - Munnar)10100200006506	55,000.00		25,000.00	
Bank accounts (HDFC - TWL Head Office) 50200032323161	1,00,122.32		1,74,936.32	
Bank accounts (Axis Bank - Pattambi) 918020068396754	-		11,490.19	
Bank accounts (Axis bank- Kottayam RO) 918020066492214	-		1,13,580.94	
Bank accounts(Axis bank- Calicut RO) 918020068805999	57,127.05		7,39,223.05	

Bank accounts (Federal bank - Thamarassery) 14670200012403	3,56,031.00	26,500.00
Bank accounts(Axis bank - Kalamassery)918020067429116	-	28,767.92
Bank accounts (Federal bank - Vadakkenchery)14670200012460	28,042.60	26,725.00
Bank accounts (Federal bank - Kodakara)14670200012296	41,900.00	26,741.00
Bank accounts (The Federal Bank Limited - Adimaly)14670200012353	29,620.00	29,600.00
Bank accounts (Federal bank - Piravam)14670200012338	30,300.00	38,835.00
Bank accounts(Federal bank - Nedumkandam)14670200012486	5,18,899.00	11,43,074.40
Bank accounts (Federal bank-Mananthavady)14670200012361	25,400.00	25,000.00
Bank accounts (Federal bank -Venjaramoodu)14670200012528	25,531.00	24,469.00
Bank accounts (Federal bank -Cheruplassery)14670200012536	73,446.00	30,579.00
Bank accounts(Federal Bank- Kumaly)15310200004352	24,998.00	26,875.00
Bank accounts (Federal bank - Chittur)14670200012569	29,000.00	35,154.00
Bank accounts(Federal bank-Vengara)14670200012668	85,000.00	25,000.00
Bank accounts(Federal bank - Anchal)14670200012692	25,000.00	25,000.00
Bank accounts(Federal bank - Pudunagaram)14670200012437	2,27,907.00	29,700.00
Bank accounts(Federal bank - Karukachal)14670200012684	1,24,300.00	26,910.00
Bank accounts(ESAF bank-Marayur)20180000020543	1,22,089.73	2,47,877.73
Bank accounts (Axis bank pool account - Head Office)918020018817683	-	27,28,749.45
Axis bank-Western Union Money transfer- 919020084322279	-	1,19,431.07
Axis bank-Ria money transfer 919020084228135	-	55,528.64
Elappara Gramin bank-40385111000566	6,46,953.09	54,012.59
Axis bank -Trans fast(919020087717526)	-	78,334.26
Canara bank T Narasipura(0662201000813)	-	67,102.88
Federal bank Rannebannur(21110200001792)	25,000.00	25,000.00
Canara bank Nanjangud (0597201001266)	-	15,180.00
Federal bank Devanahalli (15290200001956)	25,000.00	25,000.00
Canara bank Jayanagar RO (2725214000002)	-	4,49,688.45
Canara Bank-Tumkur Kyathasandra (5558214000001)	-	1,79,909.40
Axis bank Harihar(920020000719181)	-	3,23,587.93
Axis bank Gold Loan (919020094641256)	-	37,54,199.88
Axis bank-Valanchery (920020001230379)	17,556.85	53,730.05
Axis bank POS (920020008441646)	-	28,54,530.26
Corporation bank-Banasawadi (510101007144332)	1,17,680.80	44,710.13
ESAF bank-Head Office (20200000020901)	1,29,779.57	2,10,29,779.57
Axis bank BBPS-(920020036000266)	46,36,774.01	59,37,399.73
Kotak Mahindra Bank Debenture Issue(9345063398)	4,46,097.78	4,46,308.18
South Indian Bak -Panamaram(0996073000000020)	1,29,777.58	26,135.04
HDFC Vendor Account(50200040085130)		52,531.94
Bank accounts (Axis fund transfer A/c-Head Office)921020008192118	26,876.13	14,26,410.95
Canara Bank-Bagepalli-1 (0925201000758)	-	20,359.00

Canara Bank-Pavagada (120000031780)	-	41,693.00
Federal Bank-Hubly(13380200017391)	25,000.00	25,000.00
Union Bank of India-Keshwapura Hubli(566301010050284)	10,749.10	68,815.77
Bank of India-Bailahongal (111420110000116)	25,939.16	17,799.94
Canara Bank-Kittur (120000460360)	-	9,991.84
Canara Bank-Madakasira(120000423081)	-	28,421.72
Canara Bank-Belur(120000428940)	-	12,278.68
Federal Bank-Tiptur(19900200004109)	25,000.00	25,000.00
Federal Bank-Kunigal(20700200001916)	2,32,000.00	25,000.00
Canara Bank-Arakalagudu(120000588241)	-	26,351.84
Axis Bank-Payment GateWay(921020051631648)	8,81,351.00	29,87,899.11
Bank accounts(Canara Bank - Shikaripura)120001497930	-	8,315.00
Bank accounts(Axis Bank Rights Issue - HO) 922020026462199	43,920.20	43,920.20
BANK ACCOUNTS(Axis Bank - Palakkad)922020036704377	-	96,741.30
Bank accounts (Federal-Muvattupuzha) 14670200013294	26,200.00	25,000.00
Bank accounts (Indian bank -7299542102) Credit & recovery	2,37,532.30	15,59,544.11
Bank account(Canara bank-Sagar)120002003141	-	9,251.00
Bank accounts (Union Bank - Munavalli) 340701010033093	17,644.14	12,248.71
Bank account(Bank of Maharashtra-Vadagoan Belagavi)60433144535	-	26,120.49
Bank accounts(Axis Bank - Kattappana)922020037353480	-	47,423.57
Bank Account(Esaf small finance Bank-Pazhayannur)-20230000003007	13,30,561.98	2,38,658.98
Bank Account(ESAF Small Finance Bank-Pulpalli-20230000003347)	11,28,360.28	3,10,164.28
Bank Account-Ramanattukara Branch(Federal Bank a/c no.14650200010300)	25,000.00	25,000.00
Bank Account(ESAF SMALL FINANCE BANK-Kozhinjampara)20230000011802	56,016.57	1,76,256.57
Bank Accounts(Union Bank of India-CA-Santhipuram)-238011010000041	17,725.95	35,958.00
Bank Account(Axis Bank-KOYILANDY)923020028995263	3,01,631.11	3,01,631.11
Bank Account(Union Bank of India-V Kota Branch)190211010000103-ca	25,184.78	24,630.68
Bank account(Axis Bank- Kollam Branch-923020055425746	-	41,202.76
Bank account(Federal bank-fund raising-Thrissur region-14670200014177)	7,06,589.16	27,37,662.00
Bank account(Federal bank-Fund raising-Ernakulam region-14670200014193)	6,77,913.12	2,65,910.32
Bank account(federal bank-Fund raising-Calicut region-14670200014201)	23,27,461.04	9,55,579.04
Bank account(Bank of Baroda-Maddur-79080200001621-Current Account)	-	28,518.25
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	34,35,144.73	37,53,423.75
Bank Account(Federal Bank-Horamavu branch-Current -14710200016473)	25,000.00	25,000.00
Bank Account(Federal Bank-Jayanagar branch-13870200012210)	24,999.60	52,023.00
Bank Account(Federal Mysore K G Koppal branch-24410200000555)	25,000.00	25,000.00
Bank Account(Federal bank -Chittoor (AP) branch-16730200005852)	25,000.00	25,000.00

