உ

டி பி எஃப் நிதி (கும்பகோணம்) லிமிடெட்

TBF NIDHI (KUMBAKONAM) LIMITED

இந்திய அரசால் அங்கீகரிக்கப்பட்ட பரஸ்பர ஸகாயநிதி நிறுவனம்

GST NO : 33AAACT3366M1Z6 • CIN No: U65991 TN 1993 PLC 025555 • tbfkmb@gmail.com • www.tbfkmb.com

R.O.: "பரஸ்பர இல்லம்", எண்.20/38-A, டாக்டர் பெசன்ட் ரோடு, கும்பகோணம்-612 001. ☎:0435-2431918

பாதுகாப்பான முதலீடு! https://tbfkmb.com பரஸ்பர பயனோடு!!

SILVER JUBILEE CELEBRATIONS 25th Year ESTD 1993 1993 2018 பரஸ்பர உறுப்பினர் சேவையில்...

PEARL JUBILEE YEAR 1993-2023

THE CULTURAL SIGNIFICANCE OF KUMBAKONAM

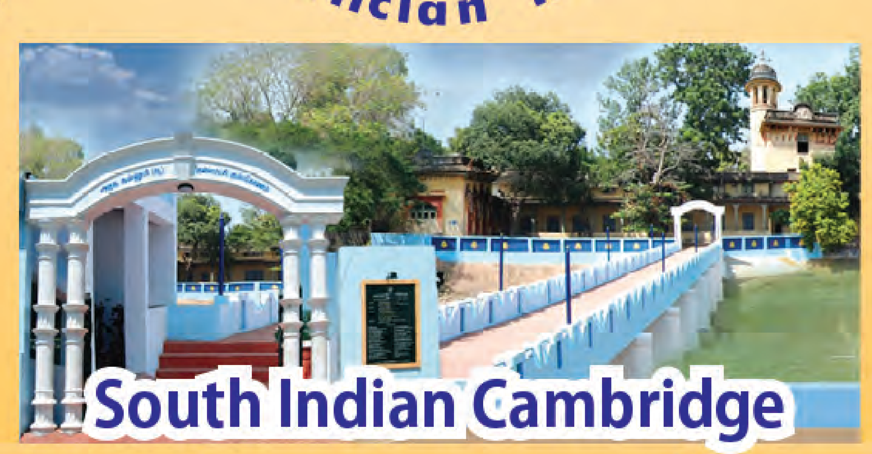
Silk Sarees

Mathematician Ramanujan

Bronze

Betel Leaves

Degree Coffee



South Indian Cambridge

நரசிங்கமங்களம்

திருவையாறு

நாச்சியார்கோவில்

தாராசுரம்

சுவாமிமலை

திருபுவனம்

கும்பகோணம்

TBF NIDHI SERVES OUR MEMBERS SINCE 1993

Scan QR Code to Download Annual Report

32nd ANNUAL REPORT 2024-2025

FOUNDER MEMBERS


S.M. SWAMINATHAN (Late)


N. RENGASAMY (Late)


G. BASKARAN (Late)


Y. KANNIGA (Late)


Shri. T. MANICKAVASAGAM


Shri. S.R. SRIDHARAN


Shri. B. MUKUNTHA RAMANUJAM


Shri. R. VIJAYAKUMAR


Shri. Dr. P. RAVICHANDRAN

DIRECTORS


Shri. CA. M. RAMAN
Founder Member & Director
DIN : 00820624


Shri. R. LAKSHMANAN
Whole-Time Director
DIN : 07177711


Shri. S. RAJAVEL
Whole-Time Director
DIN : 02806374


Smt. JANAGAM BASKARAN
Director
DIN : 08668808


Shri. Y. HARIHARAPANDIAN
Director
DIN : 09132518


Shri. M. UPPILIYAPPAN
Director
DIN : 06714333


Shri. M. SURESHKUMAR
Director
DIN : 00820567

STATUTORY AUDITORS

M/S. **S.HARIHARAN & ASSOCIATES**
CHARTERED ACCOUNTANTS, F.R.No.: 001093S
PAPANASAM.

M/S. **SRIVATSA & ATHREYA**
CHARTERED ACCOUNTANTS, F.R.No.: 004069S
CHENNAI.

LEGAL ADVISORS

Shri. **M. NATARAJAN,** B.A.,B.L.,
Kumbakonam.

BANKERS

M/S. **CITY UNION BANK LIMITED**
M/S. **TAMILNAD MERCANTILE BANK LIMITED**
M/S. **STATE BANK OF INDIA**
M/S. **INDIAN BANK**
M/S. **ICICI BANK LIMITED**
M/S. **KARUR VYSYA BANK LIMITED**

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TBF NIDHI SERVES OUR MEMBERS SINCE 1993

பாதுகாப்பான முதலீடு! **பரஸ்பர பயனோடு!!**

42nd Branch

NEW Branch Opened in ATTUR (03.03.2025)

M.G. Pandian, President, Attur Taluk Builders Association, Attur.
Senthamizh Pandian, Attur.

43rd Branch

NEW Branch Opened in PERALAM (29.08.2025)

Dr. S. Masilamani, M.B.B.S.,M.D., Sai Atthmica Clinic, Peralam
Amudha Ganapathy, Seenu Agro Center, Peralam
Ar. N. Saravanan, B.Arch,FIIA,FIV,Architect
ONY'X Architectural Design & Consultancy, Karaikal

வாழ்வின் சிறந்த நோக்கம் சேமிப்பு

Shifting of Karur Branch - 21.10.2024

K. Nagarajan, Karur.
Krishnaveni Nagarajan, Karur.
Anusuya Devi, Sai Gold, Velayuthapalayam, Karur.

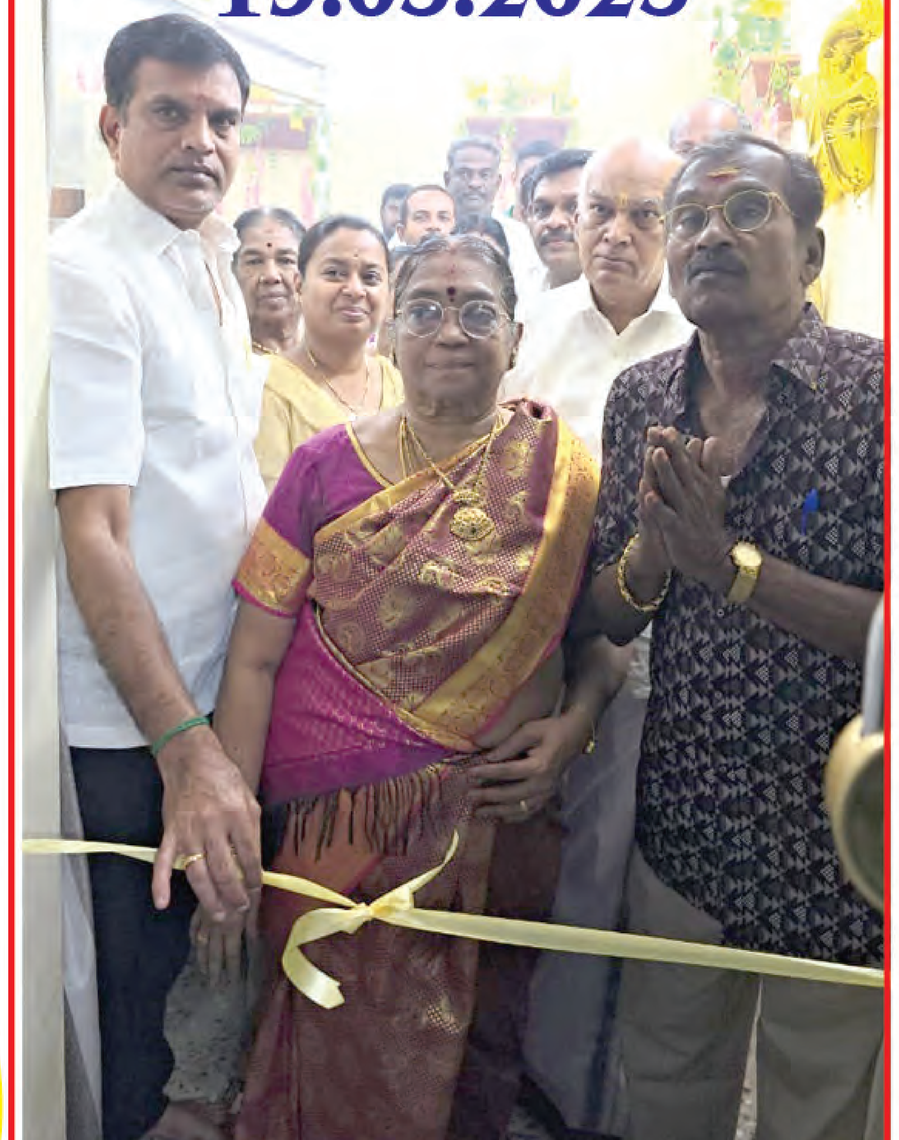
Shifting of Sirkazhi Branch - 05.12.2024

K.R. Jagadeesan,
Sirkazhi.
Mohana Jagadeesan
Vijayalakshmi Sundararajan,
Teacher (Retd.), Sirkazhi
Dr. P. Muthukumar M.D.,
Kumar Hospital, Sirkazhi

Shifting of Madurai Branch - 20.01.2025

S.K. Manilal,
SKM Handlooom Kanchipattu & Kaitharipattu, Madurai.
T.S. Preethi, M.A.,B.Ed.,
Secondary Grade Asst. Teacher,
Sowrashtra Primary School, Madurai.
B. Shyamala Balasubramanian,
Meenakshi Patanchali Store, Madurai.
M. Thangapandi,
Retd. Deputy Superintendent of Police, Madurai.
S. Boomiraja,
SriAmbal Jewellers and A.K.Silks & Readymades, Manamadurai.

Shifting of Salem Branch - 19.05.2025



ANB. Radhakrishnan, M.A.,
Prop. Sri Selva Lakshmi Stores, Salem.
Nagalakshmi Radhakrishnan, Salem

Shifting of Pazhanganatham Branch - 27.06.2025

R. Gururajan,
Ex. Principal, TVS School, Madurai
Banumathi Gururajan,
Senior Manager (Retd)
Indian Overseas Bank, Madurai.

இயக்குநர் குழு அவையின் மடல்...

அன்புடையீர் ! வணக்கம்.

பேரன்பிற்கும் பெருமதிப்பிற்கும் உரிய நமது நிதி நிறுவனப் பங்கு முதலீட்டாளர்கள் ஒவ்வொருவருக்கும் தற்போது செயல்படும் இயக்குநர் அவையின் சார்பாகவும் மற்றும் உடனிருந்து செயல்படும் இயக்குநர் பெருமக்கள் சார்பிலும் உளங்கனிந்த நல்வணக்கத்தையும் நல்வாழ்த்துக்களையும் முதற்கண் கூறிக்கொள்வதில் பெருமகிழ்ச்சி அடைகிறோம்.

நமது நிதி நிறுவனத்தின் பட்டயக்கணக்காளர்கள் தணிக்கை செய்துள்ள சென்ற *2024-25*ஆம் நிதியாண்டின் நிதிநிலை அறிக்கையோடு இந்த வருடம் நிதி நிறுவனத்தின் பொதுச்சபை கூட்டம் நடைபெறும் இடம் நாள் நேரம் இவற்றுடன் பொதுச்சபையில் நிறைவேற்றப்பட வேண்டி முன் வைக்கப்படும் தீர்மானங்கள் பற்றிய முன்னறிவிப்பும் உள்ளடக்கிய *32*வது ஆண்டு அறிக்கை உங்கள் மேலான பார்வைக்கும் பரிந்துரைகளுக்கும் இணைக்கப்பட்டுள்ளது. அறிவிப்பில் குறிப்பிட்டிருக்கும் இடத்திற்கு பொதுச்சபையின் கூட்டத்தில் தவறாமல் பங்குகொண்டு சபைமுன் வைத்துள்ள பரிந்துரைகளை மனமுவந்தேற்று தங்கள் மேலான ஆலோசனைகளை வழங்குமாறு பணிவன்போடு கேட்டுக்கொள்கிறோம்.

இவ்வாண்டில் உறுப்பினர்களிடமிருந்து பெற்ற வைப்புத்தொகை மற்றும் உறுப்பினர்களுக்கு வழங்கிய நகைக்கடன் ஆக கூடுதலாக ரூபாய் *1119.84* கோடி வர்த்தகம் நடைபெற்றுள்ளது.

இந்த ஆண்டிற்கான பங்கு ஈவுத்தொகை பதினான்கு சதவிகிதமாக [*14%*] வழங்க இயக்குநர் குழு பரிந்துரை செய்கின்றது.

நமது நிதிநிறுவனம் பெருமைக்குரிய வகையில் கம்பெனி சட்டம் 2013ன் படி 2024–25 நிதியாண்டில் ரூ. 18.53 இலட்சம் சமூக பங்களிப்பிற்காக செலவிட வேண்டும். அதன்படி நமது நிறுவனம் ரூ. 20.07 இலட்சம் சமூக பங்களிப்பிற்காக மனவளர்ச்சி குன்றிய குழந்தைகள், மாற்றுத்திறனாளிகள், ஆதரவற்ற முதியோர்கள் மற்றும் பொருளாதாரத்தில் பின் தங்கியவர்களுக்காகவும் கடந்த நிதியாண்டில் செலவழித்துள்ளது என்பதை பெருமையுடன் தெரிவித்துக்கொள்கிறோம்.

முடிவில், நமது நிதி நிறுவனத்தின் வளர்ச்சியில் முக்கியப் பங்காற்றிய அனைவருக்கும் நன்றி கூற கடமைப்பட்டுள்ளோம். நமது நிதி நிறுவனம் தொடர்ந்து முன்னேற இயக்குநர் குழுவிற்கு அவ்வப்போது தகுந்த ஆலோசனைகள் வழங்கிய முன்னாள் இயக்குநர்கள், கௌரவ ஆலோசகர்கள், பட்டயக்கணக்காளர்கள், கம்பெனி செயலாளர்கள், சட்ட நிபுணர்கள் ஆகியோருக்கு எங்களது உளங்கனிந்த நன்றி மற்றும் பாராட்டுதல்களைத் தெரிவித்துக்கொள்கிறோம். நிறுவன பங்குதாரர்கள், பல்வகையில் பேருதவி நல்கிய அனைத்து நிறுவனங்கள், வங்கிகள், நிறுவனத்தின் அனைத்து ஊழியர்களுக்கும் எமது அன்பு கலந்த நன்றியையும் பாராட்டுதல்களையும் கூறிக்கொண்டு எதிர்வரும் நாட்களில் அனைவருடனும் நல்லுறவுகளை வலுப்படுத்திக்கொண்டு நமது நிதி நிறுவன வளர்ச்சிக்கு ஏற்ற சேவையில் ஈடுபடுவோம் எனும் உறுதிமொழியினை வழங்குகிறோம்.

நன்றி..

வாழ்க வையகம்!.. வாழ்க வளமுடன்!!...

தலைவர்

மற்றும் இயக்குநர்கள் அவை குழு

இடம் : கும்பகோணம்
நாள் : 02-09-2025

NOTICE

Notice is hereby given that the 32nd Annual General Meeting of **M/s. TBF NIDHI (KUMBAKONAM) LIMITED** will be held at **RAYA'S GRAND**, 23-25, MAHAMAHAM TANK WEST, KUMBAKONAM on **Tuesday** the **30th September, 2025** at 04.30 PM to transact the following business:

AGENDA

ORDINARY BUSINESS

1. **To adopt audited financial statements together with reports thereon**
   To receive, consider and adopt, the Audited Financial Statements for the year ended 31st March, 2025, together with the Report of the Board of Directors and the Auditors thereon.

2. **To declare Dividend**
   To declare Dividend at the rate of 14% for the year ended 31st March, 2025 on period based pro-rata.

3. **Re-appointment of retiring Director**
   To re-appoint Shri. S. Rajavel [DIN: 02806374] who retires by rotation and being eligible he has offered himself for re-appointment.

4. **Re-appointment of retiring Director**
   To re-appoint Smt. B. Janagam [DIN: 08668808] who retires by rotation and being eligible she has offered herself for re-appointment.

5. **To appoint Joint Auditors and fix their remuneration**
   To consider and if thought fit to pass with or without modification the following resolution as an Ordinary Resolution:

   "**RESOLVED THAT** pursuant to Section 139, 141 and other applicable provisions, if any, of the Companies Act, 2013 and Companies (Audit and Auditors) Rules, 2014, including amendments and modifications, if any, M/s. G. Natesan & Co., Chartered Accountants, Kumbakonam [Firm Registration No. 002424S] and M/s. Arasu & Arunachalam LLP, Chartered Accountants, Kumbakonam [Firm Registration No. 000210S/ S000124], be and are hereby appointed as the Joint Statutory Auditors of the Company for a period of five years [for the financial years 2025-26 to 2029-30] i.e., till the conclusion of the Annual General Meeting to be held in the year 2030 at a remuneration to be mutually decided and agreed by the Board and the Auditors together with GST, if any, plus re-imbursement of all out of pocket expenses incurred by the Auditors for the purpose of the Audit.

   RESOLVED FURTHER THAT the Board of Directors of the Company be and are hereby authorized to do all such acts, matters and things in pursuit of and to give effect to the abovementioned resolutions."

SPECIAL BUSINESS

6. **Appointment of Mr. S. Rajesh Sridharan (DIN: 10753495), as Director of the Company**
   To consider and if thought fit, to pass with or without modification(s), the following Resolution as Ordinary Resolution:

   "**RESOLVED THAT** pursuant to the provisions of Sections 149, 152 and other applicable provisions, if any, of the companies Act, 2013 and the Rules made thereunder including modifications and amendments, if any, Mr. S. Rajesh Sridharan (DIN: 10753495) who was appointed as an Additional Director pursuant to the provisions of Section 161(1) of the Companies Act, 2013 and who holds office up to the date of this 32nd Annual General Meeting and in respect of whom the Company has received a notice in writing under Section 160 of the Companies Act, 2013, be and is hereby appointed as a Director of the Company, whose period of office is liable to retire by rotation.

   RESOLVED FURTHER THAT the Board of Directors of the Company be and are hereby authorized to do all such acts, matters and things in pursuit of and to give effect to the abovementioned resolutions."

7. **Appointment of Mr. V. Dinesh Chandan (DIN: 10753491), as Director of the Company**
To consider and if thought fit, to pass with or without modification(s), the following Resolution as Ordinary Resolution:

"RESOLVED THAT pursuant to the provisions of Sections 149, 152 and other applicable provisions, if any, of the companies Act, 2013 and the Rules made thereunder including modifications and amendments, if any, Mr. V. Dinesh Chandan (DIN: 10753491) who was appointed as an Additional Director pursuant to the provisions of Section 161(1) of the Companies Act, 2013 and who holds office up to the date of this 32nd Annual General Meeting and in respect of whom the Company has received a notice in writing under Section 160 of the Companies Act, 2013, be and is hereby appointed as a Director of the Company, whose period of office is liable to retire by rotation.

RESOLVED FURTHER THAT the Board of Directors of the Company be and are hereby authorized to do all such acts, matters and things in pursuit of and to give effect to the abovementioned resolutions."

8. **Appointment of Mr. N. M. Ashok (DIN: 10753489), as Director of the Company**
To consider and if thought fit, to pass with or without modification(s), the following Resolution as Ordinary Resolution:

"RESOLVED THAT pursuant to the provisions of Sections 149, 152 and other applicable provisions, if any, of the companies Act, 2013 and the Rules made thereunder including modifications and amendments, if any, Mr. N. M. Ashok (DIN: 10753489) who was appointed as an Additional Director pursuant to the provisions of Section 161(1) of the Companies Act, 2013 and who holds office up to the date of this 32nd Annual General Meeting and in respect of whom the Company has received a notice in writing under Section 160 of the Companies Act, 2013, be and is hereby appointed as a Director of the Company, whose period of office is liable to retire by rotation.

RESOLVED FURTHER THAT the Board of Directors of the Company be and are hereby authorized to do all such acts, matters and things in pursuit of and to give effect to the abovementioned resolutions."

9. **Appointment of Mrs. R. Durgalakshmi (DIN: 11245379), as Director of the Company**
To consider and if thought fit, to pass with or without modification(s), the following Resolution as Ordinary Resolution:

"RESOLVED THAT pursuant to the provisions of Sections 149, 152 and other applicable provisions, if any, of the companies Act, 2013 and the Rules made thereunder including modifications and amendments, if any, Mrs. R. Durgalakshmi (DIN: 11245379) who was appointed as an Additional Director pursuant to the provisions of Section 161(1) of the Companies Act, 2013 and who holds office up to the date of this 32nd Annual General Meeting and in respect of whom the Company has received a notice in writing under Section 160 of the Companies Act, 2013, be and is hereby appointed as a Director of the Company, whose period of office is liable to retire by rotation.

RESOLVED FURTHER THAT the Board of Directors of the Company be and are hereby authorized to do all such acts, matters and things in pursuit of and to give effect to the abovementioned resolutions."

