



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!!

33rd ANNUAL REPORT

2025 - 2026

*Together for
a Better Tomorrow...*



Secure
Savings



Mutual
Growth



Shared
Prosperity



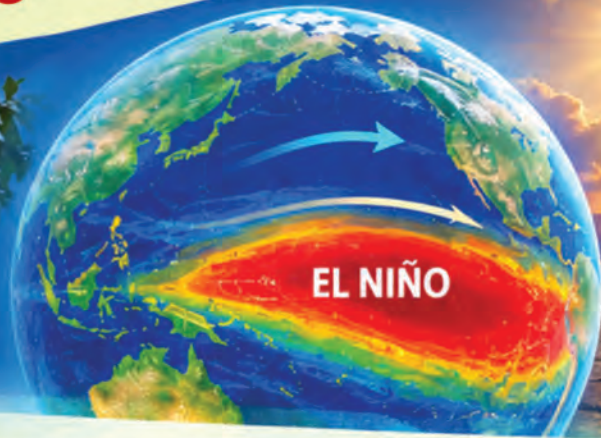
A Brighter
Future



வெப்ப அலை தாக்கத்திலிருந்து
நம்மை பாதுகாத்துக்கொள்ள
இன்றே மரக்கன்றுகள் நடுவோம்.

எல் நினோ - EL NIÑO

மத்திய மற்றும் கிழக்கு வெப்பமண்டல பசிபிக் பெருங்கடலில், கடல் மேற்பரப்பு வெப்பநிலை சராசரியைவிட அதிகமாக இருப்பதன் மூலம் ஏற்படும் ஒரு இயற்கையான வெப்ப தாக்கத்திலிருந்து நம்மை பாதுகாப்போம்.



More
Greenery



A Healthier
Planet



A Safer
Future



Let's Act
Today

Small Steps Today... A Greener, Safer Tomorrow...


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. CA. M. RAMAN

Shri. Dr. P. RAVICHANDRAN
DIRECTORS

Smt. L. BRINDHA
Whole-Time Director
DIN : 11305987

Shri. S. ABAI KUMAR
Whole-Time Director
DIN : 05107517

Shri. M. UPPILIYAPPAN
Whole-Time Director
DIN : 06714333

Shri. S. RAJAVEL
Director
DIN : 02806374

Smt. JANAGAM BASKARAN
Director
DIN : 08668808

Shri. Y. HARIHARAPANDIAN
Director
DIN : 09132518

Smt. R. DURGALAKSHMI
Director
DIN : 11245379

Shri. Dr. N.M. ASHOK
Director
DIN : 10753489

Shri. S. RAJESH
Director
DIN : 10753495

Shri. V. DINESH CHANDAN
Director
DIN : 10753491

STATUTORY AUDITORS

M/S. **ARASU & ARUNACHALAM LLP**
CHARTERED ACCOUNTANTS, F.R.No.: 000210S/S000124
KUMBAKONAM.

M/S. **G. NATESAN & CO**
CHARTERED ACCOUNTANTS, F.R.No.: 002424S
KUMBAKONAM.

LEGAL ADVISORS

Shri. S. MAHASHANMUGAM, B.A., B.L.,
THANJAVUR

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!

புரஸ்பர பயனோடு!!

PROMOTION OF DIFFERENTLY ABLED CHILDREN LIVELIHOOD ENHANCEMENT



PROMOTION OF OLDAGE HOME LIVELIHOOD ENHANCEMENT



Cuddalore, Tamil Nadu, India
92, Ke. Pottai, Cuddalore, Tamil Nadu 607401

இயக்குநர் குழு அவையின் மடல்...

அன்புடையீர்! வணக்கம்.

பேரன்பிற்கும் பெருமதிப்பிற்கும் உரிய நமது நிதி நிறுவனப் பங்கு முதலீட்டாளர்கள் ஒவ்வொருவருக்கும் தற்போது செயல்படும் இயக்குநர் அவையின் சார்பாகவும் உளங்கனிந்த நல்வணக்கத்தையும் நல்வாழ்த்துக்களையும் முதற்கண் தெரிவித்துக்கொள்வதில் பெருமகிழ்ச்சி அடைகிறோம்.

நமது நிதி நிறுவனத்தின் பட்டயக்கணக்காளர்கள் தணிக்கை செய்துள்ள சென்ற 2025-26ஆம் நிதியாண்டின் நிதிநிலை அறிக்கையோடு, இந்த வருடம் நிதி நிறுவனத்தின் பொதுச்சபை கூட்டம் நடைபெறும் இடம், நாள், நேரம் இவற்றுடன் பொதுச்சபையில் நிறைவேற்றப்பட வேண்டி முன் வைக்கப்படும் தீர்மானங்கள் பற்றிய முன்னறிவிப்பும் உள்ளடக்கிய 33வது 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 1416.21 கோடி வர்த்தகம் நடைபெற்றுள்ளது.

இந்த ஆண்டிற்கான பங்கு ஈவுத்தொகை பதினைந்து சதவிகிதமாக (15%) வழங்க இயக்குநர் குழு பரிந்துரை செய்கின்றது.

நமது நிதிநிறுவனம் பெருமைக்குரிய வகையில் கம்பெனி சட்டம் 2013ன்படி 2025-26 நிதியாண்டில் ரூ. 21.61 இலட்சம் சமூக பங்களிப்பிற்காக செலவிட வேண்டும். அதன்படி நமது நிறுவனம் ரூ. 22.38 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 உறுதியர்களுக்கும் எமது அன்பு கலந்த நன்றியையும், பாராட்டுதல்களையும் கூறிக்கொண்டு எதிர்வரும் நாட்களில் அனைவருடனும் நல்லுறவுகளை வலுப்படுத்திக்கொண்டு நமது நிதிநிறுவன வளர்ச்சிக்கு ஏற்ற சேவையில் ஈடுபடுவோம் எனும் உறுதிமொழியினை வழங்குகிறோம்.

நன்றி...

வாழ்க வையகம்!.... வாழ்க வளமுடன்!!....

இடம் : கும்பகோணம் }
நாள் : 30-08-2026 }

இங்ஙனம்,
இயக்குநர்கள் அவைக்குழு

Director's
Letter

Notice
Agenda

Director's
Report

AOC
2

CSR
Report

Auditor's
Report

B / S
P & L

Cash
Flow

NOTES

Financial
Ratio



TBF NIDHI (KUMBAKONAM) LIMITED

Declared as a Nidhi Company By Govt. of India

CIN No: U65991 TN 1993 PLC 025555

R.O.: "House Of Mutuals", No.20/38-A, Dr.Besant Road, Kumbakonam-612 001. ☎:0435-2431918

NOTICE

Notice is hereby given that the 33rd 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 **29th September, 2026** 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, 2026, together with the Report of the Board of Directors and the Auditors thereon.

2. To declare Dividend

To declare Dividend at the rate of 15% for the year ended 31st March, 2026 on period based pro-rata.

3. Re-appointment of retiring Director

To re-appoint Smt. R. Durgalakshmi [DIN: 11245379] who retires by rotation and being eligible she has offered herself for re-appointment.

4. Re-appointment of retiring Director

To re-appoint Shri. S. Rajesh [DIN: 10753495] who retires by rotation and being eligible he has offered himself for re-appointment.

SPECIAL BUSINESS

5. To approve appointment of Smt. L. Brindha [DIN: 11305987] as the Whole-time Director

To consider and if thought fit to pass with or without modification the following resolution as an Ordinary Resolution:

"RESOLVED THAT pursuant to Sections 196(4), 197, 198, of the Companies Act, 2013 read with Schedule V thereof and other applicable provisions, if any, of the Companies Act, 2013 and Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, including amendments and modifications, if any, and Articles 22 to 26 of the Articles of Association of the Company,

approval be and is hereby given for the appointment of Smt. L. Brindha [DIN: 11305987] as the Whole-time Director of the Company for a period of five years w.e.f. 01-10-2025 to 30-09-2030 at a remuneration of Rs.70,000 per month."

"RESOLVED FURTHER THAT the remuneration of Smt. L. Brindha shall be altered/ varied during her term of office within the provisions of the Companies Act, 2013, subject to the condition that her remuneration shall not exceed Rs.1,00,000/- per month."

"RESOLVED FURTHER THAT in addition to remuneration as detailed above Smt. L. Brindha shall also be eligible for sitting fees, allowances, bonus, commission and other benefits."

"RESOLVED FURTHER THAT Smt. L. Brindha shall draw the remunerations (including revised remunerations, if any, during her tenure) as per the above mentioned resolutions, as minimum remuneration even in the absence of or inadequacy of profits in any financial year, during her term of office."

"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 above mentioned resolutions."

6. To approve appointment of Shri. S. Abaikumar [DIN: 05107517] as the Whole-time Director

To consider and if thought fit to pass with or without modification the following resolution as an Ordinary Resolution:

"RESOLVED THAT pursuant to Sections 196(4), 197, 198, of the Companies Act, 2013 read with Schedule V thereof and other

applicable provisions, if any, of the Companies Act, 2013 and Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, including amendments and modifications, if any, and Articles 22 to 26 of the Articles of Association of the Company, approval be and is hereby given for the appointment of Shri. S. Abaikumar [DIN: 05107517] as the Whole-time Director of the Company for a period of five years w.e.f. 01-10-2025 to 30-09-2030 at a remuneration of Rs.70,000 per month."

"RESOLVED FURTHER THAT the remuneration of Shri. S. Abaikumar shall be altered/ varied during his term of office within the provisions of the Companies Act, 2013, subject to the condition that his remuneration shall not exceed Rs.1,00,000/- per month."

"RESOLVED FURTHER THAT in addition to remuneration as detailed above Shri. S. Abaikumar shall also be eligible for sitting fees, allowances, bonus, commission and other benefits."

"RESOLVED FURTHER THAT Shri. S. Abaikumar shall draw the remunerations (including revised remunerations, if any, during his tenure) as per the above mentioned resolutions, as minimum remuneration even in the absence of or inadequacy of profits in any financial year, during his term of office."

"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 above mentioned resolutions."

7. To approve appointment of Shri. M. Uppiliyappan [DIN: 06714333] as the Whole-time Director

To consider and if thought fit to pass with or without modification the following resolution as an Ordinary Resolution:

"RESOLVED THAT pursuant to Sections 196(4), 197, 198, of the Companies Act, 2013 read with Schedule V thereof and other applicable provisions, if any, of the Companies Act, 2013 and Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, including amendments and modifications, if any, and Articles 22 to 26 of the Articles of Association of the Company, approval be and is hereby given for the appointment of Shri. M. Uppiliyappan [DIN: 06714333] as the Whole-time Director of the Company for a period of five years w.e.f. 07-07-2026 to 06-07-2031 at a remuneration of Rs.70,000 per month."

"RESOLVED FURTHER THAT the remuneration of Shri. M. Uppiliyappan shall be altered/ varied during his term of office within the provisions of the Companies Act, 2013, subject to the condition that his remuneration shall not exceed Rs.1,00,000/- per month."

"RESOLVED FURTHER THAT in addition to remuneration as detailed above Shri. M. Uppiliyappan shall also be eligible for sitting fees, allowances, bonus, commission and other benefits."

"RESOLVED FURTHER THAT Shri. M. Uppiliyappan shall draw the remunerations (including revised remunerations, if any, during his tenure) as per the above mentioned resolutions, as minimum remuneration even in the absence of or inadequacy of profits in any financial year, during his term of office."

"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 above mentioned resolutions."

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

PLACE : KUMBAKONAM
DATE : 30-08-2026

Sd/-
S. ABAI KUMAR
Whole-Time Director,
DIN : 05107517

Sd/-
M. UPPILIYAPPAN
Whole-Time Director,
DIN : 06714333

Sd/-
L. BRINDHA
Whole-Time Director,
DIN : 11305987



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 23-09-2026 to 29-09-2026 (both days inclusive)

EXPLANATORY STATEMENT

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

Item No. 5

The Board of Directors at their meeting held on 30-09-2025 had appointed Smt. L. Brindha [DIN: 11305987] as the Whole-time Director of the Company w.e.f. 01-10-2025 at a remuneration of Rs.70,000 per month plus sitting fees, allowances, bonus, commission and other benefits, based on the recommendations of the Nomination and Remuneration Committee.

Pursuant to Section 196(4) of the Companies Act, 2013, the said appointment and remuneration terms have to be approved by the shareholders at their general meeting by way of Ordinary Resolution.

It is declared pursuant to Section 102 of the Companies Act, 2013 that Smt. L. Brindha may be deemed to have interested or concerned in the resolutions as stated in Item No.5 above. 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 resolutions as set out in agenda item no.5 above are recommended to be passed by the members by way of ordinary resolution.

Brief particulars of Smt. L. Brindha, as required under para 1.2.5 of the Secretarial Standard on General Meetings is given as an annexure to this notice.

Item No. 6

The Board of Directors at their meeting held on 30-09-2025 had appointed Shri. S. Abaikumar [DIN: 05107517] as the Whole-time Director of the Company w.e.f. 01-10-2025 at a remuneration of Rs.70,000 per month plus

sitting fees, allowances, bonus, commission and other benefits, based on the recommendations of the Nomination and Remuneration Committee.