Bank Account(Federal fund transfer -Head office-12800200015252)	1,25,05,184.59	1,61,49,682.40
Bank Account(Federal Bank-Davanagere-22970200001681)	25,000.00	25,000.00
Bank account(Federal Bank-Channarayapatna-19870200004559)	25,000.00	25,000.00
Bank Account(Federal Bank-Mangalore- 11750200019187)	25,000.00	32,205.00
Bank Account(Federal Bank-Hassan-13540200015378)	26,770.00	25,000.00
Bank Account(Federal Bank-Doddaballapura-16310200004492)	25,000.00	25,000.00
Bank Account(Federal Bank- Palamaner-25020200000411)	25,000.00	25,000.00
Bank Account(Federal Bank-Haveri-20430200001647)	24,469.00	25,000.00
Bank Account(Federal Bank-Chickballapura-20210200004621)	23,938.00	25,000.00
Bank Account(Federal Bank-Tirupati-16830200003897)	25,000.00	25,000.00
Bank Account(Federal Bank-Dharwad-16380200003190)	20,950.00	25,000.00
Bank Account(Federal Bank-Thalassery-10880200315912)	90,000.00	25,000.00
Bank Account(Federal Bank-Kattapana-14260200014599)	23,995.00	19,333.00
Bank Account(Federal Bank-Perumbavoor-10030200038540)	4,99,542.00	34,341.00
Bank Account(Federal Bank-Anjerichira-12800200015344)	21,142.00	20,061.00
Bank Account(Federal Bank-Kannur-19970200004672)	24,999.00	25,000.00
Bank Account(THE CHITTOOR DIST. CO bank ltd Madanapalle303004200292)	37,537.56	28,336.00
Bank Account(Federal Bank-SAIBABA COLONY-18020200007175)	25,000.00	25,000.00
Bank Account(Federal Bank-ATTINGAL-14010200007824)	25,530.00	27,413.00
Bank Account(Federal Bank-Sultan Bathery-10690200015853)	1,71,817.00	27,470.00
Bank Account(Federal bank-Udupi-15740200003105)	78,328.00	33,534.00
Bank Account(The Chittoor Dist Central Co-op Bank-Kuppam-303004325256)	21,092.00	10,286.00
Bank Account(Federal Bank-Tumkur Sadashivanagar-16030200006988)	25,000.00	25,000.00
Bank Account(Dist Co-op Central Bank Ltd-Gundlupet-112002431971)	9,223.00	9,109.00
Bank Account(Federal Bank-N R Mohalla-12810200015004)	1,38,009.00	36,989.00
Bank Account(Federal Bank-Nadakkavu-13000200022551)	40,767.00	26,000.00
Bank Account(Federal Bank-Cherthala-'10950200014276)	6,83,450.60	13,250.00
Bank Account(Federal Bank-Pathanamthitta-'22580200002058)	1,77,205.00	26,200.00
Bank Account(Federal Bank-VADAKARA-10710200015784)	25,000.00	17,160.00
Bank Account(Federal Bank-KATTAKADA-15490200004840)	23,149.00	24,999.00
Bank Account(Federal Bank-NEDUMANGAD-10720200010735)	30,192.00	25,000.00
Bank Account(Federal Bank-KOTHAMANGALAM-'10080200015089)	28,600.00	25,000.00
Bank Account(Federal Bank-NORTH PARAVUR-'11250200017836)	3,70,250.00	41,841.00
Bank Account(Federal Bank-ADOOR-10420200011649)	27,306.00	27,268.00
Bank Account(FEDERAL BANK-ALAPPUZHA-'13310200015574)	25,000.00	25,000.00
HEAD OFFICE FEDERAL BANK DIGIBIZ-'12800200015575)	8,92,941.00	30,96,900.00
Bank Account(Federal Bank-Hindupur-25980200000473)	24,010.00	24,469.00
Bank Account(Dist Centrl Co-op Bank Ltd Sira-006009000169)	6,270.50	50,498.50
Bank Account(Federal Bank-Kalpetta-13450200009662)	28,933.00	23,400.00
Bank Account(Federal Bank-Palayam-13890200014644)	29,950.00	25,000.00

