

Karnavati Finance Ltd.

"VRAJ" 5th Floor

Limda Lane Road Nr.Pnrapol

Jamnagar

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PAN : AA BCK 16 41 H

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Loans & Advances (Asset)

Group Summary

1-Oct-24 to 31-Dec-24

*Loans & Advances (Asset)***Karnavati Finance Ltd.**

1-Oct-24 to 31-Dec-24

Particulars	Opening Balance	Transactions	
		Debit	Credit
Loans & Advance (R)	16922610.00 Dr	828814.00	1095820.00
<i>D Bhagvanji & Co. - ML</i>	<i>1697104.00 Dr</i>	<i>19860.00</i>	
<i>DILIP ENTERPRISE - PL - 217</i>	<i>1850673.00 Dr</i>	<i>55976.00</i>	
<i>Heena Jayantbhai Punjani - ML</i>	<i>603820.00 Dr</i>		<i>603820.00</i>
<i>JAHID MAHMADHUSSEN SAMA - PL</i>	<i>117543.00 Dr</i>	<i>99118.00</i>	
<i>Kajal Pramodbhai Khetiya - BL</i>	<i>14737.00 Dr</i>		
<i>Manish Raichura - PL</i>	<i>377926.00 Dr</i>	<i>22862.00</i>	
<i>Mrudulaben Hedav-1 - ML</i>	<i>207744.00 Dr</i>	<i>12567.00</i>	
<i>Mrudulaben Hedav 2 - ML</i>	<i>258475.00 Dr</i>	<i>7818.00</i>	
<i>Pramod S Khetia - PL</i>	<i>30840.00 Dr</i>		
<i>Rajmoti Infra Pvt.Ltd. - ML</i>	<i>4987390.00 Dr</i>	<i>150000.00</i>	
<i>Rameshchandra & Co. - PL</i>	<i>3113000.00 Dr</i>	<i>84000.00</i>	
<i>Tilak Petroleum - BL</i>	<i>1990000.00 Dr</i>	<i>326000.00</i>	<i>492000.00</i>
<i>Yogeshwari N Vayada - ML</i>	<i>1673358.00 Dr</i>	<i>50613.00</i>	
LOANS & ADVANCES - ECOFIN SERVICES	3355806.25 Dr		
02 - HIMACHAL PRADESH	20000.00 Dr		
05-UTTARAKHAND	45913.00 Dr		
06 - HARYANA	44841.00 Dr		
07 - DELHI	155737.00 Dr		
08 - RAJASTHAN	6090.00 Dr		
09 - UTTAR PRADESH	292340.00 Dr		
10 - BIHAR	86615.00 Dr		
19 - WEST BENGAL	50401.00 Dr		
20 - JHARKHAND	10006.00 Dr		
21 - ODISHA	48750.00 Dr		
22 - CHATTISGARH	25833.00 Dr		
23 - MADHYA PRADESH	38834.00 Dr		
24 - GUJARAT	97500.00 Dr		
27 - MAHARASHTRA	624282.83 Dr		
28-ANDHRA PRADESH	60468.00 Dr		