Pursuant to Section 196(4) of the Companies Act, 2013, the said appointment and remuneration terms have to be approved by the shareholders at their general meeting by way of Ordinary Resolution.

It is declared pursuant to Section 102 of the Companies Act, 2013 that Shri. S. Abaikumar may be deemed to have interested or concerned in the resolutions as stated in Item No.6 above. 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 resolutions as set out in agenda item no.6 above are recommended to be passed by the members by way of ordinary resolution.

Brief particulars of Shri. S. Abaikumar, as required under para 1.2.5 of the Secretarial Standard on General Meetings is given as an annexure to this notice.

Item No. 7

The Board of Directors at their meeting held on 28-06-2026 had appointed Shri. M. Uppiliyappan [DIN: 06714333] as the Whole-time Director of the Company w.e.f. 07-07-2026 at a remuneration of Rs.70,000 per month plus sitting fees, allowances, bonus, commission and other benefits, based on the recommendations of the Nomination and Remuneration Committee.

Pursuant to Section 196(4) of the Companies Act, 2013, the said appointment and remuneration terms have to be approved by the shareholders at their general meeting by way of Ordinary Resolution.

It is declared pursuant to Section 102 of the Companies Act, 2013 that Shri. M. Uppiliyappan may be deemed to have interested or concerned in the resolutions as stated in Item No.7 above. 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 resolutions as set out in agenda item no.7 above are recommended to be passed by the members by way of ordinary resolution.

Brief particulars of Shri. M. Uppiliyappan, as required under para 1.2.5 of the Secretarial Standard on General Meetings is given as an annexure to this notice.

General provision for Item Nos. 5 to 7 above:

The profit as per Section 198 of the Companies Act, 2013 as per the audited financial for the F.Y. ended 31-03-2025 is Rs.14,80,83,541. 10% of the aforesaid net profit is Rs.1,48,08,354.

The profit as per Section 198 of the Companies Act, 2013 as per the audited financial for the F.Y. ended 31-03-2026 is Rs.19,90,06,939. 10% of the aforesaid net profit is Rs.1,99,00,694.

Shri. R. Lakshmanan [DIN: 07177711] was a Whole-time Director in the Board till 10-10-2025. Shri. S. Rajavel [DIN: 02806374] was a Whole-time Director in the Board till 28-11-2025. Smt. L. Brindha and Shri. S. Abaikumar were appointed as the Whole-time Directors in the Board w.e.f. 01-10-2025.

The total remuneration paid during 2025-26 to the above mentioned four Whole-time Directors is Rs.17,59,333 and the total remuneration proposed to be paid to the present Whole-time Directors viz., Smt. L. Brindha, Shri. S. Abaikumar and Shri. M. Uppiliyappan is Rs.70,000 per month (totally aggregating to Rs.25,20,000) which is well within the limits specified under Section 197 of the Companies Act, 2013 (viz., overall ceiling of 10% of net profits) and hence recourse to Part II of Schedule V of the Companies Act, 2013 is not required.

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

Sl. No.	Particulars	Smt. L. Brindha	Shri. S. Abaikumar	Shri. M. Uppiliyappan
1.	Age	50	48	44
2.	Qualification	BA.,	B.com.,	B.E. Automobile, MPIB (Masters in International Business)
3.	Experience	5 years	25 years	20 years
4.	Terms and conditions of appointment	Please refer resolution no.5 above of the AGM Notice	Please refer resolution no.6 above of the AGM Notice	Please refer resolution no.7 above of the AGM Notice
5.	Remuneration sought to be paid	Rs.70,000 per month	Rs.70,000 per month	Rs.70,000 per month
6.	Remuneration last drawn (2025-26)	Rs.70,000 per month	Rs.70,000 per month	-
7.	Date of first appointment on the Board	01-10-2025	01-10-2025	12-10-2021
8.	Shareholding in the Company	6,17,001 equity shares of Re.1 each	7,04,100 equity shares of Re.1 each	8,15,002 equity shares of Re.1 each
9.	Relationship with other Directors, Manager and other Key Managerial Personnel of the Company	Nil	Nil	Nil
10.	Number of Meetings of the Board attended during the year (2025-26)	6	6	9
11.	Other Directorships, Membership / Chairmanship of Committees of other Boards	Not Applicable	Not Applicable	Not Applicable

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

PLACE : KUMBAKONAM
DATE : 30-08-2026

Sd/-
S. ABAI KUMAR
Whole-Time Director,
DIN : 05107517

Sd/-
M. UPPILIYAPPAN
Whole-Time Director,
DIN : 06714333

Sd/-
L. BRINDHA
Whole-Time Director,
DIN : 11305987

DIRECTORS' REPORT

To,
The Members of **TBF Nidhi (Kumbakonam) Limited**
Your directors have pleasure in presenting the 33rd 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, 2026.

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:

PARTICULARS	31.03.2026	31.03.2025
Revenue from Operations	9,895.30	7694.52
Other Income	2.28	5.23
Total Revenue	9,897.58	7699.75
Less: Depreciation/ Amortisation/ Impairment	42.14	46.71
Profit /loss before Finance Costs, Exceptional items and Tax Expense	9,855.44	7653.04
Less: Finance Costs , Employee cost & others	7,865.37	6172.21
Profit / Loss before Exceptional items and Tax Expense	1,990.07	1480.84
Add / (Less): Exceptional items	(0.81)	(0.15)
Profit / Loss before Tax Expense	1,989.25	1480.69
Less: Tax Expense (Current & Deferred)	504.17	385.88
Profit / Loss for the year	1,485.09	1094.81
Balance of Profit / Loss for earlier years	1,126.67	236.03
Less : Transfer to Reserves	120.16	102.09
Less : Dividend paid on Equity Shares	120.16	102.09
Balance carried forward	2,371.45	1126.67

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 and is 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.57,487.05 Lakhs as on 31.03.2025 to Rs.72,130.28 Lakhs as on 31.03.2026 and thus recording a growth of 25.47%.

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

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for hassle free availment of gold loans. The Loans advanced has increased from Rs.54,496.58 Lakhs as on 31.03.2025 to Rs.69,491.19 Lakhs as on 31.03.2026 and thus recording an increase of 27.51%.

6. Reserves

The company has transferred Rs.120.16 Lakhs, an amount equal to dividend declared for the financial year ended 2025-2026 to General Reserves during the year. Except the aforesaid, the Company had not transferred any amount to any Reserves for the financial year ended 2025-2026.

7. Share Capital

The Paid-up capital has marginally increased from Rs.860.96 Lakhs as on 31.03.2025 to Rs.867.94 Lakhs as on 31.03.2026. 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 15% p.a. (period based pro rata) for the year ended 31.03.2026 (Previous Year: 14% p.a. period based pro rata). This will involve an amount of Rs.129 Lakhs as dividend, subject to the approval of the members at the ensuing 33rd 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 31.03.2026. 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.5,003.50 Lakhs as on 31.03.2025 to Rs.6,375.41 Lakhs as on 31.03.2026. The earnings per share have increased from Rs.1.28 as on 31.03.2025 to Rs.1.72 as on 31.03.2026.

10. Web Link for Annual Return

The annual return viz., Form MGT-7 for the F.Y. ended 31-03-2026 will be placed in the following web link <https://tbfbmb.com/Financials.html> after conclusion of the Annual General Meeting and filing the said Form with the MCA

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 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.
The audit trail functionality at the branch level system records the time of edit and facility of recording the date of edit has been enabled from December 2025. The Audit trail feature at branch level fully functional from December 2025	We acknowledge the remark. The company is having 40+ branches and more than 70,000+ shareholders and hence it took time for integration of various data and hence the implementation of audit trail functionality at the branch level was completed in December 2025

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 10 Directors as on 31-03-2026 comprising of Executive and Non-Executive Directors. Shri. S. Rajesh [DIN: 10753495] and Smt. R. Durgalakshmi [DIN: 11245379] 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.

Appointments during F.Y. 2025-26:

Smt. R. Durgalakshmi [DIN: 11245379], Shri. S. Rajesh [DIN: 10753495], Shri. V. Dinesh Chandan [DIN: 10753491] and Shri. Dr. N.M. Ashok [DIN: 10753489] were appointed as the Additional Directors in the Board of the Company w.e.f. 02-09-2025. The aforesaid persons were appointed as the Directors by the shareholders at their 32nd Annual General Meeting held on 30-09-2025.

Smt. L. Brindha [DIN: 11305987] and Shri. S. Abai Kumar [DIN: 05107517] were appointed as the Whole-time Directors w.e.f. 01-10-2025 by the Board of Directors. The said appointments are subject to the approval of the shareholders at this 33rd Annual General Meeting as per Section 196(4) of the Companies Act, 2013. The Board recommends to approve their appointment as specified in agenda item nos.5 and 6 of the AGM Notice.

Change in designation during F.Y. 2025-26:

The designation of Shri. S. Rajavel [DIN: 02806374] was changed from Whole-time Director to Director w.e.f. 29-11-2025 since his two terms of appointment concluded on 28-11-2025. He had expressed his intention to continue as a Director in the Board for his remaining tenure.

Cessations during F.Y. 2025-26:

Shri. M. Raman [DIN: 00820624] had resigned his Directorship from the Board w.e.f. 02-09-2025. Shri. M. Sureshkumar [DIN: 00820567] had resigned his Directorship from the Board w.e.f. 30-09-2025. Shri. Lakshmanan [DIN: 07177711] had retired from the Board w.e.f. 10-10-2025 owing to his completion of 10 consecutive years in accordance with Rule 17 of the Nidhi Rules, 2014. The Board places on record the valuable services rendered by them during their tenure.

Appointments, Change in designations or Cessations after the end of the year and up to the date of this Report

Shri. M. Uppiliyappan [DIN: 06714333] was appointed as the Whole-time Director w.e.f. 07-07-2026 by the Board of Directors. The said appointment is subject to the approval of the shareholders at this 33rd Annual General Meeting as per Section 196(4) of the Companies Act, 2013. The Board recommends to approve his appointment as specified in agenda item no.7 of the AGM Notice. Except the aforesaid appointment, no person was appointed as Director or had resigned from the Directorship of the Company after the end of the year and up to the date of this Report

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. G. Natesan & Co., Chartered Accountants, Kumbakonam [Firm Registration No. 002424S] and M/s. Arasu & Arunachalam LLP, Chartered Accountants, Kumbakonam [Firm Registration No. 000210S/S000124] were appointed as the Statutory Auditors of the Company for the first term of five years at the AGM held on 30-09-2025, for a period of five years i.e., upto

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the financial year ending on 31-03-2030, i.e., till the conclusion of the Annual General Meeting to be held in the year 2030. The Auditors have discharged the assigned duties. M/s. G. Natesan & Co., and M/s. Arasu & Arunachalam LLP, continue to be the auditors of the Company for the financial year 2026-27 also. Ratification of appointment of Auditors at the Annual General Meeting has been done away with pursuant to the provisions of the Companies Amendment Act, 2017.

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 not received any complaints 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
0	0	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 OCCURRING 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. The turnover of the Company has reached Rs.98 Crores for the financial year 2025-26. The requirement of appointment of independent directors would apply inter-alia when the turnover reaches Rs.100 Crores. The Company would take appropriate action in this regard when the situation arises.

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, 2026, 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, 2026 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. Abai Kumar [DIN: 05107517], Whole-time 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 Peralam, Tiruvavur 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 31.03.2025 is 42 and as on 31.03.2026 is 43.

