THE KERALA STATE FINANCIAL ENTERPRISES LIMITED
(A Government of Kerala Undertaking)
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From General Manager (Finance) H.O. Thrissur.	To All Unit Head/All ROs
Ref: 2502	26.02.2026

Sub:- Annual closing of accounts for FY 2025-26 (Important points to be complied with at unit level) Reg.

As in FY 2023–24, we were able to successfully conduct our Annual General Meeting for FY 2024–25 as well within the stipulated due date, based on the audited financial statements. This achievement was made possible only through the dedicated and sincere efforts of each one of you, along with the support of your teams at the Branches and Regional Offices.

This year too, we propose to complete the audit in a time-bound manner and finalize the accounts by **30.05.2026**. As a team, we are confident of accomplishing this target once again with the wholehearted cooperation and commitment of all concerned.

The importance of timely completion of the annual closing of accounts hardly needs any further emphasis. To ensure the accuracy and correctness of the annual financial data as on **31.03.2026**, due care and caution must be strictly exercised in the following areas:

1. The statutory audit is scheduled to commence at branches by **16th April 2026**. Accordingly, it must be ensured that branch accounts are **ready for statutory audit** in all respects by this date. AGM (Regions) shall plan and schedule the Pre-Audit in such a manner that it is completed no later than **10.04.2026**, thereby facilitating the timely commencement of the statutory audit on **16.04.2026**.

2. AGM (Regions) shall ensure that the branch and regional audits (both Statutory Audit and Tax Audit), along with the overall regional consolidation, are completed by **15.05.2026**. The Independent Audit Report, Tax Audit Report and certified Trial Balances, together with the regional consolidation statement, must be forwarded to Head Office no later than **30.05.2026**.

3. Prior to submitting the trial balance / Annual Statements (AS) / records for Pre-Audit, it must be ensured that no entries are posted at the branch or Regional Office level under any non-operational account heads.

4. Branches and Regional Offices shall verify the General Ledger accounts and ensure that the closing balances of all Balance Sheet items from the previous year have been correctly carried forward into the current year.

5. Branches and Regional Offices shall ensure that all payroll-related account heads are properly maintained including Salaries & Allowances, Staff Welfare, EPF, LWF, HOC (Gen) (against Bonus) etc. and that they reflect complete transactions for all months from **April 2025 to March 2026**.

6. All corrections/rectifications pointed out by the Pre-Auditors must be carried out without fail, and the corrected Trial Balance (TB) shall be presented before the Statutory Auditors for final audit and certification.

7. Branches and Regional Offices shall ensure that the figures reflected in the Annual Statements (AS) are fully in conformity with the consolidated final Trial Balance submitted to the Statutory Auditors.

8. The consolidated Trial Balance as on **31.03.2026** shall be compared with that of the previous financial year (**31.03.2025**) to identify abnormal variations, if any, and reasons for such variations must be properly ascertained and documented.

9. Pending corrections, if any, relating to the previous year must be appropriately rectified during FY 2025-26.

10. Branches and Regional Offices shall ensure that balances as per confirmation certificates obtained from Banks/Treasury (TSB and RBD) are in agreement with the figures shown in the respective reconciliation statements as on **31.03.2026**.

11. Interest on TSB RBD for FY 2025–26 ***<u>NEED NOT BE</u>*** accounted in the books of accounts; however, the same shall be appropriately disclosed in the reconciliation statement.

12. All debit/credit notes pertaining to FY 2025-26, supported by relevant documents, must be accounted for within the same financial year itself (i.e. FY 2025-26), without fail.

13. Proper and complete accounting of all credit notes generated in the HO–RO software, particularly those relating to GSLI, other recoveries, TA/DA to IAD staff etc. shall be ensured using the path available in **CASBA 12**.

14. Necessary provisions must be created in the accounts for all outstanding expenses and accrued incomes as on **31st March 2026**.

15. Physical verification of fixed assets and stamps/stationery shall be carried out as on **31.03.2026**, and the same must tally with the **<u>Fixed Asset Report</u>**/Stock Register. A certificate to this effect in the following format shall be kept in the annual closing file and produced before auditors during audit.

<u>CERTIFICATE</u>

<u>Branch Name & code:</u> **Date:**

This is to certify that assets appearing in the Asset Report of branch tallies with assets physically available at the branch as on 31.03.2026. It is further certified that all the assets in the Asset Report are properly numbered, identifiable and are in good working condition.

Assistant **Asst. Manager** **Manager**

16. Fixed assets transferred to/from other Branches/RO/HO during FY 2025-26 must be properly accounted during FY 2025-26 itself.

17. Outstanding balances under various fixed asset heads (Furniture & Fixtures, Electrical Equipments, Office Equipments etc.), Depreciation and Depreciation Reserve as on **31.03.2026**, as reflected in the Annual Statements, must agree with the General Ledger.

18. Regions shall ensure that the credit balance of **ROC (KVS)** in each branch ledger equals the corresponding debit balance in the Regional Office accounts, and that the balance under this head in RO consolidation is NIL.

19. Branches shall verify the General Suspense account and ensure that fresh entries, if any, during FY 2025-26 are repaid / adjusted before **31.03.2026,** without fail. Necessary steps must also be taken to settle outstanding opening balances to the maximum extent possible.

20. Branches shall make every effort to fully disburse/adjust fresh RSC becoming due during FY 2025-26 before **31.03.2026**, and also repay/adjust previous year balances to the maximum extent possible.

21. Cheques deposited up to **31st March 2026** remaining un-cleared till that date and getting dishonoured subsequently must be compulsorily reversed in the branch books during FY 2025-26 itself.

24. Branches and Regional Offices shall verify Bank Passbooks and Bank Reconciliation Statements regularly and pass appropriate entries to ensure that no unidentified debits/credits remain beyond three months as on **31.03.2026**. Unidentified credits beyond three months shall be credited to **Miscellaneous Income (144)**. Unidentified debits beyond three months shall be booked under **Miscellaneous Expenses (233)** with prior approval of AGM(R). Branches and Regional Offices shall strictly comply with these instructions.

    It may be noted that unidentified debits/credits beyond three months pertaining to cheques issued but remaining uncleared against schemes/RSC/APSTC shall be retained under ***"Unpresented Cheques" (1064)*** *and need not be transferred to Miscellaneous Expenses.*

25. Branches and Regional Offices shall ensure that balances in Current and Savings accounts with Banks/Treasury are maintained at minimum levels as on **31.03.2026** and transferred to RO (by branches) / HO (by Regional Offices) as per existing directions.

26. Branches shall ensure that inactive deposits/SSA/Sugama accounts shown in the pending transaction list are appropriately activated or deleted, as applicable. The number of such inactive accounts should preferably be NIL as on **31.03.2026**.

27. Branches shall ensure that FIST payment for FY 2025-26 is completed before **31.03.2026** without fail.

28. Temporary account heads viz. Bhadratha Souvenir Suspense (1252), Loan Temporary Reversal (3016), Temporary Transfer Account (1585) and Chitty Miscellaneous Account (5002) shall have NIL balance as on **31.03.2026**.

29. Interest up to **31.03.2026** in respect of CSD in the name of Assistant Registrar shall be duly credited to our TSB.

30. In respect of "Unpresented Cheques", the following actions shall be taken:

    (i) Bank Reconciliation Statements shall be closely monitored and follow-up actions initiated to minimize such entries before **31st March 2026**.

    (ii) Efforts shall be made to identify and locate payees and release the amounts wherever possible. In cases of untraceable payees/amounts, the same shall be reversed to the original expenditure heads. Proper records of all such adjustments shall be maintained in a statement format with an additional column for "Details of Transfer/Payment" for future reference.

Sl No	Name of Bank, Cheque No, date	Particulars	Amount	Date of transaction	Account Head to which reversed

32. The list of Annual Statements (AS) with proper mapping against old numbers is provided in Annexure I. It must be ensured that AS for **FY 2025-26** is prepared strictly as per the revised AS numbers and format.

33. Branches must ensure that the **format of the Annual Statement (AS)**, as prescribed by the Head Office (HO) is strictly followed ***without any alterations or modifications***.

34. Branches shall ensure that all account heads connected with **Old Bhadratha**, except **HOC Old Bhadratha (3131)**, carry **NIL balance** as on **31.03.2026**. Special emphasis shall be given to ensure that the account head **"Excess/Short Collection" (1303)** also reflects NIL balance as on the same date.

35. Branches shall ensure that all account heads connected with **Revised Bhadratha**, except ***Treasury Savings Bank Account (Revised Bhadratha) (1127) and HOC (Revised Bhadratha) (3132)***, have **NIL balance** as on **31.03.2026**.

36. Branches shall confirm that balance confirmation has been obtained from at least **25% of loanees** as on **31.03.2026**.

37. Branches shall ensure that correct and complete details of Smart Gold Loan and Smart Passbook Loan are reported in **AS76A & AS76B** respectively.

38. Branches shall ensure that debit notes relating to **PBMS principal subsidy** for all eligible subscribers up to **31.03.2026** have been forwarded to Head Office.

39. From FY 2025–26 onwards, **AS91 & AS92** will be system-generated. Branches must ensure that the opening balance of the system-generated AS 91 and AS 92 matches the closing balance of AS 91 and AS 92 for FY 2024–25.

Pre audit

1. Since the pre-audit exercise serves as an indicator of a branch's audit readiness, it must be conducted with due diligence, seriousness and care. However, numerous instances of pre-audit exercises being conducted in a casual and ineffective manner were reported during FY 2024–25. Regional Offices are hereby instructed, in unambiguous terms, to ensure the following while preparing the pre-audit schedule for branches under their jurisdiction:

   (i) Managers should ideally be appointed as pre-auditors. In exceptional circumstances where a Manager cannot be assigned, an officer ***not below the rank of Assistant Manager (AM)***, preferably one handling accounts at the branch or Regional Office, should be appointed as the pre-auditor.

   (ii) A ***detailed note outlining the procedure for preparation of Annual Statements (AS)*** in connection with the annual closing of accounts is appended to this letter. The same must be ***read carefully*** and used as a ***guiding document*** for the ***preparation of AS at branches and for its verification by pre-auditors***.

   (iii) The pre-auditor must ensure that ***all corrections*** required as part of the pre-audit exercise (including bug clearance and necessary journal entries) are ***duly carried out***, and must *formally sign off on the Pre-Audit Checklist 2025–26, thereby certifying the branch's readiness for statutory audit in all respects.*

Tax Audit

1. As in the previous year, we will be sending prefilled Form 3CD to the branches this year as well. Branches are required to ensure that ***all details in the "Annexure Attached" columns*** are filled in accurately and ***completely***.

TDS and GST Compliance

1. Branches and Regional Offices shall ensure that the closing balances in **HOC (TDS), HOC (CGST TDS), HOC (SGST TDS), and HOC (IGST TDS)** as on **31.03.2026** are **not transferred** to any other account head and are necessarily carried forward to the next financial year.

2. Branches shall ensure that the balance under **"Interest on TDS Recoverable from Staff" (1509)** is transferred to **HOC (TDS)** as on **31.03.2026**.

3. TDS remitted up to February 2026 by Head Office, based on branch uploads for FY 2025-26, will be available in **Tax KSFE**. Branches shall ensure that the **HOC (TDS)** account is fully reconciled with the Head Office balance as reflected in Tax KSFE. It must also be ensured that the opening balance as on **01.04.2025** matches the Tax KSFE totals, as un-reconciled statutory balances are not acceptable. Strict compliance is mandatory.

4. Where interest paid/payable to a depositor exceeds **Rs. 10,000/-***during FY 2025-26, branches shall ensure that either:

   - TDS is deducted at applicable rates (20% in case of no PAN/inoperative PAN), or
   - Properly filled **Form 15G/15H** is obtained and uploaded without fail.

   (**It may be noted that Form 15G/H should be collected **<u>ONLY</u>** from depositors whose interest for FY 25-26 exceed Rs 10,000 but is below Rs 4,00,000*)

5. Branches shall collect duly filled up Form 15G/15H only from eligible depositors and ensure timely upload to Head Office. TDS must be deducted at applicable rates in all other cases.

6. Branches must ensure that TDS is deducted on payment or credit, whichever is earlier, at applicable rates, with reference to Letter No. 2940A dated 29.03.2025 and other instructions issued by Head Office, from time to time.

7. Tax shall be deducted at source while creating provisions for expenses liable for TDS (e.g., Rent, Agency Commission, Contract Payments, Appraiser Fee, etc.). Corresponding TDS credit notes shall be uploaded along with other credit notes for March 2026, without fail.

8. While making provision for outstanding rent, GST under **RCM** shall also be accounted for in cases involving unregistered building owners.

9. Branches must ensure deduction of TDS @20% in cases where the PAN of the payee is inoperative (from July 2023 until PAN becomes operative*).

   (**PAN becomes inoperative if not linked with Aadhaar.*)

10. TDS on Sugama interest (where interest exceeds Rs. 100 p.a.) is automatically deducted by the system if the TDS category is correctly updated. Branches shall ensure proper updating of TDS categories and upload related credit notes in Tax KSFE along with other credit notes for March 2026, without fail.

11. Since the software does not provide facility to club Sugama interest with other schemes (FD/CSDT/STD) for TDS/15G-H purposes, if a customer holds only Sugama account with interest < Rs. 10,000 p.a., any TDS deducted thereon, may be refunded.

12. Branches shall ensure strict compliance with Circular No. 15/2022, 71/2022, and 07/2023 regarding TDS regulations.

13. Branches must comply with Circular No. 80/2022 relating to accounting of Chitty Canvassing Expenses.

14. Any instance of non-deduction or short deduction of TDS identified during Pre-Audit or Statutory Audit must be immediately rectified and uploaded to Head Office to avoid adverse audit remarks.

15. As per Central Government Notification No. 3489 dated 22.10.1970, no tax is required to be deducted at source on interest accruing on Treasury/Flexi deposits made by KSFE. If any TDS has already been deducted by Treasury/Bank, the amount shall be debited to **TDS by Bank/Treasury (3037)** account and gross interest credited to the Interest Income account.

16. TDS certificates (Form 16A) downloaded from TRACES in respect of deductions by Treasury/Bank shall be maintained on record at branches.