29 - KARNATAKA	530239.00 Dr		
32 - KERALA	15500.00 Dr		
33 TAMILNADU	568170.00 Dr		
36 - TELANGANA	358629.00 Dr		
37 - ANDHRA PRADESH	278153.00 Dr		
Suspense - ECOFIN LOAN	2495.58 Cr		
Loans Advances Jatania Group	6835908.00 Dr	154503.00	
Arvinbhai P. Jatania - PL	1250342.00 Dr	28364.00	
Darshan Jatania - PL	515666.00 Dr	11698.00	
H P Jatania - PL	1271574.00 Dr	28845.00	
Madhuben A. Jatania - PL	1254028.00 Dr	28447.00	
Nayanesh Jantania - PL	1206095.00 Dr	27360.00	
Sapna Jatania - PL	1263198.00 Dr	28655.00	
Sudhaben Savla - PL	75005.00 Dr	1134.00	
Loans & Advances (JRM)	24493898.00 Dr	1255151.00	302149.00
ACME HOUSING DESIGN LLP	17364035.00 Dr	1047621	
Atlas Infratech Private Limited -BL	1958439.00 Dr	59235.00	
Bhupendra M Jain-PL	77567.00 Dr		77567
Jatin S Shah -PL	77567.00 Dr		77567
Jitendra V Bhatiya - NEW LOAN - PL	786288.00 Dr	23782.00	
Nirav Panchmatia PL	19021.00 Dr	479.00	
Sukhvant Kaur Bhoi - PL	3016000.00 Dr	72000.00	
Suresh Rokade [JRM] -PL	124981.00 Dr	22034.00	147015.00
Varpabhai Dhirabhai Nagesh - ML	1070000.00 Dr	30000.00	
Loans & Advances (ME)	73826992.00 Dr	2130058.00	
Chandulal Tuver	11258682.00 Dr	340536.00	
Kantibhai Sodha	11258681.00 Dr	340536.00	
Manisha Jhawar	28200000.00 Dr	750000.00	
Milan Tuver	592267.00 Dr	17914.00	
Pannaben Sodha	11258681.00 Dr	340536.00	
Prabhaben Tuver	11258681.00 Dr	340536.00	
Loans Advances Nasik	4316851.64 Dr	138443.00	
Decent Enterprise - BL - 73	1347933.20 Dr	40770.00	
Dipak Kakkad - PL - 92	456850.44 Dr	13818.00	
I Design Interior Solution - BL - 91	503611.00 Dr	23107.00	
Nilesh Barge - PL - 170	804066.00 Dr	24320.00	
Sharad Sankla - PL - 153	1204391.00 Dr	36428.00	
Loans & Advances (NS)	31927939.00 Dr	1791693.00	5808609.00
Aditya Dave - PL	1497209.00 Dr	45285.00	
Hetalben N Panchal - PL - 176	6161513.00 Dr	1012349.00	5808609.00
Maheshkumar Shah - PL	39678.00 Dr	1200.00	
Naresh Amrutbhai Panchal - PL - 175	6174971.00 Dr	186771.00	
Nikhilbhai Shah -2 - PL	2238608.00 Dr	67710.00	
Nikhilbhai Shah -3 - PL	15815960.00 Dr	478378.00	
Loans & Advances Tanna Group	24724601.93 Dr	747833.00	
Chetan Tanna - BL - 8	16374776.00 Dr	495280.00	
MANISH M TANNA - PL - 9	1961312.93 Dr	59323.00	

PRAKRUTI INVESTMENT PVT LTD -2 - BL	6388513.00 Dr	193230.00	
ANIL K RAITHATHA-2- PL	1746961.00 Dr	52840.00	
ANIL K RAITHATHA - PL	586080.00 Dr	17727.00	
ANKITA SANJAY CHHATRALA - Education Loan	229543.00 Dr	6943.00	
Ankita Vijaykumar Pujara	5323305.00 Dr	161012.00	
B M ENTERPRISE	27452.00 Dr	831.00	
Darshil Education Foundation -2	3667185.40 Dr	110920.00	
Darshil Education Foundation - BL -1	2994658.91 Dr	90579.00	
Dilipbhai H Barchha -2 - PL NEW LOAN - 7	5897365.00 Dr	178376.00	
GLOBAL MULTI SERV - V D GROUP	1619910.00 Dr	49014.00	
Interest Reversal	66192784.13 Cr	1389738.00	16479895.25
Jasmina Kundliya - PL - 165	1110550.00 Dr	25192.00	
NET Communication - BL - 121	913510.00 Dr	358266.00	865158
NEW HAVEN ENGINEERING COMPANY PVT LTD - SECURED	137379132.69 Dr	12043553.25	
N.P.A. Provision	66493787.77 Cr		1087115.98
Parulben Raithatha Dwarka - PL - 168	979029.00 Dr	22209.00	
Rahul Dhirajlal Katira	858156.00 Dr	25957.00	
R-One Realty & Infra Projects LLP	1262687.00 Dr	38192.00	
Sanjaysinh Rajjada - PL - 75	1652258.00 Dr	37481.00	
Sunrise Efficient Marketing Limited-BL	3478163.00 Dr	105202.00	
TEJAL MITESH SANGHVI	10358115.00 Dr	256414.00	258115.00
Tejas Rupareliya Dwarka - PL - 163	115987.00 Dr	2631.00	
Tushar Raithatha	738002.00 Dr	22323.00	
Grand Total	234656084.92 Dr	22041895.25	25896862.23