In the financial statements (2025-26), 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

Sd/-
S. ABAI KUMAR
Whole-Time Director,
DIN : 05107517

Sd/-
M. UPPILIYAPPAN
Whole-Time Director,
DIN : 06714333

Sd/-
L. BRINDHA
Whole-Time Director,
DIN : 11305987

PLACE : KUMBAKONAM
DATE : 30-08-2026

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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	NIL
(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	
(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	M. Sureshkumar PAN: AAVPS5868H Relative of Mr. S. Abai Kumar Whole-time Director
(b)	Nature of contracts / arrangements / transactions	Salary paid	LIC Agent Services for Group Gratuity Assurance Scheme for the employees of the Company
(c)	Duration of the contracts / arrangements / transactions	As per the terms of employment contract as applicable to any third party	No specific time period. LIC Agent Services for Group Gratuity Assurance Scheme for the employees of the Company.
(d)	Salient terms of the contracts or arrangements or transactions including the value, if any:	Rs. 11,58,803/-.	There would be no direct monetary benefit to Shri. M. Sureshkumar from the Company for this transactions. But he would get his agent commission from the LIC.
(e)	Date(s) of approval by the Board, if any;	01.04.1994	29-10-2025
(f)	Amount paid as advances, if any ;	Nil	Nil

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

PLACE : KUMBAKONAM
DATE : 30-08-2026

Sd/-
S. ABAI KUMAR
Whole-Time Director,
DIN : 05107517

Sd/-
M. UPPILIYAPPAN
Whole-Time Director,
DIN : 06714333

Sd/-
L. BRINDHA
Whole-Time Director,
DIN : 11305987

**உங்கள் சேமிப்பிற்கு பாதுகாப்பான வட்டி
தினசரி குறைந்த வட்டியில் நகைக்கடன்
பாதுகாப்பான முதலீடு! பரஸ்பர பயனோடு!!**

Annexure-2

DETAILS OF BOARD AND COMMITTEES

Sl. No.	Board	Accounts & Audit Committee	Administrative & Business Development Committee	Share Advisory and Investor Grievance Committee	Nomination & Remuneration Committee	Corporate Social Responsibility Committee	Internal Complaint Committee
1.	aa. R.LAKSHMANAN - w.e.f. 10.10.2025	aa. R.LAKSHMANAN - w.e.f. 10.10.2025	aa. R.LAKSHMANAN - w.e.f. 10.10.2025	aa. R.LAKSHMANAN - w.e.f. 10.10.2025	aa. R.LAKSHMANAN - w.e.f. 10.10.2025	S.RAJAVEL	dd. L.BRINDHA - w.e.f. 01.10.2025
2.	S.RAJAVEL	S.RAJAVEL	S.RAJAVEL	S.RAJAVEL	S.RAJAVEL	ee. S.ABAIKUMAR - w.e.f. 01.10.2025	B.JANAGAM
3.	M.UPPILIYAPPAN	cc. M.SURESHKUMAR - w.e.f. 30.09.2025	M.UPPILIYAPPAN	B.JANAGAM	cc. M.SURESHKUMAR - w.e.f. 30.09.2025	dd. L.BRINDHA - w.e.f. 01.10.2025	P.SUNDARI
4.	bb.CA.M.RAMAN - w.e.f. 02.09.2025	bb.CA.M.RAMAN - w.e.f. 02.09.2025	bb.CA.M.RAMAN - w.e.f. 02.09.2025	bb.CA.M.RAMAN - w.e.f. 02.09.2025	B.JANAGAM	B.JANAGAM	P.SAKILA
5.	Y.HARIHARAPANDIAN	M.UPPILIYAPPAN	cc. M.SURESHKUMAR - w.e.f. 30.09.2025	Y.HARIHARAPANDIAN	M.UPPILIYAPPAN		N.SUGANYA
6.	cc. M.SURESHKUMAR - w.e.f. 30.09.2025	ee. S.ABAIKUMAR - w.e.f. 01.10.2025	B.JANAGAM	ee. S.ABAIKUMAR - w.e.f. 01.10.2025	ii. Dr. N.M.ASHOK		
7.	B.JANAGAM	dd. L.BRINDHA - w.e.f. 01.10.2025	ee. S.ABAIKUMAR - w.e.f. 01.10.2025	dd. L.BRINDHA - w.e.f. 01.10.2025	ee. S.ABAIKUMAR		
8.	ff. R.DURGALAKSHMI - w.e.f. 02.09.2025	Y.HARIHARAPANDIAN	dd. L.BRINDHA - w.e.f. 01.10.2025	ff. R.DURGALAKSHMI - w.e.f. 02.09.2025	dd. L.BRINDHA		
9.	gg. S. RAJESH - w.e.f. 02.09.2025	ff. R.DURGALAKSHMI - w.e.f. 02.09.2025	gg. S. RAJESH - w.e.f. 02.09.2025	M.UPPILIYAPPAN	hh. V.DINESH CHANDAN		
10.	ii. Dr. N.M.ASHOK - w.e.f. 02.09.2025	gg. S. RAJESH - w.e.f. 02.09.2025	ii. Dr. N.M.ASHOK - w.e.f. 02.09.2025				
11.	hh. V.DINESH CHANDAN - w.e.f. 02.09.2025		hh. V.DINESH CHANDAN - w.e.f. 02.09.2025				
12.	ee. S.ABAIKUMAR - w.e.f. 01.10.2025						
13.	dd. L.BRINDHA - w.e.f. 01.10.2025						

- aa. Shri. R. Lakshmanan [DIN: 07177711] had retired from the Board w.e.f. 10-10-2025.
bb. Shri. M. Raman [DIN: 00820624] had resigned his Directorship from the Board w.e.f. 02-09-2025.
cc. Shri. M. Sureshkumar [DIN: 00820567] had resigned his Directorship from the Board w.e.f. 30-09-2025.
dd. Smt. L. Brindha [DIN: 11305987] was appointed as the Whole-time Director w.e.f. 01-10-2025.
ee. Shri. S. Abai Kumar [DIN: 05107517] was appointed as the Whole-time Director w.e.f. 01-10-2025.
ff. Smt. R. Durgalakshmi [DIN: 11245379] was appointed as the Director w.e.f. 02-09-2025.
gg. Shri. S. Rajesh [DIN: 10753495] was appointed as the Director w.e.f. 02-09-2025.
hh. Shri. V. Dinesh Chandan [DIN: 10753491] was appointed as the Director w.e.f. 02-09-2025.
ii. Shri. Dr. N.M. Ashok [DIN: 10753489] was appointed as the Director w.e.f. 02-09-2025.

**TBF NIDHI (KUMBAKONAM) LIMITED**

CIN : U65991 TN 1993 PLC 025555

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 30.09.2025 WHICH WAS HELD AT RAYA'S GRAND, KUMBAKONAM.

Sl.No	Date	Meeting No.	Time	Name of the directors attended the Meeting.
1	02-05-2025	01/2025-26	12.00 PM	R.Lakshmanan, S.Rajavel, M.Raman, B.Janagam, M.Sureshkumar
2	20-06-2025	02/2025-26	12.00 PM	R.Lakshmanan, S.Rajavel, M.Raman, B.Janagam, M.Sureshkumar
3	03-07-2025	03/2025-26	11.00 AM	R.Lakshmanan, S.Rajavel, M.Raman, B.Janagam, M.Uppiliyappan, M.Sureshkumar
4	22-08-2025	04/2025-26	12.00 PM	R.Lakshmanan, S.Rajavel, M.Raman, B.Janagam, Y.Hariharapandian, M.Uppiliyappan, M.Sureshkumar
5	02-09-2025	05/2025-26	10.30 AM	R.Lakshmanan, S.Rajavel, M.Raman, B.Janagam, M.Uppiliyappan, M.Sureshkumar
6	30-09-2025	06/2025-26	06.00 PM	R.Lakshmanan, S.Rajavel, B.Janagam, Y.Hariharapandian, M.Uppiliyappan, M.Sureshkumar, R.Durgalakshmi, Dr. N.M.Ashok, S. Rajesh, V.Dineshchandan
7	29-10-2025	07/2025-26	11.00 AM	S.Abaikumar, S.Rajavel, L.Brindha, B.Janagam, M.Uppiliyappan, R.Durgalakshmi, Dr. N.M.Ashok, S. Rajesh, V.Dineshchandan
8	09-12-2025	08/2025-26	11.00 AM	S.Abaikumar, S.Rajavel, L.Brindha, B.Janagam, M.Uppiliyappan, R.Durgalakshmi, Dr. N.M.Ashok, S. Rajesh, V.Dineshchandan
9	10-01-2026	09/2025-26	11.00 AM	S.Abaikumar, S.Rajavel, L.Brindha, B.Janagam, R.Durgalakshmi, Dr. N.M.Ashok, S. Rajesh, V.Dineshchandan
10	31-01-2026	10/2025-26	11.00 AM	S.Abaikumar, S.Rajavel, L.Brindha, B.Janagam, M.Uppiliyappan, R.Durgalakshmi, Dr. N.M.Ashok, S. Rajesh, V.Dineshchandan
11	28-02-2026	11/2025-26	11.00 AM	S.Abaikumar, S.Rajavel, L.Brindha, B.Janagam, M.Uppiliyappan, R.Durgalakshmi, Dr. N.M.Ashok, S. Rajesh, V.Dineshchandan
12	31-03-2026	12/2025-26	4.00 PM	S.Abaikumar, L.Brindha, S.Rajavel, B.Janagam, Y.Hariharapandian, M.Uppiliyappan, R.Durgalakshmi, S. Rajesh, V.Dineshchandan

Accounts & Audit Committee

Sl. No.	Date	Meeting No.	Time	Name of the Members of the Committee attended the Meeting
1.	28-04-2025	01/2025-26	11.00 AM	R.Lakshmanan, S.Rajavel, M.Sureshkumar, M.Raman
2.	26-07-2025	02/2025-26	11.00 AM	R.Lakshmanan, S.Rajavel, M.Sureshkumar, M.Raman, M.Uppiliyappan
3.	16-10-2025	03/2025-26	11.00 AM	S.Rajavel, S.Abaikumar, L.Brindha, M.Uppiliyappan, R.Durgalakshmi, S. Rajesh
4.	24-01-2026	04/2025-26	11.00 AM	S.Abaikumar, L.Brindha, M.Uppiliyappan, R.Durgalakshmi, S. Rajesh

Administrative & Business Development Committee

Sl. No.	Date	Meeting No.	Time	Name of the Members of the Committee attended the Meeting
1	28-04-2025	01/2025-26	12.00 PM	R.Lakshmanan, S.Rajavel, M.Raman, M.Sureshkumar, B.Janagam
2	22-05-2025	02/2025-26	11.00 AM	R.Lakshmanan, S.Rajavel, M.Raman, M.Sureshkumar, B.Janagam
3	26-07-2025	03/2025-26	12.00 PM	R.Lakshmanan, S.Rajavel, M.Uppiliyappan, M.Raman, M.Sureshkumar, B. Janagam
4	21-09-2025	04/2025-26	11.00 AM	R.Lakshmanan, S.Rajavel, M.Sureshkumar, B.Janagam
5	16-10-2025	05/2025-26	12.00 PM	S.Rajavel, S.Abaikumar, L.Brindha, S. Rajesh, B.Janagam, Dr. N.M.Ashok, V.Dineshchandan
6	18-11-2025	06/2025-26	11.00 AM	S.Rajavel, S.Abaikumar, L.Brindha, S. Rajesh, B.Janagam, Dr. N.M.Ashok, V.Dineshchandan
7	27-12-2025	07/2025-26	11.00 AM	S.Abaikumar, L.Brindha, S. Rajesh, B.Janagam, Dr. N.M.Ashok, V.Dineshchandan, S.Rajavel
8	24-01-2026	08/2025-26	11.30 AM	S.Abaikumar, L.Brindha, S. Rajesh, S.Rajavel, B.Janagam, Dr. N.M.Ashok, V.Dineshchandan
9	14-02-2026	09/2025-26	11.00 AM	S.Abaikumar, L.Brindha, S. Rajesh, S.Rajavel, B.Janagam, Dr. N.M.Ashok, V.Dineshchandan,
10	14-03-2026	10/2025-26	11.00 AM	S.Abaikumar, L.Brindha, S. Rajesh, S.Rajavel, B.Janagam, Dr. N.M.Ashok, V.Dineshchandan,

Share Advisory and Investor Grievance Committee

Sl. No.	Date	Meeting No.	Time	Name of the Members of the Committee attended the Meeting
1	28-04-2025	01/2025-26	01.00 PM	R.Lakshmanan, S.Rajavel, B.Janagam, M.Raman
2	22-05-2025	02/2025-26	12.00 PM	R.Lakshmanan, S.Rajavel, B.Janagam, M.Raman
3	26-07-2025	03/2025-26	01.00 PM	R.Lakshmanan, S.Rajavel, B.Janagam, M.Raman
4	16-10-2025	04/2025-26	12.30 PM	S.Rajavel, S.Abaikumar, L.Brindha, B.Janagam, R.Durgalakshmi, M.Uppiliyappan
5	18-11-2025	05/2025-26	12.00 PM	S.Rajavel, S.Abaikumar, L.Brindha, B.Janagam, R.Durgalakshmi, M.Uppiliyappan
6	27-12-2025	06/2025-26	12.00 PM	S.Abaikumar, L.Brindha, B.Janagam, Y.Hariharapandian, R.Durgalakshmi, M.Uppiliyappan
7	24-01-2026	07/2025-26	12.00 PM	S.Abaikumar, L.Brindha, B.Janagam, R.Durgalakshmi, M.Uppiliyappan
8	14-02-2026	08/2025-26	11.30 AM	S.Abaikumar, L.Brindha, B.Janagam, Y.Hariharapandian, R.Durgalakshmi, M.Uppiliyappan
9	14-03-2026	09/2025-26	12.00 PM	S.Abaikumar, L.Brindha, B.Janagam, R.Durgalakshmi, M.Uppiliyappan

Nomination and Remuneration

Sl. No.	Date	Meeting No.	Time	Name of the Members of the Committee attended the Meeting
1.	21-09-2025	01/2025-26	12.00 PM	R.Lakshmanan, S.Rajavel, M.Sureshkumar, B.Janagam

Corporate Social Responsibility Committee

Sl. No.	Date	Meeting No.	Time	Name of the Members of the Committee attended the Meeting
1.	16-10-2025	01/2025-26	01.00 PM	S.Rajavel, S. Abaikumar, L.Brindha, B.Janagam
2.	14-02-2026	02/2025-26	12.00 PM	S.Abaikumar, L.Brindha, B.Janagam

Internal Complaint Committee

Sl. No.	Date	Meeting No.	Time	Name of the Members of the Committee attended the Meeting
1.	14-02-2026	01/2025-26	12.30PM	L.Brindha, B.Janagam, P.Sundari, P.Sakila, N.Suganya

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

PLACE : KUMBAKONAM
DATE : 30-08-2026

Sd/-
S. ABAI KUMAR
Whole-Time Director,
DIN : 05107517

Sd/-
M. UPPILIYAPPAN
Whole-Time Director,
DIN : 06714333

Sd/-
L. BRINDHA
Whole-Time Director,
DIN : 11305987

உறுப்பினர்களுக்கு வேண்டுகோள் :

நமது நிறுவனத்தின் உறுப்பினர்கள் அனைவரும் நிறுவனத்துடனான பரிவர்த்தனையை இவருவாக்க 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.