17. Branches are directed to request Treasury/Sub-Treasury Officers not to deduct tax at source on interest on Chitty Security Deposits in the name of Assistant Registrar, as KSFE is a notified institution by Central Government as per notification No 3489 dated 22.10.1970.

18. It must be ensured that there is **no balance** in the following GST account heads as on **31.03.2026:**

<table>
<tr><td>1</td><td colspan="2">Output CGST Payable</td></tr>
<tr><td>2</td><td colspan="2">Output SGST Payable</td></tr>
<tr><td>3</td><td colspan="2">Output IGST Payable</td></tr>
<tr><td>4</td><td colspan="2">Input CGST Receivable</td></tr>
<tr><td>5</td><td colspan="2">Input SGST Receivable</td></tr>
<tr><td>6</td><td colspan="2">Input IGST Receivable</td></tr>
<tr><td>7</td><td colspan="2">CGST Payable under RCM</td></tr>
<tr><td>8</td><td colspan="2">SGST Payable under RCM</td></tr>
<tr><td>9</td><td colspan="2">IGST Payable under RCM</td></tr>
<tr><td>10</td><td>CGST/SGST/IGST paid</td><td rowspan="2">To be nullified after passing mutual transfer entries.</td></tr>
<tr><td>11</td><td>CGST/SGST/IGST Paid Adjustment A/C</td></tr>
</table>

19. Only the HOC (GST) account should carry a balance. If any balance is appearing under KFC Payable (1599), it should be transferred to the HOC (GST) account.

20. Branches shall ensure that 50% of the balance under **“Interest on GST TDS – Recoverable from Staff” (1651)** is transferred to **HOC (CGST TDS)** and the remaining 50% to **HOC (SGST TDS)**.

    It must also be ensured that the balance in the account head **“Interest on GST TDS – Recoverable from Staff” (1651)** is brought down to **NIL as on 31.03.2026**.

21. **GST(TDS)**
    The GST TDS amounts remitted by Head Office, based on the data uploaded by branches for FY 2025-26 up to February 2026, will be reflected in **Tax KSFE**. Branches shall ensure that the balances in **HOC (CGST–TDS), HOC (SGST–TDS), and HOC (IGST–TDS)** are fully reconciled with the uploaded totals as available in Tax KSFE. It must also be ensured that the closing balances in these accounts as on **31.03.2026** are in complete agreement with the corresponding figures in Tax KSFE.

22. A reconciliation statement of GST TDS, as per **AS 93A**, shall be prepared as part of the annual closing exercise along with Statement of TDS deducted by Bank/Treasury/KIIFB/Others for the period FY 2025-26 in **AS94A**.

23. **GSTAudit**
The four GST Audit files (including soft copies), as prescribed in Circular No. 38/2018 dated **08.10.2018**, shall be kept ready at all branches with complete supporting details for audit purposes.

24. Branches must ensure that, whenever an ***asset is acquired at branch, 50% of the GST component*** is ***capitalized*** along with the cost of the asset. The same must be properly journalized and recorded in the Fixed Asset Report in CASBA in line with ***letter no 2940A dated 16.09.2025***.

25. Branches and Regional Offices shall ensure that the **Pre-Audit Checklist for FY 2025-26** (format attached) is duly verified and signed by the Pre-Auditor.

Regional Offices shall ensure that adverse observations, if any, raised by the Statutory Auditors in their draft Independent Audit Report for FY 2025-26 are appropriately addressed and resolved before finalisation, so that such comments do not appear in the final report.

General Manager (Finance)

Encl: (i) Detailed *Guidelines for entries and procedural steps for closing of accounts.*

(ii) List of designated contact officials for audit coordination & escalation matrix

BRANCH CHECK LIST (AUDIT 2025-26)

SL.NO	PARTICULARS	YES/ NO
1	Whether the General Ledger closing balance as on **31.03.2025** has been correctly carried forward as the opening balance as on **01.04.2025**.	
2	Whether the Trial Balance is arithmetically tallied.	
3	Whether the Trial Balance has been compared with that of the previous year to identify abnormal variations, if any.	
4	Whether the imprest Cash balance has been brought to **Zero**.	
5	Whether the cash balance is within the prescribed limits as on **31.03.2026**.	
6	Whether the closing stock of stamps has been properly accounted for.	
7	Whether bank and treasury balances at branches have been maintained at minimum levels as on **31.03.2026**.	
8	Whether Balance Confirmation Certificates have been obtained from all Banks and Treasury accounts.	
9	Whether the figures in the Balance Confirmation Certificates are in agreement with the respective reconciliation statements.	
10	Whether interest on Treasury SB, Flexi FD and Treasury Deposits for FY 2025-26 has been fully accounted for.	
11	Whether the Treasury FD certificates are in agreement with the Trial Balance and AS.	
12	Whether all unidentified debits/credits and un-cleared cheques beyond three months have been properly accounted for and do not continue to appear in the Bank Reconciliation Statement, as per HO instructions dated **14.03.2024**.	
13	Whether all fund transfers to and from RO/HO has been properly accounted for.	
14	Whether excess cash received has been properly adjusted and the account head reflects a **NIL** balance as on **31.03.2026**.	

15	Whether TDS at higher rates has been deducted in cases where PAN is inoperative.	
16	Whether duly filled, signed Form 15G/15H has been collected from eligible customers and uploaded in **Tax KSFE**.	
17	Whether Form 16A relating to TDS deducted on cash withdrawals/interest by Bank/Treasury during FY 2025-26 has been obtained.	
18	Whether balances lying under General Suspense, APSTC, and RSC have been identified and disbursed/adjusted to the maximum extent possible. Special emphasis shall be given to nullifying fresh entries booked under these heads during the current year itself.	
19	Whether all statutory dues at branches for the current FY (such as Profession Tax, License Fee Renewal etc.), if pending, have been settled before **31st March** without fail.	
20	Whether all statutory registers and registers prescribed by HO or as per MOP have been correctly and completely maintained.	
21	Whether provisions/outstanding liabilities have been created for expenses such as telephone charges, electricity charges, books and periodicals etc., wherever applicable	
22	Whether Travel Advance, Canvassing Advance, Advance for Expenses etc., have been correctly adjusted against the expenditure heads concerned.	
23	Whether reimbursements and allowances payable to employees have been correctly accounted for under the appropriate heads.	
24	Whether the opening balance of the system-generated AS 91 and AS 92 on 01.04.2025 matches the closing balance of AS 91 and AS 92 as on 31.03.2025.	
25	Whether format of the Annual Statement (AS), as prescribed by the Head Office (HO) has been strictly followed without any alterations or modifications.	
26	Whether Door Collections Suspense has been properly adjusted against Chitty installments	
27	Whether suspense balances lying in Chitty/Loan personal ledgers have been adjusted against the relevant installments.	

28	Whether all fixed assets purchased/transferred/sold during the year have been properly accounted for during FY 2025-26 itself.	
29	Whether the fixed asset register maintained at branches contains complete and updated details of fixed assets as on **31.03.2026**.	
30	Whether all fixed assets (***existing till 31.03.2025 and which have been acquired during FY 2025-26)*** are properly numbered, identifiable and in good working condition.	
31	Whether 50% of the GST component has been capitalized in respect of assets acquired at branches during FY 2025–26 and duly journalized and recorded in CASBA	
32	Whether physical verification of fixed assets has been carried out on **31.03.2026** and the ***assets physically available at the Unit tallies with the fixed Asset Report as appearing in CASBA***.	
33	A duly signed certificate with regard to fixed asset verification is available in the file for audit scrutiny.	
34	Whether the debit note relating to PBMS principal subsidy for all eligible subscribers up to **31.03.2026** has been forwarded to Head Office.	

Annexure I

AS No. (New)	Name of Statements	AS No. (Old)	Path in CASBA
AS-01	Statement of Foreman's Commission	AS-01	Report>Chitty>AS-01 Statement of Foreman's Commission
AS-02	Statement of Pass book Loan(Chitty) & interest receivable as on 31.03........	AS-05	Report>General>Annual Statements>AS-02 PBL
AS-03	Statement of FD Loan & interest receivable as on 31.03...........	AS-06	Report>General>Annual Statements>AS-03 FDL
AS-04	Statement of Gold Loan & interest receivable as on 31.03...........	AS-07	Report>General>Annual Statements>AS-04 Gold Loan
AS-05	Schedule of NPA Gold Loan	AS-07A	Report>General>Annual Statements>AS-05 NPA Gold Loan
AS-06	Statement of New Chitty Loan	AS-08	Report>General>Annual Statements>AS-06 NCL
AS-07	Schedule of NPA New Chitty Loan	AS-08A	Report>General>Annual Statements>AS-07 NPA NCL
AS-08	Statement of KHL(NHFS)	AS-10	Report>General>Annual Statements>AS-08 KHL(NHFS)
AS-09	Statement of interest due but outstanding upto 3 months (KHL)	AS-10A	Report>General>Annual Statements>AS-09 KHL(NHFS)
AS-10	Schedule of NPA KHL	AS-10B	Report>General>Annual Statements>AS-10 NPA KHL
AS-11	Statement of KPL(RCL)	AS-12	Report>General>Annual Statements>AS-11 KPL(RCL)
AS-12	Statement of interest due but outstanding upto 3 months (KPL)	AS-12A	Report>General>Annual Statements>AS-12 KPL(RCL)
AS-13	Schedule of NPA KPL	AS-12B	Report>General>Annual Statements>AS-10 NPA KPL
AS-14	Schedule of Advance and Finance Charges(TFS)	AS-13	
AS-15	Statement of Miscellaneous Income	AS-14	
AS-16	Statement of Profit/Loss on sale of Fixed Assets	AS-15	Report>Fixed Assets>Profit/Loss on Asset sale report
AS-17	Statement of Staff Welfare Expenses	AS-16	
AS-18	Statement of Office Maintenance Expenses	AS-16A	
AS-19	Statement of Office Rent	AS-17	
AS-20	Statement of Rates and Taxes	AS-18	
AS-21	Statement of Legal and professional Charges	AS-19	
AS-22	Statement of Advertisement Expenses	AS-20	
AS-23	Statement of Agency Commission Payable	AS-21	Report>Agent> AS-23
AS-24	Statement of Door Collection Commission Payable	AS-21A	
AS-25	Statement of Canvassing Expenses	AS-22	
AS-26	Statement of CSDT & interest payable	AS-23	Reports>Fixed Deposits>CSDT report
AS-27	Statement of FD from Public & interest payable	AS-24	Reports>Fixed Deposits>FD from public report

AS-28	Statement of Office/Miscellaneous Expenses	AS-25	
AS-29	Schedule of Fixed Assets & Depreciation thereon	AS-26	Reports>General>Assets>Schedule of Fixed Assets
AS-30	Statement of Fixed Assets purchased during the year	AS-27	Reports>General>Assets>purchase report
AS-31	Statement of General Suspense/collection without details	AS-28	Reports>General>GS report
AS-32	Statement of Outstanding liability for Expenses	AS-29	
AS-33	Statement of Prize Money Payable	AS-30	Report>Chitty>AS-33 Prize Money Payable
AS-34	Statement of Removed Subscribers Contribution	AS-31	Report>Chitty>AS-34 RSC Payable
AS-35	Statement of Undisbursed Salary	AS-33	
AS-36	Statement of Valuation fee payable	AS-34	
AS-37	Statement of Auction Security Deposits	AS-35	
AS-38	Statement of CSD with treasury & interest accrued thereon	AS-36	Report>Treasury>Treasury Report
AS-39	Statement of FD with treasury other than CSD & interest accrued thereon	AS-36A	Report>Treasury>Treasury Report
AS-40	Statement of CSD in treasury matured but not released as on 31.03.........	AS-36B	
AS-41	Statement of FD with Banks & interest accrued thereon as on 31.03.....	AS-37	
AS-42	Statement of Piricheduppu & Dividend income thereon	AS-38	Report>chitty.Statement of Piricheduppu
AS-43	Statement of Profit/Loss on chitty substituted by Company	AS-39	Report>Chitty>Profit/Loss on company substituted tickets
AS-44	Statement of stock of stationery	AS-40	
AS-45	Statement of chitty wise summary of non-prized &prized default	AS-41	Reports>Chitty >AS-45
AS-46	Statement of classification of chitty advances	AS-42	Report>Chitty>Classification of chitty advance
AS-47	Statement of Travel advance to Staff	AS-43	
AS-48	Statement of Prepaid expenses	AS-44	
AS-49	Schedule of depositwise details of collection under social security scheme	AS-45	
AS-50	Statement of social security other branch collection	AS-46	
AS-51	Statement of RR debtors	AS-47	Report>Recovery>AS-47 RR debtors
AS-52	Statement of Sugama Deposits	AS-48	Reports>Sugama>Sugama Reports
AS-53	Statement of Non-operative Sugama A/c	AS-48A	Reports>Sugama>Sugama Reports
AS-54	Statement of amount payable to subscribers in terminated chitties	AS-49	Reports>Chitty>AS49-APSTC payable
AS-55	Statement of Revised Bhadratha Deposits	AS-50	
AS-56	Statement of canvassing advance	AS-57	
AS-57	Statement of Agency Security	AS-58	Reports>Agent>Security Deposits &interest payable

