



Canbank Computer Services Limited
(CIN: U85110KA1994PLC016174)
Balance sheet as at March 31, 2025
All amounts in Rs. Lakhs, unless otherwise stated

(Rs. In Lakhs)

Particulars	Notes	As at 31st March 2025	As at 31st March 2024
Equity and liabilities			
1. Shareholder's funds			
a. Share Capital	3	324.00	324.00
b. Reserves and Surplus	4	8,640.88	7,304.48
		8,964.88	7,628.48
2. Share application money pending allotment		-	-
3. Non-current liabilities			
a. Long-term Borrowings	5	-	1,126.70
b. Deferred Tax Liability (net)	6	-	52.79
c. Long-term Provisions	7	82.62	60.28
		82.62	1,239.78
4. Current liabilities			
a. Short Term Borrowings	8	-	233.65
b. Trade Payables	9	-	-
- Total outstanding dues of micro enterprises and small enterprises		-	-
- Total outstanding dues of creditors other than micro enterprises and small enterprises		78.40	288.97
c. Other Current Liabilities	10	62.27	89.77
d. Short-term Provisions	11	17.20	18.13
		157.88	630.52
Total		9,205.38	9,498.78
Assets			
1. Non-current assets			
a. Property, Plant and Equipment and Intangible Assets	12		
i) Property, Plant and Equipment		2,948.53	3,606.48
ii) Intangible Assets		27.75	4.66
b. Deferred Tax Asset	6	4.25	
c. Other Non-current Assets	13	518.81	108.81
		3,499.34	3,719.94
2. Current assets			
a. Inventories	14	-	0.28
b. Trade Receivables	15	823.08	917.69
c. Cash and Bank Balances	16	4,460.10	4,377.86
d. Short-term Loans and Advances	17	180.04	153.10
e. Other Current Assets	18	242.82	329.91
		5,706.04	5,778.84
Total		9,205.38	9,498.78

Summary of material accounting policies and other notes

1 to 53

The accompanying notes form an integral part of the financial statements.

As per our report of even date,
For P.N.R. & Co.,
Chartered Accountants
Firm Regn No. 002495S

(E Venkatramappa)
Partner
Membership No.029721
23/4/25



For and on behalf of the Board of Directors of
Canbank Computer Services Limited

Hardeep Singh Ahluwalia
Chairman
DIN 09690464

Arun Nagappan
Director
DIN 10780609

I N S Rao
Managing Director
DIN 10809407

Inder Mohan Singh
Director
DIN 10596076

R Rajesh
Director
DIN 10355446

S Sekar
Director
DIN 09648838

Date:23-04-2025

Place: Bangalore





Canbank Computer Services Limited
(CIN: U85110KA1994PLC016174)

Statement of Profit and Loss for the year ended March 31, 2025

All amounts in Rs. Lakhs, unless otherwise stated

(Rs. In Lakhs)

Particulars	Note no.	For the year ended 31st March 2025	For the year ended 31st March 2024
Income			
Revenue from operations	19	6,666.50	5,573.70
Other income	20	345.11	273.50
Total revenue		7,011.61	5,847.20
Expenses			
Cost of materials consumed	21	4.11	10.06
Employee benefit expense	22	334.54	287.74
Outsourcing and material expenses	23	3,294.31	2,178.81
Finance costs	24	84.69	164.49
Depreciation and amortization expenses	25	637.77	640.86
Other expenses	26	621.97	442.30
Total expenses		4,977.39	3,724.26
Profit before exceptional and extraordinary items		2,034.22	2,122.94
Exceptional and extraordinary items			-
Profit/(loss) before tax		2,034.22	2,122.94
Tax expenses			
Current tax			
Pertaining to profit/(loss) for the current period		581.81	551.58
Adjustment of tax relating to earlier periods		11.04	(2.17)
Deferred tax	6	(57.03)	(10.03)
Total tax expenses		535.82	539.38
Profit/(loss) for the year from continuing operations		1,498.39	1,583.56
Profit/(loss) from discontinuing operations		-	-
Tax expense of discontinuing operations		-	-
Profit/(loss) from discontinuing operations (after tax)		-	-
Profit/(loss) for the year		1,498.39	1,583.56
Earnings per equity share			
Face value per equity shares Rs.10 fully paid up.			
Basic in Rs.		46.25	48.88
Diluted in Rs.		46.25	48.88
Summary of material accounting policies and other notes	1 to 53		

The notes referred to above form an integral part of the financial statements.