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 Homeopathy (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	Director	1	1
3.	Smt. L. Brindha	Whole-Time Director	2	2
4.	Shri. S. Abai Kumar	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

- Turnover (as per immediately preceding F.Y. 2024-25)
Rs.7694.52 lakhs.
- Networth (as per immediately preceding F.Y. 2024-25)
Rs.5003.51 lakhs.
- Net profits (PBT) for last three financial years:

₹ in Lakhs

F.Y. ended	2022-23 (a)	2023-24 (b)	2024-25 (c)
Profit Before Tax (in Rs.)	1003.54	990.93	1480.69
Net Profit computed u/s 198 adjusted as per Rule 2(1)(f) of the CSR Policy Rules, 2014 (in Rs.)	1003.68	991.05	1480.84
Total Profit computed u/s 198 (a+b+c)			3475.57
Average Profit			1158.52
2% of the Average Profit			23.17
Less: Amount available for set off b/f from the previous year [2024-25]			1.56
The amount to be spent for CSR for 2025-26			21.61

- Average net profit of the company as per sub-section (5) of section 135
Rs.1158.52 lakhs.
- Two percent of average net profit of the company as per sub-section (5) of section 135.
Rs.23.17 lakhs.
- Surplus arising out of the CSR Projects or programmes or activities of the previous financial years.
Nil
- Amount required to be set-off for the financial year, if any.
Rs.1.56 lakhs.
- Total CSR obligation for the financial year [(b)+(c)-(d)].
Rs.21.61 lakhs.

However for the F.Y. ended 31-03-2026, the Company has spent Rs.22.38 lakhs towards CSR Expenses which is more than the actual aggregate requirement of Rs.21.61 lakhs. The excess amount of Rs.0.77 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.	2024-25	1.56	1.56
	TOTAL	1.56	1.56

- Amount spent on CSR Projects (both Ongoing Project and other than Ongoing Project).
Rs.21.31 Lakhs
- Amount spent in Administrative Overheads.
Rs.1.07 lakhs
- Amount spent on Impact Assessment, if applicable.
Nil/ Not Applicable
- Total amount spent for the Financial Year [(a)+(b)+(c)].
Rs.22.38 Lakhs (other than Ongoing Project)
- CSR amount spent or unspent for the Financial Year:

**TBF NIDHI (KUMBAKONAM) LIMITED**

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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
22.38	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 2024-25	23.17 1.56 21.61
2.	Total amount spent for the Financial Year [excluding amount set-off from excess CSR spent for the preceding financial year]	22.38
3.	Excess amount spent for the financial year [(2)-(1)]	0.77
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)]	0.77

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 percent of the average net profit as per subsection (5) of section 135

Not Applicable

TBF NIDHI (KUMBAKONAM) LIMITED

CIN : U65991 TN 1993 PLC 025555

**ANNUAL REPORT
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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 on - Direct (Yes/No)	Mode of implementation - Through implementing agency	
				State	District			Name	CSR Registration No.
1	Livelihood enhancement project-1	Promotion of economically weaker women livelihood enhancement	Yes	Tamil Nadu	Thanjavur	0.58	Yes	-	-
2	Livelihood enhancement project-2	Promotion of differently & mentally abled person livelihood enhancement	Yes	Tamil Nadu	Thanjavur	0.08	Yes	-	-
3	Livelihood enhancement project-3	Promotion of economically weaker men livelihood enhancement	Yes	Tamil Nadu	Thanjavur	0.17	Yes	-	-
4	Differently abled children livelihood enhancement project-1	Promotion of differently abled children livelihood enhancement	No	Tamil Nadu	Trichy	1.26	Yes	-	-
5	Differently abled children livelihood enhancement project-2	Promotion of differently abled children livelihood enhancement	No	Tamil Nadu	Trichy	1.43	Yes	-	-
6	Differently abled children livelihood enhancement project-3	Promotion of differently abled children livelihood enhancement	No	Tamil Nadu	Cuddalore	2.85	Yes	-	-
7	Differently abled children livelihood enhancement project-4	Promotion of differently abled children livelihood enhancement	No	Tamil Nadu	Chennai	1.97	Yes	-	-
8	Promotion of education & rural sports project	Promotion of education & rural sports	No	Tamil Nadu	Trichy	3.06	Yes	-	-
9	Differently abled children livelihood enhancement project-5	Promotion of differently abled children livelihood enhancement	No	Tamil Nadu	Thiruppur	2.90	Yes	-	-
10	Oldage home livelihood enhancement project-1	Promotion of Oldage home livelihood enhancement	No	Tamil Nadu	Erode	4.27	Yes	-	-
11	Oldage home livelihood enhancement project-2	Promotion of Oldage home livelihood enhancement	No	Tamil Nadu	Cuddalore	2.75	Yes	-	-
TOTAL						21.31			
Administrative Overheads-CSR						1.07			
GRAND TOTAL						22.38			

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

PLACE : KUMBAKONAM
DATE : 30-08-2026

Sd/-
S. ABAI KUMAR
Whole-Time Director,
DIN : 05107517

Sd/-
M. UPPILIYAPPAN
Whole-Time Director,
DIN : 06714333

Sd/-
L. BRINDHA
Whole-Time Director,
DIN : 11305987



G. NATESAN & CO.,
CHARTERED ACCOUNTANTS, F.R.NO: 002424S
37-38, Karnakollai Agraharam East
Kumbakonam 612001
Phone: 9445220880
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ARASU & ARUNACHALAM LLP
CHARTERED ACCOUNTANTS, F.R.NO.: 000210S
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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 2026, 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, 2026, 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.

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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 h(vi) 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, 2026, and taken on record by the Board of Directors, none of the directors is disqualified as on March 31, 2026, 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 39(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, 2026, which have the feature of recording audit trail (edit log). However, we observed the following exceptions:

- 4.1. The audit trail functionality at the branch level system records the time of edit and facility of recording the date of edit has been enabled from December 2025. The Audit trail feature at branch level fully functional from December 2025.

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 G. Natesan & Co.,
Chartered Accountants, F.R.No.: 002424S

Sd/-
CA. R. GANESH
Partner, M.No. 218556
UDIN : 26218556IFFSHZ8133

Place: Kumbakonam
Date : 30-08-2026

For Arasu & Arunachalam LLP,
Chartered Accountants, F.R.No: 000210S

Sd/-
CA. AR. VISWANATHAN
Partner, M.No.209435
UDIN : 26209435DJVFJS3539

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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, 2026)

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, the property, plant and equipment were physically verified by the management at reasonable intervals. Material discrepancies were noticed on such verification and the same have been properly dealt with 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, 2026.

(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, 2026 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 maintained the minimum ten percent unencumbered term deposits as

**TBF NIDHI (KUMBAKONAM) LIMITED**

CIN : U65991 TN 1993 PLC 025555

- specified in Rule 14 of the Nidhi Rules, 2014 during the year.
- (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;
- 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.
(b) The Company does not have any ongoing projects during the year for the purpose of sec. 135 of the Companies Act, 2013;
- 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 G. Natesan & Co.,
Chartered Accountants, F.R.No.: 002424S

Sd/-
CA. R. GANESH
Partner, M.No. 218556
UDIN : 26218556IFFSHZ8133

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For Arasu & Arunachalam LLP,
Chartered Accountants, F.R.No: 000210S

Sd/-
CA. AR. VISWANATHAN
Partner, M.No.209435
UDIN : 26209435DJVJS3539

ARASU & ARUNACHALAM LLP
CHARTERED ACCOUNTANTS, F.R.NO.: 000210S
33, Kamakshi Josier Street,
Kumbakonam-612001
Phone : 9443429092
Email: kmu@aaaca.co.in

Place: Kumbakonam
Date : 30-08-2026

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, 2026 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

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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, 2026, 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 G. Natesan & Co.,
Chartered Accountants, F.R.No.: 002424S

Sd/-
CA. R. GANESH
Partner, M.No. 218556
UDIN : 26218556IFFSHZ8133

G. NATESAN & CO.,
CHARTERED ACCOUNTANTS, F.R.NO: 002424S
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For Arasu & Arunachalam LLP,
Chartered Accountants, F.R.No: 000210S

Sd/-
CA. AR. VISWANATHAN
Partner, M.No.209435
UDIN : 26209435DJVFS3539

ARASU & ARUNACHALAM LLP
CHARTERED ACCOUNTANTS, F.R.NO.: 000210S
33, Kamakshi Josier Street,
Kumbakonam-612001
Phone : 9443429092
Email: kmu@aaaca.co.in

Place: Kumbakonam
Date : 30-08-2026

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

Certificate pursuant rule 22 of the Nidhi Rules, 2014

For the financial year 2025-26, 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 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 G. Natesan & Co.,
Chartered Accountants, F.R.No.: 002424S

Sd/-
CA. R. GANESH
Partner, M.No. 218556
UDIN : 26218556IFFSHZ8133

For Arasu & Arunachalam LLP,
Chartered Accountants, F.R.No: 000210S

Sd/-
CA. AR. VISWANATHAN
Partner, M.No.209435
UDIN : 26209435DJVFS3539

Place: Kumbakonam
Date : 30-08-2026

BALANCE SHEET AS AT 31st MARCH, 2026

31-03-2026 தேதிக்கான இருப்பு நிலைக்குறிப்பு

(₹ in lakhs)

PARTICULARS	NOTES	31.03.2026	31.03.2025
I. EQUITY AND LIABILITIES (சம உரிமை மற்றும் பொறுப்புகள்)			
1. SHAREHOLDER'S FUNDS (பங்குதாரர்களின் நிதி)			
(a) Share Capital (பங்கு மூலதனம்)	3	867.94	860.97
(b) Reserves and Surplus (காப்பு பணமும், உபரிகளும்)	4	5,507.47	4,142.54
(c) Money received against share warrants		-	-
		6,375.41	5,003.50
2. SHARE APPLICATION MONEY PENDING ALLOTMENT			
		-	-
3. NON-CURRENT LIABILITIES (நடைமுறையில்லா பொறுப்புகள்)			
(a) Long-term borrowings (நீண்டகால கடன்கள்)	5	347.25	20.04
(b) Deferred tax liabilities (Net) (ஒத்திவைக்கப்பட்ட வரி)		-	-
(c) Other Long term liabilities (இதர நீண்டகால வரி)		-	-
(d) Long-term provisions (நீண்டகால ஒதுக்கீடுகள்)	6	18.10	152.66
		365.35	172.69
4. CURRENT LIABILITIES (நடப்பு பொறுப்புகள்)			
(a) Short-term borrowings (குறுகியகால கடன்கள்)	7	71,897.20	57,559.93
(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	263.27	195.79
(d) Short-term provisions (குறுகிய கால ஒதுக்கீடுகள்)	9	171.36	255.92
		72,331.83	58,011.64
TOTAL - EQUITY AND LIABILITIES		79,072.59	63,187.84
II. ASSETS (சொத்துகள்)			
1. NON-CURRENT ASSETS (நடைமுறையில்லா சொத்துகள்)			
(a) Property, Plant and Equipment and Intangible assets (நிரந்தர சொத்து)	10		
(i) Property, Plant and Equipment (தொட்டுணரத்தக்க சொத்துகள்)		877.73	876.07
(ii) Intangible assets (தொட்டுணர முடியாத சொத்துகள்)		3.68	4.20
(iii) Capital work-in-progress (நடைமுறை மூலதனம்)		-	-
(iv) Intangible assets under development		-	-
(b) Non-current investments (நடப்பில் இல்லாத முதலீடுகள்)		-	-
(c) Deferred Tax Asset (Net)		62.64	37.87
(d) Long-term Loans and advances (நீண்டகால கடன்கள் மற்றும் முன்பணம்)	11	67.25	71.07
(e) Other Non-current Assets	12	3.20	3.27
		1,014.50	992.48
2. CURRENT ASSETS (நடைமுறை சொத்துகள்)			
(a) Current Investments (நடப்பில் உள்ள முதலீடுகள்)		-	-
(b) Inventories (பொருள் பட்டியல்)	13	9.87	9.90
(c) Trade receivables		-	-
(d) Cash and cash equivalents (பணம் மற்றும் பணம் ஒத்தமதிப்புடைய சொத்துகள்)	14	8,198.74	7,338.84
(e) Short-term loans and advances (குறுகிய கால கடன்கள் மற்றும் முன்பணம்)	15	69,849.48	54,846.62
(f) Other current assets (இதர நடைமுறை சொத்துகள்)		-	-
		78,058.09	62,195.36
TOTAL - ASSETS		79,072.59	63,187.84

III. NOTES FORMING PART OF FINANCIAL STATEMENTS 1-39

As per our report of even date.

