



Auditor

CA S.GOVINDARAJAN

Membership No. 212285

PRACTICING COMPANY SECRETARY

Sri. B.K.Sundaram & Associates

Trichy.

BANKERS

STATE BANK OF INDIA

CITY UNION BANK LTD

KUMBAKONAM CENTRAL CO-OPERATIVE BANK LTD

THE THANJAVUR CENTRAL CO-OPERATIVE BANK LTD.,

THE TIRUCHIRAPPALLI CENTRAL CO-OPERATIVE BANK LTD.,

INDIAN BANK

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இயக்குனர்கள் அவை தலைவரின் (சேர்மென்) மடல்

பெருமதிப்பிற்கும் பேரன்பிற்கும் உரிய நமது நிதி நிறுவனத்தின் அங்கத்தினர் பெருமக்கள் அனைவருக்கும் நமது 25-வது ஆண்டு வெள்ளிவிழாவில் எனது நெஞ்சார்ந்த வணக்கத்தினையும் மனமார்ந்த வாழ்த்துக்களையும் முதற்கண் தெரிவித்துக் கொள்கிறேன்.

நமது நிதி நிறுவனத்தின் 25-வது ஆண்டு அறிக்கையில் தணிக்கையாளரால் தயாரிக்கப்பட்ட 31.03.2021 உடன் நிறைவடைந்த 2020-21 நிதி ஆண்டின் தணிக்கை அறிக்கை நிதிநிலை அறிக்கை மற்றும் இயக்குனர்களின் அறிக்கை ஆகியவற்றை தங்களின் மேலான பார்வைக்கு வைப்பதில் பெருமகிழ்ச்சி அடைகிறேன்.

நிகரலாபம்

2020-21 அறிக்கை ஆண்டில் வருமானம் ரூ.515.46/- லட்சமாகும். இது கடந்த ஆண்டைவிட ரூ.45.55/- லட்சம் கூடுதலாகும். இதர நிதி நிறுவனங்களின் வங்கிகள் இவற்றுடன் மிகுந்த போட்டியுடன் நாம் செயல்பட வேண்டியுள்ளதால் குறைவான வட்டிக்கு கடன் வழங்கவும். இதர கட்டணங்கள் தொடர்ந்து வசூலிக்காமலும் உள்ளோம். அதேபோல் நாம் பெறும் வைப்புகளுக்கு அனைத்து நிதி நிறுவனங்கள் மற்றும் வங்கிகளைவிட கூடுதலாக வட்டி வழங்குகின்றோம். அறிக்கை ஆண்டில் வைப்புகளின் நிலை உயர்ந்துள்ளது. அதேபோல் கடன் வழங்குதலும் உயர்ந்துள்ளது. அறிக்கை ஆண்டிலும் முந்தைய ஆண்டிலும் சில மாதங்களில் இயற்கை பேரிடர் “கொரானா” பெருந்தொற்று காரணமாக பொதுமுடக்கம் அறிவிக்கப்பட்டிருந்ததால் கடன்களுக்கான வட்டியை தடையின்றி வசூலிக்கவோ தவணை கடந்த நகைகடன்களை வசூலிக்க ஏலமோ நடத்தவில்லை. அதனால் லாபம் எதிர்பார்த்ததை எட்டமுடியவில்லை. தவிரவும் நாம் தவணை கடந்த நகைக்கடன் நிலுவைக்கு லாபத்தில் ஒதுக்கீடு செய்துள்ளோம். எனவேதான் நாம் நிகர லாபம் குறைவாக அறிக்கை சமர்ப்பிக்கும் நிலை ஏற்பட்டுள்ளது.