	Deposits and interest payable		
AS-58	Statement of Earned Leave	AS-59	
AS-59	Statement of unpresented cheques	AS-60	
AS-60	Statement of prior period income	AS-61	
AS-61	Statement of prior period expenditure	AS-61A	
AS-63	Statement of CVL Advance as on31.03...& interest for the year	AS-63	Reports>General>Annual Statement>CVL AS-63
AS-64	Statement of interest due (CVL) but outstanding upto 3 months as on 31.03.....	AS-63A	Reports>General>Annual Statement>CVL AS-64
AS-65	Schedule of interest suspense a/c (CVL) as on 31.03....	AS-63B	Reports>General>Annual Statement>CVL AS-65
AS-66	Schedule of NPA (CVL) as on 31.03....	AS-63C	Reports>General>Annual Statement>CVL AS-66
AS-67	Schedule of Margin money (CVL) as on 31.03.....	AS-63D	
AS-68	Statement of other interest payments	AS-64	
AS-69	Statement of Flexy deposits and interest accrued and receivable as on 31.03....	AS-65	
AS-70	Chitty subscription analysis	AS-66	Report>Chitty>AS-66
AS-71	Statement of Flexy Trade Loan as on 31.03....	AS-67	
AS-72	Interest due(FTL) but outstanding upto 3 months	AS-67A	
AS-73	Schedule of NPA-FTL	AS-67B	
AS-74	Statement of Safe Deposits Locker Rent	AS-68	
AS-75	Statement of Tax planning loan scheme	AS-69	
AS-76	Statement of Sugama Akshya OD	AS-70	
AS-76A	Statement of KSFE Smart Gold Loan		Reports>General>Annual Statement >Smart Gold Loan AS-76 A
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AS-78	Schedule of Door Collection suspense	AS-72	Reports>Agents>Door Collection transfer AS-78
AS-79	Statement of Haritham Loan	AS-73	
AS-80	Statement of FC due(Haritham) but outstanding upto 3 months	AS-73A	
AS-81	Schedule of NPA Haritham	AS-73B	
AS-82	Statement of Haritham Margin Money	AS-73C	
AS-83	Statement of manufactures suspense-Haritham	AS-73D	
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AS-85	Statement of FC due(VDLS) but outstanding upto 3 months	AS-74A	
AS-86	Schedule of NPA(VDLS)	AS-74B	
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AS-91	Statement of forfeited veethapalisa Income under CFA 1982 (Part A)	AS-78	
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AS-93	HOC(TDS) Statement and Reconciliation Statement	AS-79	
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AS-99	Statement of Tax deducted at source by Bank/Treasury/KIIFB as on 31.03...		
AS-100	Statement of GST TDS as on 31.03.2024		
AS-101	Statement of Fixed Deposit Matured but unclaimed after seven years as on 31.03….		
AS-102	Statement of amount recoverable from staff as on 31.03…	AS 55	
AS-103	Statement of recovery from employees and other institution	AS-56	
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AS-105	Statement of NPA (PBMS as on 31/03/....		
AS-106	Statement of Interest due but outstanding upto 3 months -PBMS as on 31/03/.....		
AS-107	Statement of KVS Loan as on 31/03/.....		
AS-108	Statement of NPA (KVS) as on 31/03/....		
AS-109	Statement of Janamithram		
AS-110	Statement of NPA Janamithram on		

	31/03/....		
AS-111	Statement of Interest due but outstanding upto 3 months Janamithram as on 31.03….		
AS-112	Statement of Samatha Gold Loan as on 31/03.....		
AS-113	Statement of NPA Samatha Gold Loan as on 31/03/....		
AS-114	Statement of Interest due but outstanding upto 3 months Samatha Gold Loan as on 31.03….		

AS 93A

The Kerala State Financial Enterprises Limited			
Branch:			
Reconciliation of CGST/SGST/IGST TDS on 31.03.2026			
	CGST TDS	SGST TDS	IGST TDS
Balance as on 31.03.2025 as per ledger			
Total amount uploaded to TAXKSFE as on 31.03.2025			
Difference amount uploaded to TAXKSFE			
Date of upload difference amount			

Assistant **Asst.Manager** **Manager**

AS 99

The Kerala State Financial Enterprises Limited				
Branch:				
Statement of TDS deducted by Bank/Treasury/KIIFB/Others for the period FY 2025-26				
	Bank	Treasury	KIIFB	Others
TDS amount deducted as per GL (without OB) (A)				
TDS amount on which Form.No.16A certificate (B)				
Difference (A-B)				
Reason for not receiving Form 16A				

Assistant **Asst.Manager** **Manager**

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PRE AUDIT CHECKLIST 2025-26

Sl. No	Particulars		If "NO" reason to be specified
1	Whether the Trial Balance as on **31.03.2026** has been duly tallied.	Yes/No	
2	Whether the closing balances under various account heads as per the General Ledger are correctly reflected in the Trial Balance.	Yes/No	
3	Whether the closing balances of the previous year (as per audited Trial Balance as on **31.03.2025**) have been correctly carried forward to the current year in respect of all Balance Sheet items.	Yes/No	
4	Whether the figures reported in the Annual Statements are in conformity with the Trial Balance and General Ledger.	Yes/No	
5	Whether the Branch/Unit has complied with all annual closing instructions and directions contained in HO Letter No. **2502 dated 26.02.2026**.	Yes/No	
6	Whether balance confirmation certificates have been obtained from all Banks and Treasury accounts (TSB/RBD).	Yes/No	
7	Whether all unidentified debits/credits and uncleared cheques outstanding beyond three months have been properly accounted for and do not continue to appear in the Bank Reconciliation Statement.	Yes/No	
8	Whether interest for the period **April 2025 to March 2026** on CSD in the name of the Assistant Registrar has been fully accounted for and received.	Yes/No	
9	Whether GST has not been charged in respect of forfeited Veethapalisa.	Yes/No	
10	Whether purchase, sale, or transfer of fixed assets has been completely and correctly accounted for.	Yes/No	
11	Whether depreciation for the year and the balance under Depreciation Reserve are in agreement with the Annual Statement (**AS 26**).	Yes/No	
12	Whether TDS has been deducted at stipulated rates wherever applicable, and Form 15G/15H has been obtained and uploaded in eligible cases.	Yes/No	
13	Whether all receivables (accrued income) and payables (outstanding expenses) have been duly provided for in the accounts.	Yes/No	
14	Whether all Debit Notes and Credit Notes have been properly accounted for with relevant supporting documents, wherever applicable.	Yes/No	
15	Whether entries relating to fund transfers have been duly confirmed and reconciled at the corresponding end.	Yes/No	

16	Whether the Trial Balance contains any abnormal variations when compared with the previous year’s audited Trial Balance.	Yes/No	
17	If abnormal variations exist, whether the reasons for the same have been properly identified and explained.	Yes/No	
18	Whether there are any adverse balances, such as debit balances under liability heads or credit balances under asset heads.	Yes/No	
19	Whether 50% of the GST component has been capitalized in respect of assets acquired at branches during FY 2025–26 and duly journalized and recorded in CASBA.	Yes/No	
20	Whether physical verification of fixed assets, stamps, and stationery has been carried out and tallied with the Fixed Asset Register, Stamp Register, and Stock Register.	Yes/No	
21	Whether the Fixed Asset Register has been properly maintained and contains complete and updated details of assets as on **31.03.2026**.	Yes/No	
22	Whether assets physically available at the branch tallies with the fixed Asset Report as appearing in CASBA.	Yes/No	
23	Whether branch has strictly followed the **format of the Annual Statement (AS)**, as prescribed by the Head Office (HO) *without any alterations or modifications*.	Yes/No	
24	Whether all statutory registers/records/documents, as prescribed by law, HO directions, or MOP, have been correctly and completely maintained at the branch as on **31.03.2026**.	Yes/No	
25	Whether the branch has obtained and filed loan balance confirmation certificates from at least **25% of subscribers/loanees**.	Yes/No	
26	Whether TDS at higher rates has been deducted in cases where PAN is inoperative.	Yes/No	
27	Whether errors/qualifications pointed out in the previous year’s statutory audit have been duly rectified.	Yes/No	
28	Whether all omissions/errors highlighted by the Pre-Auditor have been corrected.	Yes/No	
29	Whether there are any instances of non-deduction or short deduction of TDS on applicable payments such as rent, interest, appraiser fee, commission, etc.	Yes/No	
30	Whether complete compliance with all items in the **BRANCH Checklist** (2025-26) has been ensured.	Yes/No	
31	Whether the Branch is fully ready for Statutory Audit in all respects.	Yes/No	

ANNUAL STATEMENTS, ENTRIES & PROCEDURAL STEPS FOR CLOSING OF ACCOUNTS

AS 01: Statement of Foreman’s Commission (0101)

Reports→ Chitty → AS-01 Statement of Foreman’s Commission

Verify:- Chitty Ledger Col. 7(FC) = Col. 8 of AS 01 = CTB A/c Code 0101

AS-01 Statement of Foreman Commission

Chitty No	Sala	Total No Of Auctions Conducted During the year	No Of Auctions Fixed in Favour Of KSFE	FC From Prized Subscribers Other than KSFE	FC on KSFE Substituted Tickets		Total 5+6+7
					FC From Removed Subscribers	FC From KSFE Substituted Tickets	
1	2	3	4	5	6	7	8
3/2021/A/1	1,000,000	2	0	100,000	0	0	100,000
Total	38,000,000			14,685,000	0	1,245,000	15,930,000

CONSOLIDATED CHITTY LEDGER

Prized Colln	NP Colln	AVP	PM Payable	FC	Forfeited VP	Def Int	Div Inc	Suspense	Pirichedu ppu	PA Paid
23200000	12850000	1170865	1400000	1000000	106357	146465	38770	11842.0	850000	-46000000
2385000	1045000	80118	[illegible]	100000	7292	11519	1446	73256.0	85000	-4600000
10000	490000		-350000					13000.0	490000	-500000
257154000		583051				414828		-17572.0		-260058000
826580500	**224146500**	**20205245**	**35913668**	**15930000**	**824650**	**1931227**	**692585**	**2666864**	**20124500**	**-1180158000**

Trial Balance

Sl No	Account	Particulars	Debit	Credit
		INCOME		
1	0101	Foreman's Commission		15,930,000.00
2	0104	Interest on Gold Loan		860,325.00

AS:02: Statement of Pass Book Loan(Chitty) & Interest receivable as on 31.03.20..

Report → General → Annual Statements → PBL AS-02

	Interest				
Balance as on 31/03/2021 : 11:53:35 AM	Interest receivable as on 01/04/2020	For the year	Total	Received during the year	Receivable as on 31/03/2021 : 11:53:35 AM
9 (6+7)-8	10	11	12 (10+11)	13	14(12-13)
110,000.00	26,569.00	15,906.00	42,475.00	0.00	42,475.00
23,000.00	4,971.00	3,326.00	8,297.00	0.00	8,297.00
100,000.00	0.00	197.00	197.00	0.00	197.00
520,000.00	0.00	1,197.00	1,197.00	0.00	1,197.00
520,000.00	0.00	1,197.00	1,197.00	0.00	1,197.00
520,000.00	0.00	1,197.00	1,197.00	0.00	1,197.00
9,227,323.00	147,952.00	661,484.00	809,436.00	420,794.00	388,642.00

Verify: Col. 9 of AS 2=CTB A/c Code 1161, Col.11 of AS 2=CTB A/c Code 0106, Col. 14 of AS 2=CTB A/c Code 1163

(A/c Code 1163=Accrual of PBL+NCL)

Trial Balance

4	0106	Interest on Chitty Loan(Pass Book Loan) SCBL		661,484.00
124	1161	Chitty Loan / Smart Chitty Bridge Loan	9,227,323.00	
125	1163	Interest Accrued on Chitty Loan / P.B. Loan/SCBL (217,513.00+388,642) ⇨	606,155.00	

Reversal of Previous Year provision = Col.10 AS 02

Interest on Chitty loan (Passbook loan) SCBL(0106) Dr To

Interest Accrued on chitty loan/P.B Loan (1163) SCBL Cr

Provision accounted for the Year =Col 14 of AS 02

Interest Accrued on chitty loan/P.B Loan (1163) SCBL Dr To

Interest on Chitty loan (passbook loan) SCBL(0106) Cr

AS:03: Statement of FD Loan & interest receivable as on 31.03.20..

Report→ General → Annual Statements→ FD Loan AS-03

Verify: Col. 9 of AS 03=CTB A/c Code 1104, Col. 11 of AS 03=CTB A/c Code 0105

FD Loan AS-03

	Interest				
Balance as on 31/03/2021 : 11:53:52 AM	Interest receivable as on 01/04/2020	For the year	Total	Received during the year	Receivable as on 31/03/2021 : 11:53:52 AM
9	10	11	12 (10+11)	13	14 (12-13)
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	3,904.00	3,904.00	3,904.00	0.00
0.00	0.00	6,712.00	6,712.00	6,712.00	0.00
0.00	**0.00**	**15,730.00**	**15,730.00**	**15,730.00**	**0.00**

Trial Balance As On 31/03/2021

Branch 302 Region R.O MALAPPURAM

Sl No	Account	Particulars	Debit	Credit	A/S
		INCOME			
1	0101	Foreman's Commission		15,930,000.00	
2	0104	Interest on Gold Loan		860,325.00	
3	0105	Interest on F.D Loan		15,730.00	

AS:04: Statement of Gold Loan & interest receivable as on 31.03.20..

Report→ General → Annual Statements → Gold Loan AS-04/05

Verify: Col. 9 of AS 04=CTB A/c Code 1103, Col. 11 of AS 04=CTB A/c Code 0104

Reversal of NPA if any, in the Previous Year

Gold Loan (1103) Dr

NPA Gold Loan (1201) Cr

Current Year NPA if any, accounted

NPA Gold Loan (1201) Dr

Gold Loan (1103) Cr

Previous year Provision if any, Reversal = Col.10 of AS 04 if no NPA Exists,

otherwise = Col.10 of AS 4 - Col. 7 of Prev. Year. AS 05

Interest on Gold Loan (0104) Dr

Interest Receivable on Gold Loan (1158) Cr

Current year Provision = col.14 of AS 04, if no NPA Exists,

otherwise =Col. 14 of AS 4 - Col. 7 of AS 05

Interest Receivable on Gold Loan (1158) Dr

Interest on Gold Loan (0104) Cr

Gold Loan AS-04

As on 01/04/2020	Paid during the year	Repaid during the year	On 31/03/2021 : 08:58:35 AM	Recievable As on 01/04/2020	For the year	Total	Received during the year	on 31/03/2021 : 08:58:35 AM
6	7	8	9	10	11	12	13	14
0.0	500000.0	0.0	500000.0	0.00	267.0	267.00	0.0	267.00
0.0	15000.0	0.0	15000.0	0.00	8.0	8.00	0.0	8.00
0.0	31500.0	0.0	31500.0	0.00	17.0	17.00	0.0	17.00
0.0	19000.0	0.0	19000.0	0.00	10.0	10.00	0.0	10.00
0.0	12000.0	0.0	12000.0	0.00	3.0	3.00	0.0	3.00
0.0	47000.0	0.0	47000.0	0.00	13.0	13.00	0.0	13.00
0.0	20000.0	0.0	20000.0	0.00	5.0	5.00	0.0	5.00
0.0	41000.0	0.0	41000.0	0.00	11.0	11.00	0.0	11.00
0.0	241000.0	0.0	241000.0	0.00	64.0	64.00	0.0	64.00
57,911,785.00	**100,575,100.00**	**96,723,350.00**	**61,763,535.00**	**1,812,881.00**	**6,527,215.00**	**8,340,096.00**	**6,205,065.00**	**2,135,031.00**

Less NPA/GL FY =242900.00

Total = 61520635.00 (TB Fig.)