For **G. Natesan & Co.**,
Chartered Accountants, F.R.No.: 002424S

Sd/-
CA. R. GANESH
Partner, M.No. 218556
UDIN : 26218556IFFSHZ8133

For **Arasu & Arunachalam LLP**,
Chartered Accountants, F.R.No: 000210S

Sd/-
CA. AR. VISWANATHAN
Partner, M.No.209435
UDIN : 26209435DJVFJS3539

For and behalf of the Board

Sd/-
S. ABAI KUMAR
Whole-Time Director,
DIN : 05107517

Sd/-
M. UPPILIYAPPAN
Whole-Time Director,
DIN : 06714333

Sd/-
L. BRINDHA
Whole-Time Director,
DIN : 11305987

PLACE : KUMBAKONAM
DATE : 30-08-2026

**TBF NIDHI (KUMBAKONAM) LIMITED**

CIN : U65991 TN 1993 PLC 025555

STATEMENT OF PROFIT & LOSS FOR THE YEAR ENDED 31st March, 2026**31-03-2026 தேதிக்கான இலாப நஷ்ட கணக்கு**

(₹ in lakhs)

PARTICULARS	NOTES	31.03.2026	31.03.2025
I. INCOME (வருமானம்)			
a. Revenue from Operations (செயல்முறை வருவாய்)	16	9,895.30	7,694.52
b. Other Income (இதர வருமானம்)	17	2.28	5.23
II. TOTAL INCOME (மொத்த வருவாய்) (a)+(b)		9,897.58	7,699.75
III. EXPENSES (செலவுகள்)			
(a) Financial costs (நிதி செலவுகள்)	18	6,178.69	4,707.51
(b) Employee benefit expenses (ஊழியர் நல செலவுகள்)	19	1,147.16	897.48
(c) Depreciation and amortization expenses (தேயமானம் மற்றும் கடன் கழிப்பு நிதி)	10	42.14	46.71
(d) Administrative and Other expenses (நிர்வாக மற்றும் இதர செலவுகள்)	20	539.51	567.21
TOTAL EXPENSES (மொத்த செலவுகள்)		7,907.50	6,218.91
IV. Profit before exceptional and extraordinary items (II-III) (அசாதாரணமான வருவாய்க்கு முந்திய லாபம்)		1,990.08	1,480.84
V. Exceptional Items (Profit/Loss on Sale of PPE) (விதிவிலக்கான இனங்கள்)		(0.81)	(0.15)
VI. Profit before extraordinary Items and Tax (IV-V)		1,989.27	1,480.69
VII. Extraordinary Items (அசாதாரணமான வருவாய்)		-	-
VIII. PROFIT BEFORE TAX (VI-VII) (வரிக்கு முந்தைய லாபம்)		1,989.27	1,480.69
IX. TAX EXPENSES (வரிச் செலவுகள்)			
(a) Current tax (நடப்பாண்டு வரி)		528.94	416.08
(b) Deferred tax (ஒத்திவைக்கப்பட்ட வரி)		(24.77)	(30.20)
		504.17	385.88
X. PROFIT/(Loss) for the period from Continuing Operations (VIII)-(IX)		1,485.10	1,094.81
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)		1,485.10	1,094.81
XV. Earnings per Share - Basic and Diluted ₹. (ஒரு பங்குக்கான ஆதாயம்)			
1. Basic		1.72	1.28
2. Diluted		1.72	1.28
Weighted average no. of equity shares (face value of Re.1/- each)		8,63,55,959	85,806,748
XVI. NOTES FORMING PART OF FINANCIAL STATEMENTS	1-39		

As per our report of even date.

For G. Natesan & Co.,
Chartered Accountants, F.R.No.: 002424SSd/-
CA. R. GANESH
Partner, M.No. 218556
UDIN : 26218556IFFSHZ8133For Arasu & Arunachalam LLP,
Chartered Accountants, F.R.No: 000210SSd/-
CA. AR. VISWANATHAN
Partner, M.No.209435
UDIN : 26209435DJVFS3539

For and behalf of the Board

Sd/-
S. ABAI KUMAR
Whole-Time Director,
DIN : 05107517Sd/-
M. UPPILIYAPPAN
Whole-Time Director,
DIN : 06714333Sd/-
L. BRINDHA
Whole-Time Director,
DIN : 11305987PLACE : KUMBAKONAM
DATE : 30-08-2026

CASH FLOW STATEMENT FOR THE YEAR ENDED 31st MARCH, 2026

பண பரிவர்த்தனை பற்றிய அட்டவணை

(₹ in lakhs)

Particulars	31.03.2026	31.03.2025
A. CASH FLOW FROM OPERATING ACTIVITIES		
Net profit as per Statement of Profit and Loss	1,989.25	1,480.69
Add:		
Depreciation	42.14	46.71
Loss on sale of tangible assets	0.81	0.15
Assets Written Off	-	49.92
Provision for Doubtful Debts	26.66	29.51
Provision for Annual Rent Increase	0.49	(0.17)
Gratuity Provision	66.09	38.06
Provision for Leave Encashment	7.72	7.48
Less:		
Interest accrued on Bank Deposits	(2.47)	(3.26)
Leave Encashment paid	7.48	5.08
Operating profit before working capital changes	2,128.16	1,650.53
Deposits from members	14,664.49	7,288.16
Loans to members	(14,991.45)	(7,268.22)
Changes in other current liabilities	67.48	43.76
Changes in short term provisions	28.79	20.43
Changes in inventories	0.03	(9.53)
Changes in Short term loans & Advances	(215.42)	(62.26)
Changes in other current assets	0.07	-
	(446.02)	12.35
Cash generated from operations	1,682.14	1,662.88
Direct taxes paid	(664.97)	(308.35)
Net cash flow from operating activities	1,017.07	1,354.53
B. CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of tangible assets	(45.85)	(26.31)
Intangible assets under development	-	-
Sale of tangible assets	1.76	0.56
Net cash used in investing activities	(44.08)	(25.75)
C. CASH FLOW FROM FINANCING ACTIVITIES		
Proceeds from issue of Share Capital	6.98	4.75
Receipt of Share Application Money	-	-
Dividend Paid	(120.16)	(102.09)
Net cash used in financing activities	(113.18)	(97.34)
Net increase In Cash and Cash Equivalents	859.90	1,231.44
Opening Balance of Cash and Cash Equivalents	7,338.84	6,107.40
Closing Balance of Cash and Cash Equivalents - Note No.14	8,198.74	7,338.84

As per our report of even date,

For G. Natesan & Co.,
Chartered Accountants, F.R.No.: 002424S

Sd/-
CA. R. GANESH
Partner, M.No. 218556
UDIN : 26218556IFFSHZ8133

For Arasu & Arunachalam LLP,
Chartered Accountants, F.R.No: 000210S

Sd/-
CA. AR. VISWANATHAN
Partner, M.No.209435
UDIN : 26209435DJVFJS3539

For and behalf of the Board

Sd/-
S. ABAI KUMAR
Whole-Time Director,
DIN : 05107517

Sd/-
M. UPPILIYAPPAN
Whole-Time Director,
DIN : 06714333

Sd/-
L. BRINDHA
Whole-Time Director,
DIN : 11305987

PLACE : KUMBAKONAM
DATE : 30-08-2026



NOTES FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st MARCH, 2026

31-03-2026 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 classified as non-current.

2.3 NATURE OF ITEMS CLASSIFIED AS LONG TERM BORROWINGS

Applying the Current/Non Current Rule all maturities beyond 31.03.2027 shall be Long Term Borrowings and balance is Short Term Borrowings. The Maturity pattern is also provided in the Notes-1-9, 13-24,25-36, >36 for each category of Deposits. The 0-12 category shall be shown in Short Term Borrowings as Current Maturity of Long Term Borrowings if the original maturity is more than 12 months.

3. SHARE CAPITAL

(₹ in lakhs)

Particulars	As at 31.03.2026		As at 31.03.2025	
	No. of Shares	Amount	No. of Shares	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				
8,67,94,144 No of Equity shares of Re.1/- each with voting rights	8,67,94,144	867.94	-	-
8,60,96,572 Equity Shares of Re.1/- each with voting rights	-	-	8,60,96,572	860.97
Total	8,67,94,144	867.94	8,60,96,572	860.97

Reconciliation of Number of Shares

(₹ in lakhs)

Particulars	As at 31.03.2026		As at 31.03.2025	
	No. of Shares	Amount / Rs.	No. of Shares	Amount / Rs.
Opening Balance	8,60,96,572	860.97	8,56,21,996	856.22
Changes during the year	6,97,572	6.98	4,74,576	4.75
Closing Balance	8,67,94,144	867.94	8,60,96,572	860.97

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	31-03-2026		31-03-2025		% Change during the year
	No.of Shares	% of Total Shares	No.of Shares	% of Total Shares	
M. RAMAN	20,96,319	2.42%	19,91,319	2.31%	5.27%
S.R. SRIDHARAN	12,70,000	1.46%	12,70,000	1.48%	0.00%
B. MUKUNTHA RAMANUJAM	21,43,550	2.47%	21,36,050	2.48%	0.35%
R. VIJAYAKUMAR	23,02,400	2.65%	23,02,400	2.67%	0.00%
Dr. P. RAVICHANDRAN	100	0.00%	100	0.00%	0.00%
T. MANICKAVASAGAM	10,33,201	1.19%	8,33,201	0.97%	24.00%
Total	88,45,570	10.19%	85,33,070	9.91%	29.63%

4. RESERVES AND SURPLUS (காப்புபணமும், உபரிகளும்)

Particulars	31.03.2026	31.03.2025
A. General Reserve - (பொது காப்புத்தொகை)		
(i) Opening Balance - (ஆரம்ப இருப்பு)	3,015.87	2,905.78
(ii) (a) Additions during the year	120.16	110.09
(b) Withdrawn during the year	-	-
(iii) Closing Balance - (i) + (iia) - (iib) (முடிவு இருப்பு)	3,136.03	3,015.87
B. Contingency Reserve (தற்செயலாக ஏற்படும் காப்பு)		
(i) Opening Balance (ஆரம்ப இருப்பு)	0.00	8.00
(ii) Less : Transfer to General Reserve	0.00	8.00
(iii) Closing Balance - (B) (i-ii) (முடிவு இருப்பு)	-	-
C. Surplus in Statement of Profit and Loss (இலாப நடவடிக்கைகளில் உபரித்தொகை)		
(i) Opening Balance (ஆரம்ப இருப்பு)	1,126.67	236.03
(ii) Add : Profit for the year (இந்த வருட லாபம்)	1,485.09	1,094.81
(iii) Less: Appropriation		
(a) General Reserve (பொது ஒதுக்கீடுகள்)	120.16	102.09
(b) Dividend paid during the year (சலுகத்தொகை)	120.16	102.09
	240.31	204.17
(iv) Closing Balance (i) + (ii) - (iii)	2,371.45	1,126.67
Total (மொத்தம்) (A+B+C)	5,507.47	4,142.54

General Reserve

The company has appropriated out of its profits of the year, an amount equal to the proposed dividend in accordance with Nidhi Rules, 2014.

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. 0.15/- 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 2025-26. If the dividend proposed is approved by the shareholders, the outflow for dividend will be Rs. 129.59 lakhs. The same will be recognised as liability on approval of shareholders in the ensuing Annual General Meeting.