By Order of the Board of Directors,
For **TBF NIDHI (KUMBAKONAM) LIMITED**

	Sd/-	Sd/-
PLACE : KUMBAKONAM	**R. LAKSHMANAN**	**S. RAJAVEL**
DATE : 02-09-2025	Whole-Time Director,	Whole-Time Director,
	DIN : 07177711	DIN : 02806374

NOTES:

a. A member entitled to attend and vote at the Annual General Meeting is entitled to appoint a proxy to attend and vote on a poll instead of himself and the proxy need not be a member of the Company. The instrument appointing the proxy should be deposited at the Registered Office of the Company not less than forty-eight hours before the commencement of the Meeting.
b. A person can act as a proxy on behalf of members not exceeding fifty and holding in the aggregate not more than ten percent of the total share capital of the Company carrying voting rights. A member holding more than ten percent of the total share capital of the Company carrying voting rights may appoint a single person as proxy and such person shall not act as a proxy for any other person or shareholder.
c. A Statement pursuant to Section 102(1) of the Companies Act, 2013, relating to the Special Business to be transacted at the Meeting is annexed hereto.
d. Dividend, if declared at the Annual General Meeting will be paid to the shareholders on period based pro-rata.
e. Members are requested to bring their attendance slip along with their copy of Annual Report to the Meeting.
f. Members are requested to notify change of address, if any, to the Registered Office.
g. Members are requested to register their e-mail address with the Registered Office of the Company for receiving all communication including Annual Report, Notices, Circulars, etc. from the Company electronically.
h. Pursuant to Section 91 of the Companies Act, 2013, the Register of Members and Share Transfer Books of the Company will remain closed from 24-09-2025 to 30-09-2025 (both days inclusive)

EXPLANATORY STATEMENT

EXPLANATORY STATEMENT PURSUANT TO SECTION 102 OF THE COMPANIES ACT, 2013.

Item No. 6:

Mr. S. Rajesh Sridharan (DIN: 10753495) was appointed as an Additional Director in the Board of the Company w.e.f. 02-09-2025. His term of office is up to the ensuing 32nd Annual General Meeting, as per the provisions of Section 161 of the Companies Act, 2013. The Company has received notice in writing under Section 160 of the Companies Act, 2013 for the candidature of Mr. S. Rajesh Sridharan.

He is not disqualified from being appointed as Director in terms of Section 164 of the Act. The Directors recommend to appoint him as a Director liable to retire by rotation. None of the Directors or their relatives except Mr. S. Rajesh Sridharan and Mr. S. R. Sridharan, a Promoter, are deemed to be interested or concerned in the proposed resolution.

It is further declared with reference to the proviso to sub-section 2 of Section 102 of the Companies Act, 2013 that the proposed resolutions do not have any bearing with the business of any other company. The particulars of Mr. S. Rajesh Sridharan as required under Clause 1.2.5 of the Secretarial Standards on General Meetings is given as Annexure-1 to this Notice.

The Resolution as set out in agenda item no.6 above is recommended to be passed by the members by way of ordinary resolution.

Item No.7

Mr. V. Dinesh Chandan (DIN: 10753491) was appointed as an Additional Director in the Board of the Company w.e.f. 02-09-2025. His term of office is up to the ensuing 32nd Annual General Meeting, as per the provisions of Section 161 of the Companies Act, 2013. The Company has received notice in writing under Section 160 of the Companies Act, 2013 for the candidature of Mr. V. Dinesh Chandan.

He is not disqualified from being appointed as Director in terms of Section 164 of the Act. The Directors recommend to appoint him as a Director liable to retire by rotation. None of the Directors or their relatives except Mr. V. Dinesh Chandan and Mr. R. Vijayakumar, a Promoter, is deemed to be interested or concerned in the proposed resolution.

It is further declared with reference to the proviso to sub-section 2 of Section 102 of the Companies Act, 2013 that the proposed resolutions do not have any bearing with the business of any other company. The particulars of Mr. V. Dinesh Chandan as required under Clause 1.2.5 of the Secretarial Standards on General Meetings is given as Annexure-1 to this Notice.

The Resolution as set out in agenda item no.7 above is recommended to be passed by the members by way of ordinary resolution.

Item No.8

Mr. N. M. Ashok (DIN: 10753489) was appointed as an Additional Director in the Board of the Company w.e.f. 02-09-2025. His term of office is up to the ensuing 32nd Annual General Meeting, as per the provisions of Section 161 of the Companies Act, 2013. The Company has received notice in writing under Section 160 of the Companies Act, 2013 for the candidature of Mr. N. M. Ashok.

He is not disqualified from being appointed as Director in terms of Section 164 of the Act. The Directors recommend to appoint him as a Director liable to retire by rotation. None of the Directors or their relatives except Mr. N. M. Ashok and Mr. B. Mukuntharamanujam, a Promoter, is deemed to be interested or concerned in the proposed resolution.

It is further declared with reference to the proviso to sub-section 2 of Section 102 of the Companies Act, 2013 that the proposed resolutions do not have any bearing with the business of any other company. The particulars of Mr. N. M. Ashok as required under Clause 1.2.5 of the Secretarial Standards on General Meetings is given as Annexure-1 to this Notice.

The Resolution as set out in agenda item no.8 above is recommended to be passed by the members by way of ordinary resolution.

Item No. 9

Mrs. R. Durgalakshmi (DIN: 11245379) was appointed as an Additional Director in the Board of the Company w.e.f. 02-09-2025. Her term of office is up to the ensuing 32nd Annual General Meeting, as per the provisions of Section 161 of the Companies Act, 2013. The Company has received notice in writing under Section 160 of the Companies Act, 2013 for the candidature of Mrs. R. Durgalakshmi.

She is not disqualified from being appointed as Director in terms of Section 164 of the Act. The Directors recommend to appoint her as a Director liable to retire by rotation. None of the Directors or their relatives except Mrs. R. Durgalakshmi and Mr. M. Raman, a Promoter, are deemed to be interested or concerned in the proposed resolution.

It is further declared with reference to the proviso to sub-section 2 of Section 102 of the Companies Act, 2013 that the proposed resolutions do not have any bearing with the business of any other company. The particulars of Mrs. R. Durgalakshmi as required under Clause 1.2.5 of the Secretarial Standards on General Meetings is given as Annexure-1 to this Notice.

The Resolution as set out in agenda item no.9 above is recommended to be passed by the members by way of ordinary resolution.

Brief particulars of Directors dealt in the special business, as an annexure to this notice.

Sl. No.	Particulars	S. Rajesh Sridharan	V. Dinesh Chandan	N. M. Ashok	R. Durgalakshmi
1.	Age	41	30	33	63
2.	Qualification	BE.,	B.TECH,	MBBS., MS.,	B.A.,B.Ed.,
3.	Experience	5 years	5 years	5 years	15 years
4.	Terms and conditions of appointment	Please refer resolution no.6 above of the AGM Notice	Please refer resolution no.7 above of the AGM Notice	Please refer resolution no.8 above of the AGM Notice	Please refer resolution no.9 above of the AGM Notice
5.	Remuneration sought to be paid	Nil	Nil	Nil	Nil
6.	Remuneration last drawn (2024-25)	Nil	Nil	Nil	Nil
7.	Date of appointment on the Board	02-09-2025	02-09-2025	02-09-2025	02-09-2025
8.	Shareholding in the Company	3,36,250 equity shares of Re.1 each	13,90,010 equity shares of Re.1 each	13,79,000 equity shares of Re.1 each	21,55,002 equity shares of Re.1 each
9.	Relationship with other Directors, Manager and other Key Managerial Personnel of the Company	Nil	Nil	Nil	Wife of Mr. M. Raman **resigned w.e.f. 02-09-2025
10.	Number of Meetings of the Board attended during the year (2024-25)	Not Applicable	Not Applicable	Not Applicable	Not Applicable
11.	Other Directorships, Membership / Chairmanship of Committees of other Boards	Not Applicable	Not Applicable	Not Applicable	Not Applicable

By Order of the Board of Directors,
For **TBF NIDHI (KUMBAKONAM) LIMITED**

PLACE : KUMBAKONAM
DATE : 02-09-2025

Sd/-
R. LAKSHMANAN
Whole-Time Director,
DIN : 07177711

Sd/-
S. RAJAVEL
Whole-Time Director,
DIN : 02806374

DIRECTORS' REPORT

To,
The Members of **TBF Nidhi (Kumbakonam) Limited**
Your directors have pleasure in presenting the 32nd Annual Report on the business and operations of your company together with the Audited Financial Statements and Auditors Report for the financial year ended, 31st March, 2025.

1. FINANCIAL PERFORMANCE AND RESULTS FOR THE YEAR :

The Company's Financial Performances for the year under review along with previous years figures are given hereunder:

₹ in Lakhs

PARTICULARS	31.03.2025	31.03.2024
Revenue from Operations	7694.52	6028.16
Other Income	5.23	0.75
Total Revenue	7699.75	6028.91
Less: Depreciation/ Amortisation/ Impairment	46.71	56.34
Profit /loss before Finance Costs, Exceptional items and Tax Expense	7653.04	5972.57
Less: Finance Costs , Employee cost & others	6172.21	4981.52
Profit / Loss before Exceptional items and Tax Expense	1480.84	991.05
Add / (Less): Exceptional items	(0.15)	(0.12)
Profit / Loss before Tax Expense	1480.69	990.93
Less: Tax Expense (Current & Deferred)	385.88	256.49
Profit / Loss for the year	1094.81	734.44
Balance of Profit / Loss for earlier years	236.03	186.96
Less : Transfer to Reserves	102.09	592.68
Less : Dividend paid on Equity Shares	102.09	92.68
Balance carried forward	1126.67	236.03

2. State of Company's Affairs and Future Outlook, Business Risks, Internal Audits and Risk Management Policy

The company is engaged in the business of Nidhi governed by the Nidhi Rules, 2014. There is no change in the status of the company during the year.

Regarding "Risk Management Policy", your Board brings to the notice of the shareholders that just like in any other business our business also entails certain risks and your directors are taking utmost care to protect the interests of the company. Liquidity risk and interest rate risk arising out of maturity mismatch of assets and liabilities are managed through regular monitoring of the maturity profiles. The company monitors the assets liabilities management on an on-going basis to mitigate the liquidity risk.

Operational risks arising from inadequate or failed internal process, people and systems or from external events are adequately addressed by the internal control systems and are continuously reviewed and monitored by the Board of Directors Process improvements and quality control are on-going activities and are built into the employee's training modules, as well.

3. Internal Financial Controls

The Company has proper and adequate internal financial controls and security systems with reference to the financial statements and to protect the properties and business of the company. No material events took place during the year under review which may have an impact on the affairs of the Company.

4. Deposits

The Company accepts deposits only from its members in accordance with the provisions of Nidhi Rules, 2014. The members can choose from a wide range of deposit products with maturities ranging from 06 to 12 months at competitive rates of interest and with different features to suit the investment needs of individual Members. Deposits have always been the strength of the company and this year also the Deposits from the members have increased from Rs.50,226.99 Lakhs as on 31.03.2024 to Rs.57,487.05 Lakhs as on 31.03.2025 and thus recording a growth of 14.46%.

5. Loans and Advances

Your company provides Jewel Loans and Mortgage Loans only to its members in accordance with the provisions of Nidhi Rules, 2014. Your company is known for hassle free availment of gold loans. The Loans advanced has increased from Rs.47,226.93 Lakhs as on 31.03.2024 to Rs.54,496.58 Lakhs as on 31.03.2025 and thus recording an increase of 15.40%.

6. Reserves

The company has transferred Rs.102.09 Lakhs an amount equal to dividend declared for the financial year ended 2024- 2025 to General Reserves during the year. During the year Rs.8.00 Lakhs standing in the Contingency Reserve was transferred to the General Reserve Account considering the non-necessity of the Contingency Reserve for the business operations after obtaining the approval of the shareholders at the 31st AGM.

7. Share Capital

The Paid-up capital has marginally increased from Rs.856.21 Lakhs as on 31.03.2024 to Rs.860.96 Lakhs as on 31.03.2025. The Company had allotted shares only to the persons who are having transactions (deposits/ loans) with the Company. The said allotments are in accordance with the provisions of Nidhi Rules, 2014 and pursuant to the notification [No. GSR 465(E) dated 05-06-2015] issued by the Ministry of Corporate Affairs.

8. Dividend

Your directors are pleased to recommend a dividend of 14% p.a. (period based pro rata) for the year ended 31.03.2025 (Previous Year: 12% p.a. period based pro rata). This will involve an amount of Rs.120 Lakhs as dividend, subject to the approval of the members at the ensuring 32nd Annual General Meeting. In terms of the revised accounting standards, AS-4 "Contingencies and events occurring after the Balance Sheet Date" as notified by the Ministry of Corporate Affairs through amendments to the companies (Accounting standards) Rules, 2016, the company has not provided for the proposed final dividend from the statement of Profit and Loss for the year ended 31.03.2025. However, the same has been disclosed in notes forming part of financial statements appropriately.

9. Networth

Net worth of the company has increased from Rs. 4,006.03 Lakhs as on 31.03.2024 to Rs.5,003.50 Lakhs as on 31.03.2025. The earnings per share have increased from Rs. 0.86 as on 31.03.2024 to Rs.1.28 as on 31.03.2025.

10. Web Link for Annual Return

The draft Annual Return viz., Form MGT-7 to be filed for the F.Y. ended 31-03-2025 has been placed in the following web link https://tbfkmb.com/Financials.html

11. Credit rating of securities

The necessity to obtain credit rating does not arise to the Company during the year under review.

12. Particulars of loan, guarantees and investments under Section 186

The company is engaged in the business of Nidhi governed by the Nidhi Rules, 2014. No loan or guarantee was given to any Director or related parties. No investment was made during the year.

13. Particulars of contracts or arrangements with related parties

None of the transactions with the related parties fall under the purview of sub-section (1) of section 188 of the Companies Act, 2013. However, information of contracts or arrangements with related parties at arm's length price in the ordinary course of business is given in Form AOC-2 given as Annexure - 1, forming part of this Report.

14. Explanation of the Board on observations made by the Auditors in their Report

Qualified Opinion of the Auditor	Reply of the Directors
Non-compliance of Rule 14 of Nidhi Rules, 2014	The company is vigilant in ensuring the maintenance of adequate unencumbered term deposits. However, during the period of March 2024 there was a good increase in the business which resulted in surge of deposits and hence there was a slight oversight due to inadvertence in maintaining the unencumbered term deposits. The company took immediate steps and unencumbered term deposits was maintained at the earliest.
Non-compliance of Rule 15(2)(d) of Nidhi Rules, 2014	We take this matter seriously and initiated a thorough review of our lending practices to rectify this oversight promptly. We are committed to ensuring full compliance with all regulatory requirements and will implement corrective measures immediately. Our priority is to protect the interests of our members and uphold the highest standards of governance. We will work diligently to rectify the issue and prevent its recurrence in the future.
Approval of NDH-4	Your company has duly filed form NDH-4 and waiting for approval with MCA. Your directors are also taking efforts in this regard.
While the audit trail feature was enabled and operated throughout the year in respect of financial transactions recorded in the accounting systems, the audit trail in respect of certain operational/member data at the branch level was enabled only from 05th December 2024 and therefore was not in operation for the period April 2024 to 04th December 2024	We acknowledge the auditor's observations and confirm that the audit trail has been implemented certain operational/member data at the branch level was enabled only from 05th December 2024. The company is having 40+ branches and more than 70,000+ shareholders and hence it took time to integration of various data and hence the implementation was completed on 05th December 2024.

15. Conservation of Energy, Technology Absorption, Foreign Exchange Earnings and Outgo

a. Conservation of Energy

Since the company is a nidhi company, energy conservation has limited applicability. However, the company follows a practice of purchase and use of energy efficient electrical and electronic equipment and gadgets in its operations.

b. Technology Absorption

The activities of the company do not require any significant technology absorption or import of technology and also does not require any R&D activity.

c. Foreign Exchange Earning & Outgo

There has not been any foreign exchange earnings or outgo during the Financial Year under review.

16. DIRECTORS

The Board consists of 7 Directors as on 31-03-2025 comprising of Executive and Non-Executive Directors. Shri. S. Rajavel [DIN: 02806374] and Smt. B. Janagam [DIN: 08668808] retire by rotation pursuant to Section 152(6) of the Companies Act, 2013 and being eligible they offer themselves for re-election. The Board recommends for re-electing them.

Dr. P. Ravichandran, DIN: 02720100, had resigned his Directorship from the Board w.e.f. 28-09-2024. The Board places on record the valuable services rendered by him during his tenure. The shareholders at their 31st AGM held on 27-09-2024 had consented for continuance of Shri S. Rajavel [DIN: 02806374] as the Wholetime Director of the Company till 28-11-2025.

Mr. S. Rajesh Sridharan (DIN: 10753495), Mr. V. Dinesh Chandan (DIN: 10753491), Mr. N. M. Ashok (DIN: 10753489) and Mrs. R. Durgalakshmi (DIN: 11245379) were appointed as Additional Directors in the Board w.e.f. 02-09-2025. Their term of office is up to the ensuing 32nd Annual General Meeting, as per the provisions of Section 161 of the Companies Act, 2013. The Company has received notice in writing under Section 160 of the Companies Act, 2013 for their candidatures. The Board recommends to appoint them as Directors and necessary agenda items are included in the notice convening the 32nd AGM as special business. Mr. M. Raman (DIN: 00820624) had resigned his directorship from the Board w.e.f. 02.09.2025. The Board places on record the valuable services rendered by him during his tenure.

17. BOARD AND COMMITTEE MEETINGS

The business of the company is managed prudently by the Board of Directors. The Board consists of eminent persons with rich experience in the field of Nidhi Business. Based on the statutory requirements and administrative conveniences, various matters were discussed and decided at the Board Meetings / Committee Meetings respectively.

The details of the Directors comprising the Board and the Committees and the details of the Board and Committee Meetings and attendance of the Directors of the Board and Committee Meetings are given as Annexure - 2, forming part of this Report.

18. REPORT ON PERFORMANCE AND FINANCIAL POSITION OF EACH SUBSIDIARY, JV AND ASSOCIATES

The Company is not a subsidiary of any other body corporate. The Company has no subsidiaries, Joint Ventures or Associates.

19. PARTICULARS OF EMPLOYEES

None of the employees of the Company drew remuneration in excess of the limits specified under Rule 5(2)(i) and (ii) of the Companies (Appointment and Remuneration) Rules, 2014.

20. DEPOSITS FROM DIRECTORS IN THE NATURE OF UNSECURED LOANS

The Company accepts deposits only from its Members (which include the Directors of the Company) in accordance with the provisions of Nidhi Rules, 2014. Such deposits are exempted from the provisions of Companies (Acceptance of Deposits) Rules, 2014 pursuant to Rule 2(c)(xiv) of the Said Rules. The Company has not accepted any unsecured loan or deposit from the public (ie other than its Members) during the year.

21. STATUTORY AUDITORS

M/s. S. Hariharan & Associates Chartered Accountants, Papanasam, (F.R. No. 001093S) and M/s. Srivatsa & Athreya, Chartered Accountants, Chennai (F.R.No.004069) were appointed as the Statutory Auditors of the Company for the second term of 5 years at the AGM held on 24.12.2020, for a period of five years i.e., upto the financial year ending on 31.03.2025. Their term of office concludes as per Rule 19(2) of the Nidhi Rules, 2014. The Board places on record the valuable services rendered by the outgoing Directors.

The Board recommends to appoint M/s. G. Natesan & Co., Chartered Accountants, Kumbakonam [Firm Registration No. 002424S] and M/s. Arasu & Arunachalam LLP, Chartered Accountants, Kumbakonam [Firm Registration No. 000210S/ S000124], as the joint statutory auditors for a period of 5 years [for the financial years 2025-26 to 2029-30] i.e., till the conclusion of the Annual General Meeting to be held in the year 2030. An agenda item (no.5) has been included in the notice convening the 32nd AGM.

22. POLICY AGAINST SEXUAL HARASSMENT AT THE WORKPLACE

The Company has complied with the provisions relating to constitution of Internal Complaints Committee under the Sexual Harassment of Women at the Workplace (Prevention, Prohibition & Redressal) Act, 2013. The Company has received a complaint during the year under review.

Number of Sexual Harassment Complaints received	Number of Sexual Harassment Complaints disposed off	Number of Sexual Harassment Complaints pending beyond 90 days
1	1	0

23. Compliance of the provisions relating to the Maternity Benefit Act, 1961

The Company in general has complied with the provisions relating to the Maternity Benefit Act, 1961.

24. SECRETARIAL STANDARDS

Applicable Secretarial Standards, i.e. SS-1, SS-2, SS-3 and SS-4, relating to 'Meetings of the Board of Directors', 'General Meetings', 'Dividend' and 'Board's Report', respectively, have been duly complied with by the Company.

25. DISCLOSURE ON SECTION 148 OF THE COMPANIES ACT, 2013

The provisions of Section 148 of the Companies Act, 2013 with respect to maintenance of cost records are not applicable to the Company.

26. CORPORATE SOCIAL RESPONSIBILITY

The Company comes under the threshold limits as prescribed under Section 135 of the Companies Act, 2013 and it has constituted a CSR Committee of the Board and formulated a CSR Policy. A report on Corporate Social Responsibility as required under the provisions of Section 135 of the Companies Act, 2013 read with Rules made thereunder is given as Annexure - 3, forming part of this Report.

The Board recognises that Corporate Social Responsibility is not merely compliance and CSR is not just all about spending and it is a commitment to support initiatives that measurably improve the lives of underprivileged by one or more of the focus areas as notified under Section 135 read with Schedule VII of the Companies Act 2013 and the Companies (Corporate Social Responsibility Policy) Rules, 2014.

27. DETAILS RELATING TO INSOLVENCY AND BANKRUPTCY CODE, 2016

No application was made by or against the Company under the Insolvency and Bankruptcy Code, 2016 during the year and no proceeding is pending against the Company under the Insolvency and Bankruptcy Code, 2016.

28. SETTLEMENT OF LOANS WITH THE BANKS OR FINANCIAL INSTITUTIONS

The Company had not availed any financial facilities from any Bank or Financial Institutions and hence the requirement of reporting with respect to difference between amount of the valuation done at the time of one-time settlement and the valuation done while taking loan from the Banks or Financial Institutions along with the reasons, shall not be applicable to the Company.

29. EVENTS OCCURING AFTER THE DATE OF BALANCE SHEET
There are no material changes commitments affecting the financial position of the company, which have occurred between the end of the financial year of the company to which the financial statements relate and the date of this report.