Bank account(Federal Bank-Koorkkenchery-12800200015385)	24,646.00	24,646.00
Bank Account(Federal Bank-Kozhinjampara-25370200000303)	27,081.00	26,205.00
Bank Account(Federal Bank-NILAMBUR-11560200015865)	1,12,925.04	24,104.04
Bank Account(Federal Bank-PANDALAM-14170200005200)	25,000.00	25,000.00
Bank Account(Federal Bank-MAVELIKKARA-'10410200007655)	1,25,000.00	25,000.00
Bank Account(Federal Bank-SUNDARAPURAM-'23510200004449)	49,104.00	61,353.00
Bank Account(HEAD OFFICE FEDERAL BANK HOST TO HOST -'12800200015542)	24,19,182.00	61,612.00
Bank Account(HEAD OFFICE FEDERAL NACH ACCOUNT-'12800200015534)	56,46,376.43	3,94,727.00
Bank Account(Federal bank- Escrow -Head office -12800200015732)	43,84,991.98	56,90,103.04
Bank Account(Federal Bank-Chunchghatta-18270200007291)	25,000.00	28,021.00
Bank Account(Federal Bank-Peroorkada-14160200006019)	1,85,000.00	25,000.00
Bank Account(Federal Bank-KASARGOD-'13700200013480)	2,55,000.00	25,000.00
Bank Account(Federal Bank-PATTAMBI-'14120200008746)	26,000.00	25,000.00
Bank Account(Federal Bank-KOTTARAKARA-'10360200013999)	2,35,531.00	25,000.00
Bank Account(Federal Bank-KOLLAM-10190200029236-)	1,74,999.00	6,51,122.34
Bank Account(Federal Bank-Calicut R O-13060200039765)	25,880.00	27,061.00
Bank Account(FEDERAL BANK-IRINJALAKUDA-12790200322024)	29,368.00	6,42,682.00
Bank account(Federal Bank-CHALAKUDY-18370200004148)	25,000.02	2,15,000.00
Bank Account(Federal Bank-Akshayanagar-14710200017257)	4,39,008.00	50,808.00
Bank Account(Federal Bank-Marasur Branch-21680200002362)	25,000.00	50,036.00
Bank Account(Federal bank-KARUNAGAPPALLY-11070200016277)	28,800.00	25,000.00
Bank Account(Federal Bank -Vadagoan Belagavi-15300200005913)	24,410.00	50,000.00
Bank Account(FEDERAL BANK-KOYILANDY-14070200006283)	25,590.00	25,000.00
Bank Account(Federal bank-Kanhangad-13460200013135)	25,000.00	1,98,184.29
Bank Account(Federal bank-KALAMASSERY-10340200016796)	25,000.00	25,000.00
Bank Account(Federal Bank-PALAKKAD-10810200023604)	25,000.00	-
Bank Account(Federal Bank-CHENGANNUR-10240200013530)	24,999.72	-
Bank account(Federal Gold Loan disbursement-12800200017001)	23,35,415.76	-
Bank Account(Federal Bank-Mandya Hosahalli Circle- 21440200003021)	51,620.26	-
Bank Account(Federal Bank-Mandya Ashoknagar-21440200003005)	65,532.51	-
Bank Account(Federal bank Salary-12800200016920)	41,13,154.54	-
Bank account(Federal bank BBPS-12800200016938)	79,41,610.00	-
Bank Account(Federal bank Gateway-12800200016946)	18,88,853.84	-
Bank account(Federal bank TVM region SD pool-12800200016953)	5,44,014.16	-
Bank account(Federal bank Traders loan disbursement-12800200016961)	12,10,673.00	-
Bank account(Federal bank Mf Loan Disbursement-12800200016987)	2,40,187.00	-
Bank Account(Federal bank Third party-12800200016995)	9,12,082.62	-
Bank Account(Federal Bank-Valanchery-14680200009739)	36,355.16	-
Bank Account(Federal Bank-Kottayam RO-10250200113826)	5,65,131.00	-
Bank Account(Federal Bank -Nanjanagud-26230200000381)	30,537.26	-
Bank Account(UnionBank of India-Kushtagi-175521010000069)	14,676.09	-
Bank accounts (Indian bank-Escrow -Head Office 7607079799)	-	-
Branch Bank accounts	-	-
c) Deposit with Banks:	-	-
FD Federal bank	14,85,54,780.00	12,84,09,620.00
FD HDFC	2,00,00,000.00	-
TOTAL(NOTE 14)	25,54,71,356.42	24,86,57,611.33