Less Int Portion of NPA FY=35886

Total = 2099145.00 (TB Fig)

AS 05 : Schedule of NPA Gold Loan

Report → General → Annual Statements → Gold Loan AS-04/05

Verify: Col.6 of AS 5=CTB A/c Code 1201

AS-05 Schedule of NPA - Gold Loan

Sl No	Name	Account No	Date of payment of Loan	Interest paid up to	Loan Amount OutStanding	InterestReceivableAs On 31/03/2021 :	Remarks
1	2	3	4	5	6	7	8
1	SUDHEESH PP	00800120031926	26/11/2019	26/11/2019	41,600.00	6,449.00	
2	GAFOOR V V	00800120031969	04/12/2019	04/12/2019	20,000.00	2,785.00	
3	MANIKANDAN K	00800120032057	18/12/2019	18/12/2019	100,000.00	14,808.00	
4	BIBEESH TP	00800120032110	23/12/2019	23/12/2019	28,500.00	4,175.00	
5	FASEELA V	00800120032111	23/12/2019	23/12/2019	22,800.00	3,340.00	
6	JISHA AP	00800120032166	30/12/2019	30/12/2019	30,000.00	4,329.00	
Total					**242,900.0000**	35,886.00	

Trial Balance

Branch 80 Region R.O MALAPPURAM

Sl No	Account	Particulars	Debit	Credit	A/S
		INCOME			
1	0101	Foreman's Commission		26,210,000.00	
2	0104	Interest on Gold Loan		6,527,215.00	
139	1103	Gold Loan	61,520,635.00		
150	1158	Interest Receivable on Gold Loan (2135031-35886)	2099145.00		
159	1201	NPA Gold Loan	242,900.00		

AS 06:Statement of New Chitty Loan

Report → General → Annual Statements → NCL AS-06

Verify: Col. 4 of AS 6=CTB A/c Code 1164, Col. 5C of AS 6=CTB A/c Code 1163

(1163=Accrual of PBL+NCL)

Reversal of NPA/NCL- Prev Year =Col.12 of AS 7 Prev Yr

New Chitty Loan (1164) Dr

NPA New Chitty Loan (1200) Cr

(Provision for NPA/NCL -FY Accounted =Col.12 of AS 7 Curr Yr

NPA New Chitty Loan (1200) Dr

New Chitty Loan (1164) Cr

Reversal of Interest Provision =Col. 5C of Prev Yr AS 06

Interest on New Chitty Loan (0113) Dr

Interest Accrued on chitty loan/P.B Loan (1163) Cr

Provision for Interest FY accounted= Col. 5C of Curr Yr AS 06

Interest Accrued on chitty loan/P.B Loan (1163) Dr

Interest on New Chitty Loan (0113) Cr

Trial Balance

147	1163	Interest Accrued on Chitty Loan / P.B. Loan/SCBL (217,513.00+388,642.00)	606,155.00	
148	1164	New Chitty Loan	18,648,328.00	
152	1200	NPA New Chitty Loan	19,031,211.00	

AS-06-Schedule of Loanees (New chitty Loan)

Sl No	Name of Loanee	Loan No	Balance as on 31/03/2021 : 07:48:33 AM	Interest accured but not received		
				No of days	Rate of	Interest
1	2	3	4	5 A	5 B	5 C
1	ANISH MATHEW	00040100001181	65,133.00	0	14.25 / 14.25	0.00
2	SATHMA TREESA	00040100001326	499,995.00	65	13.0 / 15.0	13,356.00
50	ABDUL MUNEER	00040100001514	100,000.00	14	12.0 / 12.0	460.00
51	DR EBRAHIM K T	00040100001515	300,000.00	12	12.0 / 12.0	1,184.00
Total			18,648,328.00			217,513.00

Schedule of NPA - NCL & Interest Accrued but not Received

Loan amount outstanding (5 - 6)	Net collection in linked chitty	Net NPA (12-13)	Type of security offered	Date of chitty instalment last remitted and its due date		Remarks
				Date of remittence	Due date	
12	13	14	15	16	17	18
0.00				16/04/2021	16/04/2021	
0.00				20/11/2020	20/11/2020	
200000.00	44250.0	155750.0		16/11/2020	18/11/2020	
299962.00	74185.0	225777.0		18/03/2021	18/03/2021	
19,031,211.00	1780040.00	17251171.00				

<u>AS 07: Schedule of NPA New Chitty Loan</u>

Report → General → Annual Statements → AS-07 NPA NCL

Verify: Col.12 of AS 7=CTB A/c Code 1200

AS-08: Statement of KHL (NHFS)

Report→ General → Annual Statements → AS-08

Verify:

- **Col. 9 of AS 8 - Col. 10 of AS 10=CTB A/c Code 1170,**
- **Col. 10 of AS 10=CTB A/c Code 1249,**
- **Col. 10 of AS 8 - Col.07 of AS 9 Prev Yr + Col. 7 of AS 9 Curr Yr=CTB A/c Code 0115**

Reversal of NPA/NHFS – Prev Yr = Col.10 of AS 10 Prev Yr

New Housing Finance Loan Account (1170) Dr

NPA- NHFS (1249) Cr

NPA/NHFS- FY Accounted = Col.10 of AS 10 Curr Yr

NPA- NHFS (1249) Dr

New Housing Finance Loan Account (1170) Cr

Reversal of Interest provision for Prev Yr = Col. 7 of AS 9 Prev Yr

Interest on NHFS (0115) Dr

FC/Interest Due But Out. For 3 months (1209) Cr

Interest Provision FY - Accounted= Col.7 of AS 9 Curr Yr

FC/Interest Due But Out. For 3 months (1209) Dr

Interest on NHFS (0115) Cr

NHFS AS-08

Loan RegistrationNo	Customer Name	Date Of Advance	NHFS Advance					Financial Charges Collected During The Year
			Amount Of Advance 01/04/2020	Amount Of Advance paid during the year	Repayment Of Advance During The Year	Amount Transferred to RR	Balance Of Advance as on 31/03/2021 : 11:55:09 AM	
2	3	4	5	6	7	8	9	10
03020130000014	ABDURAHIMAN PILATHODAN	27/08/2020	0.00	1,177,546.00	52,507.00	0.00	1,125,039.00	42,637.00
03020130000015	ABDU NASEER K T	28/08/2020	0.00	378,324.00	25,718.00	0.00	352,606.00	12,278.00
03020130000016	MOHAMMED MUSTHAFA KP	16/04/2021	0.00	700,000.00	0.00	0.00	700,000.00	635.00
03020130000017	MOHAMMED MUSTHAFA KP	16/04/2021	0.00	300,000.00	0.00	0.00	300,000.00	272.00
TOTAL			7,024,356.00	5,377,658.00	2,178,412.00	0.00	10,223,602.00	532,519.00

Less NPA/NHFS (AS 10)FY =2776368.00

Total (TB Fig)=7447234.00

Add

FC/Interest Due But Out. For 3 months (1209) Curr Yr AS 09 = 0.00

Less

FC/Interest Due But Out. For 3 months (1209)Prv AS 09 = 1860.00

Total (TB Fig)=530659.00

AS-09: Statement of interest due but outstanding upto 3 months (KHL)

Report → General→ Annual Statements → AS-09 KHL (NHFS)

Verify: Col 7 = CTB A/c Code 1209 (Clubbed portion)

NHFS AS-09

SI No	Name of Loanee	Loan No	Date of Commencement of Default	No of instalments defaulted As 31/03/2021 :	F.C / Interest per Instalment	F.C / Interest Due & Outstanding
				Total	.00	.00

AS-10: Schedule of NPA KHL

Report → General → Annual Statements → AS 10

Verify: Col. 10 of AS 10=CTB A/c Code 1249

NHFS AS-10 - SCHEDULE OF NPA

LoanAmount	Period Of Loan (No.of installments /EMI)	Principal Portion Of One Installment amount/EMI		Total No.of Installments remitted	Total principle remitted	Loan Outstanding as on31/03/2021 : 11:55:34 AM	Due Date	Date Of Remittance	Type Of security
		Principal Amount	EMI						
4	5	6	7	8	9	10	11	12	13
1,500,000.00	240	6,250.00	14432.0	43	268,750.00	1,231,250.00	20/01/2020	19/02/2021	C,
900,000.00	180	5,000.00	9720.0	44	220,000.00	680,000.00	10/12/2020	12/03/2021	C,
400,000.00	120	3,334.00	5274.0	5	16,670.00	383,330.00	21/05/2020	28/02/2020	C,
481,788.00	154	3,129.00	5478.0	0		481,788.00	06/09/2020		C,
3,281,788.00					505,420.00	2,776,368.00			

Trial Balance

9	0115	Interest on NHFS		530,659.00
128	1170	New Housing Finance Loan Account	7,447,234.00	
130	1209	FC / Interest Due but Out. For 3 Months (0+68581)	68,581.00	
133	1249	NPA - NHFS	2,776,368.00	

AS-11: Statement of KPL (RCL)

Report → General → Annual Statements → AS-11 KPL (RCL)

Verify:

- **Col. 9 of AS 11 - Col. 9 of AS 13 = CTB A/c Code 1240**
- **Col.9 of AS 13 = CTB A/c Code 1250**
- **Col.10 of AS 11-Col.7of AS 12 Pre Yr + Col. 7 of AS 12 Cur Yr =CTB A/c Code 0172**

Reversal of NPA/RCL- Prev Year = Col. 9 of AS 13 Prev Yr

Reliable Customer Loan (1240) Dr

NPA-RCL (1250) Cr

Provision of NPA/RCL- For the Year = Col. 9 of AS 13 Curr Yr

NPA-RCL (1250) Dr

Reliable Customer Loan (1240)

Reversal of Prev Yr provision = Col. 7 of AS 12 Prev Yr

Interest on RCL (0172) Dr

FC/Interest Due But Out. For 3 months (1209) Cr

Provision Of Interest FY= Col 7 of AS 12 Curr Yr

FC/Interest Due But Out. For 3 months (1209) Dr

Interest on RCL (0172) Cr

Reliable Customer Loan AS-11

RCL Advance					
Amount of Loan as on 01/04/2020	Amount of loan paid during the year	Repayment of loan during the year	Amount transferred to RR	Balance loan amount as on 31/03/2021 : 11:55:55 AM [(5+6)-(7+8)]	Interest collected during the year
5	6	7	8	9	10
45,000.00	0.00	45,000.00	0.00	0.00	13,386.00
120,823.00	0.00	54,171.00	0.00	66,652.00	22,828.00
0.00	150,000.00	6,250.00	0.00	143,750.00	1,980.00
0.00	300,000.00	5,000.00	0.00	295,000.00	1,935.00
14138954.00	5604224.00	9463886.00	0.00	10279292.00	2406592.00

Less NPA/RCL (AS 13) FY = 2646662.00

Total(TB Fig) = 7632630.00

Add

FC/Interest Due But Out. For 3 months Curr Yr (Col.7 AS 12)=68581.00

Less

FC/Interest Due But Out. For 3 months Pre Yr (Col.7 AS 12)=139494.00

Total (TB Fig)=2335679.00

AS-12 : Statement of interest due but outstanding upto 3 months (KPL)

Report → General → Annual Statements → AS-12 KPL (RCL)

Verify: Col 7=CTB A/c Code 1209 (Clubbed portion)

Reliable Customer Loan AS-12

Date Of Comm. Of Default	No.Of Installments Defaulted As On	F.C /Interest per Installment	F.C /Interest due & Outstanding
4	5	6	7
20/08/2020	3	673.00	2,019.00
24/01/2021	3	926.00	2,778.00
03/03/2021	1	734.00	734.00
	Total	38,408.00	68,581.00

AS-13: Schedule of NPA –KPL

Report → General → Annual Statements → AS-10 NPA –KPL

Verify: Col 9=CTB A/c Code 1250

Reliable Customer Loan AS - 13- Schedule Of NPA

e	LoanAmount	Period Of Loan (No.of installments/EMI)	Principal Portion Of One Installment amount/EMI	Total No.of Installments remitted	Total principle remitted	Loan Outstanding as on31/03/2021 : 11:57:00 AM	Due Date	Date Of Remittance	Type Of security
	4	5	6	7	8	9	10	11	12
A	250,000.00	60	4,167.00	44	183,348.00	66,652.00	08/07/2019	17/03/2021	P,
N -	22,759.00	8	2,845.00	0		22,759.00	08/09/2020		P,
al :	5,862,028.0		127,565.00		3,215,366.00	2,646,662.00			

Trial Balance

22	0172	Interest on RCL		2,335,679.00
130	1209	FC / Interest Due but Out. For 3 Months (0+68581)	68,581.00	
132	1240	Reliable Customer Loan	7,632,630.00	
134	1250	NPA - RCL	2,646,662.00	

AS-14: Schedule of Advance and Finance Charges (TFS)

Report → Manual

AS-15: Statement of Miscellaneous Income

Report → Manual

Sl No	Particulars	Amount
1	2	3

Verify : Col. 3 of AS 15=CTB A/c Code 0144

AS-16: Statement of Profit/Loss on Sale of Fixed Assets

Report → Fixed Assets → Profit/Loss on Asset sale report.