**TBF NIDHI (KUMBAKONAM) LIMITED**

CIN : U65991 TN 1993 PLC 025555

5. LONG-TERM BORROWINGS

(₹ in lakhs)

Particulars	31.03.2026	31.03.2025
(a) Unsecured Loans		
Unsecured - Deposits (சட்டமல்லா வைப்பு நிதி)		
Monthly Savings Plan	347.25	20.04
Total (மொத்தம்)	347.25	20.04

6. LONG-TERM PROVISIONS (நீண்டகால ஒதுக்கீடுகள்)

Particulars	31.03.2026	31.03.2025
(a) Provision for employee benefits (பணிகொடை ஒதுக்கீடு)		
Gratuity	11.42	146.17
Leave Encashment	6.68	6.48
Total (மொத்தம்)	18.10	152.66

7. SHORT-TERM BORROWINGS

Particulars	31.03.2026	31.03.2025
a. Unsecured Deposits - Others		
Monthly Savings Plan (மாதாந்திர சேமிப்புத் திட்டம்)	2,247.09	1,759.42
Savings Deposits (சேமிப்பு வைப்பு)	2,029.83	1,734.43
Fixed Deposits (நிரந்தர வைப்பு)	26,467.06	20,575.35
Cumulative Deposits (கிரண்ட வைப்பு)	40,419.89	32,935.56
Locker Deposits (பாதுகாப்பு பெட்டக வைப்பு)	114.12	92.87
	71,277.99	57,097.64
b. Unsecured Deposits - Related Parties		
Fixed Deposits (நிரந்தர வைப்பு)	90.65	30.25
Cumulative Deposits (கிரண்ட வைப்பு)	506.85	412.39
Monthly Savings Plan (மாதாந்திர சேமிப்புத் திட்டம்)	0.74	8.42
Savings Deposits (சேமிப்பு வைப்பு)	20.93	11.18
Locker Deposits (பாதுகாப்பு பெட்டக வைப்பு)	0.05	0.05
	619.22	462.29
Total (மொத்தம்)	71,897.20	57,559.93

8. OTHER CURRENT LIABILITIES (இதர நடப்பு பொறுப்புகள்)

Particulars	31.03.2026	31.03.2025
Interest accrued but not due on borrowings	202.17	149.31
Unrealized Interest on ML	3.22	10.72
Other Payables:		
(a) Expenses Payable	17.98	4.85
(b) TDS Payable	12.32	11.45
(c) ESI Payable	0.71	0.94
(d) PF Payable	4.06	8.50
(e) Audit Fees Payable	8.60	6.75
(f) Local Taxes Payable	14.20	3.27
Total (மொத்தம்)	263.27	195.79

9. SHORT TERM PROVISIONS (குறுகியகால ஒதுக்கீடுகள்)

(₹ in lakhs)

Particulars	31.03.2026	31.03.2025
a. Provision for employee benefits (ஊழியர் நல ஒதுக்கீடு)		
(i) Bonus & Exgratia	75.74	57.66
(ii) Gratuity	13.76	18.31
(iii) Leave Encashment	1.04	1.00
b. Others		
(i) Deferred Lease Rent	6.23	5.74
(ii) Provision for NPA and Bad Debts	102.86	65.49
c. Current Taxes (Net)	(28.28)	107.73
Total (மொத்தம்)	171.36	255.92

10. PROPERTY, PLANT AND EQUIPMENT (நிலையான சொத்து)
DEPRECIATION SCHEDULE FOR THE YEAR ENDED 31-03-2026

Name of the ASSETS சொத்து	GROSS BLOCK (அசல் அடக்கவிலை)				DEPRECIATION (தேய்மானம்)				NET BLOCK (நிகர மதிப்பு)	
	As at 31-03-2025 ஆரம்பம்	ADDITIONS கூடுதல்	DELETION கழித்தல்	As at 31-03-2026 முடிய	Upto 31-03-2025 முடிய	For the Year	Withdrawals	Upto 31-03-2026 முடிய	As at 31-03-2026 முடிய	As at 31-03-2025 முடிய
(i) Property, Plant and Equipment										
Tangible Asset	465.11	-	-	465.11	-	-	-	-	465.11	465.11
Land (நிலம்)										
Building (கட்டிடம்)	244.19	-	-	244.19	55.09	3.94	-	59.03	185.16	189.10
Plant & Machinery (இயந்திர தளவாடங்கள்)	147.17	29.63	(4.41)	172.39	52.39	17.72	(1.80)	68.31	104.09	94.79
Furniture & Fixtures (தளவாடங்கள்)	278.92	7.45	-	286.37	222.97	7.62	-	230.59	55.78	55.95
Computers & Accessories (கணினி & பொறிகள்)	154.10	5.48	(1.98)	157.60	97.74	9.79	(2.02)	105.51	52.09	56.36
Vehicles (வாகனம்)	26.20	3.29	(1.70)	27.79	11.43	2.54	(1.68)	12.28	15.51	14.77
Sub Total (A) (மொத்தம்)	1,315.69	45.85	(8.08)	1,353.45	439.62	41.61	(5.50)	475.73	877.73	876.07
(ii) Intangible assets										
Software	5.25	-	-	5.25	1.05	0.53	-	1.58	3.68	4.20
SUB TOTAL (B)	5.25	-	-	5.25	1.05	0.53	-	1.58	3.68	4.20
(iii) Capital Work-in-Progress (C)	-	-	-	-	-	-	-	-	-	-
(iv) Intangible Assets under development (D)	-	-	-	-	-	-	-	-	-	-
Total (A+B+C+D) (மொத்தம்)	1,320.94	45.85	(8.08)	1,358.70	440.67	42.14	(5.50)	477.30	881.40	880.27
Previous Year Total (மொத்தம்)	1,535.61	26.31	(240.98)	1,320.94	584.31	46.71	(190.22)	440.67	880.27	

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)	-	-	-	-

**TBF NIDHI (KUMBAKONAM) LIMITED**

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

Particulars	31.03.2026	31.03.2025
(a) Other Loans and Advances		
Unsecured Loans - Staff loans (ஊழியர்கள் கடன்)	-	3.16
Secured Loans - Doubtful		
Registered Mortgage Loans (அடமான கடன்)	67.25	67.91
Total (மொத்தம்)	67.25	71.07

12. OTHER CURRENT ASSETS (இதர நடப்பு சொத்துக்கள்)

Particulars	31.03.2026	31.03.2025
Utility & Statutory Deposits	3.20	3.27
Total (மொத்தம்)	3.20	3.27

13. INVENTORIES (வொருள் பட்டியல்)

Particulars	31.03.2026	31.03.2025
Stock of Printing and Stationery (அச்சிடுதல் மற்றும் எழுதுப்பொருட்களின் இருப்பு)	9.87	9.90
Total (மொத்தம்)	9.87	9.90

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

Particulars	31.03.2026	31.03.2025
(a) Cash and cash equivalents		
(i) Balances in Bank with Current A/c's (வங்கியிருப்பு)	284.25	629.10
(ii) Cash on hand (ஓரக்க கையிருப்பு)	648.44	667.34
(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	7,266.05	6,042.40
Total (மொத்தம்)	8,198.74	7,338.84

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

Particulars	31.03.2026	31.03.2025
(a) Other Loans & Advances	-	-
Loans and advances to Members		
Secured, considered Good		
Jewel Loans (நகைக்கடன்)	68,612.67	53,927.85
Loan Against Deposits (வைப்புநிதிகள் மீதான கடன்)	811.27	500.82
Unsecured considered Good	-	-
Advance to Suppliers (இதர முன்பணம்)	-	1.05
Premises Advances (இடமுன்பணம்)	107.41	104.96
Staff Advance (ஊழியர் முன்பணம்)	18.93	11.48
Other advances recoverable in cash or kind		
Current Income Taxes Net	-	-
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)	50.13	52.23
Income Tax - Earlier Year (Net) (வருமான வரி)	176.06	176.06
Interest Accrued on bank deposit	25.53	23.05
Pre-paid Expenses (முன்கூட்டி செலுத்திய செலவு)	7.94	9.13
Other receivables	10.22	10.65
Total (மொத்தம்)	69,849.48	54,846.62

16. REVENUE FROM OPERATIONS (செயல்முறை வருவாய்)

Particulars	31.03.2026	31.03.2025
(a) Interest on Advances	9,251.36	7,191.54
(b) Other Financial Services		
- Processing Charges	165.23	94.03
- Locker Rent	1.93	0.99
(c) Interest on deposits with Banks	476.78	407.97
Total (மொத்தம்)	9,895.30	7,694.52

17. OTHER INCOME

(₹ in lakhs)

Particulars	31.03.2026	31.03.2025
Other Non-Operative Income	2.28	1.58
Interest on Income Tax Refund	0.00	3.66
Total (மொத்தம்)	2.28	5.23

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18. FINANCIAL COSTS (நிதி செலவுகள்)

Particulars	31.03.2026	31.03.2025
(a) Interest expenses	6,178.69	4,707.51
(b) Other Borrowing Cost	-	-
Total (மொத்தம்)	6,178.69	4,707.51

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19. EMPLOYEE BENEFIT EXPENSES (ஊழியர் நல செலவுகள்)

Particulars	31.03.2026	31.03.2025
(a) Salaries & Wages (சம்பளம், பயிற்சி ஊக்கத்தொகை)	839.68	691.37
(b) Contribution to provident and other funds (சேமநலம் மற்றும் இதர செலுத்தப்பட்ட நிதி)	57.24	60.31
(c) Defined benefit plans to employees (ஊழியர்களுக்கான திட்டப் பலன்கள்)	232.65	130.20
(d) Whole-time Directors Remuneration (முழுநேர இயக்குநர்களுக்கான ஊதியம்)	17.59	15.60
Total (மொத்தம்)	1,147.16	897.48

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

Particulars	31.03.2026	31.03.2025
Rent	110.43	100.81
Rates & Taxes	63.19	52.36
Power & Fuel	32.07	29.17
Insurance	23.51	20.93
Repairs to building	5.62	0.89
Repairs to machinery	21.77	22.17
Directors' Sitting Fees	52.20	46.10
Auditors' Remuneration		
(i) For Statutory Audit	9.00	7.00
(ii) For Taxation Matters	0.50	0.50
(iii) For Other Services	-	-
(iv) For Reimbursement of Expenses	1.90	1.46
Consultancy & Professional Charges	4.75	4.58
Security Charges	49.57	44.41
CSR Expenditure	22.38	20.07
AGM Expenses	6.78	5.87
Postage and Courier	6.69	5.98
Telephone & Communication	3.94	5.72
Travelling & Conveyance	13.69	13.95
Printing & Stationery	27.52	20.20
Other Expenses	83.99	165.04
Total (மொத்தம்)	539.51	567.21

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NOTES FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st MARCH, 2026

Additional Regulatory Information :

- 21 The title deeds of immovable properties are held in the name of the Company.
22 The Company has not revalued its Property, Plant and Equipments during the year.
23 The Company has not granted any loans or advances in the nature of loans to the Promoters, Directors, KMPs and the Related parties either severally or jointly with any other person
24 There are no Capital Work In Progress as at the date of Balance Sheet.
25 There are no Intangible Asset under Development as at the date of Balance Sheet.
26 No proceedings have been initiated or pending against the Company for holding any Benami property under the Benami transactions (Prohibition) Act, 1988.
27 The Company has no borrowings from Banks and/or Financial Institutions.
28 The company is not declared as a wilful defaulter by any bank or financial institution or any other lender

29 Relationship with Struck off Companies

Refer Table - 1

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

- 31 The Company has no subsidiaries

32 Analytical Ratios

Refer Table - 2

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

- 34- (A) During the current year as well as previous year, 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 persons or entities, 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.

- 34- (B) During the current year as well as previous year, no funds have been received by the Company from any persons or entities, 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.

Additional Information

35 Corporate Social Responsibility

Refer Table - 3

36 Details of Crypto Currency or Virtual Currency

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

37 Undisclosed Income

The Company has no transactions that were not recorded in the books of accounts .

38. 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	102.86
The cumulative amount provided till the previous year	65.49
The amount provided in the current year	37.37
The balance amount to be provided	-

Table - 1 - Annexure to Notes # 29 Relationship with Struck off 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	10.22	Nil

Table - 2 - Annexure to Notes # 32 Analytical Ratios

₹ in lakhs

Ratio	Numerator	Denominator	Current Period	Numerator Prev Period	Denominator Prev Period	Previous Period	% Variance	Reason for variance
Current Ratio	78,058.09	72,331.83	1.08	62,195.36	58,011.64	1.07	0.66%	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	1,485.09	867.94	1.71	1,094.81	860.97	1.27	34.56%	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	1,485.09	9,895.30	0.15	1,094.81	7,694.52	0.14	5.48%	No major variation
Return on Capital Employed	1,989.25	6,312.77	0.32	1,480.69	4,965.63	0.30	5.68%	No major variation
Return on Investment	-	-	-	-	-	-	-	The company has not made any investment.

Table - 3 - Annexure to Notes # 35 Corporate Social Responsibility

₹ in lakhs

S.No.	Particulars	Amount Rs.
(a)	Amount required to be spent by the company during the year	21.61
(b)	Amount of expenditure incurred	22.38
(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 **G. Natesan & Co.**,
Chartered Accountants, F.R.No.: 002424S

Sd/-
CA. R. GANESH
Partner, M.No. 218556
UDIN : 26218556IFFSHZ8133

For **Arasu & Arunachalam LLP**,
Chartered Accountants, F.R.No.: 000210S

Sd/-
CA. AR. VISWANATHAN
Partner, M.No.209435
UDIN : 26209435DJVFJS3539

PLACE : KUMBAKONAM
DATE : 30-08-2026

Sd/-
S. ABAI KUMAR
Whole-Time Director,
DIN : 05107517

Sd/-
M. UPPILIYAPPAN
Whole-Time Director,
DIN : 06714333

Sd/-
L. BRINDHA
Whole-Time Director,
DIN : 11305987



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

39. Statement of significant accounting policies

Statement of Significant Accounting Policies are bring clarity to the readers of the financial statements where the GAAP or AS recommend different methodologies and/or different presentation. It also serves as an explanation supporting the FS. It is a declaration of policy which the management adopts as prudent.

(1) Cash and cash equivalents:

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.

(2) 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.

(3) Use of estimates:

The preparation of financial statements in conformity with Indian GAAP requires the management to make estimates and assumptions that affect the reported amount of revenues, expenses, assets and liabilities and the disclosure of contingent liabilities, at the date of the financial statements and results of operations during the reporting year end. Although these estimates are based on the management's best knowledge of current events and actions, actual results could differ from these estimates. Any revision to the accounting estimates is recognised in current and future years.