30. Details of significant and material orders
There are no significant or material orders passed by the Regulators or Courts or Tribunals impacting the going concern status and company's operations in future.

31. Secretarial Audit
The provisions of Section 204(1) of the Companies Act, 2013 relating to Secretarial Audit are not applicable to your company and hence the requirement of Secretarial Audit Report does not arise.

32. Whole-time Company Secretary
Pursuant to the provisions of Section 203 of the Companies Act, 2013 read with Rule 8A of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, the company is not required to appoint any whole-time Company Secretary.

33. Declaration of Independent Directors
The provisions of Section 149 of the Companies Act, 2013 read with Schedule IV with respect to independent directors are not applicable to the Company for the year under review.

34. Frauds reported by Auditors
The Auditors have not identified any fraud by the company and fraud on the company during the year and hence the provisions of Section 143(12) of the Companies Act, 2013 are not attracted.

35. CORPORATE GOVERNANCE
Our Company assure for good Corporate Governance. Our company has optimum composition of Board of Directors. Our Company has proactively engaged Women Director in the Board.

36. Annual evaluation of performance
The Company is not a listed entity and its paid-up capital is less than the limit specified in Rule 8(4) of the Companies (Accounts) Rules, 2014. Hence, the provisions of Section 134(3)(p) of the Companies Act, 2013 read with the relevant Rules framed thereunder relating to the formal annual evaluation by the Board of its own performance and that of its committees and individual directors are not applicable to the Company.

37. Particulars relating to Investor Education And Protection Fund (IEPF)
The provisions relating to Investor Education and Protection Fund (IEPF) are not attracted for the year under review since there are no amounts lying unclaimed with the Company.

38. Directors' Responsibility Statement
In accordance with the provisions of Section 134(5) of the Companies Act 2013, your directors confirm that:

1. in the preparation of the annual accounts for the financial year ended 31st March, 2025, the applicable accounting standards had been followed along with proper explanation relating to material departures;
2. the directors had selected such accounting policies and applied them consistently and made judgments and estimates that are reasonable and prudent so as to give a true and fair view of the state of affairs of the Company as at 31st March, 2025 and of the profits of the Company for that period;
3. the directors had taken proper and sufficient care for the maintenance of adequate accounting records in accordance with the provisions of the Companies Act 2013 for safeguarding the assets of the company and for preventing and detecting fraud and other irregularities;
4. the directors had prepared the annual accounts on a going concern basis;
5. the directors had devised proper systems to ensure compliance with the provisions of all applicable laws and that such systems were adequate and operating effectively.
6. the directors had laid down internal financial controls to be followed by the company and that such internal financial controls are adequate and were operating effectively.

39. Designated Person for Significant Beneficial Ownership
Pursuant to the Companies (Management and Administration) 2nd Amendment Rules, 2023, Shri S. Rajavel [DIN: 02806374], Wholetime Director, shall be responsible for furnishing, and extending co-operation for providing, information to the Registrar or any other authorised officer with respect to beneficial interest in shares of the company.
The Board also emphasizes that there are no instances of beneficial ownership/ significant beneficial ownership in the shareholding of the company during the year under review.

40. Miscellaneous
A new branch of the Company at Attur, Salem District was opened during the year pursuant to the approvals obtained under the erstwhile Companies Act, 1956 from the Regional Director. No. of branches as on 31.03.2024 is 41 and as on 31.03.2025 is 42.
In the financial statements (2024-25), the previous year's figures were regrouped/ reclassified wherever necessary for better presentation and in accordance with the provisions of Schedule III of the Companies Act, 2013.

41. Acknowledgement
Your directors wish to place on record their appreciation for the co-operation and support extended by the Shareholders, Bankers, well-wishers and Regulatory Authorities including Ministry of Corporate Affairs. The Board values and appreciates the professionalism, commitment and dedication displayed by employees at all levels. Your directors are thankful to the shareholders for their continued support and confidence. Looking forward to continued valuable support from all in the years to come.

For and on behalf of the Board
For TBF NIDHI (KUMBAKONAM) LIMITED

PLACE : KUMBAKONAM DATE : 02-09-2025	Sd/- **R. LAKSHMANAN** Whole-Time Director, DIN : 07177711	Sd/- **S. RAJAVEL** Whole-Time Director, DIN : 02806374

Annexure to Boards' Report **Annexure-1**

FORM AOC - 2

(Pursuant to clause (h) of sub-section (3)of section 134 of the Act and Rule 8(2) of the Companies (Accounts) Rules, 2014)

Form for disclosure of particulars of contracts/arrangements entered into by the company with related parties referred to in sub-section (1) of section 188 of the Companies Act, 2013 including certain arm's length transactions under third proviso thereto

1. Details of contracts or arrangements or transactions not at arm's length basis

(a)	Name(s) of the related party and nature of relationship	
(b)	Nature of contracts / arrangements / transactions	
(c)	Duration of the contracts / arrangements / transactions	
(d)	Salient terms of the contracts or arrangements or transactions including the value, if any	
(e)	Justification for entering into such contracts or arrangements or transactions	NIL
(f)	Date(s) of approval by the Board	
(g)	Amount paid as advances, if any	
(h)	Date on which the special resolution was passed in general meeting as required under first proviso to section 188	

2. Details of material contracts or arrangements or transactions at arm's length basis

(a)	Name(s) of the related party and nature of relationship	B. PARIPOORANA ANANDAM, PAN: AURPP3079P Relative of Mrs. Janagam baskaran, Director
(b)	Nature of contracts / arrangements / transactions	Salary paid
(c)	Duration of the contracts / arrangements / transactions	As per the terms of employment contract as applicable to any third party
(d)	Salient terms of the contracts or arrangements or transactions including the value, if any:	As per the terms of employment contract as applicable to any third party Rs. 10,50,871/-.
(e)	Date(s) of approval by the Board, if any;	01.04.1994
(f)	Amount paid as advances, if any ;	Nil

For and on behalf of the Board
For TBF NIDHI (KUMBAKONAM) LIMITED

PLACE : KUMBAKONAM
DATE : 02-09-2025

Sd/-
R. LAKSHMANAN
Whole-Time Director,
DIN : 07177711

Sd/-
S. RAJAVEL
Whole-Time Director,
DIN : 02806374

DETAILS OF BOARD AND COMMITTEES

Annexure-2

Sl. No.	Board	Accounts & Audit Committee	Nomination & Remuneration Committee	Administrative & Business Development Committee	Share Advisory and Investor Grievance Committee	Corporate Social Responsibility Committee	Internal Complaint Committee
1.	R.LAKSHMANAN	M.SURESHKUMAR	DR.P.RAVICHANDRAN (UPTO 28-09-2024)	M.UPPILIYAPPAN	B.JANAGAM	DR.P.RAVICHANDRAN (UPTO 28-09-2024)	B.JANAGAM
2.	S.RAJAVEL	R. LAKSHMANAN	M. SURESHKUMAR	R. LAKSHMANAN	R. LAKSHMANAN	B.JANAGAM	P.SUNDARI (Employee)
3.	Dr.P.RAVICHANDRAN (UPTO 28-09-2024)	S. RAJAVEL	R. LAKSHMANAN	S. RAJAVEL	S. RAJAVEL	R. LAKSHMANAN	P.SAKILA (Employee)
4.	M.RAMAN	M.RAMAN	S. RAJAVEL	DR.P.RAVICHANDRAN (UPTO 28-09-2024)	M. RAMAN	S. RAJAVEL	N.SUGANYA (Employee)
5.	B.JANAGAM	DR.P.RAVICHANDRAN (UPTO 28-09-2024)	B. JANAGAM	M. RAMAN	DR.P.RAVICHANDRAN (UPTO 28-09-2024)		
6.	Y.HARIHARA PANDIAN	M.UPPILIYAPPAN	M.UPPILIYAPPAN	B. JANAGAM	Y. HARIHARA PANDIAN		
7.	M.UPPILIYAPPAN			M. SURESHKUMAR			
8.	M.SURESHKUMAR						

**** Resigned w.e.f 28-09-2024.**

ATTENDANCE OF DIRECTORS AT BOARD AND COMMITTEE MEETINGS

Board Meeting

PLACE OF MEETINGS : ALL MEETINGS ARE HELD AT THE REGISTERED OFFICE OF THE COMPANY SITUATED AT NO. 20/38-A, DR. BESANT ROAD, KUMBAKONAM-612001. EXCEPT THE BOARD MEETING ON 27.09.2024 WHICH WAS HELD AT RAYA'S GRAND, KUMBAKONAM.

Sl.No	Date/ No./Time of Meeting		Name of the directors attended the Meeting.
1	28-04-2024 (BM 01-2024-25)	11.00 AM	R.Lakshmanan, S.Rajavel, Dr.P.Ravichandran, M.Raman, B.Janagam, Y.Hariharapandian, M.Uppiliyappan, M.Sureshkumar
2	26-05-2024 (BM 02-2024-25)	11.00 AM	R.Lakshmanan, S.Rajavel, Dr.P.Ravichandran, M.Raman, B.Janagam, Y.Hariharapandian, M.Uppiliyappan, M.Sureshkumar
3	23-06-2024 (BM 03-2024-25)	11.00 AM	R.Lakshmanan, S.Rajavel, Dr.P.Ravichandran, M.Raman, B.Janagam, Y.Hariharapandian, M.Uppiliyappan, M.Sureshkumar
4	28-07-2024 (BM 04-2024-25)	11.00 AM	R.Lakshmanan, S.Rajavel, Dr.P.Ravichandran, M.Raman, B.Janagam, Y.Hariharapandian (Zoom), M.Uppiliyappan, M.Sureshkumar
5	25-08-2024 (BM 05-2024-25)	09.00 AM	R.Lakshmanan, S.Rajavel, Dr.P.Ravichandran, M.Raman, B.Janagam, Y.Hariharapandian, M.Uppiliyappan, M.Sureshkumar
6	27-09-2024 (BM 06-2024-25)	06.00 PM	R.Lakshmanan, S.Rajavel, Dr.P.Ravichandran, M.Raman, B.Janagam, Y.Hariharapandian, M.Sureshkumar
7	13-10-2024 (BM 07-2024-25)	11.00 AM	R.Lakshmanan, S.Rajavel, M.Raman, B.Janagam, M.Uppiliyappan, M.Sureshkumar
8	10-11-2024 (BM 08-2024-25)	11.00 AM	R.Lakshmanan, S.Rajavel, M.Raman, B.Janagam, M.Sureshkumar
9	13-12-2024 (BM 09-2024-25)	11.00 AM	R.Lakshmanan, S.Rajavel, M.Raman, B.Janagam, M.Uppiliyappan, M.Sureshkumar
10	17-01-2025 (BM 10-2024-25)	11.00 AM	R.Lakshmanan, S.Rajavel, B.Janagam, M.Uppiliyappan, M.Sureshkumar
11	14-02-2025 (BM 11-2024-25)	11.00 AM	R.Lakshmanan, S.Rajavel, M.Raman, B.Janagam, M.Sureshkumar
12	16-03-2025 (BM 12-2024-25)	11.00 AM	R.Lakshmanan, S.Rajavel, M.Raman, B.Janagam, M.Uppiliyappan, M.Sureshkumar
13	31-03-2025 (BM 13-2024-25)	04.00 PM	R.Lakshmanan, S.Rajavel, M.Raman, B.Janagam, Y.Hariharapandian, M.Sureshkumar

Accounts & Audit Committee

Sl. No.	Date/ No./Time of Meeting	Name of the Members of the Committee attended the Meeting
1.	14-04-2024 (01/2024-25/CM) 11.00 AM	R.Lakshmanan, S.Rajavel, M.Raman, Dr.P.Ravichandran
2.	14-07-2024 (02/2024-25/CM) 11.00 AM	M.Sureshkumar, R.Lakshmanan, S.Rajavel, M.Raman, Dr.P.Ravichandran
3.	27-10-2024 (03/2024-25/CM) 11.00 AM	M.Sureshkumar, R.Lakshmanan, S.Rajavel, M.Raman, M.Uppiliyappan
4.	29-01-2025 (04/2024-25/CM) 11.00 AM	M.Sureshkumar, R.Lakshmanan, S.Rajavel, M.Raman, M.Uppiliyappan

Administrative & Business Development Committee

Sl. No.	Date/ No./Time of Meeting	Name of the Members of the Committee attended the Meeting
1	14-04-2024 (01/2024-25/CM) 12.00 PM	M.Uppiliyappan, R.Lakshmanan, S.Rajavel, M.Raman, B.Janagam, Dr.P.Ravichandran
2	12-05-2024 (02/2024-25/CM) 11.00 AM	M.Uppiliyappan, R.Lakshmanan, S.Rajavel, M.Raman, Dr.P.Ravichandran, M.Sureshkumar, B.Janagam
3	09-06-2024 (03/2024-25/CM) 11.00 AM	M.Uppiliyappan, R.Lakshmanan, S.Rajavel, M. Raman, Dr.P.Ravichandran, M.Sureshkumar, B. Janagam
4	14-07-2024 (04/2024-25/CM) 12.00 PM	M.Uppiliyappan, R.Lakshmanan, S.Rajavel, M.Raman, Dr.P.Ravichandran, M.Sureshkumar, B. Janagam
5	15-09-2024 (05/2024-25/CM) 11.00 AM	M.Uppiliyappan (Zoom), R.Lakshmanan, S.Rajavel, M.Raman (Zoom), Dr.P.Ravichandran, M.Sureshkumar, B.Janagam
6	27-10-2024 (06/2024-25/CM) 12.00 PM	M.Uppiliyappan, R.Lakshmanan, S.Rajavel, M.Raman, M.Sureshkumar, B.Janagam
7	30-11-2024 (07/2024-25/CM) 11.00 AM	R.Lakshmanan, S.Rajavel, M.Raman, B.Janagam
8	31-12-2024 (08/2024-25/CM) 11.00 AM	M.Uppiliyappan, R.Lakshmanan, S.Rajavel, M.Sureshkumar, B.Janagam
9	29-01-2025 (09/2024-25/CM) 11.30 AM	M.Uppiliyappan, R.Lakshmanan, S.Rajavel, M.Raman, M.Sureshkumar, B.Janagam
10	28-02-2025 (10/2024-25/CM) 11.00 AM	M.Uppiliyappan, R.Lakshmanan, S.Rajavel, M.Raman, M.Sureshkumar, B.Janagam

Share Advisory and Investor Grievance Committee

Sl. No.	Date/ No./Time of Meeting	Name of the Members of the Committee attended the Meeting
1	14-04-2024 (01/2024-25/CM) 01.00 PM	R.Lakshmanan, S.Rajavel, M.Raman, B.Janagam, Dr.P.Ravichandran
2	12-05-2024 (02/2024-25/CM) 12.00 PM	R.Lakshmanan, S.Rajavel, M.Raman, B.Janagam, Dr.P.Ravichandran
3	09-06-2024 (03/2024-25/CM) 12.00 PM	R.Lakshmanan, S.Rajavel, M.Raman, Dr.P.Ravichandran, B.Janagam, Y.Hariharapandian (Zoom)
4	14-07-2024 (04/2024-25/CM) 01.00 PM	R.Lakshmanan, S.Rajavel, M.Raman, Dr.P.Ravichandran, B.Janagam, Y.Hariharapandian (Zoom)
5	15-09-2024 (05/2024-25/CM) 12.00 PM	R.Lakshmanan, S.Rajavel, M.Raman (Zoom), Dr.P.Ravichandran, B.Janagam, Y.Hariharapandian (Zoom)
6	27-10-2024 (06/2024-25/CM) 12.30 PM	B.Janagam, R.Lakshmanan, S.Rajavel, M.Raman
7	30-11-2024 (07/2024-25/CM) 12.00 PM	B.Janagam, R.Lakshmanan, S.Rajavel, M.Raman
8	31-12-2024 (08/2024-25/CM) 12.00 PM	B.Janagam, R.Lakshmanan, S.Rajavel
9	29-01-2025 (09/2024-25/CM) 12.00 PM	B.Janagam, R.Lakshmanan, S.Rajavel, M.Raman
10	28-02-2025 (10/2024-25/CM) 11.30 AM	B.Janagam, R.Lakshmanan, S.Rajavel, M.Raman

Corporate Social Responsibility Committee

Sl. No.	Date/ No./Time of Meeting	Name of the Members of the Committee attended the Meeting
1.	27-10-2024 (01/2024-25/CM) 01.00 PM	B.Janagam, R.Lakshmanan, S.Rajavel
2.	28-02-2025 (02/2024-25/CM) 12.00 PM	B.Janagam, R.Lakshmanan, S.Rajavel

Internal Complaint Committee

Sl. No.	Date/ No./Time of Meeting	Name of the Members of the Committee attended the Meeting
1.	16-11-2024 (01/2024-25/CM) 12.00 PM	B. Janagam, P. Sundari (Employee), P. Sakila (Employee), N. Suganya (Employee)
2.	28-02-2025 (02/2024-25/CM) 01.30 PM	B. Janagam, P. Sundari (Employee), P. Sakila (Employee), N. Suganya (Employee)

For and on behalf of the Board
For TBF NIDHI (KUMBAKONAM) LIMITED

PLACE : KUMBAKONAM
DATE : 02-09-2025

Sd/-
R. LAKSHMANAN
Whole-Time Director,
DIN : 07177711

Sd/-
S. RAJAVEL
Whole-Time Director,
DIN : 02806374

Annexure-3

CORPORATE SOCIAL RESPONSIBILITY REPORT

[Pursuant to Section 135 of the Companies Act, 2013 & Rule 8 of the Companies (CSR Policy) Rules, 2014]

1. Brief outline on CSR Policy of the Company

The Company's CSR Policy is as follows:

a. Eradicating hunger, poverty and malnutrition, promoting health care including preventive health care and sanitation including contribution to the Swach Bharat Kosh set-up by the Central Government for the promotion of sanitation and making available safe drinking water.

b. Promoting education, including special education and employment enhancing vocation skills especially among children, women, elderly and the differently abled and livelihood enhancement projects.

c. Promoting gender equality, empowering women, setting up homes and hostels for women and orphans; setting up old age homes, day care centres and such other facilities for senior citizens and measures for reducing inequalities faced by socially and economically backward groups.

d. Ensuring environmental sustainability, ecological balance, protection of flora and fauna, animal welfare, agroforestry, conservation of natural resources and maintaining quality of soil, air and water including contribution to the Clean Ganga Fund set-up by the Central Government for rejuvenation of river Ganga.

e. Protection of national heritage, art and culture including restoration of buildings and sites of historical importance and works of art; setting up public libraries; promotion and development of traditional art and handicrafts;

f. Measures for the benefit of armed forces veterans, war widows and their dependents;

g. Training to promote rural sports, nationally recognised sports, paralympic sports and olympic sports

h. Contribution to the Prime Minister's national relief fund or Prime Minister's Citizen Assistance and Relief in Emergency Situations Fund (PM CARES Fund)] or any other fund set up by the central govt. for socio economic development and relief and welfare of the schedule caste, tribes, other backward classes, minorities and women;

i. Contribution to incubators or research and development projects in the field of science, technology, engineering and medicine, funded by the Central Government or State Government or Public Sector Undertaking or any agency of the Central Government or State Government;

j. Contributions to public funded Universities; Indian Institute of Technology (IITs); National Laboratories and autonomous bodies established under Department of Atomic Energy (DAE); Department of Biotechnology (DBT); Department of Science and Technology (DST); Department of Pharmaceuticals; Ministry of Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homoeopathy (AYUSH); Ministry of Electronics and Information Technology and other bodies, namely Defense Research and Development Organisation (DRDO); Indian Council of Agricultural Research (ICAR); Indian Council of Medical Research (ICMR) and Council of Scientific and Industrial Research (CSIR), engaged in conducting research in science, technology, engineering and medicine aimed at promoting Sustainable Development Goals (SDGs).]

k. rural development projects

l. slum area development.

m. Disaster relief funds/ projects and such other activities as the Board may consider being appropriate.

2. Composition of CSR Committee

Sl. No.	Name of Director	Designation	No. of CSR Committee Meetings held during the year	No. of CSR Committee Meetings attended during the year
1.	Smt. B. Janagam	Director	2	2
2.	Shri. S. Rajavel	Whole-Time Director	2	2
3.	Shri. R. Lakshmanan	Whole-Time Director	2	2

3. Provide the web-link where Composition of CSR committee, CSR Policy and CSR projects approved by the board are disclosed on the website of the company

For CSR Committee : https://tbfkmb.com/csr/csrcommittee

For CSR Policy : https://tbfkmb.com/csr/csrpolicy

For CSR Projects : https://tbfkmb.com/csr/csrprojects

4. Provide the details of Impact Assessment of CSR projects carried out in pursuance of Rule 8(3) of the Companies (Corporate Social Responsibility Policy) Rules, 2014, if applicable (attach the report)

The Company does not have average CSR obligation of Rs.10 Crore or more in the three immediately preceding financial years and hence the requirement of undertaking impact assessment as specified under Rule 8(3) of the Companies (Corporate Social Responsibility Policy) Rules, 2014 does not apply.

5. CSR Calculation

a. Turnover (as per immediately preceding F.Y. 2023-24)
Rs.6028.16 lakhs.

b. Networth (as per immediately preceding F.Y. 2023-24)
Rs.3998.03 lakhs.

c. Net profits (PBT) for last three financial years:

₹ in Lakhs

F.Y. ended	2021-22	2022-23	2023-24
Profit Before Tax (in Rs.)	783.58	1003.54	990.93
Net Profit computed u/s 198 adjusted as per Rule 2(1)(f) of the CSR Policy Rules, 2014 (in Rs.)	784.72	1003.68	991.05
Average Profit			926.48
2% of the Average Profit			18.53
Less: Amount available for set off b/f from the previous year [2023-24]			0.02
The amount to be spent for CSR for 2024-25			18.51

6. (a) Average net profit of the company as per sub-section (5) of section 135
Rs.926.48 lakhs.