Total Advances	379,664,963.07	
Std Assets	54,040,396.31	
Gross NPA	325,624,566.76	85.77
NPA Provision & Interest Reversal	148,863,845.13	
NET NPA	176,760,721.63	46.56

Closing Balance	Classificati	Provision %	NPA Provision
16655604.00 Dr			
1716964.00 Dr	Std	0.25%	4,292
1906649.00 Dr	Doubtful	100%	1,906,649
		0	
216661.00 Dr	Doubtful	100%	216,661
14737.00 Dr	Doubtful	100%	14,737
400788.00 Dr	Doubtful	100%	400,788
220311.00 Dr	Doubtful	100%	220,311
266293.00 Dr	Doubtful	100%	266,293
30840.00 Dr	Doubtful	100%	30,840
5137390.00 Dr	Doubtful	100%	5,137,390
3197000.00 Dr	Sub - Std	10%	319,700
1824000.00 Dr	Doubtful	100%	1,824,000
1723971.00 Dr	Doubtful	100%	1,723,971
3355806.25 Dr	Sub - Std	10%	335,581
20000.00 Dr		0%	-
45913.00 Dr		0%	-
44841.00 Dr		0%	
155737.00 Dr		0%	
6090.00 Dr		0%	
292340.00 Dr		0%	
86615.00 Dr		0%	
50401.00 Dr		0%	
10006.00 Dr		0%	
48750.00 Dr		0%	
25833.00 Dr		0%	
38834.00 Dr		0%	
97500.00 Dr		0%	
624282.83 Dr		0%	
60468.00 Dr		0%	

530239.00 Dr		0%	
15500.00 Dr		0%	
568170.00 Dr		0%	
358629.00 Dr		0%	
278153.00 Dr		0%	
2495.58 Cr		0%	
6990411.00 Dr		0%	
1278706.00 Dr	Doubtful	100%	1,278,706
527364.00 Dr	Doubtful	100%	527,364
1300419.00 Dr	Doubtful	100%	1,300,419
1282475.00 Dr	Doubtful	100%	1,282,475
1233455.00 Dr	Doubtful	100%	1,233,455
1291853.00 Dr	Doubtful	100%	1,291,853
76139.00 Dr	Doubtful	100%	76,139
25446900.00 Dr		0%	
18411656.00 Dr	Std	0.25%	46,029
2017674.00 Dr	Std	0.25%	5,044
0.00 Dr	Std	0.25%	-
0.00 Dr	Std	0.25%	-
810070.00 Dr	Doubtful	100%	810,070
19500.00 Dr	Std	0.25%	49
3088000.00 Dr	Doubtful	100%	3,088,000
0.00 Dr		0%	
1100000.00 Dr	Doubtful	100%	1,100,000
75957050.00 Dr		0%	
11599218.00 Dr	Sub - Std	10%	1,159,922
11599217.00 Dr	Sub - Std	10%	1,159,922
28950000.00 Dr	Sub - Std	10%	2,895,000
610181.00 Dr	Std	0.25%	1,525
11599217.00 Dr	Sub - Std	10%	1,159,922
11599217.00 Dr	Sub - Std	10%	1,159,922
4455294.64 Dr		0%	
1388703.20 Dr	Doubtful	100%	1,388,703
470668.44 Dr	Doubtful	100%	470,668
526718.00 Dr	Sub - Std	10%	52,672
828386.00 Dr	Sub - Std	10%	82,839
1240819.00 Dr	Sub - Std	10%	124,082
27911023.00 Dr		0%	
1542494.00 Dr	Doubtful	100%	1,542,494
1365253.00 Dr	Sub - Std	10%	136,525
40878.00 Dr	Doubtful	100%	40,878
6361742.00 Dr	Sub - Std	10%	636,174
2306318.00 Dr	Sub - Std	10%	230,632
16294338.00 Dr	Sub - Std	10%	1,629,434
25472434.93 Dr		0%	
16870056.00 Dr	Sub - Std	10%	1,687,006
2020635.93 Dr	Sub - Std	10%	202,064