NOTE 15 OTHER CURRENT ASSETS	Figures As on		Figures As on	
	31.12.2025	Rs.	31.03.2025	Rs.
	Ps.		Ps.	
Interest Receivable	10,73,49,959.05		10,48,04,243.33	
Input CGST	4,76,799.96		43,138.13	
Input SGST	4,76,799.96		44,960.13	
Input IGST	60,647.37		27,248.05	
TDS Recoverable	11,661.12		91,475.50	
Interest Receivable on FD	82,01,054.20		-	
Special Adhesive Stamp	(3,63,633.00)		1,03,504.00	
Group Mediclaim Recoverable	1,21,965.00		60,985.75	
Stock-stamp a/c	59,300.00		52,250.00	
Transfast financial service private ltd	0.38		711.38	
Delphi World Money Ltd (Formerly Weizmann forex Ltd)	208.95		4,149.68	
Prepaid Expenses	31,31,627.68		30,41,423.25	
Microfinance Collection Control A/C	(2,102.00)		-	
TDS Receivable FY 2024-25	53,76,969.36		53,76,969.36	
Provision for cash shortage Recoverable A/C	3,25,096.18		3,25,096.18	
DEFERRED IGST INPUT	3,661.14		82,719.28	
DEFERRED CGST INPUT	2,28,027.93		2,47,723.38	
DEFERRED SGST INPUT	2,28,028.00		2,47,723.52	
Stamp duty recoverable	8,944.00		32,580.00	
DEFERRED IGST INPUT-ISD	4,500.00		2,250.00	
DEFERRED CGST INPUT-ISD	9,786.60		1,687.50	
DEFERRED SGST INPUT-ISD	9,786.60		1,687.50	
MF Collection control Account	56,44,287.11		69,91,892.71	
Processing fee receivable on Gold loan	27,91,045.00		38,46,439.00	
TDS Receivable FY 2025-26	13,69,949.91		-	
Deposits				
Rent Deposit	3,19,80,802.00		3,21,07,880.00	
Caution Deposit	74,970.05		74,970.05	
Caution Deposit for Care health insurance	50,000.00		50,000.00	
JAYANAGAR HEAD POST OFFICE	1,828.51		13,318.51	
Deposit- KSEB	2,19,215.00		2,06,955.00	
Telephone Deposit	18,253.48		18,253.48	
Security Deposit- CDSL	3,03,125.00		3,03,125.00	
BSNL Security Deposit Bulk Push SMS	6,500.00		-	
RTA Fees Security Deposit	80,000.00		80,000.00	
TOTAL(NOTE 15)	16,82,59,064.54		15,82,85,359.67	

NOTE 16						
TRADE RECEIVABLES						
Ageing for trade receivables – non-current outstanding as at March 31, 2025						
is as follows:						
Particulars	Outstanding for following period from due date of payment					
	Less than 6 months	6 months - 1 year	1-2 years	2-3 years	More than 3 years	
(i) Undisputed Trade Receivables - Considered good	-	-	-	-	-	
(ii) Undisputed Trade Receivables - which have significant increase in credit risk	-	-	-	-	-	
(iii) Undisputed Trade Receivables - Credit Impaired	-	-	-	-	-	
(iv) Disputed Trade Receivables - Considered Good	-	-	-	-	-	
(v) Disputed Trade Receivables - which have significant increase in credit risk						
(vi) Disputed Trade Receivables - Credit Impaired						
Total of the above	-	-	-	-	-	
Total Unbilled due			-		-	
Ageing for trade receivables – non-current outstanding as at March 31, 2024						
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

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NOTE 11. FIXED ASSETS - TANGIBLE

Sl.No	Particulars	GROSS BLOCK - COST/BOOK VALUE					DEPRECIATION/ AMORTISATION						NET BLOCK	
		Gross Block as on 01.04.2025	Additions/ adjustments during the year	Deductions/ adjustments during the year	Impairment/ reversal during the year	Gross Block As on 31.12.2025	Total as on 01.04.2025	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 31.12.2025	As on 01.04.2025	As on 31.12.2025
1	Furniture & Fittings	25,11,62,717.80	54,72,735.28			25,66,35,453.08	19,20,90,971.75	1,20,03,018.60				20,40,93,990.35	5,90,71,746.05	5,25,41,462.73
2	Electrical Fittings	23,68,421.01	5,54,080.66	1,09,298.00		28,13,203.67	21,37,418.37	99,544.43	1,05,131.48			21,31,831.33	2,31,002.63	6,81,372.34
3	Computer & Software	2,61,13,148.97	27,53,506.07	17,44,006.32		2,71,22,648.72	2,36,29,688.02	19,41,452.29	17,42,258.27			2,38,28,882.04	24,83,460.95	32,93,766.68
4	Office Equipments	4,91,62,398.60	17,92,801.60	12,46,517.80		4,97,08,682.40	4,38,50,998.94	21,23,677.57	12,12,551.70			4,47,62,124.81	53,11,399.66	49,46,557.59
5	Plant And Machinery	8,97,955.42				8,97,955.42	6,84,288.02	29,137.75				7,13,425.77	2,13,667.40	1,84,529.65
6	Vehicle	28,32,676.00				28,32,676.00	26,59,630.67	40,716.34				27,00,347.01	1,73,045.33	1,32,328.99
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	50,65,09,410.34	1,05,73,123.61	30,99,822.12	-	51,39,82,711.84	26,50,52,995.77	1,62,37,546.98	30,59,941.45	-	-	27,82,30,601.30	24,14,56,414.57	23,57,52,110.54

NOTE 10. FIXED ASSETS - INTANGIBLE

Sl.No	Particulars	GROSS BLOCK - COST/BOOK VALUE					DEPRECIATION/ AMORTISATION						NET BLOCK	
		Gross Block as on 01.04.2025	Additions/ adjustments during the year	Deductions/ adjustments during the year	Impairment/ reversal during the year	Gross Block As on 31.12.2025	Total as on 01.04.2025	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 31.12.2025	As on 01.04.2025	As on 31.12.2025
1	Trade Mark	98,260.00	-	-	-	98,260.00	79,395.58	2,842.58	-	-	-	82,238.16	18,864.42	16,021.84
2	Software	86,05,480.89	-	-	-	86,05,480.89	70,51,980.38	2,34,089.05	-	-	-	72,86,069.43	15,53,500.51	13,19,411.46
	TOTAL	87,03,740.89	-	-	-	87,03,740.89	71,31,375.96	2,36,931.63	-	-	-	73,68,307.59	15,72,364.93	13,35,433.30
	Grand Total	51,52,13,151.23	1,05,73,123.61	30,99,822.12	-	52,26,86,452.72	27,21,84,371.73	1,64,74,478.61	30,59,941.45	-	-	28,55,98,908.89	24,30,28,779.50	23,70,87,543.83