வைப்புத்தொகை

அறிக்கை ஆண்டில் வைப்புகளின் நிலை ரூ.4735.64/- லட்சம் ஆகும். இது சென்ற ஆண்டைவிட ரூ.972.19/- லட்சம் கூடுதல் ஆகும். வைப்புகளின் வளர்ச்சி விகிதம் 25.83% விழுக்காடு ஆகும். கொரானா பெருந்தொற்று காரணத்தால் பொது முடக்கம் அறிவிக்கப்பட்டிருந்த நிலையில் அங்கத்தினர்கள் சிரமங்களை அனுபவித்தார்கள். நமது நிறுவனம் சுமார் இரண்டு மாதங்கள் சேவை செய்ய இயலாமல் முடங்கியிருந்தது. அத்தகைய சூழலிலும் அங்கத்தினர்களின் பங்களிப்பு பெருமதிப்பிற்குரியதாகும். அதற்காக நமது நிர்வாகம் நன்றியினை தெரிவித்துக் கொள்கிறது. நாம் வைப்புகளுக்கான வட்டி விகிதம் இதர அனைத்து நிறுவனங்களைவிடவும் கூடுதலாக வழங்கி வருவதால் அங்கத்தினர்கள் தொடர்ந்த நல்லாதரவு அளிப்பதோடு தங்களுடன் புதிய அங்கத்தினர்களை நமது நிறுவனத்துடன் இணைக்க கேட்டுக் கொள்கிறேன்.

கடன் வழங்குதல்

2020 - 21 அறிக்கை ஆண்டில் அங்கத்தினர்களின் கடன் நிலுவை ரூ.408.82/- லட்சமாகும். இது கடந்த ஆண்டைவிட ரூ.850.14/- லட்சம் கூடுதலாகும். நடப்பு ஆண்டின் கடன் வளர்ச்சி விகிதம் 26.25% விழுக்காடு ஆகும். சுமார் இரண்டு மாதங்கள் பெருந்தொற்று காரணமாக பொதுமுடக்கம் நிலை ஏற்பட்டு மக்கள் பொருளாதாரம் மற்றும் உடல் நலம் பாதிப்புகளுக்கு ஆளாகியிருந்த நிலையிலும் நமது நிறுவனத்துடன் இணைந்து வளர்ச்சிக்கு உருதுணையாக உள்ள அங்கத்தினர்களுக்கு இத்தருணத்தில் நன்றியினை உரித்தாக்க கடமைப்பட்டுள்ளேன்.



கிளைகள்

நமது நிறுவனம் துவங்கி 25 ஆண்டுகள் ஆகிவிட்டது. நடப்பு ஆண்டு நமது நிறுவனத்தின் வெள்ளிவிழா ஆண்டு ஆகும். ஐந்து கிளைகள் துவங்க அரசிடம் அனுமதி பெற்று இன்னும் நான்கு கிளைகளுக்கான அனுமதி நிலுவை உள்ளது. புதிதாக கிளைகள் துவக்க நிதி தேவைப்படுகிறது. எனவே அங்கத்தினர்கள் தொடர்ந்து அதிக அளவில் வைப்புகள் முதலீடுசெய்து சேர்ந்து வளர கேட்டுக் கொள்கிறேன்.

கிளைகளுக்கு சொந்த கட்டிடம்

நமது நிறுவனத்திற்கு எரவாஞ்சேரியில் சொந்த இடம் உள்ளதை அங்கத்தினர்கள் அறிந்ததே அந்த இடத்தில் நமது எரவாஞ்சேரி கிளைக்கு சொந்தமான கட்டிடம் கட்ட பூமி பூஜை செய்யப்பட்டுள்ளது என்பதை மகிழ்ச்சியுடன் தெரிவித்துக் கொள்கிறோம்.

டிவிடெண்ட்

இவ்வாண்டு டிவிடெண்ட் 10% வழங்க இயக்குனர்கள் அவை மகாசபைக்கு பரிந்துரைத்துள்ளார்கள். அதன்படி ரூ.3,80,172/- ஒதுக்கீடு செய்யப்பட்டுள்ளது. 2019-20 முதல் டிவிடெண்ட் டிஸ்டிரிப்யூண்டாக்ஸ் நிறுவனங்கள் ஏற்க தேவையில்லை எனவும் டிவிடெண்ட் பயன்பெறும் நபர்கள் தங்களது வருமானத்தில் சேர்த்து வருமானவரி அறிக்கை சமர்ப்பிக்க வேண்டும் என வருமான வரித்துறை சட்டத்திருத்தம் செய்துள்ளது.