(b) Two percent of average net profit of the company as per sub-section (5) of section 135.
Rs.18.53 lakhs.

(c) Surplus arising out of the CSR Projects or programmes or activities of the previous financial years.
Nil

(d) Amount required to be set-off for the financial year, if any.
Rs.0.02 lakhs.

(e) Total CSR obligation for the financial year [(b)+(c)-(d)].
Rs.18.51 lakhs.

However for the F.Y. ended 31-03-2024, the Company has spent Rs.20.07 lakhs towards CSR Expenses which is more than the actual aggregate requirement of Rs.18.51 lakhs. The excess amount of Rs.1.56 lakhs spent towards CSR Expenses will be set-off against the CSR Expenses in the immediately succeeding three financial years in accordance with the provisions of Rule 7(3) of the Companies (Corporate Social responsibility Policy) Rules, 2014.

Sl. No.	Financial Year	Amount available for set-off from preceding financial years (in Rs. Lakhs)	Amount required to be setoff for the financial year, if any (in Rs. Lakhs)
1.	2023-24	0.02	0.02
TOTAL		0.02	0.02

7. (a) Amount spent on CSR Projects (both Ongoing Project and other than Ongoing Project).
Rs.19.21 Lakhs (other than Ongoing Project) + Rs. 0.02 lakhs (amount set-off from excess CSR spent for the preceding financial year)

(b) Amount spent in Administrative Overheads.
Rs.0.86 lakhs

(c) Amount spent on Impact Assessment, if applicable.
Nil/ Not Applicable

(d) Total amount spent for the Financial Year [(a)+(b)+(c)].
Rs.20.09 Lakhs (other than Ongoing Project)

(e) CSR amount spent or unspent for the Financial Year:

Total amount spent for the financial year. (in Rs. Lakhs)	Amount Unspent (in Rs.)				
	Total amount transferred to unspent CSR account as per Section 135(6)		Amount transferred to any fund specified under Schedule VII as per second proviso to Section 135(5)		
	Amount	Date of transfer	Name of the Fund	Amount	Date of Transfer
20.09	N.A.	N.A.	N.A.	N.A.	N.A.

(f) Excess amount for set-off, if any:

Sl. No.	Particular	Amount (in Rs. Lakhs)
1.	2% of average net profit of the company as per Section 135(5) Less: Set-off of excess amount spent during 2023-24	18.53 0.02 18.51

2.	Total amount spent for the Financial Year [excluding amount set-off from excess CSR spent for the preceding financial year]	20.07
3.	Excess amount spent for the financial year [(2)-(1)]	1.56
4.	Surplus arising out of the CSR projects or programmes or activities of the previous financial years, if any	Nil
5.	Amount available for set off in succeeding financial years [(iii)-(iv)]	1.56

8. Details of Unspent CSR amount for the preceding three financial years:

a. Unspent CSR amount for the preceding three financial years

Sl. No.	Preceding F.Y.	Amount transferred to Unspent CSR Account under Section 135 (6) (in Rs.)	Balance Amount in Unspent CSR Account under Section 135 (6) (in Rs.)	Amount spent in the Financial Year (in Rs.)	Amount transferred to a fund as specified under Schedule VII as per section 135(5), second proviso, if any		Amount remaining to be spent in succeeding financial years (in Rs.)	Deficiency, if any
					Amount (in Rs.)	Date of transfer		
Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

9. Whether any capital assets have been created or acquired through Corporate Social Responsibility amount spent in the Financial Year

No/ Not Applicable

10. Specify the reason(s), if the company has failed to spend two per cent of the average net profit as per subsection (5) of section 135

Not Applicable

Sl. No.	Name of the project	Item from the list of activities in Schedule VII to the Act	Local Area (Yes/ No)	Location of the Project		Amount spent for the project (in Lakhs)	Mode of implementation - Direct (Yes/No)	Mode of implementation - Through implementing agency	
				State	District			Name	CSR Registration No.
1	Eradicating Poverty Project	Eradicating hunger, poverty and malnutrition	Yes	Tamil Nadu	Thanjavur	1.94	Yes	-	-
2	Education Enhancement Project	Promoting Education of Women	No	Tamil Nadu	Thiruchi-rapalli	0.20	Yes	-	-
3	Orphanage Livelihood Enhancement Project – 1	Promotion of orphanage livelihood enhancement	No	Tamil Nadu	Chennai	1.61	Yes	-	-
4	Oldage Home Liveli-hood Enhancement Project – 1	Promotion of oldage home liveli-hood enhancement	No	Tamil Nadu	Kanchipu-ram	1.90	Yes	-	-
5	Differently abled children Livelihood Enhancement Project – 1	Promotion of differently abled children livelihood enhancement	No	Tamil Nadu	Chengal-pattu	1.73	Yes	-	-
6	Differently abled children Livelihood Enhancement Project – 2	Promotion of differently abled children livelihood enhancement	No	Tamil Nadu	Chengal-pattu	1.02	Yes	-	-
7	Oldage Home Liveli-hood Enhancement Project - 2	Promotion of oldage home liveli-hood enhancement	No	Tamil Nadu	Kanchipu-ram	1.63	Yes	-	-
8	Orphanage Livelihood Enhancement Project – 2	Promotion of orphanage livelihood enhancement	No	Tamil Nadu	Chennai	1.48	Yes	-	-
9	Differently abled children Livelihood Enhancement Project – 3	Promotion of differently abled children livelihood enhancement	No	Tamil Nadu	Chennai	1.57	Yes	-	-
10	Oldage Home Liveli-hood Enhancement Project – 3	Promotion of oldage home liveli-hood enhancement	No	Tamil Nadu	Thanjavur	1.67	Yes	-	-
11	Promotion of rural sports Project	Promotion of rural sports	No	Tamil Nadu	Dindigul	2.48	Yes	-	-
12	Orphanage Livelihood Enhancement Project – 3	Promotion of orphanage livelihood enhancement	No	Tamil Nadu	Chennai	2.00	Yes	-	-
					TOTAL	**19.21**			
13	Carry forward of excess spent in the earlier year as per Section 135(5) of the Companies Act, 2013					0.02			
14	Administrative Overheads-CSR					0.86			
					GRAND TOTAL	**20.09**			

For and on behalf of the Board
For TBF NIDHI (KUMBAKONAM) LIMITED

PLACE : KUMBAKONAM
DATE : 02-09-2025

Sd/-
R. LAKSHMANAN
Whole-Time Director,
DIN : 07177711

Sd/-
S. RAJAVEL
Whole-Time Director,
DIN : 02806374

SRIVATSA & ATHREYA
CHARTERED ACCOUNTANTS, F.R.NO: 004069S
No. 8/ Old No.15, Kasturi Estate 1st street,
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Papanasam - 614 205, Thanjavur District,
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Email: info@ca-sha.in

Independent Auditor's Report

To

The Members of
M/s. TBF Nidhi (Kumbakonam) Limited

Report on the Audit of the Financial Statements

Opinion:

We have audited the financial statements of **M/s. TBF NIDHI (KUMBAKONAM) LIMITED** ("the Company"), **(CIN: U65991TN1993PLC025555)** which comprise the balance sheet as at 31st March 2025, and the statement of Profit and Loss, and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Companies Act, 2013 in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Company as at March 31, 2025, and its profit, and its cash flows for the year ended on that date.

Basis for Opinion:

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section in our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Companies Act, 2013 and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the Financial Statements.

Key Audit Matters:

As per the requirements of SA 701, "Key Audit Matters," the reporting of Key Audit Matters is not mandatory for audits of unlisted public companies. Consequently, this report does not include a Key Audit Matters disclosure.

Information Other than the Financial Statements and Auditor's Report Thereon:

The Company's Board of Directors is responsible for the other information. The other information comprises the information included in the Management decision, Boards' Report and its annexures to Board report, etc. but does not include the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and we did not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained during the course of audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Management and Those Charged with Governance for the Financial Statements:

The Company's Board of Directors is responsible for the matters stated in section 134(5) of the Companies Act, 2013 ("the Act") with respect to the preparation of these financial statements that give a true and fair view of the financial position, financial performance, and cash flows of the Company in accordance with the accounting principles generally accepted in India, including the accounting Standards specified under section 133 of the Act. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Board of Directors is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Those Board of Directors are also responsible for overseeing the company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements:

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

(a) Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

(b) Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Companies Act, 2013, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls with reference to financial statements and the operating effectiveness of such controls.

(c) Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

(d) Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.

(e) Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of misstatements in the Financial Statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the Financial Statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the Financial Statements.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal financial control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements:

1. As required by the Companies (Auditor's Report) Order, 2020 issued by the Central Government of India in terms of sub-section (11) of section 143 of the Act (herein after referred to as the "Order"), and on the basis of such checks of the books and records of the Company as we considered appropriate and according to the information and explanations given to us, we give in Annexure "A" the statement on the matters specified in paragraphs 3 and 4 of the Order.
2. As required by section 143(3) of the Act, we report that:
   a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit;
   b) In our opinion, proper books of account as required by law have been kept by the company and its branches so far as it appears from our examination of those books except for the matters stated in the paragraph 4 below on reporting under Rule 11(g).

      In our opinion proper books of account as required by law has been kept by the Company and its branches so far as appears from our examination of those books and proper reports adequate for the purposes of our audit have been received from the branches;
   c) The Balance Sheet, the Statement of Profit and Loss and the Cash Flow Statement dealt with by this Report are in agreement with the books of account, and with the reports received from the branches;
   d) The reports on the accounts of the branch offices of the Company audited under Section 143(8) of the Act by us have been properly dealt with by us in preparing this report;
   e) In our opinion, the Balance Sheet, the Statement of Profit and Loss and the Cash Flow Statement comply with the Accounting Standards specified under Section 133 of the Act.
   f) On the basis of written representations received from the directors as on March 31, 2025, and taken on record by the Board of Directors, none of the directors is disqualified as on March 31, 2025, from being appointed as a director in terms of Section 164(2) of the Act;
   g) During our audit, we did not observe any adverse effects on the functioning of the company directly related to the absence of an effective audit trail and edit log feature in the software used by the company.

      The report relating to the maintenance of accounts and other matters connected therewith are as stated in the paragraph 2(b) above on reporting under section 143(3)(b) and paragraph 4 below on reporting under Rule 11(g).
   h) With respect to the adequacy of the internal financial controls with reference to financial statements of the Company and the operating effectiveness of such controls, refer to our separate Report in "Annexure B"
   i) With respect to the compliance with the provisions of the Nidhi Rules, 2014, attention is drawn to our separate certificate in 'Annexure C'.
   j) With respect to the other matters to be included in the Auditors' Report in accordance with Rule 11 of the Companies (Audit and Auditor's) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us:
      (i) The company has disclosed the impact of pending litigations on its financial position in its financial statements – Refer Note 37(17) to the financial statements;
      (ii) No provisions is required to be made in financial statements of the company, as required under the applicable law or accounting standards, for material foreseeable losses if any on long term contracts as the company has not entered into any long-term contract including derivative contract.
      (iii) There were no amounts required to be transferred to the Investor Education and Protection Fund by the company.

(iv)(a) The Management has represented that, to the best of its knowledge and belief, other than as disclosed in the notes to the accounts, no funds have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the Company to or in any other person(s) or entity(ies), including foreign entities ("Intermediaries"), with the understanding, whether recorded in writing or otherwise, that the Intermediary shall, whether, directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Company ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;

(b) The Management has represented, that, to the best of its knowledge and belief, other than as disclosed in the notes to the accounts, no funds have been received by the Company from any person(s) or entity(ies), including foreign entities ("Funding Parties"), with the understanding, whether recorded in writing or otherwise, that the Company shall, whether, directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;

(c) Based on such audit procedures that have been considered reasonable and appropriate in the circumstances, nothing has come to our notice that has caused us to believe that the representations under sub-clause (i) and (ii) of Rule 11(e), as provided in (a) and (b) above, contain any material misstatement;

(d) The dividend declared or paid during the year by the Company are in compliance with section 123 of the Act.

3. With respect to the matter to be included in the Auditor's Report under Section 197(16) of the Act:

   In our opinion and according to the information and explanations given to us, the remuneration paid by the Company to its directors during the current year is in accordance with the provisions of Section 197 of the Act. The remuneration paid to any director is not in excess of the limit laid down under Section 197 of the Act. The Ministry of Corporate Affairs has not prescribed other details under Section 197(16) of the Act which are required to be commented upon by us.

4. Based on our examination, which included test checks, we report that the Company has used accounting software systems for maintaining its books of account for the year ended 31st March, 2025, which have the feature of recording audit trail (edit log). However, we observed the following exceptions:

   1. While the audit trail feature was enabled and operated throughout the year in respect of financial transactions recorded in the accounting systems, the audit trail in respect of certain operational/member data at the branch level was enabled only from 05th December 2024 and therefore was not in operation for the period April 2024 to 04th December 2024.
   2. The audit trail functionality at the branch level system records the time of edit but does not record the date of edit, thereby limiting the completeness of the audit log.

   Except for the above-mentioned matters, during the course of our audit we did not come across any instance of the audit trail feature being tampered with, and the audit trail has been preserved by the Company as per the statutory requirements for record retention.

For **S.Hariharan & Associates,**
Chartered Accountants, F.R.No.: 001093S

Sd/-
CA. H. VIJAY SARATHI
Partner, M.No. 233624
UDIN : 25233624BMJRHK7255

For **Srivatsa & Athreya,**
Chartered Accountants, F.R.No: 004069S

Sd/-
CA. K. CHANDRASEKARAN
Partner, M.No.204965
UDIN : 25204965BMJABY2166

Place : Kumbakonam
Date : 02-09-2025

ANNEXURE "A" TO THE INDEPENDENT AUDITOR'S REPORT

(Referred to in paragraph 1 under 'Report on Other Legal and Regulatory Requirements' section of our report of even date to the financial statements of the Company M/s. TBF Nidhi (Kumbakonam) Limited for the year ended March 31, 2025)

In terms of the information and explanations sought by us and given by the company and the books and records examined by us in the normal course of audit and to the best of our knowledge and belief, we state that: -:

1) (a) (A) The company has maintained proper records showing full particulars, including quantitative details and situation of Property, Plant and Equipment;

(B) The company has maintained proper records showing full particulars of intangible assets;

(b) According to the information and explanations provided by the management and based on our audit procedures, Property, Plant, and Equipment have been physically verified by the management at reasonable intervals. No material discrepancies were noticed during such verification, and any minor differences identified have been appropriately addressed and reflected in the books of account.

(c) The title deeds of immovable properties are held in the name of the Company.

(d) According to the information and explanations given to us and on the basis of records examined by us, the Company has neither revalued any of its Property, Plant and Equipment nor its Intangible Assets during the year. Accordingly, reporting under clause 3(i)(d) of the Order is not applicable.

(e) According to the information and explanations given to us, no proceedings have been initiated or are pending against the Company for holding any benami property under the Benami Transactions (Prohibitions) Act, 1988 (as amended in 2016) and Rules made thereunder. Accordingly, reporting under clause 3(i)(e) of the Order is not applicable.

2) (a) The company is a Nidhi company and does not hold any inventory other than stock of printing and stationery and hence the provisions of clause 3 (ii) of the Order is not applicable to the company.

b) The company has not been sanctioned any working capital limit from banks or financial institutions on the basis of security of current assets at any point of time during the year and hence reporting under the said clause is not applicable.

3) (a) The Company has not granted any loans, secured or unsecured to companies, firms, Limited Liability partnerships or other parties covered in the Register maintained under section 189 of the Act. Accordingly, the provisions of clause 3 (iii) (a) to (c) of the Order are not applicable to the Company and hence not commented upon.

(b) The company has not given any loans or guarantees and has not made any investment in the security of any other body corporate during the year and accordingly the provisions of clause 3 (iv) of the Order is not applicable to the company and hence not commented upon.

4) The company has not granted any loans or have made investments or have given any guarantees that attract the provisions of sec. 185 and sec. 186 of the Companies Act, 2013;

5) In our opinion and according to the information and explanations given to us, the company has not accepted deposits from the Public. Therefore, the directives issued by RBI and the provisions of sec. 73 to 76 or any other relevant provisions of the Companies Act, 2013 and the Rules framed are not applicable to the company. According to the information and explanations given to us, the Company has not received any order from the company Law Board or Tribunal or RBI or any court or any other forum in this regard.

6) This being a Nidhi Company, clause 3(vi) of the Order with respect to cost records is not applicable to the company.

7) (a) In our opinion and according to the information and explanations given to us, the company is regular in depositing undisputed statutory dues including Goods and Services Tax, provident fund, employees' state insurance, income-tax, sales-tax, wealth tax, service tax, duty of customs, duty of excise, value added tax, cess and any other statutory dues with the appropriate authorities. There were no undisputed amounts payable in respect of Goods and Services Tax, Provident Fund, Income Tax, Sales Tax and Value Added Tax, Wealth Tax, Service Tax, duty of Customs, duty of Excise, Cess and other material statutory dues in arrears as at March 31, 2025 for a period of more than six months from the date they became payable.

(b) There were no dues of income tax or Goods and Services Tax or sales tax or wealth tax or service tax or duty of Customs or value added tax or cess which has not been deposited as at March 31, 2025 on account of dispute except the following: -

Name of the Statute	Nature of the dues	Amount in Lakhs	Period to which the amount relates	Forum where dispute is pending	Remarks, if any
EPF Act, 1952	Default under EPF Scheme, 1952	10.33	November 2012 to March 2013	The Assistant Provident Fund Commissioner	An amount of Rs. 28.32 Lakhs is paid under protest
EPF Act, 1952	Default under EPF Scheme, 1952	45.71	April 2013 to October 2014	The Assistant Provident Fund Commissioner	
Income tax Act, 1961	Demand on account of additions made during the course of assessment proceedings	245.45	Asst. Year 2017-18	CIT (A), Tiruchirappalli- 1	An amount of Rs. 1.00 lakh was paid under protest before filing the appeal. During the year, the company made an additional payment of Rs. 24.50 lakhs in compliance with the requirements of the Income Tax Act, which mandates a pre-deposit of 20% of the tax demand for appeals. It is also noted that a refund amount of Rs. 125.32 lakhs was adjusted against the tax demand.

8) According to the information and explanations given to us, the Company did not have any transactions relating to previously unrecorded income that have been surrendered or disclosed as income during the year in the tax assessments under the Income Tax Act, 1961.

9) (a) In our opinion and according to the information and explanations given to us, the Company has not raised any loans during the year and has not defaulted in repayment of loans or other borrowings or in the payment of Interest thereon to any lender.
   (b) The company is not a declared wilful defaulter in any bank or financial institution or other lender;
   (c) In our opinion and according to the information and explanations given to us, the company has not raised any term loans during the year;
   (d) In our opinion and according to the information and explanations given to us, the company has not raised any funds on short-term basis during the year;
   (e) In our opinion and according to the information and explanations given to us, the company has not taken any funds from any entity or person on account of or to meet the obligations of its subsidiaries, associates or joint ventures;
   (f) In our opinion and according to the information and explanations given to us the company has not raised any loans during the year on the pledge of securities held in its subsidiaries, joint ventures or associate companies;

10) (a) In our opinion and according to the information and explanations given to us, the Company has not raised any money by way of initial public offer/ further public offer (including debt instruments);
   (b) In our opinion and according to the information and explanations given to us, the company has not made any preferential allotment or private placement of shares or convertible debentures (fully, partially or optionally convertible) during the year.

11) (a) Based upon the audit procedures performed and the information and explanations given by the management, we report that no fraud by the Company and no material fraud on the Company has been noticed or reported during the year;
   (b) According to the information and explanations given to us, no report under section 143(12) of the Act has been filed in Form ADT-4 as prescribed under rule 13 of Companies (Audit and Auditors) Rules, 2014 with the Central Government, during the year and upto the date of this report;
   (c) As represented to us by the management, the Company has not received any whistle-blower complaint during the year and upto the date of this report.

12) (a) the Nidhi Company has complied with the Net Owned Funds to Deposits in the ratio of 1: 20 to meet out the liability;
   (b) According to the information and explanations given to us and on the basis of our verification, the Company has not maintained the minimum ten per cent unencumbered term deposits as specified in Rule 14 of the Nidhi Rules, 2014 during the month of May 2024. However, the requirement was complied with for the remaining months of the financial year ended 31st March 2025;

(c) there has been no default by the company in payment of interest on deposits or repayment thereof for any period.

13) According to the information and explanations given to us and based on our examination of the records of the Company, transactions with related parties are in compliance with Section 177 and Section 188 of the Act where applicable and details of such transactions have been disclosed in the financial statements as required by the applicable accounting standards.

14) (a) According to the information and explanations given to us, in our opinion the Company has an adequate internal audit system commensurate with the size and nature of its business;

(b) We have considered, the internal audit reports for the year under audit, issued to the Company during the year and till date, in determining the nature, timing and extent of our audit procedures;

15) According to the information and explanations given to us and on the basis of the books and records examined by us, the Company has not entered into non-cash transactions with directors or persons connected to its directors.

16) (a) According to the information and explanations given to us, the company is not required to be registered under section 45-IA of the Reserve Bank of India Act, 1934 (2 of 1934);

(b) The company has not conducted any Non-Banking Financial or Housing Finance activities as this is only a Nidhi Company;

(c) According to the information and explanations given to us, the company is not a Core Investment Company (CIC) as defined in the regulations made by the Reserve Bank of India;

(d) According to the information and explanations given to us, the Group does not have any Core Investment Companies (CICs) as part of the Group.

17) The company has not made any cash losses in the financial year and in the immediately preceding financial year;

18) (a) According to the explanation and information given to us, there are no unspent amounts that need to be transferred to a fund specified in Schedule VII to the Companies Act within a period of six months of the expiry of the financial year in compliance with second proviso to sub-section (5) of section 135 of the said Act;

(b) The Company does not have any ongoing projects during the year for the purpose of sec. 135 of the Companies Act, 2013.

