



Particulars as required by the Notification No. GSR.258(E) dated 31.03.2014 issued by the Ministry of Corporate Affairs, Govt. of India.

I. a) Name of the Nidhi : **TBF NIDHI (Kumbakonam) Limited,**  
 b) Date of Incorporation of the Nidhi : **05.08.1993**  
 c) The Business carried on by Nidhi with details of Branches:Accepting deposits from members and lending moneys to them on Security of immovable properties, Jewellery and the Depositor's own deposits and to provide safe Deposit Lockers.

**Branches :** Ambattur, Anna nagar, Ariyalur, Chitlapakkam, Coimbatore, Cuddalore, Erode, Jayankondam, Kallakurichi, Karanthai, Karur, Kattur, Madipakkam, Madurai, Main branch, Manapparai, Mannargudi, Mayiladuthurai, Nanganallur, Pammal, Panruti, Pattukottai, Pazhanganatham, Porur, Salem, Sirkazhi, Srirangam, Tambaram west, Thanjavur, Thiruvavur, Tirupur, Town branch, Triplicane, Urappakkam, Vadavalli, Virudhachalam, Virugambakkam, West mambalam.

d) Brief particulars of the Management of the Nidhi : The Nidhi is managed by its Board of Directors.

NAME & ADDRESS	OCCUPATION
<b>K.E.B. RANGARAJAN</b> , IRS Rtd., Chairman, DIN 05234845 No.2/196, Sannidhi Street, Agraharam, Thiruvallur, Sirkazhi(TK) - 609 109.	Advocate and Income Tax Consultant
<b>S. RAJAVEL</b> , President, DIN 02806374 No.94-A, Mela Street, Srinivasanallur, Kumbakonam - 612 001.	Bus Transport
<b>R. LAKSHMANAN</b> , Vice President, DIN 07177711 No.178, A.R.R. Road, Kumbakonam - 612 001.	Bus Transport
<b>S.R. SRIDHARAN</b> , Director, DIN 02710057 No.39/83-3, Kamatchi Josier Street, Kumbakonam - 612 001.	Business (Building Contractor)
<b>B. MUKUNTHA RAMANUJAM</b> , Director, DIN 02710054 No.52-A, Kamakollai west, Kumbakonam - 612 001.	Business (Opticals)
<b>CA. M. RAMAN</b> , Director, DIN 00820624 No.3-A, Kalyanaraman Street, Kumbakonam - 612 001.	Chartered Accountant
<b>B. JANAGAM</b> , Director, DIN 08668808, No.9, Nageswaran South Street, Kumbakonam - 612 001.	
<b>M. SURESH KUMAR</b> , Director, DIN 00820567 No.43, T.S.R.Big Street, Kumbakonam - 612 001.	Business
<b>R. VIJAYAKUMAR</b> , Director, DIN 02555991 No.15, Swamimalai Main Road, Melacauvery, Kumbakonam - 612 002.	Business (LIC Agent)
<b>Dr. P. RAVICHANDRAN</b> , Director, DIN 02720100 No.41, G.K.Venkatraman Street, Kumbakonam - 612 001.	Practicing Doctor and Civil Surgeon
<b>M. UPPILIYAPPAN</b> , Director, DIN 06714333 B-Block, FF6-35, Padmavathi Nagar, 23rd Street, Madampakkam, Selaiyur, Kanchipuram-600 073.	Business
<b>Y. HARIHARAPANDIAN</b> , Director, DIN 09132518, No.3094, VGN Nagar 4th main road, Nolambur, Tiruvallur - 600 037.	Business

e) & f) Profits of the Nidhi before and after making provision for tax and dividend declared by the Nidhi for the last three Financial years.

₹ in Lakhs				
Year Ended	Profit Before Tax	Profit After Tax	Dividend Rate	Proposed Dividend
31.03.2019	238.70	167.47	9%	73.71
31.03.2020	493.77	367.75	10%	84.05
31.03.2021	682.52	506.33	11%	92.48

g) Mode of Repayment of Deposit : The repayment of deposit will be made on the due date on receipt of the deposit receipt duly discharged over a revenue stamp of ₹ 1/- Any repayment of ₹ 20,000/- and above will be made only through a Bankers Cheque / Demand Draft as per the provisions of income Tax Act 1961.

h) Maturity Period of Deposit : For Fixed Deposits can be opened for a minimum period of 6 months and a maximum period of 36 months. For Recurring Deposits can be opened for a minimum period of 12 months and a maximum period of 60 months.

i) Interest payable on the Deposits : As given in the front of this application form.  
 j) **Prematurity** : No deposit shall be repaid before the expiry of three months from the date of deposit. Interest payment of premature withdrawals of deposits would be as follows.