AS 16								
Statement of Profit/Loss on sale of assets for the year 2020-2021								
Sl.No	Name of Assets	Branch	Original Cost	Date of Purchase	Depreciation Provided upto the	Written down value	Sale proceeds of assets	Profit/Loss on sale of asset(difference
	1	2	3	4	5	6	7	8=7-6
1	COUNTING MACHINE	EDAVANNA	8500.0	05 Dec 2014	8164.50	335.50	1694.0	Profit 1358.50
2	A/C ITON VOLTAS	EDAVANNA	30850.0	15 Feb 2013	27373.01	3476.99	2542.0	Loss -934.99
	Grand Total		39350.00		35537.52	3812.48	4236.00	423.52

Trial Balance

20	0143	Profit on sale of assets		1,358.50
56	0231	Loss on Sale of Assets	934.99	

Notes for Accounting Sale

If cash mode sale,

Remit Cash directly to 'Sales ' head (0061) through Cash Receipt voucher (113)

If through other mode

GT Head Dr

Output GST Payable Cr (CGST & SGST)
Sales Cr

Depreciation A/c Dr

Depreciation Reserve Cr
(Depreciation of the asset sold as on date of previous day of sale -Accounted.)

Depreciation Reserve (1135) Dr
Sales (0061)
Loss on sale of Asset (0231) Dr (If Loss)

To Asset Cr
Profit on sale of asset (0143) Cr (If profit)

AS-17: Statement of Staff Welfare Expenses

Report → Manual

Items to be included:

1. Reimbursement of medical expense/Hospital charge
2. Medical Allowance
3. Expense on death of Employees in service
4. Award and prizes to employees/ Units

Sl No	Name of Employee	Code	Design	Amount	Remarks
1	2	3	4	5	6

Verify : Col. 5 of AS 17 =CTB A/c Code 0204

AS-18: Statement of Office Maintenance Expenses

Report → Manual

Verify: **Col. 3 of AS 18=CTB A/c Code 0286**

Sl No	Particulars	Amt
1	2	3

AS-19: Statement of Office Rent

Report → Manual

Name & Add of Payee	Period	Rate per Month	Amount
1	2	3	4

Verify: Col. 4 of AS 19 =CTB A/c Code 0207

AS-20: Statement of Rates and Taxes

Report → Manual

Sl No	**Particulars**	**Amount**
1	**2**	**3**

Verify: Col. 3 of AS 20=CTB A/c Code 0208

AS-21: Statement of Legal and Professional Charges

Report → Manual

Sl no	Date	Particulars	Amount
1	2	3	4

Verify: Col. 4 of AS 21 = Dr side Total of G/L of A/c Code 0215

AS-22: Statement of Advertisement Expenses

Report → Manual

Sl No	Date	Particulars	Amount
1	2	3	4

Verify: Col. 4 of AS 22=CTB A/c Code 0217

AS-23: Statement of Agency Commission Payable

Report → Manual

Sl No	Agent Name	Payable as on 31.3.20..	For the Year	Paid During Year	Refund	Payable as on 31.3.20..
1	2	3	4	5	6	7

Verify:

- **Col. 4 of AS 23 =CTB A/c Code 0218**
- **Col. 7 of AS 23=CTB A/c Code 1086**

Current Year Provision Accounted= Col. 7 of AS.23

Agents Commission (chitty) 0218 Dr

Agency Commission Payable chitty 1086 Cr

AS-24: Statement of Door Collection Commission Payable

Report → Manual

Sl No	Agent Name	Payable as on 31.3.20..	For the Year	Paid During Year	Refund	Payable as on 31.3.20..
1	2	3	4	5	6	7

Current Year Prov Accounted =Col. no 7 of AS 24

Agency Commission (Door collection) 5044 Dr

Agency Commission Payable (Door collection) 5042 Cr

AS-25: Statement of Canvassing Expenses

Report → Manual

Sl No	Date	Particulars (chitty)	Amount	Remarks
1	2	3	4	5

Verify: Col. 4 of AS 25 =CTB A/c Code 0291

AS-26: Statement of CSDT & Interest payable

Reports → Fixed Deposits → CSDT report

Reversal of Interest Provision -Prev Yr =Interest Row 1 of AS 26

Interest Accrued on CSD in Trust (1012) Dr

Interest on CSD in Trust (0222) Cr

Interest provision FY -Accounted= Interest Row 4 of AS 26

Interest on CSD in Trust(0222) Dr

Interest Accrued on CSD in trust(1012) Cr

Reversal of CSDT Matured -Prev Yr

CSDT Matured But not paid (1070) Dr

Chitty Security Deposit in Trust (1009) Cr

CSDT Matured but not paid-FY Accounted

Chitty Security Deposit in Trust (1009) Dr

CSDT Matured But not paid (1070) Cr

Verify :

- Consolidated Deposit Row No:5 of AS 26
- Consolidated Deposit Row No:5 of AS 26
- Consolidated Interest Row No:2 of AS 26 =CTB A/c Code 0222
- Consolidated Interest Row No:4 of AS 26 =CTB A/c Code 1012

AS-26 - Statement of CSDT & Interest payable as on:

(Last page)

Deposits

Opening Deposit :	(1)	33,118,421.00
Deposit Collected :	(2)	21,114,360.00
Deposit Released:	(3)	17,309,109.00
Deposit Matured:	(4)	165000.00
Deposit notmatured:	(5)	36758672.00

Interest

Opening Balance	(1)	1,026,634.00
Interest For the year	(2)	2,753,106.35
Interest paid :	(3)	2,952,822.35
Interest Payable:	(4)	826,918.00

Trial Balance

52	0222	Interest on CSD in Trust	2,753,106.35	
78	1009	Chitty Security Deposit in Trust		36,758,672.00
80	1012	Interest Accrued on CSD in trust		826,918.00
95	1070	CSDT Matured But not paid		165,000.00

AS-27: Statement of FD from Public & Interest payable

Reports → Fixed Deposits → FD from public report

Reversal of Interest Provision -Prev Yr= Interest Row 1 of AS 27

Interest Accrued on FD from Public (1011) Dr

Interest on FD from Public (E.O.H.P) (0224) Cr

Interest provision FY -Accounted= Interest Row 4 of AS 27

Interest on FD from Public (E.O.H.P)(0224) Dr

Interest Accrued on FD from Public (1011) Cr

Reversal of FD Matured -Prev Yr

Fixed Deposit Matured But Not Claimed (1005) Dr

Fixed Deposit from Public(EOHP) (1006) Cr

FD Matured but not paid-FY Accounted

Fixed Deposit from Public (EOHP) (1006) Dr

Fixed Deposit Matured But Not Claimed (1005) Cr

Verify:

- **Consolidated Deposit Row No:5 of AS 27 =CTB A/c Code 1006**
- **Consolidated Deposit Row No:4 of AS 27 =CTB A/c Code 1005**
- **Consolidated Interest Row No:2 of AS 27 =CTB A/c Code 0224**
- **Consolidated Interest Row No:4 of AS 27 =CTB A/c Code 1011**

AS-27 - Statement of Fixed Deposit from Public & Interest payable as on:

(Last Page)

Deposit

Opening Deposit :	(1)	42,369,618.00
Deposit Collected :	(2)	48,737,729.00
Deposit Released:	(3)	51,434,101.00
Deposit Matured:	(4)	6495950.00
Deposit notmatured:	(5)	33177296.00

Interest

Opening Balance	(1)	1,229,371.00
Interest For the year	(2)	2,621,133.37
Interest paid :	(3)	2,584,341.37
Interest Payable:	(4)	1,266,163.00

Trial Balance

53	0224	Interest on FD from Public(E.O.H.P)	2,621,133.37	
76	1005	Fixed Deposit Matured But Not Claimed		6,495,950.00
77	1006	Fixed Deposit from Public (EOHP)		33,177,296.00
79	1011	Interest Accrued on FD from Public		1,266,163.00

AS-28: Statement of Office/Miscellaneous Expenses

Report → Manual

Sl No	Date	Particulars	Amount
1	2	3	4

Verify: Col. 4 of AS 28 =CTB A/c Code (0226+0233)

AS-29: Schedule of Fixed Assets & Depreciation thereon

Reports → General → Assets → Schedule of Fixed Assets

Accounting of Depreciation FY= Col.14 * of AS 29

Depreciation of Fixed Assets (0232) Dr

Depreciation Reserve (1135) Cr

*** Depreciation in the case of Sale of FA if any , is already accounted, then the value will be Col.14 - Depreciation of sold Asset.**

Verify :

- **Col. 7/Furniture & Fixtures of AS 29 =CTB A/c Code 1131**
- **Col. 7/Office Equipments of AS 29=CTB A/c Code 1132**
- **Col. 7/Electrical Fittings of AS 29 =CTB A/c Code 1133**
- **Col. 7/Software of AS 29=CTB A/c Code 1130**
- **Col. 7/Data Processing Equipments of AS 29=CTB A/c Code 1225**
- **Col. 7/End User Devices of AS 29=CTB A/c Code 9999**
- **Col. 14 of AS 29=CTB A/c Code 0232**
- **Col. 15 of AS 29 =CTB A/c Code 1135**

AS26 SCHEDULE OF FIIXED ASSETS & DEPRECIATION THEREON

GROSS BLOCK						DEPRECIATION			
								For the year	
Description Of Asset	As at the begining of the year	Transfer (+/-)	Purchase	Sale	As at the End Of The Year	As at the year opening	Depreciation reserve of the asset transfered	Sub Total	As at the end of the year (Depreciation Reserve)
1	2	3	5	6	7=(4+5)-6	8	9	14=(12+13)	15=(10+14)-(11+12)
Total	266053.00	0.00	75613.00	0.00	341666.00	187399.51	0.00	78727.00	266126.51
Grand	2583789.00	0.00	363917.0	0.00	2947706.00	851773.00	0.00	564571.00	1416344.00

Trial Balance

57	0232	Depreciation of Fixed Assets	564,571.00	
115	1130	Software	1,992.00	
116	1131	Furniture & Fixtures	1,535,255.00	
117	1132	Office Equipments	98,975.00	
118	1133	Electrical Fittings	523,407.00	
119	1135	Depreciation Reserve		1,416,344.00
131	1225	Data Processing Equipments	446,411.00	
148	9999	End User Devices	341,666.00	

Total Asset =2947706

AS-30: Statement of Fixed Assets Purchased during the year

Reports → General → Assets → purchase report

Verify: **Col. 5 of AS 30 =Col. 5 of AS 29**

AS-31: Statement of General Suspense/Collection without details

Reports → General → GS report

Verify: Col. 5 of AS 31 = CTB A/c Code 1027

Trial Balance As

88	1027	General Suspense.			689,150.00

AS-31 Details of General Suspense/Collection without details

16	03/03/2021	Chitty: 1/2019/A/1, Chittal No: 4 - PRIZE_MONEY_PAYMENT	MOHAMMED FAISAL VV	266,037.00 Cr

Total 689,150.00 Cr

AS-32: Statement of Outstanding Liability for Expenses

Report → Manual

Sl No	Particulars	Amount	Subsequent Payment Date
1	2	3	4

Verify: Col. 4 =CTB A/c Code 1029

AS-33: Statement of Prize Money Payable

Report→ Chitty→ AS-33 Prize Money Payable

Verify: Chitty Ledger Col. 6 =CTB A/c Code 1025 =Col 6 of AS 33

Trial Balance

87	1025	Prize Money Payable			35,913,668.00

AS-33 PRIZE MONEY PAYABLE

88	3/2021/A/1	8	FAISAL KURUNTHODI	20/03/2021		949999.00
89	11/2021/A/1	30	ABOOBACKER SIDHEEQ K	20/03/2021		350000.00
				Balance	35913668	

CONSOLIDATED CHITTY LEDGER

Sl No	Regn No	Prized Colln	NP Colln	AVP	PM Payable	FC	Forfeited VP	Def Int	Div Inc	Suspense	Pirichedu ppu	PA Paid	GLA
1	24/2012	19987000				70000		4688		-589.0		-20000000	-61099
2	89/2015	39940000	8940000	2624248	-847000	500000	77997	12084	13534	30715.0	370000	-63000000	11338422
44	11/2021	10000	490000		-350000					13000.0	490000	-500000	-153000
45	Closed Chitty	257154000		583051				414828		-17572.0		-260058000	1923693
	TOTAL	826580500	224146500	2020524	35913668	5930000	824650	1931227	692585	2666864	20124500	-1180158000	31142261

AS-34: Statement of Removed Subscribers Contribution

Report → Chitty → AS-34 RSC

Verify : Col. 5 of AS 34=CTB A/c Code 1023

AS-34 Statement of Removed Subscriber Contribution

Sl No	Chitty No	Chittal No	Name of Subscriber	Amount Payable	Advance payment
131	95/2016/A/1	22	YOONUS C	4,940.00	

Total : 3143010.00

Trial Balance

85	1023	Removed Subscriber's Contribution.			3,143,010.00

AS-35: Statement of Undisbursed Salary

Report → Manual

Sl No	Name	Code	Year	Amount	Reason For Non-Payment
1	2	3	4	5	6

Verify: Col. 5 of AS 35=CTB A/c Code 1033*

(It is to be adjusted before 31.3.2022 as far as possible.)