As per our report of even date,

For P.N.R. & Co.,

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Firm Regn No. 002495S

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Date:23-04-2025

Place:Bangalore





Canbank Computer Services Limited
(CIN: U85110KA1994PLC016174)
Cash flow statements for the year ended March 31, 2025

(Rs. In Lakhs)

Particulars	31st March 2025	31st March 2024
A) Cash flow from operating activities		
Net profit before tax	2,034.21	2,122.94
Adjustments to reconcile net profit before tax to net cash flows		
Depreciation	637.77	640.86
Interest Income	(322.21)	(271.02)
Finance cost	84.70	164.49
Non-operating income	(0.04)	(2.49)
Loss on sale of fixed assets	31.34	1.13
Operating (loss)/profit before working capital changes	2,465.78	2,655.91
Changes in working capital:		
(Increase) / decrease in inventories	0.28	0.48
(Increase) / decrease in trade receivables	94.60	(268.11)
(Increase) / decrease in loan and advances	65.30	203.47
(Increase) / decrease in long term operating loans and advances	2.27	7.00
(Increase) / decrease in other current assets	15.95	(14.97)
Increase / (decrease) in trade payables	(210.57)	52.00
Increase / (decrease) in other liabilities	(14.49)	35.21
Increase / (decrease) in provisions	23.75	(45.43)
Increase / (decrease) in outstanding employee benefit and other provisions	(11.87)	79.54
Net cashflow from / (used in) operating activities	2,430.99	2,705.10
Direct taxes paid (net of refunds)	(685.10)	(172.11)
Net cashflow from / (used in) operating activities (A)	1,745.90	2,532.99
B) Cashflow from investing activities		
Capital expenditure on fixed assets, including capital advances	(39.35)	(14.02)
Investments made (Redemption/reclassified) during the year in FDs with more than 12 months	(412.28)	1,672.27
Interest received	393.34	64.50
Proceeds from sale of fixed assets	5.10	0.60
Non-operating Income	0.04	2.49
Net cash flow from/ (used in) investing activities [B]	(53.15)	1,725.85
C) Cashflow from financing activities		
(Repayment) / proceeds of long-term borrowings (Including current maturities)	(1,360.33)	(301.50)
Finance costs	(88.17)	(161.01)
Dividends paid	(162.00)	(243.00)
Net cash flow from/ (used in) in financing activities [C]	(1,610.50)	(705.52)
Net increase/(decrease) in cash and cash equivalents D=A+B+C	82.24	3,553.32
Effect of exchange differences on translation of foreign currency cash and cash equivalents	-	-
Cash and cash equivalents at the beginning of the year (Refer note 16)	4,377.86	824.54
Cash and cash equivalents at the end of the year (Refer note 16)	4,460.10	4,377.86
Cash and Cash equivalents comprise of		
Cash on hand	-	-
Balances with banks		
- on current accounts	220.90	258.93
- on deposit account original maturity of less than three months	683.91	-
Other bank balances		
- Deposits with remaining maturity for less than 12 months	3,555.29	4,118.93
Total cash and Bank Balances (Refer note 16)	4,460.10	4,377.86
Summary of material accounting policies and other notes	I to 53	

1. The above cash flow statement has been prepared under the 'Indirect Method' as set out in the Accounting Standard - 3 on 'Cash Flow Statements' as notified under section 133 of the Companies Act, 2013, read with paragraph 7 of the Companies (Accounts) Rules 2014.

2. The above cash flow statement has been compiled from and is based on the balance sheet as at March 31, 2025 and the related statement of profit and loss for the year ended on that date.