19) There has been no resignation by the statutory auditors of the Company during the year. Accordingly, reporting under clause 3(xviii) of the Order is not applicable.

20) On the basis of ageing and expected dates of realisation of financial assets and payment of financial liabilities, other information accompanying the financial statements and more particularly, our knowledge of the Board of Directors and Management plans and based on our examination of the evidence supporting the assumptions, nothing has come to our attention, which causes us to believe that any material uncertainty exists as on the date of the audit report indicating that Company is not capable of meeting its liabilities existing at the date of balance sheet as and when they fall due within a period of one year from the balance sheet date. We, however, state that this is not an assurance as to the future viability of the Company. We further state that our reporting is based on the facts up to the date of the audit report and we neither give any guarantee nor any assurance that all liabilities falling due within a period of one year from the balance sheet date, will get discharged by the Company as and when they fall due.

21) According to the information and explanations given to us, the company is not required to prepare any consolidated financial statements and hence the reporting requirement in clause 3(xxi) is not applicable.

For **S.Hariharan & Associates,**
Chartered Accountants, F.R.No.: 001093S

Sd/-
CA. H. VIJAY SARATHI
Partner, M.No. 233624
UDIN : 25233624BMJRHK7255

S.HARIHARAN & ASSOCIATES
CHARTERED ACCOUNTANTS, F.R.NO.: 001093S
No. 10, North Madavilagam,
Papanasam - 614 205, Thanjavur District,

For **Srivatsa & Athreya,**
Chartered Accountants, F.R.No: 004069S

Sd/-
CA. K. CHANDRASEKARAN
Partner, M.No.204965
UDIN : 25204965BMJABY2166

SRIVATSA & ATHREYA
CHARTERED ACCOUNTANTS, F.R.NO: 004069S
No. 8/ Old No.15, Kasturi Estate 1st street,
Alwarpet, Chennai - 600 018.

Place : Kumbakonam
Date : 02-09-2025

Annexure "B" TO THE INDEPENDENT AUDITOR'S REPORT

"Annexure B" to the Independent Auditor's Report of even date on the Financial Statements of M/s. TBF Nidhi (Kumbakonam) Limited

Report on the Internal Financial Controls with reference to Financial Statements under Clause (i) of Sub-section 3 of Section 143 of the Companies Act, 2013 ("the Act")

We have audited the internal financial controls with reference to Financial Statements of **M/s. TBF Nidhi (Kumbakonam) Limited** ("the Company") as of March 31, 2025 in conjunction with our audit of the financial statements of the Company for the year ended as on that date.

Management's Responsibility for Internal Financial Controls with reference to Financial Statements

The Company's management is responsible for establishing and maintaining internal financial controls based on the respective internal control over financial reporting criteria established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India. These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to company's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Companies Act, 2013.

Auditors' Responsibility

Our responsibility is to express an opinion on the Company's internal financial controls with reference to Financial Statements based on our audit. We conducted our audit in accordance with the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting (the "Guidance Note") and the Standards on Auditing, issued by ICAI and deemed to be prescribed under section 143(10) of the Companies Act, 2013, to the extent applicable to an audit of internal financial controls with reference to Financial Statements,. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls with reference to Financial Statements was established and maintained and if such controls operated effectively in all material respects.

Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls with reference to Financial Statements and their operating effectiveness. Our audit of internal financial controls with reference to Financial Statements included obtaining an understanding of internal financial controls with reference to Financial Statements, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Company's internal financial controls with reference to Financial Statements.

Meaning of Internal Financial Controls with reference to Financial Statements

A company's internal financial control with reference to Financial Statements is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles.

(1) A company's internal financial control with reference to Financial Statements includes those policies and procedures that pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the company;

(2) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the company are being made only in accordance with authorisations of management and directors of the company; and

(3) provide reasonable assurance regarding prevention or timely detection of unauthorised acquisition, use, or disposition of the company's assets that could have a material effect on the financial statements.

Inherent Limitations of Internal Financial Controls with reference to Financial Statements

Because of the inherent limitations of internal financial controls with reference to Financial Statements, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls with reference to Financial Statements to future periods are subject to the risk that the internal financial control with reference to Financial Statements may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

Opinion

In our opinion, the Company has, in all material respects, an adequate internal financial controls with reference to Financial Statements and such internal financial controls with reference to Financial Statements were operating effectively as at March 31, 2025, based on the internal financial control with reference to Financial Statements criteria established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India.

For **S.Hariharan & Associates,**
Chartered Accountants, F.R.No.: 001093S

Sd/-
CA. H. VIJAY SARATHI
Partner, M.No. 233624
UDIN : 25233624BMJRHK7255

S.HARIHARAN & ASSOCIATES
CHARTERED ACCOUNTANTS, F.R.NO.: 001093S
No. 10, North Madavilagam,
Papanasam - 614 205, Thanjavur District,

For **Srivatsa & Athreya,**
Chartered Accountants, F.R.No: 004069S

Sd/-
CA. K. CHANDRASEKARAN
Partner, M.No.204965
UDIN : 25204965BMJABY2166

SRIVATSA & ATHREYA
CHARTERED ACCOUNTANTS, F.R.NO: 004069S
No. 8/ Old No.15, Kasturi Estate 1st street,
Alwarpet, Chennai - 600 018.

Place : Kumbakonam
Date : 02-09-2025

Annexure "C" to the Independent Auditor's Report of even date on the Financial Statements of M/s. TBF NIDHI (Kumbakonam) Ltd.,

Certificate pursuant rule 22 of the Nidhi Rules, 2014

For the financial year 2024–25, we have verified the relevant records of the Company and obtained all the necessary information and explanations with reference to the various directions contained in the Nidhi Rules, 2014.

Based on the information and explanations provided to us, we hereby certify that the Company has complied with all the provisions of the Nidhi Rules, 2014, except for the non-compliance with Rule 14 and Rule 15(2)(d).

We further certify that, as per the information and explanations provided to us, Form NDH-4 has been filed by the Company and is currently pending approval with the Ministry of Corporate Affairs (MCA).

For **S.Hariharan & Associates,**
Chartered Accountants, F.R.No.: 001093S

Sd/-
CA. H. VIJAY SARATHI
Partner, M.No. 233624
UDIN : 25233624BMJRHK7255

For **Srivatsa & Athreya,**
Chartered Accountants, F.R.No: 004069S

Sd/-
CA. K. CHANDRASEKARAN
Partner, M.No.204965
UDIN : 25204965BMJABY2166

Place : Kumbakonam
Date : 02-09-2025

BALANCE SHEET AS AT 31st MARCH, 2025
31-03-2025 தேதிக்கான இருப்பு நிலைக்குறிப்பு

(₹ in lakhs)

PARTICULARS	NOTES	31.03.2025	31.03.2024
I. EQUITY AND LIABILITIES (சம உரிமை மற்றும் பொறுப்புகள்)			
1. SHAREHOLDER'S FUNDS (பங்குதாரர்களின் நிதி)			
(a) Share Capital (பங்கு மூலதனம்)	3	860.97	856.22
(b) Reserves and Surplus (காப்பு பணமும், உபரிகளும்)	4	4,142.54	3,149.81
(c) Money received against share warrants		-	-
		5,003.50	4,006.03
2. SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
3. NON-CURRENT LIABILITIES (நடைமுறையில்லா பொறுப்புகள்)			
(a) Long-term borrowings (நீண்டகால கடன்கள்)	5	20.04	31.73
(b) Deferred tax liabilities (Net) (ஒத்திவைக்கப்பட்ட வரி)		-	-
(c) Other Long term liabilities (இதர நீண்டகால வரி)		-	-
(d) Long-term provisions (நீண்டகால ஒதுக்கீடுகள்)	6	152.66	118.57
		172.69	150.29
4. CURRENT LIABILITIES (நடப்பு பொறுப்புகள்)			
(a) Short-term borrowings (குறுகியகால கடன்கள்)	7	57,559.93	50,260.07
(b) Trade payables		-	-
(A) total outstanding dues of micro enterprises and small enterprises		-	-
(B) Total outstanding dues of Creditors other than micro enterprises and small enterprises		-	-
(c) Other current liabilities (இதர நடப்பு பொறுப்புகள்)	8	195.79	152.03
(d) Short-term provisions (குறுகிய கால ஒதுக்கீடுகள்)	9	255.92	92.05
		58,011.64	50,504.15
TOTAL - EQUITY AND LIABILITIES		**63,187.84**	**54,660.48**
II. ASSETS (சொத்துகள்)			
1. NON-CURRENT ASSETS (நடைமுறையில்லா சொத்துகள்)			
(a) Property, Plant and Equipment (நிரந்தர சொத்து)	10		
(i) Property, Plant and Equipment (தொட்டுணரத்தக்க சொத்துகள்)		876.07	946.57
(ii) Intangible assets (தொட்டுணர முடியாத சொத்துகள்)		4.20	4.73
(iii) Capital work-in-progress (நடைமுறை மூலதனம்)		-	-
(iv) Intangible assets under development		-	-
(b) Non-current investments (நடப்பில் இல்லாத முதலீடுகள்)		-	-
(c) Deferred Tax Asset (Net)		37.87	7.67
(d) Long-term Loans and advances (நீண்டகால கடன்கள் மற்றும் முன்பணம்)	11	71.07	72.41
(e) Other Non-current Assets	12	3.27	3.27
		992.48	1,034.64
2. CURRENT ASSETS (நடைமுறை சொத்துகள்)			
(a) Current Investments (நடப்பில் உள்ள முதலீடுகள்)		-	-
(b) Inventories (பொருள் பட்டியல்)	13	9.90	0.37
(c) Trade receivables		-	-
(d) Cash and cash equivalents (பணம் மற்றும் பணம் ஒத்தமதிப்புடைய சொத்துகள்)	14	7,338.84	6,107.40
(e) Short-term loans and advances (குறுகிய கால கடன்கள் மற்றும் முன்பணம்)	15	54,846.62	47,518.06
(f) Other current assets (இதர நடைமுறை சொத்துகள்)		-	-
		62,195.36	53,625.83
TOTAL - ASSETS		**63,187.84**	**54,660.48**
III. NOTES FORMING PART OF FINANCIAL STATEMENTS	1-37		

As per our report of even date.
For **S.Hariharan & Associates,**
Chartered Accountants, F.R. No.001093S
Sd/-
CA. H. VIJAY SARATHI
Partner, M.No.233624

For **Srivatsa & Athreya,**
Chartered Accountants, F.R. No.004069S
Sd/-
CA. K. CHANDRASEKARAN
Partner, M.No. 204965

For and behalf of the Board

PLACE : KUMBAKONAM
DATE : 02-09-2025

Sd/-
R. LAKSHMANAN
Whole-Time Director,
DIN : 07177711

Sd/-
S. RAJAVEL
Whole-Time Director,
DIN : 02806374

STATEMENT OF PROFIT & LOSS FOR THE YEAR ENDED 31st March, 2025
31-03-2025 தேதிக்கான இலாப நஷ்ட கணக்கு

(₹ in lakhs)

	PARTICULARS	NOTES	31.03.2025	31.03.2024
I.	**INCOME** (வருமானம்)			
a.	Revenue from Operations (செயல்முறை வருவாய்)	16	7,694.52	6,028.16
b.	Other Income (இதர வருமானம்)	17	5.23	0.75
II.	**TOTAL INCOME** (மொத்த வருவாய்) (a)+(b)		**7,699.75**	**6,028.91**
III.	**EXPENSES** (செலவுகள்)			
	(a) Financial costs (நிதி செலவுகள்)	18	4,707.51	3,767.44
	(b) Employee benefit expenses (ஊழியர் நல செலவுகள்)	19	897.48	759.74
	(c) Depreciation and amortization expenses (தேய்மானம் மற்றும் கடன் கழிப்பு நிதி)	10	46.71	56.34
	(d) Administrative and Other expenses (நிர்வாக மற்றும் இதர செலவுகள்)	20	567.21	454.34
	TOTAL EXPENSES (மொத்த செலவுகள்)		**6,218.91**	**5,037.86**
IV.	Profit before exceptional and extraordinary items (II-III) (அசாதாரணமான வருவாய்க்கு முந்திய லாபம்)		1,480.84	991.05
V.	Exceptional Items (Profit/Loss on Sale of PPE) (விதிவிலக்கான இனங்கள்)		(0.15)	(0.12)
VI.	Profit before extraordinary Items and Tax (IV-V)		**1,480.69**	**990.93**
VII.	Extraordinary Items (அசாதாரணமான வருவாய்)		-	-
VIII.	PROFIT BEFORE TAX (VI-VII) (வரிக்கு முந்தைய லாபம்)		**1,480.69**	**990.93**
IX.	TAX EXPENSES (வரிச் செலவுகள்)			
	(a) Current tax (நடப்பாண்டு வரி)		416.08	258.07
	(b) Deferred tax (ஒத்திவைக்கப்பட்ட வரி)		(30.20)	(1.59)
			385.88	256.49
X.	PROFIT/(Loss) for the period from Continuing Operations (VIII)-(IX)		1,094.81	734.44
XI.	PROFIT/(Loss) for the period from Discontinuing Operations			
XII.	Tax expense of Discontinuing Operations			
XIII.	PROFIT/(Loss) for the period from Discontinuing Operations (After Tax) (XI)-(XII)			
XIV.	PROFIT / (Loss) for the period (X) + (XIII) (நடப்பு ஆண்டு லாபம்)		**1,094.81**	**734.44**
XV.	Earnings per Share - Basic and Diluted ₹. (ஒரு பங்குக்கான ஆதாயம்)			
	1. Basic		1.28	0.86
	2. Diluted		1.28	0.86
	Weighted average no. of equity shares (face value of Re.1/- each)		85,806,748	85,018,757
XVI.	NOTES FORMING PART OF FINANCIAL STATEMENTS	1-37		

As per our report of even date.

For **S.Hariharan & Associates,**
Chartered Accountants, F.R. No.001093S
Sd/-
CA. H. VIJAY SARATHI
Partner, M.No.233624

For **Srivatsa & Athreya,**
Chartered Accountants, F.R. No.004069S
Sd/-
CA. K. CHANDRASEKARAN
Partner, M.No. 204965

PLACE : KUMBAKONAM
DATE : 02-09-2025

For and behalf of the Board

Sd/-
R. LAKSHMANAN
Whole-Time Director,
DIN : 07177711

Sd/-
S. RAJAVEL
Whole-Time Director,
DIN : 02806374

CASH FLOW STATEMENT FOR THE YEAR ENDED 31st MARCH, 2025

பண பரிவர்த்தனை பற்றிய அட்டவணை

(₹ in lakhs)

Particulars	31.03.2025	31.03.2024
A. CASH FLOW FROM OPERATING ACTIVITIES		
Net profit as per Statement of Profit and Loss	1,480.69	990.93
Add:		
Depreciation	46.71	56.34
Loss on sale of tangible assets	0.15	0.12
Assets Written Off	49.92	-
Provision for Doubtful Debts	29.51	-
Provision for Annual Rent Increase	(0.17)	2.66
Gratuity Provision	38.06	19.10
Provision for Leave Encashment	7.48	5.08
Less:		
Interest accrued on Bank Deposits	(3.26)	(8.51)
Leave Encashment paid	5.08	4.12
Operating profit before working capital changes	**1,650.53**	**1,078.61**
Deposits from members	7,288.16	7,442.81
Loans to members	(7,268.22)	(7,709.43)
Changes in other current liabilities	43.76	105.73
Changes in short term provisions	20.43	15.22
Changes in inventories	(9.53)	1.59
Changes in Short term loans & Advances	(62.26)	13.90
Changes in other current assets	-	(47.88)
	12.35	(178.07)
Cash generated from operations	**1,662.88**	**900.54**
Direct taxes paid	(308.35)	(362.50)
Net cash flow from operating activities	1,354.53	538.05
B. CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of tangible assets	(26.31)	(106.56)
Intangible assets under development	-	-
Sale of tangible assets	0.56	1.85
Net cash used in investing activities	(25.75)	(104.72)
C. CASH FLOW FROM FINANCING ACTIVITIES		
Proceeds from issue of Share Capital	4.75	9.83
Receipt of Share Application Money	-	-
Dividend Paid	(102.09)	(92.68)
Net cash used in financing activities	(97.34)	(82.85)
Net increase In Cash and Cash Equivalents	1,231.44	350.47
Opening Balance of Cash and Cash Equivalents	6,107.40	5,756.93
Closing Balance of Cash and Cash Equivalents - Note No.14	**7,338.84**	**6,107.40**

As per our report of even date,

For **S.Hariharan & Associates,**
Chartered Accountants, F.R. No.001093S
Sd/-
CA. H. VIJAY SARATHI
Partner, M.No.233624

For **Srivatsa & Athreya,**
Chartered Accountants, F.R. No.004069S
Sd/-
CA. K. CHANDRASEKARAN
Partner, M.No. 204965

PLACE : KUMBAKONAM
DATE : 02-09-2025

For and behalf of the Board

Sd/-
R. LAKSHMANAN
Whole-Time Director,
DIN : 07177711

Sd/-
S. RAJAVEL
Whole-Time Director,
DIN : 02806374

NOTES FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st MARCH, 2025

31-03-2025 தேதிக்கான கணக்குகளின் குறிப்பு

1. CORPORATE INFORMATION

TBF Nidhi (Kumbakonam) Limited (U65991TN1993PLC025555) is a Public Company incorporated on 5th August 1993, domiciled in India, incorporated under the provisions of the Companies Act, 1956 and recognised as a Nidhi Company under sec.620A of the Companies Act, 1956. This company deals only with members and works on mutuality by accepting deposits for the purpose of lending. The company is governed by the Notifications issued by the Ministry of Corporate Affairs (MCA).

2. BASIS OF PREPARATION

The financial statements of the company have been prepared in accordance with the Generally Accepted Accounting Principles in India (Indian GAAP). The company has prepared these financial statements to comply in all material respects with the accounting standards specified under section 133 of the Companies Act, 2013 read with Rule 7 of the Companies (Accounts) Rules, 2014 and the relevant provisions of the Companies Act, 2013. The financial statements have been prepared on accrual basis and under the historical cost convention.

The accounting policies adopted in the preparation of financial statements are consistent with those used in the previous year.

2.1 PRESENTATION AND DISCLOSURE OF FINANCIAL STATEMENTS

The financial statements of the company is prepared as per the prescriptions of Division I of the Schedule III (Non IND AS) notified under the Companies Act, 2013. The adoption of Schedule III does not impact recognition and measurement principles followed for preparation of financial statements. The previous year figures have been re-grouped wherever necessary.

2.2 CURRENT / NON – CURRENT CLASSIFICATION OF ASSETS / LIABILITIES

The Company has classified all its assets / liabilities into current / non-current portion based on the time frame of 12 months from the date of financial statements as per the provisions of Schedule III. Accordingly, assets/liabilities expected to be realized / settled within 12 months from the date of financial statements are classified as current and other assets/liabilities are classifies as non- current.

3. SHARE CAPITAL

(₹ in lakhs)

Particulars	As at 31.03.2025 No. of Shares	As at 31.03.2025 Amount	As at 31.03.2024 No. of Shares	As at 31.03.2024 Amount
Authorised				
20,00,00,000 Equity shares of Re. 1/- each with voting rights	20,00,00,000	2,000	20,00,00,000	2,000
	20,00,00,000	2,000	20,00,00,000	2,000
Issued, Subscribed and Fully paid-up				
8,60,96,572 No of Equity shares of Re.1/- each with voting rights	8,60,96,572	860.97	-	-
8,56,21,996 Equity Shares of Re.1/- each with voting rights	-	-	85,621,996	856.22
Total	**8,60,96,572**	**860.97**	**8,56,21,996**	**856.22**

Reconciliation of Number of Shares

(₹ in lakhs)

Particulars	As at 31.03.2025 No. of Shares	As at 31.03.2025 Amount / Rs.	As at 31.03.2024 No. of Shares	As at 31.03.2024 Amount / Rs.
Opening Balance	8,56,21,996	856.22	8,45,54,496	845.54
Changes during the year	4,74,576	4.75	10,67,500	10.68
Closing Balance	**8,60,96,572**	**860.97**	**8,56,21,996**	**856.22**

Rights,Preferences & Restrictions attached to each class of shares - Rights attached to equity shares

The company has only one class of equity shares having par value of Re.1/- per share. Each holder of equity share is entitled to one vote per share, subject to the limit that no member shall exercise voting rights in excess of 5% of total voting rights of equity shareholders vide Notification No. G.S.R. 527(E) dated 31st August 2006 of Ministry of Corporate Affairs. The company declares and pays dividend. The dividend proposed by the Board of Directors is subject to approval of the share holders in the ensuing Annual General Meeting.

Details of shares held by share holders having more than 5% of the aggregate shares in the Company:

No Shareholder is having more than 5% of the shares in the company.