இயக்குனர்கள்

இயக்குனர்களில் திருமதி. வி. பொன்னரசி (டின். 02591628), திரு. சோ.மோகனகிருஷ்ணன் (டின். 07440234), திரு. சு.ராமமூர்த்தி (டின். 07443612) ஆகியோர் சுழற்சி முறையில் ஓய்வு பெறுகிறார்கள். அவர்கள் மூவரும் மீண்டும் தேர்வுக்கு தகுதியானவர்கள் என்பதால் அவர்களை இயக்குனர்களாக தேர்வு செய்ய கேட்டுக்கொள்கிறேன்.

சேவைகள்

வாடிக்கையாளர்கள் சேவைக்காக நமது நிறுவனம் www.ktbf.co.in என்ற இணையதளம் துவங்கியுள்ளது. இதில் நமது நிறுவனம் பற்றிய தகவல்களை கொடுத்துள்ளோம். இந்த இணையதள சேவையை அங்கத்தினர்கள் அனைவரும் பயன்படுத்திக் கொள்ளவும். மற்றவர்களுக்கும் தெரிவித்து பயனடையச் செய்யுமாறு கேட்டுக் கொள்கிறேன். மேலும் வைப்புகள் முதிர்வுநாள், நகைக்கடன் கெடுமுடிவுநாள் ஆகியவற்றை குறுஞ்செய்தியாக அங்கத்தினர்களுக்கு அனுப்பும் நடைமுறை செயல்படுத்தப்பட்டுள்ளது.

தவிர இ - சேவை துவங்க திட்டமிடப்பட்டுள்ளது. அதற்கு அங்கத்தினர்கள் தங்கள் பேராதரவினை நல்கிட அன்புடன் கேட்டுக் கொள்கிறேன்.

நன்றி

25 ஆண்டுகளாக ஆதரவளித்து வளர்ச்சிக்கு உறுதுணையாக பங்களித்துவரும் அங்கத்தினர் பெருமக்கள், கம்பெனி செயலாளர், தணிக்கையாளர்கள், சட்ட ஆலோசகர்கள், வங்கிகள், எங்களோடு இணைந்து செயலாற்றும் பணியாளர்களுக்கும் என் சார்பிலும் என்னோடு தோளோடு தோள்கொடுத்து நமது நிறுவன மேம்பாட்டிற்கு பாடுபடும் இயக்குனர்கள் சார்பிலும் நன்றியை தெரிவித்துக் கொள்கிறேன்.

வாழ்க வையகம்

வாழ்க வளமுடன்

வணக்கம்

குடவாசல்
27-08-2021

Sd/-
சோ.சந்தானகிருஷ்ணன்
சேர்மன்



NOTICE

Notice is hereby given pursuant to Section 96 and other applicable provisions of the Companies Act, 2013 that the 25th Annual General Meeting of the shareholders of the Company relating to the financial year ended 31-03-2021 is scheduled to be held on SATURDAY, the 25th SEPTEMBER, 2021 at 04.00 P.M.at MALAR MAHAL Thirukkulam Melkarai KODAVASAL - 612601 to transact the following business:

ORDINARY BUSINESS

1. To adopt Accounts

To receive, consider and adopt the Audited Financial Statements of the Company for the year ended on 31st March, 2021 and the connected schedules, notes together with the reports of the Directors and Auditors thereon.

2. To declare Dividend

The Directors recommend dividend at 10 % for the financial year ended 31-03-2021

3. To elect Directors

Mrs. PONARASI (DIN:02591628),Mr. MOHANAKRISHNAN (DIN:07440234) and Mr. S. RAMAMOORTHY (DIN:07443612) who were appointed as Directors at the Annual General Meeting held on 29th September 2018 retire by rotation, and being eligible they offer themselves for re-appointment.

4. To appoint Auditors and fix their remuneration

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

“RESOLVED THAT pursuant to Section 139 and other applicable provisions of the Companies Act, 2013 and the Rules made thereunder, M/s.Saravanan & co, Chartered Accountants, Kumbakonam [Firm Registration No. 012247S] be and are hereby appointed as the Statutory Auditors of the Company for a period of five years ie.,for the financial years 2021-22 to 2025-26 and to hold the office till the conclusion of the Annual General Meeting to be held in the year 2026 and further that the Board be and is hereby authorized to fix the remuneration of the auditors every year.