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 17	Figures As on		Figures As on	
REVENUE FROM OPERATIONS	31.12.2025		31.03.2025	
	Rs.	Ps.	Rs.	Ps.
Interest Income				
Interest on Gold loan	39,80,67,518.74		39,34,38,846.00	
Interest on samruddhi loan	2,20,20,581.50		2,23,71,451.33	
Interest received-Edmax	318.00		3,249.00	
Interest on Consumer loan	59,80,342.83		1,14,52,904.07	
Interest on Vehicle loan	13,78,56,610.00		23,80,46,318.00	
Interest on Business loan	-		4,896.60	
Interest on overdue - Vehicle loan	(13,601.00)		(51,676.00)	
Interest on Microfinance	8,86,31,723.72		19,42,60,057.09	
Interest on traders loan (Max Vanijya)	45,93,535.00		77,50,782.00	
Interest on overdue Samruddhi loan	-		(4,630.00)	
Interest on moratorium - Vehicle Loan	79,49,721.00		98,78,749.00	
Interest on moratorium - Micro Finance	-		13,987.00	
Interest on moratorium - Consumer Loan	-		12,477.00	
Interest on Moratorium interest	40,04,474.00		40,56,154.00	
Interest on Vyapari Kshema	31,40,004.00		18,18,434.00	
Interest on Max Suvidha	-		10,53,615.00	
Interest on Mahila Kshema	31,55,963.68		21,76,766.53	
Total-Interest Income	67,53,87,191.47		88,62,82,380.62	
Fee based Income				
Notice charge	23,30,040.48		32,60,380.34	
Documentation charges-VL	45,81,156.50		33,01,615.20	
Other charges	-		250.00	
Service charge vehicle loan	2,21,11,016.72		1,90,98,758.58	
Income auto loan finance	46,70,641.08		69,55,699.84	
Fore-closure charges on traders loan	11,39,636.68		8,13,083.72	
Processing fee -MF	1,14,17,842.50		86,96,843.00	
Processing fee -CDL	12,26,015.48		12,03,094.36	
Processing charges - gold loan	95,08,706.52		77,11,791.88	
Service Charge-Gold Loan	2,049.74		1,168.86	
Processing charges(Samruddhi Loan)	26,70,000.00		48,32,000.00	
Appraisal charges - Max Samruddhi	1,33,500.00		2,41,600.00	
Processing fee (Max Vanijya)	15,11,875.00		29,68,750.00	
Pre closure charges - Gold Loan	1,77,751.02		67,859.42	
processing charges (Vyapari Kshema)	4,08,280.00		3,59,320.00	
Appraisal Charges (Vyapari Kshema)	40,828.00		35,932.00	
Fore closure charges- Vyapari Kshem	3,56,966.08		1,65,069.44	
Bounce charge-Consumer loan	1,627.96		7,200.00	
Pre-closure charges-Mahila Kshema	3,97,270.00		1,87,183.02	
Appraisal charges-Mahila Kshema	33,671.00		45,304.00	
Overdue Charges Traders Loan	26,11,268.46		17,17,315.22	
Overdue Charges Vehicle Loan	1,94,44,042.02		3,58,43,816.80	
Processing Fee – Mahila Kshema	3,37,920.00		4,55,650.00	
Documentation charges- BL	400.00		-	
Documentation Charge-MF	1,88,038.06		1,65,581.96	
Total -Fee based Income	8,53,00,543.30		9,81,35,267.64	
TOTAL - REVENUE FROM OPERATIONS	76,06,87,734.77		98,44,17,648.26	

NOTE 18 OTHER INCOME	Figures As on 31.12.2025		Figures As on 31.03.2025	
	Rs.	Ps.	Rs.	Ps.
Commission from money transfer	9,197.01		25,512.49	
Other income	32,329.14		6,42,510.25	
Round off	(665.72)		512.54	
Collection against loss on repossessed asset	1,77,01,424.00		1,77,65,921.00	
Interest on fixed deposit	83,64,360.20		1,12,35,293.07	
Sundry written back	-		1,16,816.00	
Transfer noting charges - subdebt	57,090.00		77,320.00	
Transfer noting charges - debenture	500.00		500.00	
Auction expense received-GL	4,41,704.36		7,99,079.90	
Interest on income tax refund	-		3,99,179.00	
Auction expense received-Consumer Loan	8,722.02		1,694.92	
Collection against written off account-Vehicle loan	39,92,185.00		71,19,248.00	
Collection against written off account-Business Loan	42,67,509.00		16,85,635.00	
Collection against Legal charges Traders Loan	8,462.00		83,925.00	
Collection against Legal charges Vehicle loan	15,39,416.00		40,38,742.00	
Collection against Traders Loan Write off account	44,750.00		63,964.00	
Duplicate GL pledge form charge	8,23,457.80		4,54,891.96	
Duplicate sub debt/Debenture certificate Charge	4,500.00		15,000.00	
News Paper publication charge	-		6,503.38	
Referral commission - Consumer loan	1,81,10,000.00		1,64,77,800.00	
Collection against loss on auction - Gold Loan	-		620.00	
Ex Gratia payable Written back	-		10,84,909.00	
Collection against loss on auction - Traders Loan	15,500.00		5,13,034.00	
TOTAL-OTHER INCOME	5,54,20,440.81		6,26,08,611.51	
NOTE 19 EMPLOYEE BENEFITS EXPENSES	Figures As on 31.12.2025		Figures As on 31.03.2025	
	Rs.	Ps.	Rs.	Ps.
Salary	26,10,64,602.65		31,36,37,601.60	
Provident fund	43,59,205.00		60,62,022.91	
ESI	32,30,322.90		43,38,413.00	
Staff welfare expense	6,35,950.10		22,82,952.29	
Group insurance	19,31,120.39		17,52,459.01	
Individual accidental insurance policy	-		90,181.00	
Stipend	2,50,411.08		14,23,150.75	
Gratuity	-		(1,12,95,537.00)	
Staff incentive	51,38,294.56		1,34,73,494.04	
TOTAL-EMPLOYEE BENEFITS EXPENSES	27,66,09,906.68		33,17,64,737.60	
NOTE 20 FINANCE COSTS	Figures As on 31.12.2025		Figures As on 31.03.2025	
	Rs.	Ps.	Rs.	Ps.
Interest on subordinate debt	25,51,45,462.20		34,77,34,415.70	
Interest on debenture	3,79,03,812.05		4,07,54,039.94	
Interest on DIGIBIZ loan account	46,22,007.00		52,244.00	
Break interest	8,15,544.00		10,01,710.00	
Interest on OD Federal Bank	54,11,847.00		36,38,192.00	
TOTAL-FINANCE COSTS	30,38,98,672.25		39,31,80,601.64	