As per our report of even date,
For P.N.R. & Co.,
Chartered Accountants,
Firm Regn No. 002495S

(E Venkatramappa)
Partner
Membership No.029721

Date:23-04-2025
Place:Bangalore



For and on behalf of the Board of Directors of
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S Sekar
Director
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Canbank Computer Services Limited

(CIN: U85110KA1994PLC016174)

Notes forming part of financial statements for the year ended 31st March, 2025

3 : Share capital

(Rs. In Lakhs)

Particulars	As at 31st March 2025	As at 31st March 2024
Authorised capital		
1,00,00,000 (31 March 2024: 1,00,00,000) Equity shares of Rs.10 each	1,000.00	1,000.00
Issued, Subscribed and Fully paid up capital		
32,40,000 (31 March 2024: 32,40,000) Equity shares of Rs.10 each fully paid up, outstanding at the beginning and at the end of the year	324.00	324.00

(a) 22,40,000 Shares are held by Canara Bank out of which 600 shares are held by 6 nominees of Canara Bank holding 100 shares each jointly with Canara Bank.

(b) Terms/ rights attached to equity shares

The company has only one class of equity shares having a par value of Rs.10 per share. Each holder of equity shares is entitled to one vote per share. The company declares and pays dividends in Indian rupees. The dividend proposed by the Board of Directors is subject to the approval of the shareholders in the ensuing Annual General Meeting.

The voting rights of an equity shareholder on a poll (not on show of hands) are in proportion to its share of the paid-up equity capital of the Company. Voting rights cannot be exercised in respect of shares on which any call or other sums presently payable have not been paid. Failure to pay any amount called up on shares may lead to forfeiture of the shares.

(c) Reconciliation of number of shares outstanding at the beginning and end of the reporting year

Particulars	No. of Shares	
	As at 31st March	As at 31st March
Equity Shares		
Outstanding as at the beginning of the reporting year	32,40,000	32,40,000
Allotment / (buy back) during the year	-	-
Outstanding as at the end of the reporting year	32,40,000	32,40,000

(d) Details of shareholders holding more than 5% shares

Name of the Shareholder	% of Shareholding	No. of Shares	
		As at 31st March	As at 31st March
Canara Bank	69.14%	22,40,000	22,40,000
Bank of Baroda	18.52%	6,00,000	6,00,000
Karur Vysya Bank Limited	6.17%	2,00,000	2,00,000
The Development Bank of Singapore Limited	6.17%	2,00,000	2,00,000
Total	100%	32,40,000	32,40,000

(e) Shares held by promoters at the end of the year

Promoter name	As at 31st March 2025		
	No. of shares	% Holding	Change during the ye
Canara Bank	22,40,000	69.14%	0.00%
Total	22,40,000	69.14%	0.00%
Promoter name	As at 31st March 2024		
	No. of shares	% Holding	Change during the ye
Canara Bank	22,40,000	69.14%	0.00%
Total	22,40,000	69.14%	0.00%



**Canbank Computer Services Limited**

(CIN: U85110KA1994PLC016174)

Notes forming part of financial statements for the year ended 31st March, 2025**4 : Reserves and surplus**

(Rs. In Lakhs)

Particulars	As at 31st March 2025	As at 31st March 2024
a) General reserve		
Opening Balance	829.32	670.96
Add: Transfer from profit and loss account	149.84	158.36
Closing balance of general reserve	979.16	829.32
b) Surplus:		
Profit and loss account		
Balance at the beginning of the year	6,475.17	5,292.96
Add: Net profit for the year	1,498.39	1,583.56
Profit before appropriation	7,973.56	6,876.52
Less: Dividend	162.00	243.00
Transfer to general reserve	149.84	158.36
Closing balance at the end of the year	7,661.72	6,475.17
Total	8,640.88	7,304.48

5 : Long-term borrowings

(Rs. In Lakhs)

Particulars	As at 31st March 2025	As at 31st March 2024
Bank Loan (Secured) (refer note 27)		
Indian rupee term loan from bank*	-	1,360.35
Less: Amount disclosed under the head "Short-term borrowings" (refer note 8)	-	(233.65)
Total	-	1,126.70
The above amount includes		
Secured borrowings (refer note 27)	-	1,360.35
Unsecured borrowings	-	-
Net amount	-	1,360.35

*** Details of secured loans, repayments and interest on term loans****A. Name : CANARA BANK**

Loan no.: 170000588870

Rate of interest: 11.15%

Primary security: Hypothecation of cash recycler machine and UPS

Total repayment term: 84 Months

Principal and instalment

(a) Total outstanding as at 31st March 2025 Nil (31 March 2024 775.69)