Shares held by promoters at the end of the year (₹ in lakhs)

Promoter's Name	31-03-2025		31-03-2024		% Change during the year
	No.of Shares	% of Total Shares	No.of Shares	% of Total Shares	
M. RAMAN	1,991,319	2.31%	1,948,819	2.28%	2.18%
S.R. SRIDHARAN	1,270,000	1.48%	1,270,000	1.48%	0.00%
B. MUKUNTHA RAMANUJAM	2,136,050	2.48%	2,136,050	2.49%	0.00%
R. VIJAYAKUMAR	2,302,400	2.67%	2,302,400	2.69%	0.00%
Dr. P. RAVICHANDRAN	100	0.00%	1,642,000	1.92%	-99.99%
T. MANICKAVASAGAM	833,201	0.97%	816,700	0.95%	2.02%
Total	8,533,070	9.91%	10,115,969	11.81%	-95.79%

4. RESERVES AND SURPLUS (காப்பு பணமும், உபரிகளும்)

Particulars	31.03.2025	31.03.2024
A. General Reserve - (பொது காப்புத்தொகை)		
(i) Opening Balance - (ஆரம்ப இருப்பு)	2,905.78	2,313.10
(ii) (a) Additions during the year	110.09	592.68
(b) Withdrawn during the year	-	-
(iii) Closing Balance - (i) + (iia) - (iib) (முடிவு இருப்பு)	**3,015.87**	**2,905.78**
B. Contingency Reserve (தற்செயலாக ஏற்படும் காப்பு)		
(i) Opening Balance (ஆரம்ப இருப்பு)	8.00	8.00
(ii) Less : Transfer to General Reserve	8.00	-
(iii) Closing Balance - (B) (i-ii) (முடிவு இருப்பு)	-	8.00
C. Surplus in Statement of Profit and Loss (இலாப நட்டக் கணக்கில் உபரித்தொகை)		
(i) Opening Balance (ஆரம்ப இருப்பு)	236.03	186.96
(ii) Add : Profit for the year (இந்த வருட லாபம்)	1,094.81	734.44
(iii) Less: Appropriation		
(a) General Reserve (பொது ஒதுக்கீடுகள்)	102.09	592.68
(b) Dividend paid during the year (ஈவுத்தொகை)	102.09	92.68
	204.17	685.37
(iv) Closing Balance (i) + (ii) - (iii)	1,126.67	236.03
Total (மொத்தம்) (A+B+C)	**4,142.54**	**3,149.81**

General Reserve
Under the erstwhile Companies Act, 1956, general reserve was created through annual transfers of profit in accordance with the applicable regulations. With the introduction of the Companies Act, 2013, the requirement for such mandatory transfers has been withdrawn. As a Nidhi Company, the Company continues to comply with the relevant provisions of the Nidhi Rules, 2014. The balance in general reserve carried forward from previous years may be utilised only in accordance with the provisions of the Companies Act, 2013 and the Nidhi Rules.

Contingency Reserve
During the financial year 2012–13, the Company had created a Contingency Reserve as a matter of abundant caution, considering the then-prevailing volatility in gold prices, to safeguard against any potential decline in the value of gold-backed securities. In view of the sustained uptrend in gold prices over the years and the absence of any adverse movement, the Company obtained the approval of the members at the Annual General Meeting held in 2024 to transfer the balance in the Contingency Reserve to General Reserve. Accordingly, the entire balance has been transferred during the year.

Proposed Dividend
The proposed dividend shall not be recognised as liability as per MCA Circular No. 4/2016 dt. 27.04.2016 until approved by the Shareholders. In terms of this circular, the dividend for financial year of Re. 0.14/- per equity share of Re. 1/- each, as proposed by the Board of Directors, has not been recognised as liability in annual accounts for Financial year 2024-25. If the dividend proposed is approved by the shareholders, the outflow for dividend will be Rs. 120.16 lakhs. The same will be recognised as liability on approval of shareholders in the ensuing Annual General Meeting.

5. LONG-TERM BORROWINGS

Particulars	31.03.2025	31.03.2024
(a) Unsecured Loans		
Unsecured - Deposits (ஈட்டில்லா வைப்பு நிதி)		
Monthly Savings Plan	20.04	31.73
Total (மொத்தம்)	**20.04**	**31.73**

6. LONG-TERM PROVISIONS (நீண்டகால ஒதுக்கீடுகள்)

Particulars	31.03.2025	31.03.2024
(a) Provision for employee benefits (பணிக்கொடை ஒதுக்கீடு)		
Gratuity	146.17	114.45
Leave Encashment	6.48	4.12
Total (மொத்தம்)	**152.66**	**118.57**

7. SHORT-TERM BORROWINGS

Particulars	31.03.2025	31.03.2024
a. Unsecured Deposits (ஈட்டில்லா வைப்பு நிதி)		
Monthly Savings Plan (மாதாந்திர சேமிப்புத் திட்டம்)	1,759.42	1,365.09
Savings Deposits (சேமிப்பு வைப்பு)	1,734.43	1,710.49
Fixed Deposits (நிரந்தர வைப்பு)	20,575.35	17,354.43
Cumulative Deposits (திரண்ட வைப்பு)	32,935.56	29,246.97
Locker Deposits (பாதுகாப்பு பெட்டக வைப்பு)	92.87	64.77
	57,097.64	**49,741.75**
b. Loans and Advances from Related Parties		
Fixed Deposits (நிரந்தர வைப்பு)	30.25	74.65
Cumulative Deposits (திரண்ட வைப்பு)	412.39	414.01
Monthly Savings Plan (மாதாந்திர சேமிப்புத் திட்டம்)	8.42	4.94
Savings Deposits (சேமிப்பு வைப்பு)	11.18	24.67
Locker Deposits (பாதுகாப்பு பெட்டக வைப்பு)	0.05	0.05
	462.29	518.32
Total (மொத்தம்)	**57,559.93**	**50,260.07**

8. OTHER CURRENT LIABILITIES (இதர நடப்பு பொறுப்புகள்)

Particulars	31.03.2025	31.03.2024
Interest accrued but not due on borrowings	149.31	122.65
Unrealized Interest on NPAs	10.72	-
Other Payables:		
(a) Expenses Payable (செலுத்தவேண்டிய செலவுகள்)	4.85	6.85
(b) TDS Payable	11.45	8.98
(c) ESI Payable	0.94	0.93
(d) PF Payable	8.50	7.66
(e) Audit Fees Payable	6.75	4.95
(f) Local Taxes Payable	3.27	-
Total (மொத்தம்)	**195.79**	**152.03**

9. SHORT TERM PROVISIONS (குறுகியகால ஒதுக்கீடுகள்)

Particulars	31.03.2025	31.03.2024
a. Provision for employee benefits (ஊழியர் நல ஒதுக்கீடு)		
(i) Bonus & Exgratia (ஊழியர் நல வெகுமதி)	57.66	48.21
(ii) Gratuity	18.31	11.97
(iii) Leave Encashment (விடுப்பு ஊதியம்)	1.00	0.96
b. Others		
(i) Deferred Lease Rent	5.74	5.91
(ii) Provision for NPA and Bad Debts	65.49	25.00
c. Current Taxes (Net)	107.73	-
Total (மொத்தம்)	**255.92**	**92.05**

10. PROPERTY, PLANT AND EQUIPMENT (நிலையான சொத்து)
DEPRECIATION SCHEDULE FOR THE YEAR ENDED 31-03-2025

Name of the ASSETS சொத்து	GROSS BLOCK (அசல் அடக்கவிலை)				DEPRECIATION (தேய்மானம்)				NET BLOCK (நிகர மதிப்பு)	
	As at 31-03-2024 ஆரம்பம்	ADDITIONS கூடுதல்	DELETION கழித்தல்	As at 31-03-2025 முடிய	Upto 31-03-2024 முடிய	For the Year	Withdrawals	Upto 31-03-2025 முடிய	As at 31-03-2025 முடிய	As at 31-03-2024 முடிய
(i) Property, Plant and Equipment										
Tangible Asset Land (நிலம்)	465.11	-	-	**465.11**	-	-	-	-	465.11	465.11
Building (கட்டிடம்)	241.17	3.54	**(0.53)**	**244.19**	51.33	3.83	**0.07**	55.09	189.10	189.84
Plant & Machinery (இயந்திர தளவாடங்கள்)	190.59	12.57	(55.99)	**147.17**	76.51	13.32	(37.44)	52.39	94.79	114.07
Furniture & Fixtures (தளவாடங்கள்)	374.65	6.72	(102.46)	**278.92**	285.36	13.33	(75.72)	222.97	55.95	89.30
Computers & Accessories (கணினி பொறிகள்)	232.00	3.48	(81.37)	**154.10**	160.71	13.56	(76.53)	97.74	56.36	71.28
Vehicles (வாகனம்)	26.84	-	(0.64)	**26.20**	9.87	2.15	(0.60)	11.43	14.77	16.96
Sub Total (A) (மொத்தம்)	**1,530.36**	**26.31**	**(240.98)**	**1,315.69**	**583.79**	**46.18**	**(190.22)**	**439.62**	**876.07**	**946.57**
(ii) Intangible assets										
Software	5.25	-	-	5.25	0.53	0.53	-	1.05	4.20	4.73
SUB TOTAL (B)	**5.25**	-	-	**5.25**	**0.53**	**0.53**	-	**1.05**	**4.20**	**4.73**
(iii) Capital Work-in-Progress (C)	-	-	-	-	-	-	-	-	-	-
(iv) Intangible Assets under development (D)	-	-	-	-	-	-	-	-	-	-
Total (A+B+C+D) (மொத்தம்)	**1,535.61**	**26.31**	**(240.98)**	**1,320.94**	**584.31**	**46.71**	**(190.22)**	**440.67**	**880.27**	**951.29**
Previous Year Total (மொத்தம்)	**1,436.65**	**111.81**	**(2.36)**	**1,535.61**	**533.62**	**56.34**	**(5.64)**	**584.31**	**951.29**	-

10. a. Intangible Assets under development Aging Schedule

Particulars	Amount in CWIP for a period of				Total
	Less than 1 year	1-2 Years	2-3 Years	More than 3 Years	
Projects in progress	-	-	-	-	-
Projects temporarily suspended	-	-	-	-	-
Total (மொத்தம்)	-	-	-	-	-

10. b. Intangible Assets under development Completion Schedule

Particulars	To be completed in			
	Less than 1 year	1-2 Years	2-3 Years	More than 3 Years
Project 1	-	-	-	-
Project 2	-	-	-	-
Total (மொத்தம்)	-	-	-	-

11. LONG TERM LOAN & ADVANCES (நீண்ட கால கடன்களும், முன்பணமும்)

Particulars	31.03.2025	31.03.2024
(a) Other Loans and Advances		
Unsecured Loans - Staff loans (ஊழியர்கள் கடன்)	3.16	4.59
Secured Loans - Doubtful		
Registered Mortgage Loans (அடமான கடன்)	67.91	67.82
Total (மொத்தம்)	**71.07**	**72.41**

12. OTHER CURRENT ASSETS (இதர நடப்பு சொத்துக்கள்)

Particulars	31.03.2025	31.03.2024
Utility & Statuory Deposits	3.27	3.27
Total (மொத்தம்)	**3.27**	**3.27**

13. INVENTORIES (பொருள் பட்டியல்)

Particulars	31.03.2025	31.03.2024
Stock of Printing and Stationery (அச்சிடுதல் மற்றும் எழுதுபொருட்களின் இருப்பு)	9.90	0.37
Total (மொத்தம்)	**9.90**	**0.37**

14. CASH AND CASH EQUIVALENTS (பணம் மற்றும் பணம் ஒத்தமதிப்புடைய சொத்துகள்)

(₹ in lakhs)

Particulars	31.03.2025	31.03.2024
(a) Cash and cash equivalents		
(i) Balances with banks (வங்கியிருப்பு)	629.10	165.87
(ii) Cash on hand (ரொக்க கையிருப்பு)	667.34	841.14
(iii) Other Bank Balances	-	-
Bank Deposits with less than 12 months maturity (வங்கியிருப்பு வைப்பு நிதி)	-	-
Unencumbered term deposits with a Scheduled commercial bank as per Rule 14 of Nidhi Rules, 2014 with less than 12 months Maturity	6,042.40	5,100.39
Total (மொத்தம்)	**7,338.84**	**6,107.40**

15. SHORT TERM LOANS AND ADVANCES (குறுகியகால கடன்களும், முன்பணமும்)

Particulars	31.03.2025	31.03.2024
(a) Other Loans & Advances	-	-
Loans and advances to Members		
Secured, considered Good		
Jewel Loans (நகைக்கடன்)	53,927.85	46,351.79
Loan Against Deposits (வைப்புநிதிகள் மீதான கடன்)	500.82	807.33
Unsecured considered Good	-	-
Advance to Suppliers (இதர முன்பணம்)	1.05	-
Premises Advances (இடமுன்பணம்)	104.96	92.51
Staff Advance (ஊழியர் முன்பணம்)	11.48	8.61
Other advances recoverable in cash or kind		
Current Income Taxes Net	-	104.42
Disputed Income tax AY 2017-18 Paid	1.00	1.00
Disputed PF Demand Paid	28.32	28.32
Goods & Service Tax (சரக்கு மற்றும் சேவை வரி)	52.23	49.23
Income Tax - Earlier Year (Net) (வருமான வரி)	176.06	43.48
Interest Accrued on bank deposit	23.05	19.79
Pre-paid Expenses (முன்கூட்டி செலுத்திய செலவு)	9.13	9.57
Other receivables	10.65	2.00
Total (மொத்தம்)	**54,846.62**	**47,518.06**

16. REVENUE FROM OPERATIONS (செயல்முறை வருவாய்)

Particulars	31.03.2025	31.03.2024
(a) Interest on Advances	7,191.54	5,663.18
(b) Other Financial Services	95.01	31.06
(c) Interest income	407.97	333.92
Total (மொத்தம்)	**7,694.52**	**6,028.16**

17. OTHER INCOME

Particulars	31.03.2025	31.03.2024
Other Non-Operative Income	1.58	0.75
Interest on Income Tax Refund	3.66	-
Total (மொத்தம்)	**5.23**	**0.75**

18. FINANCIAL COSTS (நிதி செலவுகள்)

Particulars	31.03.2025	31.03.2024
(a) Interest expenses	4,707.51	3,767.44
(b) Other Borrowing Cost	-	-
Total (மொத்தம்)	**4,707.51**	**3,767.44**

19. EMPLOYEE BENEFIT EXPENSES (ஊழியர் நல செலவுகள்)

(₹ in lakhs)

Particulars	31.03.2025	31.03.2024
(a) Salaries & Wages (சம்பளம், பயிற்சி ஊக்கத்தொகை)	691.37	621.45
(b) Contribution to provident and other funds (சேமநலம் மற்றும் இதர செலுத்தப்பட்ட நிதி)	60.31	54.82
(c) Defined benefit plans to employees (ஊழியர்களுக்கான திட்ட பலன்கள்)	130.20	70.56
(d) Directors Remuneration (இயக்குநர்களுக்கான ஊதியம்)	15.60	12.90
Total (மொத்தம்)	**897.48**	**759.74**

20. ADMINISTRATIVE AND OTHER EXPENSES (நிர்வாகம் மற்றும் இதர செலவுகள்)

Particulars	31.03.2025	31.03.2024
Audit Fees (தணிக்கை கட்டணம்)		
(i) Statutory Audit Fees	7.00	6.00
(ii) Tax Audit Fees	0.50	0.50
(iii) For Other Services	-	0.68
(iv) For Reimbursement of Expenses	1.46	1.27
	8.96	8.45
CSR Expenditure	20.07	16.22
AGM expenses (ஆண்டு பொதுக்குழு செலவு)	5.87	3.95
Annual Maintenance Charges (வருடாந்திர பராமரிப்புச்செலவு)	4.02	2.23
Consultancy, Legal and Professional Charges (சட்ட ஆலோசகர் கட்டணம்)	4.58	7.28
Directors Sitting fees (இயக்குநர்கள் அமர்வு கட்டணம்)	46.10	62.50
Insurance (காப்பீடு)	20.93	16.26
Postage & Courier (தபால் மற்றும் கூரியர் செலவு)	5.98	6.61
Power and fuel (மின்சாரம் மற்றும் எரிபொருள்)	29.17	26.80
Printing and Stationery (அச்சு மற்றும் எழுது பொருட்கள் செலவு)	20.20	32.07
Rates and Taxes (இதர வரிகள்)	52.36	45.88
Rent (வாடகை)	100.81	91.23
Repairs to building (கட்டிட பழுதுபார்ப்பு)	0.89	1.20
Repairs to Machinery (தளவாடங்கள் பழுதுபார்ப்பு)	18.15	14.64
Security Charges (பாதுகாவலர்கள் கட்டணம்)	44.41	41.12
Telephone and Communication (தொலைதொடர்பு கட்டணம்)	5.72	3.86
Travelling and Conveyance (பயணச்செலவு)	13.95	11.49
Other expenses (இதர செலவுகள்)	165.04	62.55
Total (மொத்தம்)	**567.21**	**454.34**

21. Title deeds of Immovable Properties not held in the name of the Company

The title deeds of immovable properties are held in the name of the Company.

22. Revaluation of Property, Plant and Equipments

The Company has not revalued its Property, Plant and Equipments during the year.

23. Loans or Advances

The Company has not granted any loans or advances to the Promoters, Directors, KMPs and the Related parties.

24. Trade Payables & Trade Receivables Ageing Schedule

There are no trade payables or trade receivables as on the date of Balance Sheet.

25. Details of Benami properties held

No proceedings have been initiated or pending against the Company for holding any Benami property under the Benami transactions (Prohibition) Act, 1988.

26. Working Capital / Borrowings / Wilful Defaulter

The Company has not borrowed from any Banks / Financial Institutions.

27. Relationship with Struck of Companies

Refer Table-1.

28. Registration of charges or satisfaction with Registrar of Companies

The Company has not given any of its assets as security against borrowed funds. Hence filing of charges does not arise for the Company.

29. Compliance with number of layers of companies

The Company does not have any subsidiary and hence reporting under this clause is not applicable.

30. Analytical Ratios

Refer Table -2

31. Compliance with approved schemes of arrangement

The Company has not gone with any scheme of arrangement during the year.

32. Utilisation of borrowed funds and Share Premium

The Company has not advanced or loaned or invested funds to any other person or entity including foreign entities during the year.

The Company has not received any funds from any person or entity including foreign entity for the purpose of lending or invest in any other person or provide any security or guarantee on behalf of ultimate beneficiary.

33. Corporate Social Responsibilty

Refer Table - 3

34. Details of Crypto Currency or Virtual Currency

The company has not traded in any crypto or virtual currency during the year.

35. Undisclosed Income

The company has does not have any transactions that are not recorded in the books of accounts.

36. NPA Provisioning as per Rule 20 of the Nidhi Rules, 2014

₹ in lakhs

Particulars	Amount Rs.
The total amount of provisions, if any, to be made on account of income reversal and non-performing assets remaining unrealised	61.23
The cumulative amount provided till the previous year	23.00
The amount provided in the current year	38.23
The balance amount to be provided	-

Table - 1 - Annexure to Notes # 27 Relationship with Struck of Companies

Name of the Struck off Company	Nature of transactions with struck off company	"Balance outstanding ₹ in lakhs"	Relationship with the struck off company, if any, to be disclosed
"Ostrya Labs Private Limited CIN: U74900TN2011PTC083705"	Part Payment Received Against Outstanding Advance	10.61	Nil

Table - 2 - Annexure to Notes # 30 Analytical Ratios

₹ in lakhs

Ratio	Numerator	Denominator	Current Period	Numerator Prev Period	Denominator Prev Period	Previous Period	% Variance	Reason for variance
Current Ratio	62,195.36	58,011.64	1.07	53,625.83	50,504.15	1.06	0.97%	No major variation.
Debt-Equity Ratio	-	-	-	-	-	-	-	This is a Nidhi company. It does not have outside debt.
Debt Service Coverage Ratio	-	-	-	-	-	-	-	
Return on Equity Ratio	1,094.81	860.97	1.27	734.44	856.22	0.86	48.25%	Better performance by the company
Inventory Turnover Ratio	-	-	-	-	-	-	-	Not Applicable
Trade Receivables Turnover Ratio	-	-	-	-	-	-	-	
Trade Payables Turnover Ratio	-	-	-	-	-	-	-	
Net Capital Turnover Ratio	-	-	-	-	-	-	-	
Net Profit Ratio	1,094.81	7,694.52	0.14	734.44	6,028.16	0.12	16.79%	No major variation
Return on Capital Employed	1,480.69	4,965.63	0.30	990.93	3,998.36	0.25	20.32%	No major variation
Return on Investment	-	-	-	-	-	-	-	The company has not made any investment.

Table - 3 - Annexure to Notes # 33 Corporate Social Responsibility

₹ in lakhs

S.No.	Particulars	Amount Rs.
(a)	Amount required to be spent by the company during the year	18.53
(b)	Amount of expenditure incurred	20.07
(c)	Shortfall at the end of the year	-
(d)	Total of previous years shortfall	-
(e)	Reason for shortfall	Not applicable
(f)	Nature of CSR activities Projects undertaken include eradication of poverty and malnutrition, promotion of education, livelihood enhancement for orphanages, old age homes, and differently abled children, and promotion of rural sports.	
(g)	Details of related party transactions	Nil
(h)	Where a provision is made with respect to a liability incurred by entering into a contractual obligation, the movements in the provision during the year should be shown	Nil

For **S.Hariharan & Associates,**
Chartered Accountants, F.R. No.001093S
Sd/-
CA. H. VIJAY SARATHI
Partner, M.No.233624

For **Srivatsa & Athreya,**
Chartered Accountants, F.R. No.004069S
Sd/-
CA. K. CHANDRASEKARAN
Partner, M.No. 204965

PLACE : KUMBAKONAM
DATE : 02-09-2025

Sd/-
R. LAKSHMANAN
Whole-Time Director,
DIN : 07177711

Sd/-
S. RAJAVEL
Whole-Time Director,
DIN : 02806374

TBF NIDHI (KUMBAKONAM) LIMITED
NOTES FORMING PART OF THE FINANCIAL STATEMENTS

37. Statement of significant accounting policies

(1) Inventories:
The inventory comprises of stock of printed materials that will be used in rendering the services and is not intended for sale. The same is stated at cost of purchase and other costs incurred to bring it to its present location and condition.

(2) Cash and cash equivalents:
Cash and cash equivalents are held for the purpose of meeting short-term cash commitments. Cash equivalents are short term highly liquid investments that are readily convertible into known amounts of cash and which are subject to an insignificant risk of changes in value. Cash and cash equivalents include cash-in-hand, cash at bank, cheque in hand, remittances in transit and short-term investments with an original maturity period of three months or less.
Cash Flow Statement:
Cash flows are reported using the indirect method as prescribed in AS-3, whereby the net profit before tax is adjusted for the effects of transactions of a non-cash nature and any deferrals or accruals of the past or future cash receipts or payments. The cash flows from regular revenue generating, investing and financing activities of the company are segregated.