SPECIAL BUSINESS:-

5. Appointment of Mrs. A. SIVARANJANI [DIN: 09011345] as a Director of the Company

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

“RESOLVED THAT pursuant to Section 152 of the Companies Act, 2013 and the Companies (Appointment and Qualification of Directors) Rules, 2014 and Companies (Nidhi) Rules, 2014, including modifications and amendments, if any, Mrs. A. SIVARANJANI [DIN: 09011345],, who was appointed as an Additional Director pursuant to the provisions of Section 161(1) of the Companies Act, 2013 and who holds office up to the date of this Annual General Meeting, be and is hereby appointed as a



Director in the Company, liable to retire by rotation.”

6. Appointment of Mrs. A. CHINNAMMAL [DIN: 09057546] as a Director of the Company

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

“**RESOLVED THAT** pursuant to Section 152 of the Companies Act, 2013 and the Companies (Appointment and Qualification of Directors) Rules, 2014 and Companies (Nidhi) Rules, 2014, including modifications and amendments, if any, **A. CHINNAMMAL [DIN: 09057546]**, who was appointed as an Additional Director pursuant to the provisions of Section 161(1) of the Companies Act, 2013 and who holds office up to the date of this Annual General Meeting, be and is hereby appointed as a Director in the Company, liable to retire by rotation.”

7. To alter the Capital Clause of the Memorandum of Association

To consider and if thought fit, to pass the following Resolutions as Ordinary Resolutions with or without modifications:

“**RESOLVED THAT** pursuant to Section 61 of the Companies Act, 2013 read with Companies (Share Capital and Debentures) Rules, 2014, including modifications and amendments, if any, the Authorised Share Capital of the Company be and is hereby increased from Rs.50,00,000/- (Rupees Fifty Lakhs only) to Rs.1,00,00,000/- (Rupees One Crore Only) comprising 1,00,00,000/- (One Crore Only) equity shares of Re.1/- each.”

“**RESOLVED FURTHER THAT** pursuant to Section 13, 61 and other applicable provisions of the Companies Act, 2013 read with Rules made thereunder, the existing Clause V of the Memorandum of Association be and is hereby deleted and in its place the following clause be and is hereby inserted:

“V THE AUTHORISED SHARE CAPITAL of the company is Rs.1,00,00,000/- (Rupees One Crore only) divided into 1,00,00,000 (One Crore only) Equity Shares of Re.1/-(Rupee One only) each”

8. To alter Article 12 of the Articles of Association

To consider and if thought fit to pass the following Resolution as a **Special Resolution** with or without modifications:

“**RESOLVED THAT** pursuant to Section 14 and other applicable provisions of the Companies Act, 2013 read with Rules made there under and subject to the approval of the Registrar of Companies, Chennai and/or any other regulatory authorities, if any, the word “TWELVE” as appearing in Article 12 of the Articles of Association be and is hereby substituted with the word “NINE”

By order of the Board

For KTBF NIDHI LIMITED

Sd/-
S.Santhanakrishnan
Director / Chairman
DIN: 06571786

Place : Kodavasal
Date : 27.08.2021



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, however, be deposited at the Registered Office of the Company not less than forty-eight hours before the commencement of the Meeting.
 - b. Members are requested to bring their attendance slip along with their copy of Annual Report to the Meeting.
 - c. Members whose name appears as on the date of the Annual General Meeting ('Record Date') shall be eligible for payment of Dividend subject to approval of the Members for payment of Dividend at the ensuing Annual General Meeting.
 - d. Route map is enclosed.
-

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

AGENDA ITEM No. 5

Mrs. A. SIVARANJANI [DIN: 09011345] was co-opted by the Board with effect from 21/08/2021 pursuant to the powers conferred on the Board u/s 161(1) of the Companies Act, 2013. She retires at the ensuing AGM pursuant to the said section. Being eligible she offer herself for appointment as Director and have made deposit of Rs.10,000/- as required under Sec. 160 of the Companies Act, 2013. The Board recommends to ratify her appointment as an Additional Director by the Board and to appoint her as Director liable to retire by rotation pursuant to Sec. 152(2) of the Companies Act, 2013.