AS-36: Statement of Valuation Fee Payable

Report → Manual

Sl No	Date	Chitty/Loan	Chittal	Name	Amount	Remarks
1	2	3	4	5	6	7

Verify: Col. 6 of AS 36 =Dr total of G/L Fig of 1036

AS-37: Statement of Auction Security Deposits

Report → Manual

Sl No	Chitty	Chittal	Name	Date of Deposit	Amount
1	2	3	4	5	6

AS-38: Statement of CSD with Treasury & Interest accrued thereon

Report →Treasury → Treasury Report AS 38, AS 36(CFA)

CSD in the Name of Assistant Registrar

Verify:

- **Col. 9 of AS 38 CFA - Col.9 Matured CSD 38 CFA) = CTB A/c Code 1445**
- **Col. 9 of AS 40(AS36 as seen in CASBA) = CTB A/c Code 1411***
- **Col.13 of AS 36 =CTB A/c Code 0307**
- **Col. (16+18) of AS 36= CTB A/c Code 1451**

Reversal of Prv Yr Matured FD=Col . 9 of AS 38 Prev Yr

Chitty Sec. Dep. In the name Asst. Reg. (1445) Dr

CSD in Treasury matured but not released (1411) Cr

Matured FD current Yr -Accounted= Col . 9 of AS 38 Prev Yr

CSD in Treasury matured but not released (1411) Dr

Chitty Sec. Dep. In the name Asst. Reg. (1445) Cr

Reversal of Interest on CSD(AR)-prv Yr=Col.10 of AS 38 Curr Yr

Interest on Chitty Sec. Deposit (Asst. Rgr)(0307) Dr

Interest accrued on Chitty security Deposit (Asst. Rgr.) (1451) Cr

----

Interest on CSD (AR) Current Yr-Accounted= Col.16+Col.18 of AS 38 Curr Yr

Interest accrued on Chitty security Deposit (Asst. Rgr.) (1451) Dr

Interest on Chitty Sec. Deposit (Asst. Rgr)(0307) Cr

AS-38 Statement of Fixed Deposit With Treasuries and Interest Accured thereon as on:

FIXED DEPOSIT					INTEREST									
Deposited during the Year	Date of Maturity	Date of release	Released during the year	Balance as on 31/03/2021	Balance as on 01/04/2020	Period	Rate	For the Year	Total	Received during the year	Balance as on 31/03/2021	Chitty No.	Addl. Intr. for the year
5	6	7	8	9	10	11	12	13	14	15	16	17	18
0.00	10/05/2020	01/07/2020	200000	0.00	31,139	112	8.5	-5,292	25,847	25,847	0	1/2011	
0.00	04/03/2021	06/03/2021	500000	0.00	82,435	112	9.0	22,973	105,408	105,408	0	39/2011	
0.00	15/06/2016		0	0.00	0	52	9.0	0	0	0	0	12/2012	0
0.00			700,000	0.00	113,574			17,681	131,255	131,255	0		0

INCOME

0101	Foreman's Commission			15,930,000.00
0104	Interest on Gold Loan			860,325.00
0105	Interest on F.D Loan			15,730.00
0106	Interest on Chitty Loan(Pass Book Loan) SCBL			661,484.00
0108	Interest on F.D with Treasury			17,681.00

Trial Balance

28	0307	Interest on Chitty Sec.Deposit(Asst.Rgr)			3,203,998.00
139	1445	Chitty Sec. Dep.in the name of Asst.Reg.	38,700,000.00		
140	1451	Interest accrued on Chitty security Deposit(Asst.Rgr.)	392,539.00		

Statement of Fixed Deposit With Treasuries In the Name of Asst.Registrar and Interest Accured thereon as on:

Balance as on 31/03/2021	Balance as on 01/04/2020	Period	Rate	For the Year	Balance as on 31/03/2021	Chitty No.	Addl.Intr. for the year
9	10	11	12	13	16	17	18
2,000,000.00	14,966	52	7.5	150,000	14,966	1/2019	0
200,000.00	1,497	52	7.5	15,000	1,497	3/2019	0
200,000.00	0						
100,000.00	0	52	8.5	3,299	733	37/2020	0
1,000,000.00	0	52	8.5	32,991	7,317	3/2021	0
500,000.00	0	62	7.5	6,104	6,104	11/2021	0
38,700,000.00	523,807			3,203,998	392,539		0

[Fixed Deposit with Treasury - Chitty Security (Prior to CFA cases)]

Verify :

- **Col. 9 of AS 38 CFA - Col. 9 Matured CSD 38 CFA)=CTB A/c Code 1445**
- **Col. 9 of AS 40(AS36 as seen in CASBA)=CTB A/c Code 1411***
- **Col.13 of AS 36 =CTB A/c Code 0307**
- **Col.(16+18) of AS 36= CTB A/c Code 1451**

***Note: CSD in Treasury matured but not released (1411)=AS 38 Matured + AS 36 CFA Matured**

Interest on FD with Treasury =Col. 10 of AS 38 Curr Yr

Interest on F.D with Treasury (0108) Dr

Interest Accrued on FD with Treasury (1143) Cr

Interest on FD with Treasury=Col. 16+Col. 18 of AS 38 Curr Yr

Interest Accrued on FD with Treasury (1143) Dr

Interest on F.D with Treasury (0108) Cr

FD Matured Prev Yr -Reversal=Col. 9 of AS 38 matured report

Fixed Deposit with Treasury-Chitty Security (1128) Dr

CSD in Treasury matured but not released (1411) Cr

FD Matured –Curr Yr= Col. 9 AS 38 matured Report

CSD in Treasury matured but not released (1411) Dr

Fixed Deposit with Treasury-Chitty Security (1128) Cr

AS-39: Statement of FD with Treasury other than CSD & interest accrued thereon

Report → Treasury → Treasury Report

AS-40: Statement of CSD in Treasury matured but not released as on 31.03.20..

Report→ Treasury → Treasury Report

AS-41: Statement of FD with Banks & Interest accrued thereon as on 31.03.20..

Report → Treasury → Treasury Report

AS-42: Statement of Piricheduppu & Dividend income thereon

Report → chitty → Statement of Piricheduppu

Verify : Chitty Ledger Col. 12=CTB A/c Code 1060=Col. 8 of AS 42

AS-42 Statement of Piricheduppu Account And Dividend Income

Sl. No.	Chitty No.	Period (months	Subscription Amount	Balance as on 01/04/202	During the Year (Sala)	Remittance during the	Balance as on 31/03/202	Dividend Income	Remarks
1	2	3	4	5	6	7	8	9	10
1	24/2012/A/1	7	2,000	14,000	0	14000	0	0	
49	3/2021/A/1	3	25,000	0	1000000	75000	925,000	12,500	
50	11/2021/A/1	1	10,000	0	500000	10000	490,000	0	
Total				16,756,500	10100000	6,732,000	20,124,500	692,585	

Trial Balance

93	1060	Piricheduppu			20,124,500.00

CONSOLIDATED CHITTY LEDGER

Sl No	Regn No	Prized Colln	NP Colln	AVP	PM Payable	FC	Forfeited VP	Def Int	Div Inc	Suspense	Pirichedu ppu	PA Paid	GLA
1	24/2012	19987000				70000		4688		-589.0		-20000000	-61099
2	89/2015	39940000	8940000	2624248	-847000	500000	77997	12084	13534	30715.0	370000	-63000000	11338422
44	11/2021	10000	490000		-350000					13000.0	490000	-500000	-153000
45	Closed Chitty	257154000		583051				414828		-17572.0		-260058000	1923693
	TOTAL	826580500	224146500	20205245	35913668	15930000	824650	1931227	692585	2666864	20124500	-180158000	31142261

AS-43: Statement of Profit/Loss on Chitty substituted by Company

Report→ Chitty → Profit/Loss on company substituted tickets

***Verify* : Col.12 of AS 43=CTB A/c Code 0124**

AS-43 Statement of Profit//Loss on Chitty Ticket Substituted by the Company as on

Chitty No	Duration	Monthly Subscription	Date of Termination	Chittal No	No.Installments remitted by original Subscriber	Amount Remitted byForeman for Subscription Due	Prize Money Payable	APSTC Amount	Amount transfered to Foreman substituted ticket	Balance Under Foreman's Substituted Ticket
2	3	4	5	6	7	8	9	10	11	12
					Total	385,740.00	379,997.00	0.00	379,997.00	-5,743.00
								Grand Total	22,799,951.00	504,241.00

Trial Balance

13	0124	Profit on Chitty Tickets Substituted by Comp.			504,241.00

AS-44: Statement of Stock of Stationery

Report → Manual

Sl No	Name of Article	Form Ref No	Quantity in unit	Unit Value	Amount
1	2	3	4	5	6

AS-45: Statement of Chittywise Summary of non-prized & Prized default

Reports → Chitty → AS-45

AS-45 Statement of Chitty-Wise Summary on Non-Prized and Prized

Sl No	Chitty No	Prized Default	Non Prized Default	Total Default
1	2	3	4	5
1	8/2009/A/1	117,744.00	0.00	117,744.00
2	24/2012/A/1	12,000.00	0.00	12,000.00

AS-46: Statement of Classification of Chitty Advances

Report → Manual

Sl no	Advance	Amount	Remarks
1	Advances considered good for which company holds fully secured		
2	Advances considered good for which company holds other than fully secured		
3	Advance considered doubtful	0	
4	Total		

Verify: Total of **Col. 3 of AS 46 = Col. 13 of Chitty Ledger - Col. 3 of Chitty Ledger**

(ie., Prize Amount Paid-Prized Collection)

AS-47: Statement of Travel Advance to Staff

Report → Manual

SL No	Date of Advance	Name	Code	Amount	Purpose	Date Subsequent settlement
1	2	3	4	5	6	7

AS-48: Statement of Prepaid Expenses

Report → Manual

Sl No	Particulars	Amount	Voucher no & date
1	2	3	4

Verify : Col.3 of AS 48 =CTB A/c Code 1146

AS-49: Schedule of deposit wise details of collection under Social Security Scheme

Report → Manual

Sl no	Name of depositor	Deposit No	Amount of deposit per unit	Total No. of instalments remitted	Total amount remitted as at the end of the year	Amount of Penalty collected as the end of the year
1	2	3	4	5	6	7

AS-50: Statement of Social Security other branch Collection

Report → Manual

Sl No	Name of Branch	Deposit No	Amount
1	2	3	4

AS-51: Statement of RR Debtors

Report → Manual

Sl No	Chitty/Loan	Name	Amount
1	2	3	4

Verify: Col. 4 of AS 51= CTB A/c Code 1003

AS-52: Statement of Sugama Deposits

Reports → Sugama→ Sugama Reports

Verify : Col. 4 of AS 52= CTB A/c Code 3013

AS 52 SCHEDULE OF SUGAMA ACCOUNTS

Sl. No.	AC. No.	Name	Balance
1	03020010000007	SAINUL ABID	571.00
501	03020010000785	RAHIM AVARANKAN	100.00
502	03020010000786	ANVAR HUSAIN P	10,215.00
		GRANT TOTAL	16,245,522.00

Trial Balance

109	3013	Sugama A/C			16,245,522.00

AS-53: Statement of Non-operative Sugama A/c

Reports → Sugama → Sugama Reports

Verify : Col. 4 of AS 53= CTB A/c Code 3011

AS-53 - Non Operative Sugama Accounts

Sl. No.	A/C No.	Name of Depositor	Balance outstanding as on
1	03020010000002	SEENA MC	12.00
2	03020010000003	SETHUMADHAVAN KK	12.00
162	03020010000682	AYYAPPAN T	100.00
163	03020010000683	SHAFEER K	100.00
		TOTAL	18,309.00

Trial Balance

108	3011	Non Operative Sugama A/C			18,309.00

AS-54: Statement of Amount Payable to Subscribers in Terminated Chitties

Reports → Chitty → AS49-APSTC payable

Verify: **Col. 7 of AS 54= CTB A/c Code 1024**

AS-54 Statement of Amount Payable to Subscribers of Terminated Chitties

Sl No	Chitty No	Chittal No	Name of Subscriber	Amount Payable	Suspense Amount	APSTC Amount
1	39/2011/A/1	11	RAJESH M	19,000.00	0.0	19000.0
2	39/2011/A/1	61	HANEES BABU P	52,250.00	0.0	52250.0
39	35/2012	29	RATHEESH	19,274.00	0.0	19274.0
40	43/2014	38	ABDUL	457.00	0.0	457.0
41	6/2015	28	JASIR	180.00	0.0	180.0
			Total :	270033.00	3783.00	266250.00

Trial Balance

86	1024	Amount Payable To Subs. In Ter.Chitties.			266,250.00

AS-55: Statement of Revised Bhadratha Deposits

Report→ Manual

Sl No	Acc No	Date	Name	Amount	Interest Accrued as 31.3.22	Remarks
1	2	3	4	5	6	7

Verify: Col.5 of AS 55= CTB A/c Code 1008, Col. 6 of AS 55 = CTB A/c Code 1059

AS-56: Statement of Canvassing Advance

Report>Manual

SL No	Date of Advance	Name	Code	Amount	Purpose	Date Subsequent settlement
1	2	3	4	5	6	7

(Note: It is to be settled before 31.3.2026 as far as possible)

AS-57: Statement of Agency Security Deposits and Interest payable

Report → Manual

Verify:

- **Col.7 of AS 57= CTB A/c Code 1167**
- **Col.9 of AS 57=CTB A/c Code 0236**
- **Col. 11 of AS 57= CTB A/c Code 1084**

Sl No			Deposit				Interest			
	Name	Date	As on 1.4.25	During The Year	Repaid	Balance	Payable as 1.4.21	For the Year	Paid During the Year	Balance
1	2	3	4	5	6	7	8	9	10	11

Trial Balance

59	0236	Interest on Agents Security Deposit	1,125.00	
96	1084	Interest Payable on Agency Security Deposit		5,520.00
97	1167	Agency Security Deposit		15,000.00

AS-58: Statement of Earned Leave

Report → Manual

Sl No	Name	Code	Designation	EL as 1.4.20..	Accrued during the Year	Surrender during the year	Availed during the Year	Balance at credit as on 31.3.20..
1	2	3	4	5	6	7	8	9

** (Note: One copy of AS. 58 is to be forwarded to RO during the first week of April

for want of consolidation and onward submission of the same to HO)

AS-59: Statement of Unpresented Cheques

Report → Manual

Sl No	Name of Bank & Cheque No	Particulars	Amount	Remarks
1	2	3	4	5

Verify : Col. 4 of AS 59= CTB A/c Code 1064

AS-60: Statement of Prior Period Income

Report → Manual

Sl No	Particulars	Year which income related	Amount	Remarks
1	2	3	4	5

Verify: Col. 4 of AS 60= CTB A/c Code 0183

** (Should be Nil as far as possible)

AS-61: Statement of Prior Period Expenditure

Report → Manual

Sl No	Particulars	Year which Expense related	Amount	Remarks
1	2	3	4	5

Verify: Col. 4 of AS 61=CTB A/c Code 0277

** (Should be Nil as far as possible)

AS-63: Statement of CVL Advance as on31.03.20.. & Interest for the year

Reports → General → Annual Statement → CVL AS-63

Reversal of Interest provision-Prev Yr= Col .6 of AS 64 PY

Interest on CVL/Car Loan (0181) Dr

FC/Interest Due But Out. For 3 months (1209) Cr

Interest Provision FY -Accounted= Col .6 of AS 64 FY

FC/Interest Due But Out. For 3 months (1209) Dr

Interest on CVL/Car Loan (0181) Cr

Reversal of Previous Yr NPA Provision = Col 10 of AS 65 Prev Yr

Consumer/Vehicle Loan (CVL)/ Car Loan (1254) Dr

NPA-CVL (1270)