(3) Events occurring after the Balance sheet date:
Events occurring after the Balance Sheet are considered up to the date of approval of the accounts by the Board of Directors, if material.
The proposed dividend is to be declared only after the reporting period and cannot be recognized as a liability in the financial statements as per the revised AS-4 because it does not meet the criteria of present obligation. Hence the same is disclosed in the notes.

(4) Use of estimates:
The preparation of the financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported balances of assets and liabilities and disclosures relating to contingent liabilities as at the date of the financial statements and reported amounts of income and expenses during the period. Examples of such estimates include useful life of property, plant and equipment, intangible assets and provision for taxes.
Accounting estimates could change from period to period. Actual results could differ from those estimates. Appropriate changes in estimates are made as the Management becomes aware of changes in circumstances surrounding the estimates. Changes in estimates are reflected in the financial statements in the period in which changes are made and, if material, their effects are disclosed in the notes to the financial statements.

(5) Revenue Recognition:

i. General:
Revenue is recognised as earned and accrued when it is reasonably certain that its ultimate collection will be made and the revenue is measureable.

ii. Income from loans and staff loans
Interest income from loan transactions is accounted on a time proportion basis taking into account the amount outstanding and the rate applicable except on realization basis in respect of non-performing assets as per the prudential norms prescribed under Nidhi Rules.

iii. Interest on bank deposits
Interest income on deposit accounts with banks and others is recognized on a time proportion basis taking into account the amount outstanding and the rate applicable.

iv. Other operating revenue
Processing charges like Service charges, documentation charges and other fees on loan transactions are recognised at the commencement of the contract when the right to receive the same is established.

(6) Property, Plant and Equipment

Property, plant and equipment's are stated at cost, less accumulated depreciation. Direct costs are capitalised until Property, plant and equipment's are ready for use.

Depreciation on Property, plant and equipment is provided on Straight Line Method (SLM) by using the rates arrived at based on the useful lives which are equal to the useful lives prescribed under the Schedule II to the Companies Act, 2013.

Depreciation on assets acquired/sold during the year is recognized on prorate basis in the statement of profit and loss till the date of sale or from the date of acquisition.

During the year, the Company conducted a physical verification of its property, plant, and equipment. Based on this exercise, certain assets with a net carrying amount of ₹49.92 lakhs were identified as worn out and no longer in use. As no future economic benefits are expected from their use or disposal, these assets were derecognised in accordance with the Company's accounting policy and the provisions of Accounting Standard (AS) 10 – Property, Plant and Equipment. The resulting loss has been charged to the Statement of Profit and Loss under "Other Expenses."

Subsequent expenditures relating to property, plant and equipment is capitalized only when it is probable that future economic benefits associated with these will flow to the company and the cost of the item can be measured reliably. Repairs and maintenance costs are recognized in the Statement of Profit and Loss when incurred. The cost and related accumulated depreciation are eliminated from the financial statements upon sale or retirement of the asset and the resultant gains or losses are recognized in the Statement of Profit and Loss.

Items of property, plant and equipment retired from active use and held for disposal is stated at the lower of their carrying amount and net realisable value. Any write-down is recognised in the statement of profit and loss.

The carrying amount of an item of property, plant and equipment is derecognised

(a) on disposal; or

(b) when no future economic benefits are expected from its use or disposal.

The gain or loss arising from the derecognition of an item of property, plant and equipment is determined as the difference between the net disposal proceeds, if any, and the carrying amount of the item and is included in the statement of profit and loss when the item is derecognised.

Advances paid towards the acquisition of property, plant and equipment outstanding at each balance sheet date are shown as capital advances under long term loans and advances and the cost of property, plant and equipment not ready for its intended use on such date is disclosed under 'Capital work-in-progress.

(7) Retirement and other employee benefits:

(a) Short Term Employee Benefits:

All employee benefits falling due wholly within twelve months of rendering the service are classified as short-term employee benefits, which include benefits like salaries, short term compensated absences, performance incentives, etc., and are recognized as expense in the period in which the employee renders the related service.

(b) Defined-contribution plans:

The Company has defined contribution plans for post-employment benefits, namely, Provident Fund, and social security measures under ESI and the Company's contributions thereto are charged to the Statement of Profit and Loss every year.

(c) Defined Benefit plans:

The Company offers its employees defined Benefit Plans in the form of Gratuity and Leave Encashment. Benefits under the defined Benefit plans are typically based on years of service and the employee's compensation generally immediately before retirement. The provision for gratuity and leave encashment is made for all employees. The Commitments are generally determined at the year-end on Actuarial basis. These Commitments are valued at Present value of Expected future payments with consideration for calculated future salary increases using a discount rate corresponding to the interest rate estimated by an actuary having regard to interest rate on government bonds with a remaining term that is almost equivalent to average balance working period of employees. On adoption of accounting standard 15 on employee benefits, actuarial valuation is done on Projected Unit Credit Method. Gains and losses of changed actuarial assumptions are charged to Statement of Profit and Loss.

Disclosures under Para 120 of AS-15

Table 1: Amount to be recognised in Profit & Loss account net periodic benefit cost recognised [AS 15 Para 120 (g) (i) to (viii)]

₹ in lakhs

Particulars	Gratuity		Leave Encashment	
	31-03-2025	31-03-2024	31-03-2025	31-03-2024
Current Service Cost	11.28	9.35	7.48	5.07
Past Service Cost	-	-	-	-
Interest Cost	9.08	8.05	-	-
Expected Return on Plan Assets	-	-	-	-
Curtailment Cost / (Credit)	-	-	-	-
Settlement Cost / (Credit)	-	-	-	-
Net actuarial (gain)/ loss recognized in the year	17.70	1.69	-	-
Expenses Recognized in the statement of Profit & Loss	**38.06**	**19.10**	**7.48**	**5.07**

Table 2: Analysis of actuarial (gain)/ loss [As per disclosure item 120 (n) (ii)]

₹ in lakhs

Particulars	Gratuity	Leave Encashment
Actuarial (gain)/loss for the year – Obligation	17.70	-
Actuarial gain/(loss) for the year - Plan Assets	-	-
Total (gain) / loss for the year	17.70	-
Actuarial (gain) / loss recognized in the year	17.70	-
Unrecognized actuarial (gains) / losses at the end of year	-	-

Table 3 - Amounts to be recognised in balance sheet details of provision for gratuity [As 15 Para 120 (f) (i) to (iv)]

₹ in lakhs

Particulars	Gratuity		Leave Encashment	
	31-03-2025	31-03-2024	31-03-2025	31-03-2024
Present Value of Obligation as at the end of the year	164.48	126.42	7.48	5.08
Value of Plan Assets as at the end of the year	-	-	-	-
Funded Status	(164.48)	(126.42)	(7.48)	(5.08)
Unrecognized Actuarial (gains) / losses	-	-	-	-
Net Asset / (Liability) Recognized in Balance Sheet	(164.48)	(126.42)	(7.48)	(5.08)

Table 4 - changes in present value of defined benefit obligation and reconciliation thereof - AS 15 [AS 15 ® Para 120 (c) (i) to (x)]

₹ in lakhs

Particulars	Gratuity		Leave Encashment	
	31-03-2025	31-03-2024	31-03-2025	31-03-2024
Present Value of Obligation as at the beginning of the year	126.42	107.32	5.08	4.12

Acquisition adjustment	-	-	-	-
Interest Cost	9.08	8.05	-	-
Past Service Cost	-	-	-	-
Current Service Cost	11.28	9.36	7.48	5.08
Curtailment Cost / (Credit)	-	-	-	-
Settlement Cost / (Credit)	-	-	-	-
Benefits paid	-	-	-	-
Actuarial (gain)/ loss on obligations	17.70	1.69	2.41	0.96
Present Value of Obligation as at the end of the year	164.48	126.42	7.48	5.08
Current Liability	18.31	11.97	1.00	0.74
Non-current Liability	146.17	114.45	6.48	4.34

Table 5 – Actuarial Assumptions

Particulars	Gratuity		Leave Encashment	
	31-03-2025	31-03-2024	31-03-2025	31-03-2024
Discount Rate	6.74%	7.18%	6.74%	7.18%
Expected Return on Assets	-	-	-	-
Salary Escalation Rate	7.00%	7.00%	7.00%	7.00%
Attrition Rate	5.00%	5.00%	5.00%	5.00%

(8) Borrowing Costs:

The company does not have borrowings made for the purpose of acquiring, constructing, or producing qualifying assets. Interest paid on deposits accepted from members, though classified as borrowings in the financial statements, is part of the company's ordinary business operations and is charged to the Statement of Profit and Loss on an accrual basis.

(9) Reporting of Segments:

The company operates in only one segment and its operations are in India and hence the company has not given specific disclosures on segment reporting. Company operates in a single geographical segment. Hence, secondary geographical segment information disclosure is not applicable.

(10) Related Party Transactions:

(a) Related parties and their relationship: -

(I) Directors and Key Management Personnel

S.No.	Name of the Party	Nature of Relationship
1	CA. M. Raman	Director
2	Janagam Baskaran	Director
3	R. Lakshmanan	Whole-time Director
4	Dr. P. Ravichandran	Director
5	Mukan Chand Sureshkumar	Director
6	S. Rajavel	Whole-time Director
7	M. Uppiliyappan	Director
8	Y. Hariharapandian	Director

(II) Relatives of a Director

S.No.	Name of the Party	Nature of Relationship
1	B. Paripoorana Anandam	Relative of a Director

(b) The related party transactions made during the year are detailed below:-.

₹ in lakhs

S.No.	Party	Nature of Transaction	31-03-2025	31-03-2024
1	Whole-time Directors	Remuneration paid	15.60	12.90
2	Directors and their relatives in the capacity as members	Interest paid to directors on deposits during the year	41.79	38.97
3	Directors and their relatives in the capacity as members	Deposit matured during the year	465.14	450.14
4	Directors and their relatives in the capacity as members	Deposit renewed during the year	414.71	427.87
5	Directors and their relatives in the capacity as members	Deposit made during the year	9.82	59.24
6	Relative of a Director	Salary paid in the capacity as a full-time employee	10.51	9.09
7	Directors	Sitting fees paid	46.10	62.50

(c) Balances with related parties as at March 31, 2025

₹ in lakhs

S.No.	Name of the Party	Nature of Transaction	31-03-2025	31-03-2024
1	Directors in the capacity as members	Deposits	36.57	58.91
2	Relatives of the directors in the capacity as members	Deposits	425.72	459.41

(11) Accounting for leases:

Leases, where the Lessor effectively retains substantially all the risks and benefits of ownership of the leased term, are classified as operating leases. Operating lease payments are recognized as an expense in the statement of profit and loss on a straight-line basis over the lease term.

Where the company is lessee: The Company has entered into operating lease agreements for leased premises, which are renewable at the mutual consent of both the Lessor and the lessee. The lease rental expense recognized during the year ended March 31, 2025 aggregates to Rs.100.81 Lakhs (Previous Year Rs. 91.23 lakhs). The company has operating lease arrangements with step-up clauses. In accordance with the accrual basis of accounting, the lease payments are recognised on a straight-line basis over the lease term. The differential amount is recognised as a provision for incremental lease rent under liabilities. The provision for such differential lease rent as per the lease agreement has been quantified in the books for Rs. 5.74 (Previous Year – Rs. 5.91). The provision reversed during the year amounts to Rs. 0.17.

The future minimum lease payments under non-cancellable leases are as follows.

Particulars	31-03-2025 ₹ in lakhs	31-03-2024 ₹ in lakhs
Not later than one year	61.26	51.64
Later than one year but not later than five years	130.74	119.09
Later than five years	Nil	Nil

(12) Earnings per share (EPS):

Basic and diluted earnings per share is calculated by dividing the net profit or loss for the year attributable to equity shareholders (after deducting attributable taxes) by the weighted average number of equity shares outstanding as at the end of the financial year.

Particulars		31-03-2025	31-03-2024
Profit for the year	₹ in lakhs	1,094.81	734.44
Profit Attributable to Equity Shareholders	₹ in lakhs	1,094.81	734.44
Weighted Average No. of Equity Shares (face value of Re.1/- each)		8,58,06,748	8,50,18,757
Earnings per share basic and diluted	Rs.	1.28	0.86

(13) Taxes on Income:

Tax expenses comprise of current and deferred taxes.

Current taxes

Provision for income tax is made on the basis of the estimated taxable income as per the provisions of income tax act, 1961 and the relevant finance act, after taking into consideration judicial pronouncements and opinions of the tax advisors of the Company. Tax payments are setoff against provisions wherever the Company has a legally enforceable right to set off.

Deferred tax

Deferred tax is provided in respect of all material timing differences between the accounting and tax treatment of income and expenditure, which are expected with reasonable probability to reverse in subsequent periods. The deferred tax charge or credit and the corresponding deferred tax liabilities or assets are recognized using the tax rates that have been enacted or substantively enacted by the balance sheet date.

Deferred tax assets are recognized only to the extent there is reasonable certainty that the assets can be realized in future; however, where there is unabsorbed depreciation or carried forward loss under taxation laws, deferred tax assets are recognized only when there is a virtual certainty of realization of such assets. The carrying amount of deferred tax assets are reviewed as at each balance sheet date and written down or, written up to reflect the amount that is reasonably/virtually certain (as the case may be) to be realized.

Deferred tax assets and deferred tax liabilities have been setoff wherever the Company has a legally enforceable right to set off and where the deferred tax assets and deferred tax liabilities relate to income taxes levied by the same taxation authority.

During the year the company has recognised a deferred tax asset of Rs. 37.87 lakhs during the financial year (P.Y. 7.67 lakhs).

₹ in lakhs

Particulars	31-03-2025 Amount Rs.	31-03-2024 Amount Rs.
WDV as per Companies Act	880.27	951.29
Less: Land	465.11	465.11
Net WDV as per Companies Act	**415.16**	**486.19**
WDV as per Income Tax act	322.44	354.24
Timing Difference due to depreciation	**92.73**	**131.95**
Disallowances		
Provision for Gratuity	164.48	126.42
Provision for Leave Salary	7.48	5.08
Provision for Incremental Rent	5.74	5.91
Provision for Doubtful Debts	65.49	25.00
Timing Difference due to disallowances	**243.19**	**162.41**

NET TIMING DIFFERENCE	**150.46**	**30.46**
Tax @ 22%	33.10	6.70
Surcharge @ 10%	3.31	0.67
Cess @ 4%	1.46	0.29
Deferred Tax Assets	**37.87**	**7.67**
Previous year Deferred Tax Asset	**7.67**	**6.08**
Deferred Tax Asset to be created	**30.20**	**1.59**

(14) Intangible fixed assets:

The Company's intangible asset comprises computer software, used exclusively for providing services. It is recognised when it is probable that future economic benefits will flow to the Company and the cost can be measured reliably. The software is initially measured at cost and subsequently carried at cost less accumulated amortisation and any impairment losses.

The software is amortised on a straight-line basis over its estimated useful life of 10 years. The amortisation expense for the year ended 31st March 2025 has been charged to the Statement of Profit and Loss. The carrying amount of the software, net of accumulated amortisation, is presented under intangible assets in the financial statements.

(15) Impairment of Assets:

The carrying amounts of assets are reviewed at each balance sheet date if there is any indication of impairment based on internal / external factors. An impairment loss is recognized in the statement of profit and loss wherever the carrying amount of an asset exceeds its recoverable amount. The recoverable amount is greater of asset's net selling price and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value at the weighted average cost of capital.

An impairment loss is reversed in the statement of profit and loss if there has been a change in the estimates used to determine the recoverable amount. The carrying amount of the asset is increased to its revised recoverable amount, provided that this amount does not exceed the carrying amount that would have been determined (net of any accumulated amortization or depreciation) had no impairment loss been recognized for the asset in prior years.

(16) Provisions:

A provision is recognized when the company has a present obligation as result of past event. It is probable that an outflow of resources will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation. Provisions are not discounted to their present value and the determined based on the best estimate required to settle the obligation at the balance sheet date. These are reviewed at each balance sheet date and adjusted to reflect the current best estimates.

Disclosure as per Para 66 of AS - 29

Particulars	Provisions for Loans	Provision for Contractual Obligations
Openings Balance	25.00	10.98
Add: Additional provision made	29.51	-
Less: Amount used	-	-
Less: Reversal	-	-
Closing balance	54.51	10.98

(17) Contingent Liabilities and Commitments:

Contingent liabilities are disclosed when the company has a possible obligation and it is probable that an outflow of resources embodying economic benefits may not be required to settle the obligation or where reliable estimate of the obligation cannot be made.

Contingent liabilities are not recognised in the financial statements. A contingent asset is neither recognised nor disclosed in the financial statements.

a) The company has received two demands of Rs.10.33 lakhs and Rs.45.71 lakhs aggregating to Rs.56.04 lakhs from the Assistant Provident Fund Commissioner, Trichy on account of alleged default under EPF Scheme 1952. The Company has preferred an Appeal before the Appellate Authorities against the above Order and are advised that the company has a strong case in its favour. Hence no provision is considered necessary towards the above demand and an amount of Rs. 28.32 lakhs paid under protest before filing the Appeal is reflected under "Loans & Advances" in the Current Assets. To the extent of this demand, there is a Contingent Liability not provided for.

b) The company has received a demand of Rs. 245.44 lakhs from The Assistant Commissioner of Income Tax Circle 2(1) Trichy on completion of scrutiny assessment proceedings for the Assessment Year 2017-18. The Company has gone on appeal against the order and is advised by the professionals that there is a fair chance in winning the appeal. Hence no provision is made. towards the above demand and an amount of Rs. 150.82 lakhs paid under protest before filing the Appeal is reflected under "Loans & Advances" in the Current Assets. To the extent of this demand, there is a Contingent Liability not provided for.

c) Estimated amount of contracts remaining to be executed on capital account and not provided for (Net of advances) is Rs. Nil. (Previous Year – Nil).

d) Claims against the company not acknowledged as debt is Rs. NIL (Previous year Rs. NIL)

as per our report of even date

For **S.Hariharan & Associates,**
Chartered Accountants, F.R. No.001093S
Sd/-
CA. H. VIJAY SARATHI
Partner, M.No.233624

For **Srivatsa & Athreya,**
Chartered Accountants, F.R. No.004069S
Sd/-
CA. K. CHANDRASEKARAN
Partner, M.No. 204965

For and behalf of the Board

Sd/-
R. LAKSHMANAN
Whole-Time Director,
DIN : 07177711

Sd/-
S. RAJAVEL
Whole-Time Director,
DIN : 02806374

PLACE : KUMBAKONAM
DATE : 02-09-2025

உறுப்பினர்களுக்கு வேண்டுகோள் :

நமது நிறுவனத்தின் உறுப்பினர்கள் அனைவரும் நிறுவனத்துடனான பரிவர்த்தனையை இலகுவாக்க தங்களது ஆதார் மற்றும் பான் (PAN) எண்ணை தங்களது கிளையில் உள்ள கணக்குடன் புதுப்பித்துக் கொள்ளுமாறு கேட்டுக்கொள்கிறோம்.

தங்களது முகவரி, அலைபேசி எண் மற்றும் மின்னஞ்சல் மாற்றம் ஏதும் இருப்பின் உடன் தங்கள் கிளைக்கு கடிதம் மூலம் தெரியப்படுத்த கேட்டுக்கொள்கிறோம்.

TBF NIDHI (KUMBAKONAM) LIMITED

CIN : U65991 TN 1993 PLC 025555

FINANCIAL PERFORMANCE & RATIO FOR THE PAST 10 YEARS

₹ in Lakhs

PARTICULARS	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
Interest Income	2698.12	2624.25	3024.42	3217.90	3504.88	3655.91	4472.51	5274.45	5997.10	7599.51
Interest Expenses	2038.23	1790.40	1965.17	2134.81	2237.29	2183.14	2738.43	3222.51	3767.44	4707.51
Net Interest Income	659.89	833.86	1059.24	1083.09	1,267.58	1472.77	1734.08	2051.94	2229.66	2892.00
Other Income	18.69	27.40	32.93	24.57	26.82	20.45	23.1	28.70	31.81	100.24
Net Revenues	678.58	861.25	1092.17	1107.67	1,294.40	1493.23	1757.18	2080.64	2261.47	2992.24
Establishment Expenses	352.31	362.81	419.85	503.31	512.20	505.97	559.17	637.59	759.74	897.48
Operating Expenses	6.54	2.54	5.62	4.62	4.49	2.22	0.98	0.00	0.00	0.00
Administration Expenses	195.53	228.87	366.29	306.26	234.23	240.64	365.87	391.66	454.34	567.21
Depreciation	51.68	52.82	54.43	53.75	48.98	62.18	46.45	47.72	56.34	46.71
Operating costs	606.05	647.05	846.18	867.94	799.90	811.00	972.47	1076.97	1270.42	1511.40
Profit Before Exceptional Items & Tax	72.53	214.20	245.99	239.73	494.51	682.23	784.71	1003.67	991.05	1480.84
Exceptional items (Net)			4.27	0.52	0.73	0.29	(1.13)	(0.14)	(0.12)	(0.15)
Profit before Tax	72.53	214.20	241.72	239.21	493.77	682.52	783.58	1003.53	990.93	1480.69
Provision for Taxation	43.52	73.69	61.18	72.27	132.12	188.14	222.56	260.29	258.07	416.08
Profit After Tax	29.01	140.51	180.54	166.94	361.65	494.38	561.02	743.24	732.86	1064.61
Funds :										
Paid up Capital	796.99	797.30	797.64	840.44	840.67	840.87	841.17	845.54	856.22	860.97
Reserves & Surplus	338.68	479.19	582.85	655.02	934.00	1356.28	1855.13	2508.05	3149.81	4142.54
Net Worth	1,135.67	1276.49	1380.49	1495.46	1774.67	2197.16	2696.30	3353.59	4006.03	5003.51
Deposits	19314.14	21091.34	23656.63	26758.03	28641.52	30134.43	37624.29	42784.18	50226.99	57487.05
Loans	16133.24	18405.42	20735.11	22527.62	26333.23	28055.85	34328.26	39508.53	47226.94	54496.58
Investments (SLR Deposits)	2707.88	2600.00	2950.00	4425.0	2897.00	3043.00	3875.57	4295.00	5100.39	6042.40
Investments (SBI Gold Deposit)	224.15	0	0	0	-					
Key Ratios :										
Debt / Equity Ratio	17.01	16.52	17.14	17.89	16.14	13.72	13.95	12.76	12.54	11.49
Average Earning per share (EPS) @	0.04	0.18	0.23	0.20	0.43	0.59	0.67	0.88	0.86	1.24
Return on Average Networth	2.53%	11.65%	13.59%	11.61%	22.12%	24.89%	20.80%	0.25	0.20	0.24
Dividend per share (₹)	0.06	0.08	0.10	0.09	0.10	0.11	0.11	0.11	0.12	0.14
Dividend payout ratio	1.64	0.45	0.44	0.44	0.23	0.19	0.16	0.12	0.14	0.11
Book value per share	1.42	1.60	1.73	1.78	2.11	2.61	3.21	3.97	4.68	5.81
Market value per share	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Price/Earning Ratio	27.35	5.67	4.42	4.91	2.32	1.70	1.50	1.13	1.16	0.80

@ Weighted Average Earnings Per Share.