NOTE 21 OTHER EXPENSES	Figures As on 31.12.2025		Figures As on 31.03.2025	
	Rs.	Ps.	Rs.	Ps.
Advertisement & Business Promotion	20,57,704.73		18,49,438.49	
Insurance charges	22,44,311.12		11,13,471.81	
Internet charges	35,27,530.60		42,83,372.30	
Legal Expenses	-		7,95,603.00	
Loan Written off	9,41,98,754.80		7,29,48,175.90	
Meeting Expenses	13,57,373.30		12,66,422.44	
Office expenses	19,25,366.71		26,88,841.95	
Printing & stationery	32,18,053.19		40,55,110.05	
Professional & Consultancy Charges	23,00,765.03		21,70,821.79	
Rates, Taxes and License	5,32,373.00		2,34,107.93	
Refreshment	2,86,256.00		3,85,379.00	
Repair & maintenance	81,45,368.14		97,76,220.10	
Software expenses	20,37,155.57		18,31,215.24	
Transportation charges	37,868.00		2,07,588.00	
Travelling expenses	1,18,51,010.03		1,34,49,916.41	
Bank charges	10,90,274.68		28,37,783.13	
Directors Remmuneration	30,52,000.00		62,00,000.00	
Electricity charges	56,82,322.73		71,57,587.92	
Inauguration expenses	97,457.50		3,00,063.00	
Membership Fee	-		30,000.00	
Miscellaneous Expenses	-		29,414.00	
Postage & courier	12,54,818.25		20,40,087.87	
Registration expenses	36,844.00		61,311.00	
Rent	1,50,85,374.02		6,11,30,247.34	
Subscriptions & periodicals	10,166.56		21,115.00	
Training expenses	1,34,531.08		3,41,685.00	
Audit fee	22,500.00		5,50,000.00	
Donation	-		35,000.00	
Stamp charges	1,86,880.75		1,59,309.80	
Housekeeping wages	12,49,170.82		14,37,716.00	
Generator running expenses	70,757.37		83,454.25	
TWL incentive	94,68,401.00		92,71,079.00	
ROC filing	31,200.00		39,000.00	
Cloud server rent	3,93,431.02		5,62,920.77	
Sitting fees-directors	10,62,750.00		12,50,000.00	
Twl dealer incentive	1,08,60,130.82		50,01,386.92	
SMS Charge	3,38,275.34		1,61,000.00	
Commission for debenture trustee	1,12,500.00		1,49,000.00	
Dealer Staff Vehicle Loan	15,12,190.02		7,00,277.23	
Labour/customer verification charges	4,99,682.75		5,01,871.89	
Provision for standard assets	11,32,816.33		(19,55,524.50)	
Staff recruitment service	47,415.00		68,000.00	
SSL certificate licence	4,003.83		229.16	
Provision for NPA (Expense)	(1,78,37,236.05)		(2,45,73,028.24)	
Provision for OPERATIONAL RISK LOSS ACCOUNT - Expense	-		36,11,458.00	
Legal consultancy charges	-		-	

Commission collection agency	36,99,933.37	1,83,13,815.18
GST paid	96,006.92	22,168.38
Documentation Expense	98,275.30	66,010.00
Penalty charges	-	4,50,000.00
Interest on GST - RCM	203.00	3,653.00
Institution tax	2,51,275.00	3,63,750.00
Annual custody fee	1,63,500.00	1,50,000.00
Marketing & sales promotion	-	1,000.00
Ineligible ITC account-expense	-	1,09,78,794.04
TWL – storage expense	6,64,713.78	8,15,386.97
Auction expenses-two wheeler	86,129.50	2,79,300.00
Cibil Charges	11,05,228.96	8,25,844.54
Yard Rent	4,61,414.91	10,87,761.41
Prior period Item	95,900.00	2,24,058.72
Auction Expense Gold Loan	3,04,935.71	4,06,230.21
Property Maintenance Expense	(1,93,000.00)	21,425.00
Travelling expense-CL Dpt	-	1,243.00
Commission collection agency - Repo process	1,67,321.50	12,77,500.00
Wages	1,39,600.00	3,05,000.00
Meeting Expenses-Vehicle Loan	14,950.00	36,118.00
Postage & Courier-Vehicle Loan	3,20,967.00	5,56,262.00
CRIF Charges	-	5,288.00
Legal Charges–Vehicle Loan	-	14,49,970.00
Labour/Customer Verification Charges–Vehicle loan	8,31,144.40	3,76,110.00
Bank Charges-Vehicle Loan	1,76,294.06	13,60,483.61
Marketing & Sales Promotion-Vehicle Loan	64,700.00	30,000.00
TWL-Moratorium Write Off Account	30,53,884.00	30,96,365.00
Traders Loan - Write off account	1,57,159.00	13,33,235.01
Write off Gold Loan	-	62,35,307.84
Annual subscription fees	10,000.00	10,000.00
Legal charges -RCM	21,14,484.46	30,01,588.00
Rent Apartment -RCM	23,33,716.98	19,06,367.00
Legal charges Vehicle loan- RCM	48,99,718.95	49,52,976.00
Arbitrator Fee RCM	-	1,09,800.00
ROC filing -RCM	37,932.00	28,800.00
Court filing charges/Legal Expenses (Non-Advocate Payments)	16,74,849.00	22,61,761.00
NPA Collection commission	6,27,564.51	27,31,864.00
Brokerage & Commission	12,500.00	91,944.00
Income Tax Paid(TDS)	-	57,585.00
GSM SIM Recharge	65,986.00	43,793.00
GSM alarm expense	92,689.86	6,96,286.23
IT audit expense	-	4,50,300.00
Airtel pick up services charges	17,27,335.70	6,32,479.49
Provision Against Lien Marked accounts	-	2,06,893.00
Marketing agent commission-RCM	14,988.00	-
Rent unregistered	3,56,81,442.54	-
Auction Expense Traders Loan	2,019.98	-
Voice drop charges	2,623.19	-
Legal Incentive - Micro Finance	33,814.00	-
Provision for Spurious Gold Exp A/c	-	(13,33,000.00)
TOTAL-OTHER EXPENSES	23,04,10,749.62	26,01,79,645.58