(b) EMI: Nil (31.03.2024 Rs.18.59)

(c) No. of instalment remaining as at 31st March 2025 Nil (31.3.2024 49)

(d) Long term portion of principal amount due Nil (31st March 2024 631.99)

(e) Interest accrued and due : NIL (31st March 2024 Nil)

(f) Interest accrued but not due : Nil (31st March 2024 2.94)

(g) Current maturities of long term borrowings as at 31st March 2025 - Nil (31st March 2024 143.7)

B. Name : CANARA BANK

Loan no.: 170006182320

Rate of interest: 11.15%

Primary security: Hypothecation of note sorting machine and UPS

Total repayment Term: 96 Months

Principal and instalment

(a) Total outstanding as at 31st March 2025 - Nil (31st March 2024 584.67)

(b) EMI: not fixed

(c) No. of instalment remaining as at 31st March 2025 - Nil (31.03.2024 : 78)

(d) Long term portion of principal amount due : - As at 31st March 2025 Nil (31.03.2024 - 494.72)

(e) Interest accrued and due : NIL

(f) Interest accrued but not due : Nil (31.03.2024 0.54)

(g) Current maturities of long term Borrowings as at 31st March 2025 - Nil (31.03.2024 - 89.95)





Canbank Computer Services Limited
(CIN: U85110KA1994PLC016174)

Notes forming part of financial statements for the year ended 31st March, 2025

6 : Deferred tax liability/(asset)

(Rs. In Lakhs)

Particulars	As at	As at
	31st March 2025	31st March 2024
Deferred tax liability		
Related to Fixed Assets	21.02	62.81
Deferred tax Assets		
Relating to Disallowance under Income Tax Act	25.27	(10.03)
Total	(4.25)	52.78

7 : Long-term provisions

(Rs. In Lakhs)

Particulars	As at	As at
	31st March 2025	31st March 2024
Provision for employee benefits:(refer note 34)		
Provision for gratuity		
- CCSL staff	51.99	40.71
Provision for leave Encashment		
- CCSL staff	30.63	19.57
Total	82.62	60.28





Canbank Computer Services Limited
(CIN: U85110KA1994PLC016174)

Notes forming part of financial statements for the year ended 31st March, 2025

8 : Short term borrowings

(Rs. In Lakhs)

Particulars	As at 31st March 2025	As at 31st March 2024
Current maturities of long-term borrowings (refer Note 5)	-	233.65
Total	-	233.65

9 : Trade payables

(Rs. In Lakhs)

Particulars	As at 31st March 2025	As at 31st March 2024
-Total outstanding dues of micro enterprises and small enterprises (refer note 47)	-	-
-Total outstanding dues of creditors other than micro enterprises and small enterprises (refer note 27)	78.40	288.97
Total	78.40	288.97

Trade payables Due for payment

Trade payables ageing schedule: As at 31st March 2025

(Rs. In Lakhs)

Particulars	Outstanding for following periods from due date of payment				
	Less than 1 year	1-2years	2-3 Years	More than 3 years	Total
(i) MSME	-	-	-	-	-
(ii) Others	78.40	-	-	-	78.40
(iii) Disputed dues- MSME	-	-	-	-	-
(iv) Disputed dues- Others	-	-	-	-	-

Trade payables Due for payment

Trade payables ageing schedule: As at 31st March 2024

(Rs. In Lakhs)

Particulars	Outstanding for following periods from due date of payment				
	Less than 1 year	1-2years	2-3 Years	More than 3 years	Total
(i) MSME	-	-	-	-	-
(ii) Others	288.97	-	-	-	288.97
(iii) Disputed dues- MSME	-	-	-	-	-
(iv) Disputed dues- Others	-	-	-	-	-

10 : Other current liabilities

(Rs. In Lakhs)

Particulars	As at 31st March 2025	As at 31st March 2024
Escrow deposits	26.37	26.37
Interest accrued but not due	-	3.47
Advance from customers	-	7.29
Refundable security deposits	12.67	14.30
Retention money	-	0.42
Gratuity - Deputed Staff	1.66	5.08
Leave Encashment - Deputed Staff	2.95	9.06
Audit Fees Payable	0.35	0.35
Statutory dues payables		
- TDS payable	18.09	20.83
- GST payable	0.19	0.17
- PF payable	-	2.43
Total	62.27	89.77