TBF NIDHI (KUMBAKONAM) LIMITED

CIN : U65991 TN 1993 PLC 025555

FINANCIAL PERFORMANCE & RATIO FOR THE PAST 10 YEARS

₹ in Lakhs

PARTICULARS	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
Incremental Ratios :										
Growth in Deposits in %	-11.11%	9.20%	12.16%	13.11%	7.04%	5.21%	24.85%	13.71%	17.40%	14.45%
Growth in Advances in %	-10.21%	14.08%	12.66%	8.64%	16.89%	6.54%	22.36%	15.09%	19.54%	15.39%
Cost of fund procurement	10.55%	8.49%	8.31%	7.98%	7.81%	7.24%	7.28%	7.53%	7.50%	8.19%
Revenue from Deployment of Funds	14.32%	12.49%	12.77%	11.94%	11.99%	11.76%	11.71%	12.04%	11.46%	12.55%
Net Yield	3.77%	4.00%	4.46%	3.96%	4.18%	4.51%	4.43%	4.51%	3.96%	4.36%
No.of Branches	35	36	38	38	38	38	39	39	41	42
Profit per Branch	0.83	3.90	4.75	4.39	9.52	13.01	14.39	18.58	17.87	25.35
Total Business	35447.38	39496.76	44391.74	49285.64	54974.76	58190.28	71952.55	82292.71	97453.93	111983.63
Permanent Employees - Men	95	110	123	147	135	123	135	128	134	147
Permanent Employees - Women	42	46	47	61	47	49	60	56	71	81
Permanent Employees - Total	137	156	170	208	182	172	195	184	205	228
Apprentice Trainees - Men	45	40	31	7	12	18	8	18	21	23
Apprentice Trainees - Women	21	17	14	1	3	1	2	21	17	10
Apprentice Trainees - Total	66	57	45	8	15	19	10	39	38	33
Business per employee	174.62	185.43	206.47	228.17	279.06	304.66	350.99	369.03	401.04	429.06
Establishment Expenses per employee	1.74	1.70	1.95	2.33	2.60	2.65	2.73	2.86	3.13	3.44
Profit per Employee	0.14	0.66	0.84	0.77	1.84	2.59	2.74	3.33	3.02	4.08
Networth required for Employment Generation	5.59	5.99	6.42	6.92	9.01	11.50	13.15	15.04	16.49	19.17
SLR Deposits	2707.88	2600.00	2950.00	4425.00	2897.00	3043.00	3875.57	4295.00	5100.39	6042.40
% in SLR Deposits	14.02%	12.33%	12.47%	16.54%	10.11%	10.10%	10.30%	10.04%	10.15%	10.51%
Fixed Assets - Land (% with Paid up Capital)	65.28%	65.25%	58.31%	55.34%	55.32%	55.31%	55.29%	55.01%	54.32%	54.02%
Fixed Assets - Building (% with Reserves)	66.27%	46.14%	36.49%	31.89%	21.95%	14.84%	10.64%	7.72%	6.03%	4.56%
Interest Expenses/Interest Earned (%)	75.54%	68.23%	64.98%	66.34%	63.83%	59.72%	61.23%	61.10%	62.82%	61.94%
Advances/Deposits (%)	83.53%	87.27%	87.65%	84.19%	91.94%	93.10%	91.24%	92.34%	94.03%	94.80%

BRANCHES

'House of Mutuals' No. 20/38-A, Dr. Besant Road, **Kumbakonam** - 612 001.
Ph. : 0435 - 2431908, Mobile: 73730 87011

'House of Mutuals' No. 22/120, Indira Gandhi Salai, **Kumbakonam** - 612 001.
Ph. : 0435 - 2424508, Mobile: 73730 87012

'House of Mutuals' No. 79, Theradi Street, **Pattukkottai** - 614 601.
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No. 1/2906, South Street, **Thanjavur** - 613 009.
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No. 115, Gandhiji Road, **Mannargudi** - 614 001.
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No. 3A-3, Om Ganesh Nagar, (Maruthamalai Subramaniya Swamy Devasthana Hr. Sec. School Opp.) **Vadavalli, Coimbatore** - 641 041. Ph.:0422-2426908, Mobile: 73730 87058

No. 231-G, Kamarajar Salai, Near Muni Salai Signal, **Madurai** - 625 009. Ph. : 0452 - 2310908, Mobile: 73730 87019

No. 1, South Devi street, Santhi Furniture Opp., **Srirangam,** Tiruchirappalli - 620 006. Ph.: 0431-2436908, Mobile: 73730 87022

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No. 29, Desabandu Street, Ramar Kovil Sannathi Street, Ram Nagar, **Coimbatore** - 641 009.
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No. 7/1C, 9/1D, Irrattai theru, **Virudhachalam** - 606 001.
Ph. : 04143 - 231908, Mobile: 73730 87036

No. 30/5E, Deen Plaza, Near State Bank, Avaiambalpuram, **Mayiladuthurai** - 609 001.
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No. 72/30, Sannathi Street, **Jayankondam** - 621 802.
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No. 12-A, Vandipalayam Road, **Cuddalore** - 607 004.
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No.62/52, Ther Veedhi, Near Karur Mariamman Temple, **Karur** - 639 001. Ph. : 04324 - 260908, Mobile: 73730 87039

No. 691,693,695, Trichy Main Road, Gugai, **Salem** - 636 006. Ph.: 0427 - 2465908, Mobile: 73730 87042

No. 26, Ground Floor, Gayathri Towers, Binny Compound, Kumaran Road, **Tirupur** - 641 601.
Ph. : 0421 - 2247908, Mobile: 73730 87043

No. 33, 1st Floor, State Bank Road, **Erode** - 638 001. Ph. : 0424 - 2225908, Mobile: 73730 87046

Survey No. 425/12, Muthaliyar Kulalm Lane, Near Mani koondu, **Sirkazhi** - 609 110. Ph. : 04364 - 271908, Mobile: 73730 87051

No. 15, Tamizhsangam Road, Bazaar Street, **Karanthai, Thanjavur** - 613 002.
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No. 9-E, Sri Karpaga Vinayagar Complex, Middle Agraharam Street, **Ariyalur** - 621 704.
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No. 16/49-A, Ground Floor, Sivan kovil street, **Kallakurichi** - 606 202. Ph.: 04151-226908, Mobile: 73730 87040

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No. 80-A, Kamban Street, Near Sangu, Trichy Main Road, **Perambalur** - 621 212. Ph. : 04328 - 275908, Mobile: 73730 87048

No. 692/188-A, Ground Floor, PSR Plaza, Kamarajanar Road, **Attur, Salem** - 636 102. Ph.: 04282-292908, Mobile: 73730 87050

No. 57/3, Aandavar Complex, Mela Veethi, **Peralam** - 609 405. Ph.: 04366-238908, Mobile: 73730 87035

CHENNAI BRANCHES

"House of Mutuals", No. 1/345, Sabari Salai, **Madipakkam, Chennai** - 600 091.
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"House of Mutuals", No. 32, 1st Main Road, (Near Sub Reg. Office), **Nanganallur, Chennai** - 600 061.
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Plot - A, G-Block 1122, 1st Street, **Anna Nagar, Chennai** - 600 040.
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Plot No. 23, Plot No.11, Ragavendra Colony, Chinmaya Nagar, **Virugambakkam, Chennai** - 600 092.
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No. 362/202, Triplicane High Road, **Triplicane, Chennai** - 600 005.
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No. 100, Ground Floor, Opp. M.M. Oil Store, North Park St, Venkatapuram, **Ambattur, Chennai** - 600 053. Ph. : 044 - 26572908, Mobile: 73730 87026

No. 11, R.P. Road, Velmurugan Nagar, Hasthinapuram (Bus Stand Opp.), Chrompet, **Chitlapakkam, Chennai** - 600 064.
Ph. : 044 - 22234908, Mobile: 73730 87052

No. 6/9, Azhagesan Street, (SriVignesh Driving school Opp.), **Tambaram West, Chennai** - 600 045. Ph. : 044 - 22264908, Mobile: 73730 87053

No. 59, Krishna Nagar, Pammal Main Road, **Pammal, Chennai** - 600 075.
Ph. : 044 - 22483808, Mobile: 73730 87054

No. 29, G.N. Complex, 1st Floor, Iyencheri main road, **Urapakkam, Chennai** - 603 210.
Ph. : 044 - 27465908, Mobile: 73730 87055

Old No. 5/8, N.No. 8B, 1st Street East, RE Nagar, **Porur, Chennai** - 600 116. Ph. : 044 - 24828908, Mobile: 73730 87044

No. 35, Periya chetty street, (near Karpagam Silk House) **Chengalpattu** - 603 001. Ph. : 044 - 27424908, Mobile: 73730 87027

No. 11/99, Ground Floor, Munusami nagar, Opp. Sri Revathi Indane Gas, **Medavakkam, Chennai** - 600 100.
Ph. : 044 - 22776908, Mobile: 73730 87045

*SAFE LOCKER AVAILABLE IN BRANCHES**

TBF NIDHI (KUMBAKONAM) LIMITED, KUMBAKONAM.

Registered Office : 20/38-A, Dr. Besant Road, KUMBAKONAM - 612 001.

CIN No: U65991 TN 1993 PLC 025555

ATTENDANCE SLIP

(TO BE HANDED OVER AT THE ENTRANCE OF THE MEETING HALL)

I hereby record my presence at the 32nd Annual General Meeting of the Company to be held at Raya's Grand, 23-25, Mahamaham Tank West, Kumbakonam - 612 001 on Tuesday the 30th September 2025 at 04.30 pm.

....

NAME OF THE ATTENDING MEMBER (IN BLOCK LETTERS)

....

NAME OF THE PROXY

(To be filled by the proxy)

....

SIGNATURE OF THE MEMBER / PROXY

Member's Folio Number.. No. of shares ....

....

(a) Shareholders / Proxy are requested to bring this attendance slip (completed) with them when attending the meeting and hand it over at the gate after affixing the signatures thereon.

பங்கு பரிவர்த்தனை இலகுவாக்க

Folio No.	:	Voter I.D.No.	:
Name	:	Pan No.	:
Address	:	Mobile No.	:
		E-mail Address	:
Nominee	:	Date of Birth	:
Aadhaar Card No.	:	Date of Marriage:	

உறுப்பினர்கள் கருத்து கணிப்பு

தங்களின் பேராதரவினால் நமது நிறுவனம் கடந்த 32 வருடங்களாக மிக வேகமாக வளர்ச்சி அடைந்து வருவதற்கு எங்களது நன்றியை தெரிவித்துக்கொள்கிறோம். உறுப்பினர்களின் சேவையை மேலும் விரிவுபடுத்த தங்களின் ஆலோசனைகளையும், கருத்துக்களையும் வரவேற்கின்றோம்.

தாங்கள் கீழ்கண்ட சேவைகளில் நமது நிறுவனத்தின் செயல்பாடு எப்படி உள்ளது என்ற தங்களின் மேலான மதிப்பீடுகளை எங்களுக்குத் தெரியப்படுத்த வேண்டுகிறோம். தங்களின் மேலான கருத்துக்களே நிறுவனத்தின் வளர்ச்சிக்கு உறுதுணையாக இருக்கும்.

1	2	3	4	5	6	7
சுமார்	சராசரி	திருப்தி	நன்று	மிக நன்று	சிறந்த	தலை சிறந்த

வ. எண்.	சேவை விபரம்	தரம் (1-7)						
1.	வட்டி விகிதம் Rate of Interest		1.3.	வைப்பு நிதி Fixed Deposit, Cumulative Deposit		3.2.	செயல்படும் தன்மை Promptness	
1.1.	சேமிப்புத் திட்டம் Savings Deposit		2.	சேவைக்காக எடுத்துக்கொள்ளும் நேரம் Response Time		3.3.	பொறுப்புணர்வு Responsiveness	
1.2.	மாதாந்திர சேமிப்புத் திட்டம் Recurring Deposit		3.	கவனிப்பு Courtesy		3.4.	பணியினை கையாளும் திறன் Efficiency	
			3.1.	வரவேற்பு Kind Reception		4.	நிறுவனத்தின் நம்பகத்தன்மை மற்றும் பாதுகாப்பு Trust Worthiness & Security	

தங்கள் ஆலோசனை :-

இடம் :

நாள் :

ஒப்பம்

Form No. MGT-11 PROXY FORM
(Pursuant to section 105(6) of the Companies Act, 2013 and rule 19(3) of the Companies (Management and Administration) Rules, 2014)

CIN	U65991 TN1993 PLC 025555
Name of the Company	TBF NIDHI (KUMBAKONAM) LIMITED
Registered Office	"HOUSE OF MUTUALS", NO.20/38A, DR.BESANT ROAD,
	KUMBAKONAM - 612001
Name of the Member(s)	
Registered Address	
E-Mail ID	
Folio No.	

I / we, being the shareholder(s) of .... shares of TBF NIDHI (KUMBAKONAM) LIMITED, hereby appoint :

S.No	Name	Address	E-mail ID	Signature	Failing him/her
1.					
2.					
3.					

as my/our proxy to attend and vote (on poll) for me/us and on my/our behalf at the Annual General Meeting of the Fund, to be held on Tuesday the 30th September, 2025 at 04.30 p.m. at "Raya's Grand", 23-25, Mahamaham Tank West, Kumbakonam - 612 001, and at any adjournment thereof in respect of such resolution(s) as are indicated below:

Resolution No.	Resolution	Optional	
		For	Against
1.	To receive, consider and adopt the Audited Financial Statements for the year ended 31st March, 2025, together with the Report of the Board of Directors and the Auditors thereon.		
2.	To declare Dividend at the rate of 14% for the year ended 31st March, 2025 on period based pro-rata.		
3.	To re-appoint Shri. S. Rajavel [DIN: 02806374] who retires by rotation and being eligible he has offered himself for re-appointment.		
4.	To re-appoint Smt. B. Janagam [DIN: 08668808] who retires by rotation and being eligible she has offered herself for re-appointment.		
5.	To appoint Joint Auditors and Fix their remuneration.		
6.	Appointment of Mr. S. Rajesh Sridharan (DIN: 10753495), as Director of the Company.		
7.	Appointment of Mr. V. Dinesh Chandan (DIN: 10753491), as Director of the Company.		
8.	Appointment of Mr. N. M. Ashok (DIN: 10753489), as Director of the Company.		
9.	Appointment of Mrs. R. Durgalakshmi (DIN: 11245379), as Director of the Company.		

Signed this .... day of .... 2025.

Affix
₹ 1/-
Revenue
Stamp

Signature of Shareholder: Signature of Proxy holder(s):

Note: This form of proxy in order to be effective should be duly completed and deposited at Registered Office of the Company, not less than 48 hours before the commencement of the Meeting (i.e. on or before 04.30 P.M. on Sunday, 28th September 2025)

Promoting Livelihood Enhancement of Economically Weaker Women

Promoting Livelihood Enhancement Projects for Orphanage Home

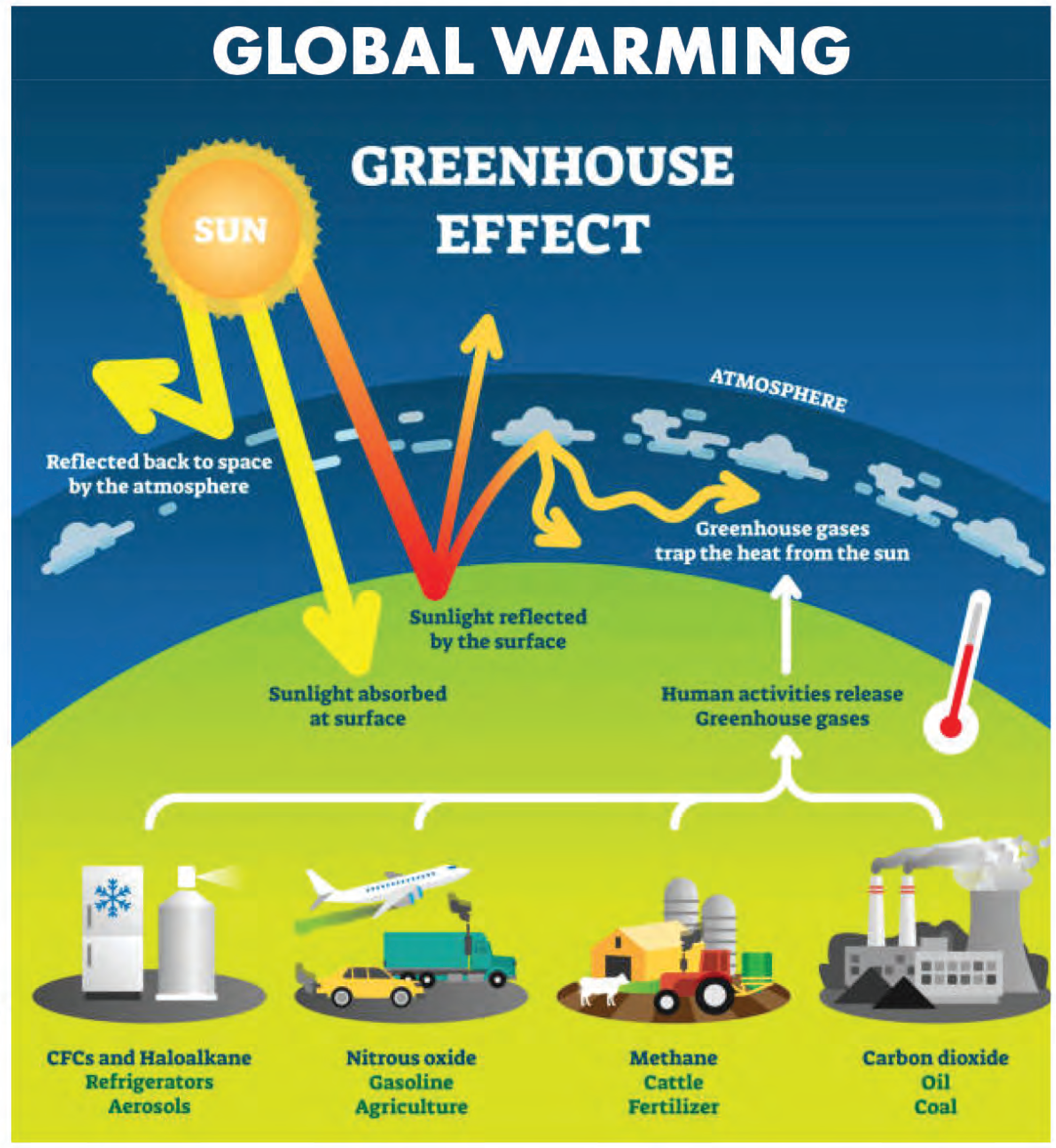
Promoting Livelihood Enhancement Projects for Orphanage Home

Promoting Livelihood Enhancement Projects for Oldage Home

Promoting Rural Sports Training

Promoting Livelihood Enhancement Projects for Orphanage home

Promoting Livelihood Enhancement Projects for Oldage home



ROUTE MAPS TO RAYA'S GRAND from Bus Stand & Railway Station

Book Post

வாழும் வரை இரத்த தானம்! வாழ்ந்த பின் கண் தானம்!!

ஐந்திணையை காப்போம்!! பாதுகாப்பாக வாழ்வோம்!!!

வாழ்வின் சிறந்த நோக்கம் சேமிப்பு

TBF NIDHI SERVES OUR MEMBERS SINCE 1993

Scan **QR** Code to Download Annual Report

To...

....

....

....

A Company by the Members

for the Members to the Members

பாதுகாப்பான முதலீடு! பரஸ்பர பயனோடு!!

ESTD 1993 TBF NIDHI KMU

டி பி எஃப் நிதி (கும்பகோணம்) லிமிடெட்

TBF NIDHI (KUMBAKONAM) LIMITED

இந்திய அரசால் அங்கீகரிக்கப்பட்ட பரஸ்பர சகாயநிதி நிறுவனம்

GST NO : 33AAACT3366M1Z6 • CIN No: U65991 TN 1993 PLC 025555 • tbfkmb@gmail.com • www.tbfkmb.com

R.O.: "பரஸ்பர இல்லம்", எண்.20/38-A, டாக்டர் பெசன்ட் ரோடு, கும்பகோணம்-612 001. ☎:0435-2431918