Current Yr NPA Provision Accounted= Col. 10 of AS 65)

NPA-CVL (1270) Dr

Consumer/Vehicle Loan (CVL)/ Car Loan (1254) Cr

Consumer/Vehicle Loan

Verify:

- **Col. 10 of AS 63 – Col.6 of AS 64 PY+ Col.6 of AS 64 FY=CTB A/c Code 0181+CTB A/c Code 0148**
- **Col. 9 of AS63 +Col. 10 of AS 66=CTB A/c Code 1254/1401**
- **Col. 6 of AS 64= CTB A/c Code 1209(RCL+NHFS+CVL)**

Employees Car Loan, Special Car Loan & Employees Computer Loan

Verify: **Same Process as Above**

CVL AS-63

CVL Advance					
Amount of Advance as on 01/04/2020	Amount of advance paid during the year	Repayment of advance during the year	Amount transferred to RR	Balance of advance as on 31/03/2021 : 11:57:19 AM [(5+6)-(7+8)]	Finance charges collected during the year
5	6	7	8	9	10
29,567.00	0.00	29,567.00	0.00	0.00	2,555.00
0.00	30,000.00	3,080.00	0.00	26,920.00	860.00
29,567.00	**30,000.00**	**32,647.00**	**0.00**	**26,920.00**	**3,415.00**

Add
NPA Provision FY= 0.00

Total = 26920.00

Add
Interest Provision FY = 0.00
(AS.64 Col.6 FY)
Less
Reversal Int Provision Prev Yr = 0.00
(AS.64 Col.6 PY)

Total = 3415.00

Trial Balance

19	0148	Interest on ECL		860.00
20	0150	Processing Charges(KHL)		126.05
21	0166	Prize Intimation & Surety Confirmation Chgs		3,425.72
22	0172	Interest on RCL		2,335,679.00
23	0173	Penal Interest on RCL		315,865.00
24	0176	Difference in Rounding off to Rupee A/c.		2.80
25	0178	Gold Security Service Charges		550.00
26	0181	Interest on CVL/CAR Loan		2,555.00
137	1401	Employees computer Loan (ECL)	26,920.00	

Total=3415.00

CVL AS-64

Sl No	Name of Loanee	Loan No	Date of Commencement of Default	No of defaulted	Total Interest Due But Outstanding
1	MANJU M K	226CVL686414	04/01/2021	2	0.00
Total					0.00

AS-64: Statement of Interest due (CVL) but outstanding upto 3 months as on 31.03.20..

Reports → General → Annual Statement → CVL AS-64

AS-65: Schedule of Interest suspense a/c (CVL) as on 31.03.20..

Reports → General → Annual Statement → CVL AS-65

AS-66: Schedule of NPA (CVL) as on 31.03.20..

Reports → General → Annual Statement → CVL AS-66

Verify : Col.10 of AS 66=CTB A/c Code 1270

CVL AS-66- Schedule Of NPA

Sl No	Loan A/c No.	Name of Loanee	Loan Amount	Period of Loan(No.of instalments / EMI)	Principal portion of one instalment amount / EMI		Total No. of instalments remitted	Total Principal remitted	Loan outstanding as 31/03/2021 :	Due Date	Date of remittance	Type of Security
					principal	EMI						
1	01000110004457	JAIN K THOMAS	176000.0	60	2934.0	4555.0	10	206059.0	145941.0	22/04/2019	19/02/2020	P,
Total									145941.0			

Trial Balance

169	1270	NPA - CVL	145,941.00	
170	1273	GAS Connection Deposit	1,987.00	
171	1280	Safe Deposit Locker Rent Pre-Paid		21,859.00
172	1286	Sugama (Akshaya) OD A/c.	1,474,634.00	

AS-67: Schedule of Margin money (CVL) as on 31.03.20..

Report → Manual

Sl No	Name	CVL Application No	Date	Amount	Remarks
1	2	3	4	5	6

Verify : Col. 5 of AS 67 =CTB A/c Code 1255

AS-68: Statement of Other Interest Payments

Report → Manual

Sl No	Particulars	Amount
1	2	3

Verify : Col. 3 of AS 68=CTB A/c Code 0234

AS-69: Statement of Flexy deposits and interest accrued and receivable as on 31.03.20..

Report → Manual

Name of Bank	Date of Deposit	Rate of Interest	Amount	Period of Deposit	Interest Receivable as on 1.4.20..	Interest FY	Interest Received during year	Interest Receivable as on 31.3.20..
1	2	3	4	5	6	7	8	9

Verify :

- Col. 4 of AS 69 = CTB A/c Code 1256
- Col.7 of AS 69 = CTB A/c Code 0179
- Col.9 of AS 69 = CTB A/c Code 1427

AS-70: Chitty Subscription Analysis

Report → Chitty → AS-66

AS-71: Statement of Flexy Trade Loan as on 31.03.20..

Report → Manual

AS-72: Interest due(FTL) but outstanding upto 3 months

Report → Manual

AS-73: Schedule of NPA-FTL

Report → Manual

AS-74: Statement of Safe Deposits Locker Rent

Report → Manual

Sl No	Name	Locker No	Date of Opening	Date of Expiry	Rent Prepaid as on 1.4.20..	Rent Receivable as on 1.4.20..	Rent Remitted	Rent For the Year	Rent Prepaid 31.3.20..	Rent Receivable as on 31.3.20..
1	2	3	4	5	6	7	8	9	10	11

Verify

- Col.9 of AS 74= CTB **A/c Code** 0190
- Col.10 of AS 74= CTB **A/c Code** 1280
- Col.11 of AS 74= CTB **A/c Code** 1427

AS-75: Statement of Tax planning Loan Scheme

Report → Manual

AS-76: Statement of Sugama Akshya OD

Reports → OD → Current Balance Report

Sugama Akshaya Overdraft Statement

Sl No	OD A/c No	Name	OD Balance
10	03020020000032	MOHAMMED MUSTHAFA KP	-135,861.00
			-1,157,421.37

Trial Balance

134	1250	NPA - RCL	2,646,662.00
135	1273	GAS Connection Deposit	200.00
136	1286	Sugama (Akshaya) OD A/c.	1,157,421.37

Verify: Col.4 of AS 76 = CTB A/c Code 1286

AS-76A: Statement of KSFE Smart Gold Loan (KSGL)

Report→ General → Annual Statements→ SMART GOLD LOAN AS-76A

AS-76B: Statement of KSFE Smart Pass Book Loan (KSGL)

Report→ General → Annual Statements→ SMART PASS BOOK LOAN AS-76B

AS-77: Statement of Short Term Deposit & Interest payable

Reports → Fixed Deposits → Deposit Reports

Reversal of interest provision for the Prev.Yr=Row 1 Interest of AS 77

Interest Accrued on Short term deposit (1289) Dr

Interest *on* Short term deposit (0281) Cr

Provision of interest for the Yr= Row 4 Interest of AS 77

Interest on Short term deposit (0281) Dr

Interest Accrued on Short term deposit (1289) Cr

Reversal of STD matured but not paid-Prev.Yr

Short term Deposit Matured But not paid (1069) Dr

Short term Deposit in Trust (1288) Cr

Provision for STD matured but not paid for the Yr.

Short term Deposit in Trust (1288) Dr

Short term Deposit Matured But not paid (1069) Cr

- Consolidated Deposit Row No:4 of AS 77 =CTB A/c Code 1069
- Consolidated Deposit Row No:5 of AS 77 =CTB A/c Code 1288
- Consolidated Interest Row No:2 of AS 77 =CTB A/c Code 0281
- Consolidated Interest Row No:4 of AS 77 =CTB A/c Code 1289

AS-77 - Statement of STD & Interest payable as on:

(Last Page)

Deposits

Opening Deposit :	(1)	0.00
Deposit Collected :	(2)	4685133.00
Deposit Released:	(3)	3559882.00
Deposit Matured:	(4)	0.00
Deposit notmatured:	(5)	1125251.00

Interest

Opening Balance	(1)	0.00
Interest For the year	(2)	56382.42
Interest paid :	(3)	31685.42
Interest Payable:	(4)	24697.00

Trial Balance

61	0281	Interest on Short Term Deposit	56,382.42	
102	1288	Short term Deposit		1,125,251.00
103	1289	Interest accrued on Short term deposit		24,697.00

AS-78: Schedule of Door Collection Suspense

Reports → Agents → Door Collection transfer AS-78

Ensure : NIL Balance

AS-79: Statement of Haritham Loan

Report→ Manual

AS-80: Statement of FC due (Haritham) but outstanding upto 3 months

Report → Manual

AS-81: Schedule of NPA Haritham

Report → Manual

AS-82: Statement of Haritham Margin Money

Report → Manual

AS-83: Statement of Manufacutres Suspense-Haritham

Report → Manual

AS-84: Statement of VDLS

Report → >Manual

AS-85: Statement of FC due (VDLS) but outstanding upto 3 months

Report → Manual

AS-86: Schedule of NPA (VDLS)

Report → Manual

AS-87: VDLS-Interest Subsidy (Transferred to HO)

Report → Manual

AS-88: Sales Promotion and Publicity Expenses

Report → Manual

Sl No	Particulars	Amount
1	2	3

Col. 3 of AS 88= CTB **A/c Code 0289**

Items to be Included:

1. Chitty Canvassing expenses reimbursed to staff
2. Promotional Expenses, High tea and others such expenses reimbursed to staff
3. Calendar, Dairy, Printing charges and others complement items etc (To be accounted at HO)
4. Gift given to customers as part of chitty campaign

AS-89: Office Refreshment/Canteen Expenses of staff

Report → Manual

Sl No	Date	Particulars	Amount
1	2	3	4

Col. 4 of AS 89 =CTB A/c Code **0283**

Items to be Included:

Expenses/Cost incurred for tea, Coffee, snacks, etc. served in the office premises (staff meeting, Reimbursement of tea Expenses to the staff etc.)

AS-90: Scholarship Expenses

Report → Manual

Sl No	Name	Code	Designation	Amount	Remarks
1	2	3	4	5	6

Col. 5 of AS 90 =CTB A/c Code 0288

Items to be Included:

Scholarship to children /spouse of the Employee should be accounted under this head.

AS-91: Statement of Forfeited Veethapalisa Income under CFA 1982 (Part A)

Reports → Chitty → AS - 91

AS-92: Statement of Forfeited Veethapalisa Income under CFA 1982 (Part B)

Reports → Chitty → AS - 92

AS-93: Statement of HOC (TDS)

Report → Manual

Sl No	Date	Name of Deductee	PAN	Amount on which TDS effected	TDS Amount
1	2	3	4	5	6

Verify :

Col.6 of AS 93 = HOC (TDS) Cr. Fig. FY in GL - Refund if any = Total uploaded Fig. in Tax KSFE = Col.7 of Annex. to 3CD

Prepare a ***Reconciliation Statement*** for HOC (TDS) as Described here under

Reconciliation of HOC (TDS) Account FY 20.. - 20..

Amount as per G/L as on 31.3.20.. (with OB) : **********

Add

Amount related to FY 20..- 20.. deducted after 31.3.20.. &

uploaded in TAX KSFE for the FY 20.. -20.. (during April for 31.3.20..) : **********

Less

a) Amount Refunded to depositors after collecting 15G/H (if any) refunded in April : ***********

b) Total amount of Cr notes uploaded upto 31.3.20.. : ***********

Amount of Cr Notes uploaded in TAX KSFE for the FY 2 0.. – 20.. : ***************

AS-93A: Reconciliation CGST/SGST/IGST(TDS)

Report → Manual

Prepare Annx. To 3CD as follows

Branch: Branch Code:

TAN: CHNK00206D

Sl no	Section	Nature of Payment	Total Payment specified nature of Col. 3	Total amount liable for TDS	Total amount on which TDS deducted	Total TDS amount deducted	Amount on which TDS done at lower rate, if any	TDS effected in Col. 8
1	2	3	4	5	6	7	8	9
1	194A	Interest on Deposits					0	0
2	195B	Lucky draw					0	0
3	194H	Commission /Brokerage					0	0
4	194I	Office Rent					0	0
5	194J	Fee for Professional/legal service					0	0
6	194J	Valuation Fee					0	0
7	194J	Appraiser Fee					0	0
		Total					0	0

AS-94: TDS Report(Summary) on interest on deposits

Reports → Fixed Deposits → Deposit Report

AS-95: Special Discount to Prompt Subscribers- GJ 2019

Report → Manual

AS-96: Special Discount to Prompt Subscribers in Terminated Chitty-GJ-2019

Report → Manual

AS-97: Statement of PBNP Waiver a/c as on 31.03.20..

Report → Manual

AS-98: Statement of TDS on Cash Withdrawal as on 31.03.20..

Report → Manual

Sl.No	Date	Purpose of Cash Withdrawal	Amount of Cash Withdrawal	Amount of TDS debited by bank. (2 % of (4))
1	2	3	4	5

AS-99: Statement of Tax Deducted at Source by Bank/Treasury/ KIIFB as on 31.03.20..

Report → Manual

Sl.No:	Date of Deduction	Name of Bank/Treasury	Amount	Whether Form 16A received or not
1	2	3	4	5

AS-100: Statement of GST TDS as on 31.03.20..

Report → Manual

AS-101: Details of Fixed Deposit Matured but Unclaimed after Seven years as on 31.03.20..

Report → Manual

AS-102: Statement of Amount Recoverable from Staff as on 31.03.20..

Report → Manual

Sl No	Date	Name	Code	Amount	Remarks
1	2	3	4	5	6

Col. 5 of AS 102= CTB A/c Code 1181

AS-103: Statement of Recovery from Employees and other institution

Report → Manual

Sl No	Date	Name	Code	Amount	Remarks
1	2	3	4	5	6

AS-104: Statement of PBMS Loan & Interest Receivable as on 31-03-20..