CAPITAL ANALYSIS 2025-26

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	-86.77	(86,76,93,214.39)
Profit / loss for the current year	-1.10	(1,10,33,202.28)
Statutory Reserve	3.59	3,59,19,460.09
Total R&S	-75.77	(75,76,99,336.58)
Less: Intangible assets & b/f losses		
Less: Software & trademark	0.13	13,35,433.29
Less: Deferred tax asset/(Liability)	5.10	5,09,70,206.70

TOTAL TIER 1 CAPITAL	97.76	97,75,92,558.43
NET OWNED FUND	97.76	97,75,92,558.43

TIER 2 CAPITAL

PARTICULARS	AMOUNT IN CRORES	AMOUNT
Provision on STD asset	1.53	1,52,55,833.51
Subdebt net of discounting	138.53	1,38,53,46,000.00
TOTAL TIER 2 CAPITAL	140.06	1,40,06,01,833.51
50% OF TIER 1 CAPITAL	48.88	48,87,96,279.21
TIER 2 CAPITAL TO CRAR	50.41	50,40,52,112.72

RISK ADJUSTED ASSETS

PARTICULARS	AMOUNT	% OF RISK	AMOUNT	AMOUNT IN CRORES
Cash & Bank balances	25,54,71,356.42	0%	-	-
Loans and Advances-Secured	3,95,35,11,735.78	100%	3,95,35,11,735.78	395.35
Loans and Advances-Un secured	6,16,75,496.38	125%	7,70,94,370.48	7.71
Loans and Advances-Top up loan-Vehicle loan	10,54,82,778.00	125%	13,18,53,472.50	13.19
Fixed Assets	23,70,87,544.16	100%	23,70,87,544.16	23.71
Tax and Department	82,44,956.83	0%	-	-
Others	21,56,65,356.76	100%	21,56,65,356.76	21.57
Total	4,83,71,39,224.33		4,61,52,12,479.68	461.52

SUMMARY CRAR 31.12.2025

PARTICULARS	AMOUNT IN CRORES
TIER 1 CAPITAL	97.76
NET OWNED FUND	97.76
TIER 2 CAPITAL	50.41
RISK ADJUSTED ASSETS	461.52
RATIOS IN %	
PARTICULARS	%
TIER 1 CAPITAL	21.18
TIER 2 CAPITAL	10.92
CRAR	32.10

DISCOUNTING OF SUBORDINATED DEBTS AS ON 31.12.2025

SUB DEBT NET OF DISCOUNTING	OUTSTANDING AMOUNT	DISCOUNT %	DISCOUNT AMOUNT	DISCOUNTED VALUE	DISCOUNTED VALUE IN CRORES
Remaning maturity of instruments					
less than 1 year	8,19,16,000.00	100%	8,19,16,000.00	-	-
bet 1 and 2 years	18,45,40,000.00	80%	14,76,32,000.00	3,69,08,000.00	3.69
bet 2 and 3 years	1,29,59,75,000.00	60%	77,75,85,000.00	51,83,90,000.00	51.84
bet 3 and 4 years	74,28,20,000.00	40%	29,71,28,000.00	44,56,92,000.00	44.57
bet 4 and 5 years	37,22,40,000.00	20%	7,44,48,000.00	29,77,92,000.00	29.78
more than 5 years	8,65,64,000.00	0%	-	8,65,64,000.00	8.66
TOTAL	2,76,40,55,000.00		1,37,87,09,000.00	1,38,53,46,000.00	138.53

LEVERAGE RATIO		
PARTICULARS	AMOUNT IN CRORES	AMOUNT
Networth(NOF)	97.76	97,75,92,558.43
Outside Liabilities	350.24	3,50,24,31,155.69
Leverage	3.58	
OUTSIDE LIABILITIES		
Debentures	55.36	55,35,98,000.00
Sub ordinated debts	276.41	2,76,40,55,000.00
Interest payable on debentures	0.70	69,94,935.64
Interest payable on sub ordinated debts	17.78	17,77,83,220.05
Total	350.24	3,50,24,31,155.69