6581743.00 Dr	Sub - Std	10%	658,174
1799801.00 Dr	Std	0.25%	4,500
603807.00 Dr	Std	0.25%	1,510
236486.00 Dr	Sub - Std	10%	23,649
5484317.00 Dr	Std	0.25%	13,711
28283.00 Dr	Std	0.25%	71
3778105.40 Dr	Std	0.25%	9,445
3085237.91 Dr	Std	0.25%	7,713
6075741.00 Dr	Doubtful	100%	6,075,741
1668924.00 Dr	Doubtful	100%	1,668,924
81282941.38 Cr		0%	
1135742.00 Dr	Std	0.25%	2,839
406618.00 Dr	Std	0.25%	1,017
149422685.94 Dr	Sub - Std	10%	14,942,269
67580903.75 Cr		0%	
1001238.00 Dr	Doubtful	100%	1,001,238
884113.00 Dr	Std	0%	-
1300879.00 Dr	Doubtful	100%	1,300,879
1689739.00 Dr	Doubtful	100%	1,689,739
3583365.00 Dr	Std	0.25%	8,958
10356414.00 Dr	Std	0.25%	25,891
118618.00 Dr	Std	0.25%	297
760325.00 Dr	Sub - Std	10%	76,033
230801117.94 Dr		0.00%	-
		0.00%	67,713,794
	NEW 0.25% PRO. 31-12-202		129,655.00
928923837.1			67,713,794.46

NET EFFEC	STD	NPA Provision
	132,890.71	67,580,903.75
AS PER BOO	86,956.60	66,493,787.77
Additional	45,934.11	1,087,115.98

Q3	Profit/(Loss) as per Tally	(593,815)
April-Dec	Profit/(Loss) as per Tally	(7,929,727)

Why No Interest Entry Passed

Is this receivable

Is this receivable

Additional Interest Reversal to be reversed Rs. 494827

Wrong interest reversal reversal entry passed

Loans & Advance (R)*D Bhagvanji & Co. - ML**DILIP ENTERPRISE - PL - 217**Heena Jayantbhai Punjani - ML**JAHID MAHMADHUSSEN SAMA - PL**Kajal Pramodbhai Khetiya - BL**Manish Raichura - PL**Mrudulaben Hedav-1 - ML**Mrudulaben Hedav 2 - ML**Pramod S Khetia - PL**Rajmoti Infra Pvt.Ltd. - ML**Rameshchandra & Co. - PL**Tilak Petroleum - BL**Yogeshwari N Vayada - ML***LOANS & ADVANCES - ECOFIN SERVICES**