11 : Short-term provisions

(Rs. In Lakhs)

Particulars	As at 31st March 2025	As at 31st March 2024
Provision for employee benefits: (refer note 34)		
Provision for gratuity		
- CCSL staff	12.59	11.76
Provision for leave encashment		
- CCSL staff	4.61	6.37
Provision for statutory audit fee	-	-
Total	17.20	18.13



Notes forming part of financial statements for the year ended 31st March, 2025

12 : Property, plant and equipment and intangible assets

Property, plant and equipment										(Rs. In Lakhs)
	Plant and Equipment- CRM / NSM	Plant and Equipment-Others	Furniture and Fixtures	Vehicles	Office Equipment's	Computer and Peripherals	Electrical Installations	Total		
Gross block (at cost)										
As at April 1, 2023	5,238.31	26.56	73.88	11.23	11.44	180.34	42.57	5,584.33		
Additions	-	3.03	0.28	-	0.73	4.96	-	9.01		
Disposals	(2.50)	-	-	-	-	-	-	(2.50)		
As at March 31, 2024	5,235.81	29.59	74.16	11.23	12.17	185.30	42.57	5,590.83		
Additions	-	-	-	-	-	-	2.42	2.42		
Disposals	(93.09)	(5.46)	(22.00)	-	-	(4.40)	(6.23)	(131.18)		
As at March 31, 2025	5,142.72	24.13	52.16	11.23	12.17	180.91	38.76	5,462.07		
Accumulated depreciation										
As at April 1, 2023	1,058.14	21.73	65.95	3.96	10.38	148.31	36.11	1,344.58		
Charge for the year	621.88	1.23	3.47	0.97	0.17	11.39	1.43	640.53		
Disposals	(0.77)	-	-	-	-	-	-	(0.77)		
As at March 31, 2024	1,679.25	22.96	69.42	4.93	10.55	159.70	37.54	1,984.35		
Charge for the year	620.07	1.82	0.16	1.33	0.26	5.45	0.79	629.89		
Disposals	(65.98)	(3.73)	(20.90)	-	-	(4.18)	(5.92)	(101.38)		
As at March 31, 2025	2,233.34	21.05	48.68	6.26	10.81	160.97	32.41	2,513.53		
Net block										
As at March 31, 2024	3,556.56	6.63	4.74	6.30	1.62	25.60	5.03	3,606.48		
As at March 31, 2025	2,909.38	3.07	3.48	4.97	1.36	19.93	6.35	2,948.53		
Intangible assets										
				(Rs. In Lakhs)						
Gross block (at cost)				Computer software						
As at April 1, 2023				-						
Additions				4.99						
Disposals				-						
As at March 31, 2024				4.99						
Additions				36.93						
Disposals				(11.45)						
As at March 31, 2025				30.47						
Amortization										
As at April 1, 2023				-						
Charge for the year				0.33						
Disposals				-						
As at March 31, 2024				0.33						
Charge for the year				7.88						
Disposals				(5.50)						
As at March 31, 2025				2.71						
Net block										
As at March 31, 2024				4.66						
As at March 31, 2025				27.75						

COMPUTER SERVICES LTD

CHARTERED ACCOUNTANTS

BANGALORE

P.N.R. & CO

BANGALORE





Canbank Computer Services Limited

(CIN: U85110KA1994PLC016174)

Notes forming part of financial statements for the year ended 31st March, 2025

13 : Other non-current assets

(Rs. In Lakhs)

Particulars	As at 31st March 2025	As at 31st March 2024
Unsecured, considered good		
Security deposits	18.55	18.55
ATMs rental deposits	2.74	6.01
EMD deposits	9.87	8.87
Other bank balances		
Deposits with remaining maturity for more than 12 months	487.66	75.38
Total	518.81	108.81

14 : Inventories

(Rs. In Lakhs)

Particulars	As at 31st March 2025	As at 31st March 2024
ATM Consumables	0.00	0.28
Total	0.00	0.28

15 : Trade receivables (refer note 32)