(4) Revenue Recognition:

Interest income is recognised in the statement of profit and loss as it accrues except on realization basis in respect of non-performing assets as per the prudential norms prescribed under Nidhi Rules.

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.

(5) 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 prorata basis in the statement of profit and loss till the date of sale or from the date of acquisition.

(6) Foreign Currency Transactions:

The company does not deal with any types of foreign exchange transactions.

(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	
	31-03-2026	31-03-2025	31-03-2026	31-03-2025
Current Service Cost	21.51	11.28	0.24	2.40
Past Service Cost	-	-	-	-
Interest Cost	10.95	9.08	-	-
Expected Return on Plan Assets	(6.78)	-	-	-
Curtailment Cost / (Credit)	-	-	-	-
Settlement Cost / (Credit)	-	-	-	-
Net actuarial (gain)/ loss recognized in the year	40.41	17.70	-	-
Expenses Recognized in the statement of Profit & Loss	66.09	38.06	0.24	2.40

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CIN : U65991 TN 1993 PLC 025555

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	39.27	-
Actuarial gain/(loss) for the year - Plan Assets	1.14	-
Total (gain) / loss for the year	40.41	-
Actuarial (gain) / loss recognized in the year	40.41	-
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	
	31-03-2026	31-03-2025	31-03-2026	31-03-2025
Present Value of Obligation as at the end of the year	232.16	164.48	7.72	7.48
Value of Plan Assets as at the end of the year	206.97	-	-	-
Funded Status	(25.18)	(164.48)	(7.72)	(7.48)
Unrecognized Actuarial (gains) / losses	-	-	-	-
Net Asset / (Liability) Recognized in Balance Sheet	(25.18)	(164.48)	(7.72)	(7.48)

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	
	31-03-2026	31-03-2025	31-03-2026	31-03-2025
Present Value of Obligation as at the beginning of the year	164.48	126.42	7.48	5.08
Acquisition adjustment	-	-	-	-
Interest Cost	10.95	9.08	-	-
Past Service Cost	-	-	-	-
Current Service Cost	21.51	11.28	0.24	7.48
Curtailment Cost / (Credit)	-	-	-	-
Settlement Cost / (Credit)	-	-	-	-
Benefits paid	(4.04)	-	-	-
Actuarial (gain)/ loss on obligations	39.27	17.70	-	2.41
Present Value of Obligation as at the end of the year	232.16	164.47	7.72	7.48
Current Liability	13.76	18.31	1.04	1.00
Non-current Liability	218.40	146.17	6.68	6.48

Table 5 - Changes in fair value of Plan Assets and reconciliation thereof - AS 15 [AS 15 ® Para 120 (c) (i) to (x)]

Particulars	Gratuity	
	31-03-2026	31-03-2025
Fair Value of plan assets as at the beginning of the year	0	-
Difference in opening Value	-	-
Cashflows Employer Contribution	205.38	-
cashflows Plan Participants Contributions	-	-
Expected Interest income of assets	6.78	-
Transfer In/Acquisitions	-	-
Transfer Out/Divestures/payments to emp	-	-
Insurance premiums for risk benefits	-	-
Actuarial (gain)/ loss on obligations	-	-
Settlements by fund manager	-	-
cashflows Benefits Pay-outs from plan	(4.04)	-
Cashflows Benefit payments from employer	-	-
Admin expenses/Taxes paid from plan assets	-	-
Actuarial Gain/(Loss)	(1.14)	-
Effect of Change in Exchange rates	-	-
Fair Value of assets at the End	206.97	-

Table 6 - Reconciliation Of Opening & Closing Net Liabilities, P&L & Contributions - AS

Particulars	Gratuity	
	31-03-2026	31-03-2025
Net Asset/(Liability) Recognised at the beginning of the period	(164.47)	(126.41)
Amount not recognised(Para 54b;As 15R)	-	-
Employer expense excluding Para 59 (b)&Unrecognised PS Costs	(66.08)	(38.06)
CASH FLOWS		
Employer Contribution	205.38	-
Employers Direct Benefits Payments	-	-
Acquisitions/Divestures/Payments to employees	-	-
Effect of the Limit in Para 59 (b) Net Asset/(Liability) Recognised at the end of the period	(25.18)	(164.47)

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Table 7 – Actuarial Assumptions

Particulars	Gratuity		Leave Encashment	
	31-03-2026	31-03-2025	31-03-2026	31-03-2025
Discount Rate	7.47%	6.74%	7.47%	6.74%
Expected Return on Assets	6.74%	0.01%	-	-
Salary Escalation Rate	7.00%	7.00%	7.00%	7.00%
Attrition Rate	5.00%	5.00%	5.00%	5.00%

(8) Borrowing Costs:

Borrowing costs attributable to acquisition and construction of qualifying assets are capitalized as a part of the cost of such assets up to the date when such assets is ready for its intended use. A qualifying asset is one that necessarily takes substantial period of time to get ready for intended use. Other borrowing costs are charged to the statement of profit and loss in the period in which they are incurred..

(9) Reporting of Segments:

The company operates in only one segment and hence the company has not given specific disclosures on segment reporting.

(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	ABAI KUMAR.S	Whole-time Director w.e.f 01-10-2025
2	BRINDHA.L	Whole-time Director w.e.f 01-10-2025
3	LAKSHMANAN.R	Whole-time Director till 10-10-2025
4	UPPILIYAPPAN.M	Whole-time Director w.e.f 07-07-2026
5	RAJAVEL.S	Whole-time Director to Director w.e.f 29-11-2025
6	RAJESH.S	Director w.e.f 02-09-2025
7	Dr. ASHOK.N.M	Director w.e.f 02-09-2025
8	DURGALAKSHMI.R	Director w.e.f 02-09-2025
9	RAMAN.M	Director till 02-09-2025
10	SURESH KUMAR.M	Director till 30-09-2025
11	HARIHARA PANDIAN.Y	Director
12	JANAGAM.B	Director
13	DINESH CHANDAN.V	Director w.e.f 02-09-2025

(II) Relatives of a Director

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

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

₹ in lakhs

S.No.	Party	Nature of Transaction	31-03-2026	31-03-2025
1	Whole-time Directors	Remuneration paid	17.59	15.60
2	Directors and their relatives in the capacity as members	Interest paid to directors on deposits during the year	57.71	41.79
3	Directors and their relatives in the capacity as members	Deposit matured during the year	553.03	465.14
4	Directors and their relatives in the capacity as members	Deposit renewed during the year	528.30	414.71
5	Directors and their relatives in the capacity as members	Deposit made during the year	83.12	9.82
6	Relative of a Director	Salary paid in the capacity as a full-time employee	11.59	10.51
7	Directors	Sitting fees paid	52.20	46.10

(c) Balances with related parties as at March 31, 2026

₹ in lakhs

S.No.	Name of the Party	Nature of Transaction	31-03-2026	31-03-2025
1	Directors and their relatives in the capacity as members	Deposits	619.22	462.24

(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, 2026 aggregates to Rs.110.43 Lakhs (Previous Year Rs. 100.81 lakhs).

The provision for incremental lease rent as per the lease agreement has been quantified in the books for Rs. 6.24 (Previous Year – Rs. 5.74). The provision was increased during the year amounts to Rs. 0.50.

The total future minimum lease payments under non-cancellable operating leases, including any incremental rent provisions.

Particulars	31-03-2026 ₹ in lakhs	31-03-2025 ₹ in lakhs
Not later than one year	69.79	61.26
Later than one year but not later than five years	212.50	130.74
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.

**TBF NIDHI (KUMBAKONAM) LIMITED**

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Particulars		31-03-2026	31-03-2025
Profit for the year	₹ in lakhs	1,485.08	1,094.81
Profit Attributable to Equity Shareholders	₹ in lakhs	1,485.08	1,094.81
Weighted Average No. of Equity Shares (face value of Re.1/- each)		8,63,55,959	8,58,06,748
Earnings per share basic and diluted	Rs.	1.72	1.28

(13) Provision for Deferred Tax

Provision for Current Tax is made after taking into considerations, benefits admissible under the provisions of the Income Tax Act, 1961. Deferred tax resulting from "timing differences" between taxable and accounting income is accounted for using the tax rates and laws that are enacted or are substantively enacted as on the balance sheet date.

During the year the company has recognised a deferred tax asset of Rs. 62.64 lakhs (P.Y. 37.87 lakhs).

Particulars	31-03-2026 Amount Rs.	31-03-2025 Amount Rs.
WDV as per Companies Act	881.40	880.27
Less: Land	465.11	465.11
Net WDV as per Companies Act	416.29	415.16
WDV as per Income Tax act	312.97	322.44
Timing Difference due to depreciation	103.32	92.73
Disallowances		
Provision for Gratuity	232.16	164.48
Provision for Leave Salary	7.72	7.48
Provision for Incremental Rent	6.23	5.74
Provision for Doubtful Debts	106.09	65.49
Timing Difference due to disallowances	352.20	243.19
NET TIMING DIFFERENCE	248.88	150.46
Tax @ 22%	54.75	33.10
Surcharge @ 10%	5.48	3.31
Cess @ 4%	2.41	1.46
Deferred Tax Assets	62.64	37.87
Previous year Deferred Tax Asset	37.87	7.67
Deferred Tax Asset to be created	24.77	30.20

(14) Intangible fixed assets:

The Company's intangible asset, classified as software, is used exclusively for providing services. It is recognized if future economic benefits are expected and the cost can be reliably measured. Initially measured at cost, the software is carried at cost less accumulated amortization and any impairment losses. Amortization is performed on a straight-line basis over an estimated useful life not exceeding ten years from when the asset is available for use. The amortization expense for the year ended 31st March 2026 is included in the Profit and Loss Statement, and the carrying amount of the software, net of accumulated amortization, is shown in the financial statements.

(15) Impairment of Assets:

An impairment loss is recognized whenever the carrying amount of such assets exceeds its recoverable amount. Impairment loss is recognized in the profit and loss account. 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 based on appropriate discount factor.
An impairment loss is reversed in the statement of profit and loss if there has been a change in estimates used to determine the recoverable amount..

(16) Provisions:

a) 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.

b) Micro, small and medium enterprises:

There have been no cases of delays in payments to micro and small enterprises or of interest payments due to delays in such payments with respect to identified MSME vendors.

(17) Contingent Liabilities and Commitments:

- 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 G. Natesan & Co.,
Chartered Accountants, F.R.No.: 002424S

Sd/-
CA. R. GANESH
Partner, M.No. 218556
UDIN : 26218556IFFSHZ8133

For Arasu & Arunachalam LLP,
Chartered Accountants, F.R.No: 000210S

Sd/-
CA. AR. VISWANATHAN
Partner, M.No.209435
UDIN : 26209435DJVFS3539

For and behalf of the Board

PLACE : KUMBAKONAM
DATE : 30-08-2026

Sd/-
S. ABAI KUMAR
Whole-Time Director,
DIN : 05107517

Sd/-
M. UPPILIYAPPAN
Whole-Time Director,
DIN : 06714333

Sd/-
L. BRINDHA
Whole-Time Director,
DIN : 11305987

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FINANCIAL PERFORMANCE & RATIO FOR THE PAST 10 YEARS

₹ in Lakhs

PARTICULARS	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26
Interest Income	2624.25	3024.42	3217.90	3504.88	3655.91	4472.51	5274.45	5997.10	7599.51	9728.14
Interest Expenses	1790.40	1965.17	2134.81	2237.29	2183.14	2738.43	3222.51	3767.44	4707.51	6178.69
Net Interest Income	833.86	1059.24	1083.09	1,267.58	1472.77	1734.08	2051.94	2229.66	2892.00	3549.45
Other Income	27.40	32.93	24.57	26.82	20.45	23.1	28.70	31.81	100.24	169.44
Net Revenues	861.25	1092.17	1107.67	1,294.40	1493.23	1757.18	2080.64	2261.47	2992.24	3718.89
Establishment Expenses	362.81	419.85	503.31	512.20	505.97	559.17	637.59	759.74	897.48	1147.16
Operating Expenses	2.54	5.62	4.62	4.49	2.22	0.98	0.00	0.00	0.00	0.00
Administration Expenses	228.87	366.29	306.26	234.23	240.64	365.87	391.66	454.34	567.21	539.51
Depreciation	52.82	54.43	53.75	48.98	62.18	46.45	47.72	56.34	46.71	42.14
Operating costs	647.05	846.18	867.94	799.90	811.00	972.47	1076.97	1270.42	1511.40	1728.81
Profit Before Exceptional Items & Tax	214.20	245.99	239.73	494.51	682.23	784.71	1003.67	991.05	1480.84	1990.08
Exceptional items (Net)		4.27	0.52	0.73	0.29	(1.13)	(0.14)	(0.12)	(0.15)	(0.81)
Profit before Tax	214.20	241.72	239.21	493.77	682.52	783.58	1003.53	990.93	1480.69	1989.27
Provision for Taxation	73.69	61.18	72.27	132.12	188.14	222.56	260.29	258.07	416.08	504.17
Profit After Tax	140.51	180.54	166.94	361.65	494.38	561.02	743.24	732.86	1064.61	1485.10
Funds :										
Paid up Capital	797.30	797.64	840.44	840.67	840.87	841.17	845.54	856.22	860.97	867.94
Reserves & Surplus	479.19	582.85	655.02	934.00	1356.28	1855.13	2508.05	3149.81	4142.54	5507.47
Net Worth	1276.49	1380.49	1495.46	1774.67	2197.16	2696.30	3353.59	4006.03	5003.51	6375.41
Deposits	21091.34	23656.63	26758.03	28641.52	30134.43	37624.29	42784.18	50226.99	57487.05	72130.29
Loans	18405.42	20735.11	22527.62	26333.23	28055.85	34328.26	39508.53	47226.94	54496.58	69491.20
Investments (SLR Deposits)	2600.00	2950.00	4425.0	2897.00	3043.00	3875.57	4295.00	5100.39	6042.40	7266.11
Investments (SBI Gold Deposit)	0	0	0	-	-	-	-	-	-	-
Key Ratios :										
Average Earning per share (EPS)	0.18	0.23	0.20	0.43	0.59	0.67	0.88	0.86	1.24	1.72
Return on Average Network	11.65%	13.59%	11.61%	22.12%	24.89%	20.80%	0.25	0.20	0.24	0.29
Dividend per share (₹)	0.08	0.10	0.09	0.10	0.11	0.11	0.11	0.12	0.14	0.15
Dividend payout ratio	0.45	0.44	0.44	0.23	0.19	0.16	0.12	0.14	0.11	0.09
Book value per share	1.60	1.73	1.78	2.11	2.61	3.21	3.97	4.68	5.81	7.35
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	5.67	4.42	4.91	2.32	1.70	1.50	1.13	1.16	0.80	0.58

@ Weighted Average Earnings Per Share.