Report → General → Annual Statements → PBMS AS-104

PBMS LOAN AS-104

THE KERALA STATE FINANCIAL ENTERPRISES Regd. Office : THRISSUR

BRANCH :
From Date: **To Date:**

Sl No	Loan No	Name of Loaner	Date of Advance	PBMS Advance					Finance charges collected during the year
				Amount of Advance as on 01/04/2021	Amount of advance paid during the year	Repayment of advance during the year	Amount transferred to RR	Balance of advance as on 31/03/2022 [(5+6)-(7+8)]	
1	2	3	4	5	6	7	8	9	10
1	03020270000001	FAISAL KURUNTHODI	21/01/2022	0.00	500,000.00	18,532.00	0.00	481,468.00	4,954.00
2	03020270000002	IBRAHIM P P	09/03/2022	0.00	500,000.00	0.00	0.00	500,000.00	0.00
Total				0.00	1,000,000.00	18,532.00	0.00	981,468.00	4,954.00

Trial Balance

Sl No	Account	Particulars	Debit	Credit	A/S
32	0338	Interest on PBMS		4,954.00	
162	3073	PBMS ADVANCE	981,468.00		

AS-105: Statement of NPA PBMS AS ON 31.03.20..

Report → General → Annual Statements→ PBMS AS-105

AS106: Statements of interest due but outstanding upto 3 months-PBMS as on 31.03…..

Report → General → Annual Statements → PBMS AS-106

AS-107: Statement of KVS Loan as on 31.03.20..

KSFE Home Page (10.151.45.50) → SWIFT RCL & KVS → VidyaSree → Reports →Annual report → KVS AS-107

AS108 : Statement of NPA(KVS) as on 31.03.20

KSFE Home Page (10.151.45.50) → SWIFT RCL & KVS → VidyaSree → Reports →Annual report → KVS AS-108

AS109: Statement of Janamithram

Report → General → Annual Statements →JMGL AS-109

AS110: Statement of NPA Janamithram as on 31.03.20..

Report → General → Annual Statements →JMGL AS-110

AS111: Statement of interest due but outstanding upto 3 months –Janamithram as on 31.03.20..

Report → General → AnnualStatements → JMGL AS-111

AS112: Statement of Samatha Gold loan as on 31.03.20..

Report → Manual

AS113: Statement of NPA Samatha Gold loan as on 31.03.20..

Report → Manual

AS114: Statement of interest due but outstanding upto 3 months –Samatha Gold Loan as on 31.03.20..

Report → Manual

Generate Consolidated Chitty Ledger

Report → chitty → Chitty Ledger

Verify: Respective Columns of Consolidated Chitty Ledger with TB A/c Code Concerned

CONSOLIDATED CHITTY LEDGER

Sl No	Regn No	Prized Colln	NP Colln	AVP	PM Payable	FC	Forfeited VP	Def Int	Div Inc	Suspense	Pirichedu ppu	PA Paid
44	11/2021	10000	490000		-350000					13000.0	490000	-500000
45	Closed Chitty	257154000		583051				414828		-17572.0		-260058000
	TOTAL	**826580500**	**224146500**	**20205245**	**35913668**	**15930000**	**824650**	**1931227**	**692585**	**2666864**	**20124500**	**-1180158000**
	A/c code in CTB	**(1014)**	**(1013)**	**(1017)**	**(1025)**	**(0101)**	**(1018)**	**(0118)**	**(0123)**	**(1028)**	**(1060)**	**(1100)**

Trial Balance

1	0101	Foreman's Commission		15,930,000.00
12	0123	Dividend Income on Statutory Chitty Tickets		692,585.00
29	0312	Forfeited Veethapalisa Income (CFA 1982)		166,671.00
81	1013	Non Prized Collection		224,146,500.00
82	1014	Prized Collection		826,580,500.00
83	1017	Auction Veethapalisa.		20,205,245.00
84	1018	Forfeited Veethapalisa		824,650.00
87	1025	Prize Money Payable		35,913,668.00
89	1028	Chitty Suspense Account.		2,666,864.00
93	1060	Piricheduppu		20,124,500.00
113	1100	Prize Amount Paid	1,180,158,000.00	

Note :- Annual Statements & Trial Balance Figures shown in different pages are extracted from the respective figures of FY 20..-20.. & is only for ready reference.

Certificates/confirmation:

C1: Certificate of Cash on hand

C2: Certificate of Imprest cash

C3: Certificate of Cheques on hand

C4: Certificate of stamps on hand

C5: Certificate of Fixed Deposit with Treasury

C6: Certificate of Physical Verification of Fixed Assets

C7: Confirmation of Bank Balances

C8: Bank Reconciliation Statement

C9: Confirmation of Treasury Balance

C10: Treasury Reconciliation Statement

C11: Certificate of FD with Treasury other than Chitty Security Deposit

C12: Certificate of Flexy Deposit

C13: Certificate of FD with Banks

C14: Loan confirmation certificate

C15: HOC (GL) Reconciliation Statement as on 31.03.20..

C16: ROC New Reconciliation Statement as on 31.03.20..

C17: HOC (RR) Reconciliation Statement as on 31.03.20..

C18: HOC (TDS) Reconciliation Statement as on 31.03.20..

THE KERALA STATE FINANCIAL ENTERPRISES LTD

C-14

Balance Confirmation Certificate

Dated :---------------

To: ------------------------
------------------------ -

(Name & Address of the person, who has taken the loan)

We furnish here under details of the balance outstanding in your loan account as per our records as on - 31.03.20..

Name of Loanee ……………………………………………. Loan Account……………..			
Particulars	Date	Mode & Details Cheque / Cash	Amount (Rs)
Opening Loan Balance			
Amount Borrowed during the year			
Amount Repaid during the year			
Closing Loan Balance			
Interest Paid During the Year			

Yours sincerely,
Branch Manager…………………
KSFE………………………Branch.
……………………………………

Confirmation of the person / entity received the loan

I / We hereby confirm the above information to be correct

Name : ----------------------------
Address: ---------------------------

PAN: ----------------------------------

Signature

Said confirmation letter duly filled up may be handed over to the branch ***on or before 10.04.20..*** *. Discrepancy, if any may be pointed out immediately. Non-receipt of balance confirmation from your end would be considered as your balance tallying with our books of account.*

General Points to Remember:

(1). Accounting of *purchase* of assets & stationery for the year

- ✓ Refer Cir 34/2021 (TAX) dt 27.4.2021 & comply the directions.
- ✓ Ensure all Fixed Asset Purchased during the year are entered in the Asset Register in CASBA.
- ✓ Fixed Asset transferred from HO/RO/Other Branches during the FY should be accounted in the same FY itself.
- ✓ Ensure *sale* of asset if any, is properly accounted & entered in CASBA.

For *Transfer* of Assets, the following JVs are to be passed.

JV at the Originating Branch (Transferor Branch)

Depreciation Reserve (1135) Dr. (Entire Depreciation provided on the asset till end of immediate prev Yr of transfer.)

New ROC (1266) Dr. (WDV if any, of the asset as at the immediate prev Yr of transfer.)

TO Asset Concerned Cr. (Original Cost)
(F&F,OE,EF etc)

JV at the Receiving unit(Transferee Branch)

Asset Concerned (F&F,OE,EF etc) Dr. (Original Cost as intimated by Originating Unit)

To New Roc (1266) Cr. (WDV if any, as per Dr. note from Originating Branch)

Depreciation Reserve (1135) Cr. (As intimated by Originating Unit)

(2). Tracking of 15G/15H

- ✓ Ensure the compliance of directions as per Cir. 15/2022 (TAX) dt 03.02.2022
- ✓ Ensure updated 15G/15H file (in Chronological Deposit order) is ready for Statutory Audit.
- ✓ Ensure the compliance of directions regarding TDS in HO Letter No.2940A dt 15.3.2022 of GM(F).
- ✓ Ensure TDS is deducted and uploaded in *all applicable cases at the time of making provisions*- (eg. Rent, Agency Commision, Valuation Fee , Legal Fee etc. if any).

(3).Reconciliation of TSB (Institution)

- ✓ Ensure all *Interest on CSD* received were accounted in GL head & posted to respective Personal Ledger in CASBA
- ✓ Ensure all CSD Matured & closed Deposits were accounted in GL head & Closure performed in CASBA.
- ✓ Ensure Salary Recovery received in TSB (Institution A/c) /TPA/TSB, if any, is adjusted to respective accounts.
- ✓ Prepare reconciliation of TSB Institution & Ensure *no unidentified Debit/Credit* in the Statement/Passbook.
- ✓ Fund Movement through treasury (Between HO &Branches) must be properly accounted and reconciled as on 31.3.2022

(4).Bank Reconciliation

- ✓ Branches should transfer all the cheques issued but not presented for payment even after 3 months of date of issue of the same, to the account head ***unpresented cheques*** by appropriate accounting entries.
- ✓ Ensure that there should not be any unidentified Dr/Cr in Bank Passbook/Reconciliation Statement as on 31.3.2022.
- ✓ Bank charge if any, in the bank Reconciliation Statement should be adjusted to respective account.

(5).GST (Goods & Service Tax)

- ❖ Ensure that there is ***no balance*** in the following GST A/c Heads.

  i) Output CGST Payable
  ii) Output SGST payable
  iii) Output IGST Payable
  iv) Input CGST payable
  v) Input SGST Payable
  vi) Input IGST Payable
  vii) CGST Payable under RCM
  viii) SGST Payable under RCM
  ix) IGST Payable under RCM

  x) CGST/SGST/IGST Paid. } To be nullified after passing mutual Transfer entries via JV
  xi) CGST/SGST/IGST Paid Adj.

- ❖ Surplus Fund if any, in branches in excess limit prescribed by HO should be transferred to RO on 31.03.20.. itself.(vide Cir 65/2005 (FA) dt 05.05.2005)
- ❖ As prior Period Expenses are generally disallowed by the Income Tax Dept , expense /income pertaining to earlier years should not be booked under prior period expense/income A/c. The same can be accounted in the appropriate head of account for the current year.
- ❖ All Cr/Dr note pertaining to 20..-20.. should be accounted in the current FY itself without failure.
- ❖ Ensure the balance of imprest cash as 31.03.20.. is *NIL*.
- ❖ "NO PAN" status in CASBA has to be updated to deduct TDS for the year 20..-20...
- ❖ Ensure temporary A/c heads like Bhadratha Souvenir Suspense (1252) / Loan Temporary Reversal (3016) and chitty Mis.A/c (5002) are to be NIL as on 31.3.20...
- ❖ Check payrolls for FY and ensure that following items viz. Staff Welfare expense/LWF has not been wrongly accounted under the account head – 'Salaries & Allowances'.
- ❖ Check payrolls for FY and ensure PRD is properly accounted in New ROC
- ❖ Check payrolls for FY and ensure that "Contribution to E.P.F(0202) " is properly accounted (*not in EPF payable (1220)*)

- **Ensure that the following allowances/ charges are accounted under account head - Salaries and Allowances:**

  a). Gold Loan Risk Allowance

  b). Cashier Allowance

- **Bank balances as per Cash book *should not* show Credit (OD) Balance.**
- **Balance Confirmation Certificates should be obtained for all Bank/Treasury Accounts including FFD &CSD and made available for audit.**

****

Details of DESIGNATED CONTACT OFFICALS for audit coordination (FY 2025-26)

Sl No	Region	Contact Person	Contact details	email ID	AGM Contact No.
1	TVM (Urban)	Sri.Prasad	9446360016, 9446007918	prasadvelloth@gmail.com	9447792222
2	TVM (Rural)	Smt.Sailaja	9495269980, 9495090035	sailaja9980@gmail.com	9495090008
3	KOLLAM (URBAN)	Smt.Sasikumari Amma	9496739214, 9447793456	bsasikumary@gmail.com	9447793333
4	KOLLAM (RURAL)	Sri.Soman Pillai	9447903496, 9447797482	soman3097@gmail.com	9447791414
5	PATHANAMTHITTA	Smt.Renjini	9400510382, 9447797901	renjinikrksfe2@gmail.com	9447971212
6	ALAPPUZHA	Sri.Vineethan	9496331174, 9495090002	p.vineethan@gmail.com	9495090809
7	KOTTAYAM	Sri.Mohammed Shihab	9446004220, 9446004411	shihabmmksfe@gmail.com	9446138888
8	KATTAPPANA	Smt.Janiny Mol Varghese	9446224591	jainyvarghese4056@gmail.com	9495090010
9	ERNAKULAM (URBAN)	Smt.Maya	9446387323, 9447797576	mayamurali03@gmail.com	9447794444
10	ERNAKULAM (RURAL)	Sri.Asokan	9447800244, 9447797311	asok3731@gmail.com	9400001515
11	THRISSUR	Smt.Indulekha	9746012037, 9447798011	induvc22@gmail.com	9447795555
23	PALAKKADU	Sri.Muhammad Ali	9495485437, 9446006215	vhmuhammadali1970@gmail.com	9447271313
13	MALAPPURAM	Smt.Syamala	9387758400, 9495090051	syam3058@gmail.com	9495090011
14	KOZHIKODE (URBAN)	Sri.Jojo Thomas	9446436414, 9447797800	jojodevagiri@gmail.com	9447796666
15	KOZHIKODE (RURAL)	Sri.Sunil Kumar	9142150729, 9188955508	sunilkumartk122@gmail.com	9400061616
16	RO KANNUR	Sri.Rajan	9947674872, 9447700056	rajankavvai@gmail.com	9446137777
17	Head Office	Smt. Sheeja (***For accounts related matters)***	9961434174, 9446001857	accounts@ksfe.com	
		Sri.Jaison (***For Tax and GST related matters)***	9447798002, 9446075015	taxes@ksfe.com	
		Sri.Pradeep (***For follow-up & overall coordination***)	9446784431, 9447970760	pradeepnksfe@gmail.com	

ESCALATION MATRIX

Escalation matrix for queries remaining unresolved at Assistant Manager (Branch) level is as detailed below:

General Manager (Finance)

⇧

Sheeja (**accounts related matters**) / Jaison (**GST & Taxes related matters**)/ Pradeep (**Follow up & overall coordination**)

⇧

Assistant General Manager (RO)

⇧

Accounts Manager (RO)-Designated contact official as tabulated above

⇧

Branch Manager

⇧

Deputy/ Assistant Manager (Accounts) - Branch