- 1) After expiry of 3 months but before expiry of 6 months : No interest
- 2) After expiry of 6 months but before the date of maturity : 2% p.a. less than the rate which the nidhi would have ordinarily paid, had the deposit been accepted for the period for which such deposit had run.  
 In the event of death of a depositor, the deposit may be repaid prematurely, if required, to the surviving depositor/s in the case of joint holding with survivor clause or to the Nominee or Legal heir/s with interest at the rate which the Nidhi would have ordinarily paid had the deposit been accepted for the period for which such deposit had run, upto the date of repayment.

k) **Terms and conditions :**

1. Interest ceases to accrue from the date of maturity of the deposit, unless renewed.
2. No overdue interest is payable if such amount is unclaimed after the due date.
3. The acceptance of deposit amounts and the duration period of the deposit and the rate of interest is subject to the rules in force now and as fixed by the Board from time to time with regard to various kinds of deposits.
4. In the event of loss or destruction or mutilation of a Deposit receipt, the Nidhi may at its sole discretion, issue a duplicate, upon receiving an indemnity Bond from the depositor, in a form prescribed by the Fund. ₹ 50/- for the expenses in this connection will be charged.
5. The Fund will not recognise any lien, charge or assignment of deposits or any other encumbrances.
6. The Fund reserves the right to reject any application for deposit without assigning any reason therefor.
7. The Payment will be made on the succeeding working day if due date is a holiday.
8. It is not obligatory on the part of the Fund to give notice or advance intimation about the maturity of the deposit.
9. "The Depositor may appoint a person of his choice as his Nominee in the prescribed form to receive the proceeds of Deposits after his demise.
10. In order to be effective, depositor's instruction, in relation to change of address, tax exemption, etc., must be notified to the Fund atleast 30 days before payment of interest or principal becomes due.
11. TDS at applicable rates will be made, subject to submission of form 15G/15H, in accordance with the provision of Income Tax act. 1961
12. Deposits of ₹ 20,000/- and above will be accepted only by way of crossed Account payee draft / Cheque, as per the provisions of the income - tax, Act 1961.
13. Deposit receipt is not transferable, However if the depositor wants to convert the self Deposit account as 'E or S' or 'A or S' or Joint Account the conversion will be permitted.
14. The Board reserves the right to refund the deposit accepted before the expiry of the period fixed for such deposit, on notice, without assigning any reason. If the depositor fails to receive back the amount on the date mentioned in the notice the deposit amount shall carry no interest thereafter.
15. For other rules and regulations regarding all kinds of Deposits, the Fund may be contacted.
16. The Board of Directors reserve the right to alter or amend any of the terms and conditions mentioned above and the Board's decision is final.  
 "All Disputes are Subject to Kumbakonam Jurisdiction only".

17. Renewals : The Depositor should send the discharged deposit receipt together with duly completed fresh application to the Fund Preferably 10 days before maturity, for renewal.

18. Loans : The Depositor may avail a loan against the deposit receipt subject to the rules of the Fund.

L) A Summary of the financials of the Company as per the latest two audited financial statements.

₹ in Lakhs			
S.No.	Particulars	As on 31.03.2021	As on 31.03.2020
(i)	Net Owned Funds	2,197.15	1,774.67
(ii)	Deposits Accepted & Repaid	30134.43	28641.52
(iii)	Deposits claimed but remained unpaid	-	-
(iv)	Loans disbursed against :-		
	(a) immovable property	26.39	13.97
	(b) deposits; and	248.14	449.35
	(c) gold and jewellery	27751.56	25848.77
(v)	Profit before tax	682.52	493.77
(vi)	Provision for tax	176.19	126.02
(vii)	Profit after tax	506.33	367.75
(viii)	Dividend per share	11%	10%

m) Any other special features or terms and conditions subject to which the deposit is accepted or renewed.

II. (a) In case of non payment of the deposit or part thereof as per the terms and conditions of such deposit, the depositor may approach the Bench of Company Law Board having jurisdiction over the Company.

(b) In case of any deficiency of the Nidhi or Mutual Benefit Society in servicing its depositor, the depositor may approach the National Consumers Disputes Redressal Forum, the State Level Consumers Disputes Redressal Forum, or District Level Consumers Disputes Redressal Forum, for relief.

(c) The financial position of the Nidhi as disclosed and the representations made in the application form are true and correct and that the Nidhi and Board of Directors are responsible for the correctness and veracity thereof.

(d) The financial activities of the Nidhi are regulated by the Department of Company Affairs. It must, however, be distinctly understood that the Department of Company Affairs does not undertake any responsibility for the financial soundness of the Nidhi or for the correctness of any of the statement or the representations made or opinions expressed by the Nidhi and for repayment of deposit / discharge of liabilities by the Nidhi.

(e) The deposits accepted by Nidhi are not insured and the repayment of deposits is not guaranteed by the either the Central Government or the Reserve Bank of India.

(f) Verification :  
 "I / we have gone through the financial and other statements particulars / representations furnished / made by the Nidhi and after careful consideration I am making the deposit with the Nidhi at my own risk and volition".

I Depositor's Signature / Left hand thumb impression(s) of depositor/s

II Depositor's Signature / Left hand thumb impression(s) of depositor/s

III) Introduction : As per the Share Application form.  
 Place :  
 Date :