NPA AS ON 31.12.2025

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 DEBTS	PROVISION STD ASSET	PROVISION SUB STD	PROVISION D1 SECURED	PROVISION D1 UNSECURED	PROVISION D2 SECURED	PROVISION D2 UNSECURED	PROVISION D3 SECURED	PROVISION D3 UNSECURED	TOTALPROVISION - DOUBTFUL DEBTS	TOTAL NPA PROVISION	NET NPA	NET NPA %
VEHICLE LOAN	1,07,03,01,687.00	87,85,84,486.00	1,44,44,278.00	2,72,27,966.00	64,963.00	9,25,28,118.00	1,39,10,209.00	2,75,88,898.00	1,59,52,769.00	19,17,17,201.00	17.91	17,72,72,923.00	35,14,337.94	14,44,427.80	54,45,593.20	64,963.00	2,77,58,435.40	1,39,10,209.00	1,37,94,449.00	1,59,52,769.00	7,69,26,418.60	7,83,70,846.40	11,33,46,354.60	10.59
GOLD LOAN	2,39,61,36,798.00	2,38,84,18,254.00	30,67,438.00	9,71,560.00	-	55,050.00	-	2,66,359.00	33,58,137.00	77,18,544.00	0.32	46,51,106.00	95,53,673.02	3,06,743.80	1,94,312.00	-	16,515.00	-	1,33,179.50	33,58,137.00	37,02,143.50	40,08,887.30	37,09,656.70	0.15
MICROFINANCE	50,78,00,525.28	40,70,17,189.29	10,07,83,335.99	-	-	-	-	-	-	10,07,83,335.99	19.85	-	16,28,068.76	1,00,78,333.60	-	-	-	-	-	-	-	1,00,78,333.60	9,07,05,002.39	17.86
CONSUMER LOAN	2,89,81,552.66	2,76,88,216.47	12,93,336.19	-	-	-	-	-	-	12,93,336.19	4.46	-	1,10,752.87	1,29,333.62	-	-	-	-	-	-	-	1,29,333.62	11,64,002.57	4.02
SANMULDERI LOAN	7,45,46,809.74	7,33,93,637.00	8,46,636.00	-	-	-	-	-	3,06,516.74	11,53,152.74	1.55	3,06,516.74	2,93,574.63	84,663.60	-	-	-	-	-	-	3,06,516.74	3,91,180.34	7,61,972.40	1.02
CONSUMER LOAN ACCOUNT-EDMAX	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TRADERS LOAN (MAX VANLIYA)	2,33,35,292.00	1,94,04,943.00	12,12,909.00	-	5,72,912.00	-	18,89,357.00	-	2,56,171.00	39,30,349.00	16.84	27,17,440.00	77,619.77	1,21,290.90	-	5,72,912.00	-	18,89,357.00	-	2,55,171.00	27,17,440.00	28,38,730.90	10,91,618.10	4.68
TRADERS LOAN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VYAPARI KSHEMA	1,30,32,807.00	1,30,32,807.00	-	-	-	-	-	-	-	-	-	-	52,131.33	-	-	-	-	-	-	-	-	-	-	-
MAHILA KSHEMA	65,34,538.00	64,44,538.00	90,000.00	-	-	-	-	-	-	90,000.00	1.38	-	25,778.15	9,000.00	-	-	-	-	-	-	-	9,000.00	81,000.00	1.24
MAX SUDVIDHA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	4,12,06,70,009.68	3,81,39,84,090.76	12,17,37,933.18	2,81,99,526.00	6,37,875.00	9,25,83,168.00	1,57,99,566.00	2,78,55,257.00	1,98,72,593.74	30,66,85,918.92	7.44	18,49,47,985.74	1,52,55,936.36	1,21,73,793.32	56,39,905.20	6,37,875.00	2,77,74,950.40	1,57,99,566.00	1,39,27,628.50	1,98,72,593.74	8,36,52,518.84	9,58,26,312.16	21,08,59,606.76	5.12

PROV.Movement

LOAN	31.12.2025			31.03.2025			Addition		Reduction		Net
	STD	Substd	Doubtful	STD	Substd	Doubtful	Substd	Doubtful	Substd	Doubtful	NPA PRV-EXP.
VEHICLE LOAN	35,14,337.94	14,44,427.80	7,69,26,418.60	32,69,513.75	37,88,456.70	8,52,09,605.90	-	-	(23,44,028.90)	(82,83,187.30)	(1,06,27,216.20)
GOLD LOAN	95,53,673.02	3,06,743.80	37,02,143.50	77,78,173.32	2,58,655.40	35,80,154.10	48,088.40	1,21,989.40	-	-	1,70,077.80
MICROFINANCE	16,28,068.76	1,00,78,333.60	-	21,16,657.82	1,04,45,505.01	67,50,554.06	-	-	(3,67,171.41)	(67,50,554.06)	(71,17,725.47)
CONSUMER LOAN	1,10,752.87	1,29,333.62	-	87,633.98	2,32,401.88	1,77,292.20	-	-	(1,03,068.26)	(1,77,292.20)	(2,80,360.46)
SAMMRUDDHI LOAN	2,93,574.63	84,663.60	3,06,516.74	5,63,034.42	39,311.80	2,53,321.00	45,351.80	53,195.74	-	-	98,547.54
CONSUMER LOAN ACCOUNT-EDMAX	-	-	-	-	-	-	-	-	-	-	-
TRADERS LOAN (MAX VANIJYA)	77,619.77	1,21,290.90	27,17,440.00	1,35,784.50	92,237.20	28,38,708.00	29,053.70	-	-	(1,21,268.00)	(92,214.30)
VYAPARI KSHEMA	-	-	-	-	-	-	-	-	-	-	-
TRADERS LOAN	52,131.23	-	-	73,062.36	-	-	-	-	-	-	-
MAHILA KSHEMA	25,778.15	9,000.00	-	99,158.55	-	-	9,000.00	-	-	-	9,000.00
MAX SUVIDHA	-	-	-	-	-	-	-	-	-	-	-
Total	1,52,55,936.36	1,21,73,793.32	8,36,52,518.84	1,41,23,018.71	1,48,56,567.99	9,88,09,635.26	1,31,493.90	1,75,185.14	(28,14,268.57)	(1,53,32,301.56)	(1,78,39,891.09)