(Rs. In Lakhs)

Particulars	As at 31st March 2025	As at 31st March 2024
Considered doubtful		
Trade receivables	0.43	13.93
Less: Provision for doubtful trade receivables	(0.43)	(13.93)
Total of (A)	0.00	0.00
Unsecured, considered good		
Other trade receivables	823.08	917.69
Total of (B)	823.08	917.69
Total of (A+B)	823.08	917.69

Trade receivables ageing schedule as on 31 March 2025

(Rs. In Lakhs)

Particulars	Outstanding for following periods from due date of payment					Total
	Less than 6 Months	6 months- 1 year	1-2 years	2-3 years	More than 3 years	
(i) Undisputed Trade receivables -considered good	819.25	3.83	-	-	-	823.08
(i) Undisputed Trade receivables -considered doubtful	-	0.43	-	-	-	0.43
(iii) Disputed trade receivables considered good	-	-	-	-	-	-
(iv) Disputed trade receivables considered doubtful	-	-	-	-	-	-

Trade receivables ageing schedule as on 31 March 2024

(Rs. In Lakhs)

Particulars	Outstanding for following periods from due date of payment					Total
	Less than 6 Months	6 months- 1 year	1-2 years	2-3 years	More than 3 years	
(i) Undisputed Trade receivables -considered good	912.82	1.27	0.67	2.92	-	917.69
(i) Undisputed Trade receivables -considered doubtful	-	-	-	-	13.93	13.93
(iii) Disputed trade receivables considered good	-	-	-	-	-	-
(iv) Disputed trade receivables considered doubtful	-	-	-	-	-	-

16 : Cash and bank balances

(Rs. In Lakhs)

Particulars	As at 31st March 2025	As at 31st March 2024
Cash and cash equivalents		
Cash on hand	0.00	-
Balances with bank:		
- In current accounts	220.90	258.93
- In Deposit accounts	683.91	-
Total of (A)	904.81	258.93
Other bank balances		
- Deposits with remaining maturity period more than 3 months upto 12 months (refer note 27)	3,555.29	4,118.93
- Deposits with remaining maturity for more than 12 months (refer note 27)	487.66	75.38
Amount disclosed under non-current assets (note 13)	(487.66)	(75.38)
Total of (B)	3,555.29	4,118.93
Total of (A+B)	4,460.10	4,377.86





17 : Short term loans and advances

(Rs. In Lakhs)

Particulars	As at 31st March 2025	As at 31st March 2024
Unsecured, considered good		
Advance to employees	1.15	1.45
Advance to suppliers	0.02	10.50
Other loans and advances		
Unsecured, considered good		
Advance income-tax (net of provision for taxation)	106.06	13.81
GST input receivables	72.82	127.34
Total	180.04	153.10

18 : Other current assets

(Rs. In Lakhs)

Particulars	As at 31st March 2025	As at 31st March 2024
Unsecured, considered good		
Deposit with ESIC *	3.20	3.20
Interest accrued on bank deposits	192.01	263.15
Prepaid expenses	44.03	41.22
Insurance claim receivable	3.58	22.34
Total	242.82	329.91

* Paid under protest





Canbank Computer Services Limited
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Notes forming part of financial statements for the year ended 31st March, 2025

19 : Revenue from operations

(Rs. In Lakhs)

Particulars	For the year ended 31st March 2025	For the year ended 31st March 2024
Sale of services (refer note 27)		
Software services	183.23	293.57
Software AMC service	92.28	81.01
Consultancy and business support services	6,334.69	5,112.59
R and T service	56.30	86.52
Total	6,666.50	5,573.70

20 : Other income

(Rs. In Lakhs)

Particulars	For the year ended 31st March 2025	For the year ended 31st March 2024
Interest income:		
Interest on fixed deposit (refer note 27)	322.21	251.31
Interest on income tax refund	-	19.71
Other non-operating income	0.04	2.49
Liability no longer payable written back	22.86	-
Total	345.11	273.50

21 : Cost of materials consumed

(Rs. In Lakhs)

Particulars	For the year ended 31st March 2025	For the year ended 31st March 2024
Opening stock	0.28	0.76
Add: Purchases	3.83	9.58
Less: Closing stock	-	0.28
Total	4.11	10.06