02 - HIMACHAL PRADESH

05-UTTARAKHAND

06 - HARYANA

07 - DELHI

08 - RAJASTHAN

09 - UTTAR PRADESH

10 - BIHAR

19 - WEST BENGAL

20 - JHARKHAND

21 - ODISHA

22 - CHATTISGARH

23 - MADHYA PRADESH

24 - GUJARAT

27 - MAHARASHTRA

28-ANDHRA PRADESH

Std
Doubtful
Sub - Std
Doubtful
Doubtful
Doubtful
Doubtful
Doubtful
Doubtful
Doubtful
Sub - Std
Doubtful
Doubtful
Sub - Std

29 - KARNATAKA
 32 - KERALA
 33 TAMILNADU
 36 - TELANGANA
 37 - ANDHRA PRADESH

Loans Advances Jatania Group

Arvindbhai P. Jatania - PL
 Darshan Jatania - PL
 H P Jatania - PL
 Madhuben A. Jatania - PL
 Nayanesh Jantania - PL
 Sapna Jatania - PL
 Sudhaben Savla - PL

Doubtful
 Doubtful
 Doubtful
 Doubtful
 Doubtful
 Doubtful
 Doubtful

Loans & Advances (JRM)

ACME HOUSING DESIGN LLP
 Atlas Infratech Private Limited -BL
 Bhupendra M Jain-PL
 Jatin S Shah -PL
 Jitendra V Bhatiya - NEW LOAN - PL
 Nirav Panchmatia PL
 Sukhvant Kaur Bhoi - PL
 Suresh Rokade [JRM] -PL
 Varpabhai Dhirabhai Nagesh - ML

Std
 Std
 Std
 Std
 Doubtful
 Std
 Doubtful
 Sub - Std
 Doubtful

Loans & Advances (ME)

Chandulal Tuver
 Kantibhai Sodha
 Manisha Jhawar
 Milan Tuver
 Pannaben Sodha
 Prabhaben Tuver

Sub - Std
 Sub - Std
 Sub - Std
 Std
 Sub - Std
 Sub - Std

Loans Advances Nasik

Decent Enterprise - BL - 73
 Dipak Kakkad - PL - 92
 I Design Interior Solution - BL - 91
 Nilesh Barge - PL - 170
 Sharad Sankla - PL - 153

Doubtful
 Doubtful
 Sub - Std
 Sub - Std
 Sub - Std

Loans & Advances (NS)

Aditya Dave - PL
 Hetalben N Panchal - PL - 176
 Maheshkumar Shah - PL
 Naresh Amrutbhai Panchal - PL - 175
 Nikhilbhai Shah -2 - PL
 Nikhilbhai Shah -3 - PL

Doubtful
 Sub - Std
 Doubtful
 Sub - Std
 Sub - Std
 Sub - Std

Loans & Advances Tanna Group

Chetan Tanna - BL - 8
 MANISH M TANNA - PL - 9

Sub - Std
 Sub - Std

PRAKRUTI INVESTMENT PVT LTD -2 - BL

ANIL K RAITHATHA-2- PL

ANIL K RAITHATHA - PL

ANKITA SANJAY CHHATRALA - Education Loan

Ankita Vijaykumar Pujara

B M ENTERPRISE

Darshil Education Foundation -2

Darshil Education Foundation - BL -1

Dilipbhai H Barchha -2 - PL NEW LOAN - 7

GLOBAL MULTI SERV - V D GROUP

Interest Reversal

Jasmina Kundliya - PL - 165

NET Communication - BL - 121

NEW HAVEN ENGINEERING COMPANY PVT LTD - SECURED

N.P.A. Provision

Parulben Raithatha Dwarka - PL - 168

Rahul Dhirajlal Katira

R-One Realty & Infra Projects LLP

Sanjaysinh Rajjada - PL - 75

Sunrise Efficient Marketing Limited-BL

TEJAL MITESH SANGHVI

Tejas Rupareliya Dwarka - PL - 163

Tushar Raithatha

Sub - Std
Std
Std
Sub - Std
Std
Std
Std
Doubtful
Doubtful

Std
Doubtful
Sub - Std

Doubtful
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Sub - Std