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2025-2026

FINANCIAL PERFORMANCE & RATIO FOR THE PAST 10 YEARS

₹ in Lakhs

PARTICULARS	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26
Incremental Ratios :										
Growth in Deposits in %	9.20%	12.16%	13.11%	7.04%	5.21%	24.85%	13.71%	17.40%	14.45%	25.47%
Growth in Advances in %	14.08%	12.66%	8.64%	16.89%	6.54%	22.36%	15.09%	19.54%	15.39%	27.51%
Cost of fund procurement	8.49%	8.31%	7.98%	7.81%	7.24%	7.28%	7.53%	7.50%	8.19%	8.57%
Revenue from Deployment of Funds	12.49%	12.77%	11.94%	11.99%	11.76%	11.71%	12.04%	11.46%	12.55%	12.67%
Net Yield	4.00%	4.46%	3.96%	4.18%	4.51%	4.43%	4.51%	3.96%	4.36%	4.11%
No. of Branches	36	38	38	38	38	39	39	41	42	43
Profit per Branch	3.90	4.75	4.39	9.52	13.01	14.39	18.58	17.87	25.35	34.54
Total Business	39496.76	44391.74	49285.64	54974.76	58190.28	71952.55	82292.71	97453.93	111983.63	141621.49
Permanent Employees - Men	110	123	147	135	123	135	128	134	147	130
Permanent Employees - Women	46	47	61	47	49	60	56	71	81	84
Permanent Employees - Total	156	170	208	182	172	195	184	205	228	214
Apprentice Trainees - Men	40	31	7	12	18	8	18	21	23	52
Apprentice Trainees - Women	17	14	1	3	1	2	21	17	10	19
Apprentice Trainees - Total	57	45	8	15	19	10	39	38	33	71
Business per employee	185.43	206.47	228.17	279.06	304.66	350.99	369.03	401.04	429.06	496.92
Establishment Expenses per employee	1.70	1.95	2.33	2.60	2.65	2.73	2.86	3.13	3.44	4.03
Profit per Employee	0.66	0.84	0.77	1.84	2.59	2.74	3.33	3.02	4.08	5.21
Networth required for Employment Generation	5.99	6.42	6.92	9.01	11.50	13.15	15.04	16.49	19.17	22.37
SLR Deposits	2600.00	2950.00	4425.00	2897.00	3043.00	3875.57	4295.00	5100.39	6042.40	7266.11
% in SLR Deposits	12.33%	12.47%	16.54%	10.11%	10.10%	10.30%	10.04%	10.15%	10.51%	10.07%
Fixed Assets - Land (% with Paid up Capital)	65.25%	58.31%	55.34%	55.32%	55.31%	55.29%	55.01%	54.32%	54.02%	53.59%
Fixed Assets - Building (% with Reserves)	46.14%	36.49%	31.89%	21.95%	14.84%	10.64%	7.72%	6.03%	4.56%	3.43%
Interest Expenses/Interest Earned (%)	68.23%	64.98%	66.34%	63.83%	59.72%	61.23%	61.10%	62.82%	61.94%	63.51%
Advances/Deposits (%)	87.27%	87.65%	84.19%	91.94%	93.10%	91.24%	92.34%	94.03%	94.80%	96.34%

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BRANCHES

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'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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Ram Nagar, **Coimbatore** - 641 009.
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No. 7/1C, 9/1D, Irrattai theru, **Virudhachalam** - 606 001.
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No. 30/5E, Deen Plaza, Near State Bank,
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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. 18-A, Pottoorani Street, **Palanganatham, Madurai** - 625 003.
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No. 16/49-A, Ground Floor, Sivan kovil street,
Kallakurichi - 606 202. Ph.: 04151-226908, Mobile: 73730 87040

No. 3/1019-B, 1st Floor, Thanjavur Main Road,
Oil Mill bus stop, **Kattur, Trichy** - 620 019.
Ph. : 0431 - 2531908, Mobile: 73730 87047

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 - 636102. 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.
Ph. : 044 - 22582408, Mobile: 73730 87017

'House of Mutuals', No. 32, 1st Main Road,
(Near Sub Reg. Office), **Nanganallur, Chennai** - 600 061.
Ph. : 044 - 22246908, Mobile: 73730 87020

No. 58-A/6, Ground Floor, Subramaniam Street,
Near Indian Bank, **West Mambalam,**
Chennai - 600 033. Ph. : 044 - 24748908, Mobile: 73730 87021

Plot - A, G-Block 1122, 1st Street, **Anna Nagar, Chennai** - 600 040.
Ph. : 044 - 26261908, Mobile: 73730 87023

Plot No. 23, Plot No.11, Ragavendra Colony,
Chinmaya Nagar, **Virugambakkam, Chennai** - 600 092.
Ph. : 044 - 24794908, Mobile: 73730 87024

No. 362/202, Triplicane High Road, **Triplicane, Chennai** - 600 005.
Ph. : 044 - 28481908, Mobile: 73730 87025

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, **Chillapakkam, Chennai** - 600 064.
Ph. : 044 - 22234908, Mobile: 73730 87052

No. 6, Ground Floor, Pillayarkoil Street, **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, Iyengeri 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



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 33rd Annual General Meeting of the Company to be held at Raya's Grand, 23-25, Mahamaham Tank West, Kumbakonam - 612 001 on Tuesday the 29th September 2026 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 33 வருடங்களாக மிக வேகமாக வளர்ச்சி அடைந்து வருவதற்கு எங்களது நன்றியை தெரிவித்துக்கொள்கிறோம். உறுப்பினர்களின் சேவையை மேலும் விரிவுபடுத்த தங்களின் ஆலோசனைகளையும், கருத்துக்களையும் வரவேற்கின்றோம்.

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

தங்கள் ஆலோசனை :-

இடம் :
நாள் :

ஒப்பம்



TBF NIDHI (KUMBAKONAM) LIMITED
CIN : U65991 TN 1993 PLC 025555

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 29th September, 2026 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 31 st March, 2026, together with the Report of the Board of Directors and the Auditors thereon.		
2.	To declare Dividend at the rate of 15% for the year ended 31 st March, 2026 on period based pro-rata.		
3.	To re-appoint Smt. R. Durgalakshmi [DIN: 11245379] who retires by rotation and being eligible she has offered herself for re-appointment.		
4.	To re-appoint Shri. S. Rajesh [DIN: 10753495] who retires by rotation and being eligible he has offered himself for re-appointment.		
5.	To approve appointment of Smt. L. Brindha [DIN: 11305987] as the Whole-time Director of the Company		
6.	To approve appointment of Shri. S. Abaikumar [DIN: 05107517] as the Whole-time Director of the Company		
7.	To approve appointment of Shri. M. Uppiliyappan [DIN: 06714333] as the Whole-time Director of the Company		

Signed this day of 2026.

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, 27th September 2026)

PROMOTION OF ECONOMICALLY WEAKER WOMEN LIVELIHOOD ENHANCEMENT



14-Mar-2026 6:14:37 pm
Doctor Besant Road
Anna Nagar
Kumbakonam
Tamil Nadu



16-Mar-2026 1:08:48 pm
Doctor Besant Road
Anna Nagar
Kumbakonam
Tamil Nadu

PROMOTION OF ECONOMICALLY WEAKER MEN LIVELIHOOD ENHANCEMENT



16 Aug 2025 17:34:05
43 Doctor Besant Road
Anna Nagar



16 Aug 2025 17:34:55
20/38-A Doctor Besant Road
Anna Nagar

PROMOTION OF EDUCATION & RURAL SPORTS PROJECT



GPS Map Camera

PROMOTION OF DIFFERENTLY & MENTALLY ABLED PERSON LIVELIHOOD ENHANCEMENT



உறுப்பினர்கள் கவனத்திற்கு / Members Attention

KYC தேவைகள்

- அடையாளச் சான்று :
- ☐ PAN மற்றும் ஆதார்
- முகவரிச் சான்று :
- ☐ மின்சார/பயன்பாட்டு கட்டண பில்
 - ☐ வாங்கி அறிக்கை
 - ☐ வாக்காளர் அடையாள அட்டை
- புகைப்படங்கள் :
- ☐ பாஸ்போர்ட் அளவு புகைப்படம்
 - ☐ சட்ட செயல்பாட்டு கட்டுப்பாடுகள் :
- நிறுவன சேவைகள் உறுப்பினர்களுக்கு மட்டுமே பொருத்தம்
 - திரைப்படம் (18 வயதிற்கு கீழ்) அனுமதிக்கப்பட மாட்டார்கள்
 - நிறுவனங்கள்/கார்ப்பரேட் அமைப்புகள் அனுமதிக்கப்பட மாட்டார்கள்
 - அறக்கட்டளைகள் அனுமதிக்கப்பட மாட்டார்கள்
 - MCA (Ministry of Affairs) வழிகாட்டுதல்களின்படி செயல்படுங்கள்

KYC REQUIREMENTS

- Identity Proof:
- ☐ PAN and Aadhaar
- Address Proof:
- ☐ Utility Bill
 - ☐ Bank Statement
 - ☐ Voter ID
- Photographs:
- ☐ Passport size photographs
- Legal & Operational Constraints:
- Services are available to registered members only
 - Minors (below 18 years) cannot be admitted
 - Bodies Corporate cannot be admitted
 - Trusts cannot be admitted
 - Operates under Ministry of Corporate Affairs (MCA) guidelines

Please submit the above documents for KYC verification and update. Non-compliance may restrict membership services as per Nidhi Rules, 2014.

PROMOTION OF DIFFERENTLY ABLED CHILDREN LIVELIHOOD ENHANCEMENT





EARTHQUAKE

Stay alert.
Drop, Cover
and Hold on.



FLOOD

Do not panic.
Move to higher
ground.



CYCLONE

Stay indoors.
Follow official
instructions.



LANDSLIDE

Avoid hilly areas.
Watch for
warning signs.

BE PREPARED BE AWARE BE SAFE TOGETHER FOR A SAFE EARTH



BE PREPARED



Prepare an
emergency kit
with essential
supplies.



Know your
evacuation
routes and
safe places.



Stay updated
with weather
alerts and
official news.



Communicate
and help
each other in
emergencies.



PLANT TREES

For a better
tomorrow.



SAVE WATER

Every drop
counts.



REDUCE REUSE RECYCLE

For a clean
and green Earth.



SAY NO TO PLASTIC

Choose eco-friendly
alternatives.

AWARE TODAY SAFE TOMORROW

CARE FOR NATURE
SECURE OUR FUTURE



STAY ALERT



STAY PREPARED



STAY TOGETHER



SAVE EARTH

YOUR SAFETY, OUR PLANET, OUR RESPONSIBILITY.

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





A Company by the Members
for the Members
to the Members

Better
Savings...
Stronger
Tomorrow...

To,

.....
.....
.....
.....



வாழும் வரை
இரத்த தானம்!



வாழ்ந்தபின்
கண் தானம்!!

இன்றே தவிர்ப்போம்
நெகிழியை!
என்றென்றும் காப்போம்
இயற்கையை!

வாழ்வின் சிறந்த நோக்கம்
சேமிப்பு



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பாதுகாப்பான முதலீடு!

பரஸ்பர பயனோடு!!



டி பி எஃப் நிதி (கும்பகோணம்) லிமிடெட்
TBF NIDHI (KUMBAKONAM) LIMITED

இந்திய அரசால் அங்கீகரிக்கப்பட்ட பரஸ்பர ஸ்காய் நிதி 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