22 ; Employee benefit expense

(Rs. In Lakhs)

Particulars	For the year ended 31st March 2025	For the year ended 31st March 2024
Salaries and wages		
Salary and other allowances - CCSL staff	144.26	136.02
Salary and other allowances - Deputed staff (refer note 27)	118.03	61.25
Leave fare concession	8.64	11.20
Leave encashment - CCSL staff	19.22	(9.91)
Leave encashment - Deputed staff (refer note 27)	4.75	5.34
Contributions to provident and other funds		
Contribution to provident fund	14.35	15.14
PF administration charges	0.64	0.57
Contribution to labour welfare fund	-	0.01
Gratuity - CCSL staff (refer note 34)	12.11	54.99
Gratuity - Deputed staff (refer note 27)	6.18	3.51
Staff welfare expenses		
Medical benefits	3.49	3.28
Other staff welfare expenses	2.87	1.93
Profit linked incentive	-	4.41
Total	334.54	287.74

23 : Outsourcing and material expenses

(Rs. In Lakhs)

Particulars	For the year ended 31st March 2025	For the year ended 31st March 2024
Man power supply services	727.60	882.36
Professional charges (consultants)	13.77	116.50
ATM / CRM / Software maintenance and replenishment services	299.62	530.76
Regional and central office outsourcing expenses	2,073.96	369.25
Other outsourcing and material Expenses	179.36	279.95
Total	3,294.31	2,178.81





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Notes forming part of financial statements for the year ended 31st March, 2025

24 : Finance costs (Rs. In Lakhs)

Particulars	For the year ended 31st March 2025	For the year ended 31st March 2024
Interest on term loan (refer note 27)	83.33	158.99
Processing fee and other charges for term loan (refer note 27)	1.36	5.50
Total	84.69	164.49

25 : Depreciation and amortization expenses (Rs. In Lakhs)

Particulars	For the year ended 31st March 2025	For the year ended 31st March 2024
Depreciation of plant, property and equipment	629.89	640.53
Amortization of intangible assets	7.88	0.33
Total	637.77	640.86

26 : Other expenses (Rs. In Lakhs)

Particulars	For the year ended 31st March 2025	For the year ended 31st March 2024
Auditors remuneration*	0.60	0.60
Advertisement and publicity	2.34	0.15
Annual maintenance charges	269.90	210.25
Bank charges	0.26	0.74
Bad debts written off	1.63	-
Provision for bad and doubtful debts	0.43	-
Board meeting expenses	0.47	0.52
Books and periodicals	0.84	0.82
Business development	4.82	6.32
Communication expenses	8.05	9.94
Credit Card Business setup Expenses	26.97	-
Computer consumables	0.06	0.09
Electricity charges	13.72	18.12
Insurance	43.48	36.57
Insurance claims settlement expenses (CRM)	3.93	2.06
Insurance Claims Settlement Expenses (NSM)	1.60	-
Legal and professional fees	9.76	6.46
Loss on sale of assets	31.34	1.13
Software license fees	1.05	0.90
Office expenses	3.10	2.79
Printing and stationery	0.94	1.30
Rates and taxes	0.03	0.03
Building rent	41.52	44.83
Rent deputed staff	9.26	6.60
Rent ATM site	7.65	20.91
Repairs and maintenance - ATM	-	0.73
Repairs and maintenance - Premises	8.60	10.40
Repairs and maintenance - Vehicle	2.62	2.13
Repairs and maintenance - Others	0.08	0.74
Travelling and conveyance	11.43	9.08
R and T services - Out of pocket expenses	18.54	23.04
Corporate social responsibility	33.40	22.63
Miscellaneous expenses	2.72	2.42
Sub Total	561.14	442.30
Prior Period Items		
Expenses		
GST - ITC relating to earlier years	68.03	-
Income		
Excess provision for Rent relating to earlier years	7.20	-
Sub Total	60.83	-
Total	621.97	442.30

*** Payment to auditors** (Rs. In Lakhs)

Particulars	For the year ended 31st March 2025	For the year ended 31st March 2024
As auditor:		
Audit fees	0.35	0.35
Tax audit fee	0.25	0.25
Total	0.60	0.60