It is declared pursuant to Section 102 of the Companies Act, 2013 that Mrs. A. SIVARANJANI, (appointee), Mrs.V.Shanthi, her mother-in-law and Mr. K.R. Vijayarengan, her Father-in-law are interested in the resolution in their capacity as Directors / shareholders of the Company. It is further declared with reference to the proviso to sub-section 2 of Section 102 of the Companies Act, 2013 that the proposed resolution does not have any bearing with the business of any other company.

Details of Mrs. A. SIVARANJANI [DIN: 09011345) required under Clause 1.2.5 of the Secretarial Standards on General Meetings is attached herewith as Annexure-1.

AGENDA ITEM No. 6

Mrs. A. CHINNAMMAL [DIN: 09057546] was co-opted by the Board with effect from 21/08/2021 pursuant to the powers conferred on the Board u/s 161(1) of the Companies Act, 2013. She retires at the ensuing AGM pursuant to the said section. Being eligible she offer herself for appointment as Director and have made deposit of Rs.10,000/- as required under Sec. 160 of the Companies Act, 2013. The Board recommends to ratify her appointment as an Additional Director by the Board and to appoint her as Director liable to retire by rotation pursuant to Sec. 152(2) of the Companies Act, 2013.

It is declared pursuant to Section 102 of the Companies Act, 2013 that Mrs. A. CHINNAMMAL, (appointee), Mrs. PL. Kamalam, her mother-in-law and Mr. P.L.Annamalai, her husband are interested in the resolution in their capacity as Directors / shareholders of the Company. It is



further declared with reference to the proviso to sub-section 2 of Section 102 of the Companies Act, 2013 that the proposed resolution does not have any bearing with the business of any other company.

Details of Mrs. A. CHINNAMMAL[DIN: 09057546] required under Clause 1.2.5 of the Secretarial Standards on General Meetings is attached herewith as Annexure-1.

AGENDA ITEM No. 7

The present Authorised Capital of the Company is Rs.50 Lakhs. The Paid-up capital has crossed Rs.41 Lakhs. The Board of directors expect growth of members and capital with one head office and eight branches at present and further branches which may be opened, depending upon the needs. The Board has therefore decided to increase the Authorised Capital to Rs. One Crore, to facilitate further issue of shares.

Pursuant to the provisions of Section 13, 61 and other applicable provisions of the Companies Act, 2013 read with Rules made thereunder, approval of the members of the Company is to be obtained by passing Ordinary resolution for altering the Capital clause of the Memorandum of Association and hence the agenda item No. 7 is placed before the meeting. The Board recommend to pass the ORDINARY RESOLUTIONS as stated in the meeting notice with or without modifications.

AGENDA ITEM Nos. 8

The present Article 12 of the Articles of Association states the maximum number of directors as "twelve". The Board after detailed consideration of the pros and cons, decided to restrict the maximum number of directors in the Board to 'Nine'. It will be in the best interest of effective administration of the affairs of the company. It is therefore proposed to alter the Article 12 of the Articles of Association.

Pursuant to the provisions of Section 14 and other applicable provisions of the Companies Act, 2013 read with Rules made thereunder, approval of the members of the Company is to be obtained by passing Special resolution for altering any article of the Articles of Association and hence the agenda item No. 8 is placed before the meeting. The Board recommends to pass the SPECICAL RESOLUTION as stated in the meeting notice with or without modifications.

Common for Agenda item No. 7 and 8:-

It is declared pursuant to Section 102 of the Companies Act, 2013 that none of the Directors / relatives of Directors are interested in the resolutions except in their capacity as Directors / shareholders of the company. 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.

Common for agenda items under special business:-

The existing and proposed revised Memorandum and Articles of Association and all other relevant papers and documents relating to the subject matters of the meeting notice are open for inspection during business hours on all working days at the Registered Office of the Company till the conclusion of the AGM.



Brief particulars of Mrs. A. SIVARANJANI [DIN: 09011345] and Mrs. A. CHINNAMMAL [DIN: 09057546] as required under Clause 1.2.5 of the Secretarial Standards on General Meetings

Sl.No	Particulars	Mrs. A. SIVARANJANI	Mrs. A. CHINNAMMAL
1.	Age	25	31
2.	Qualification	Graduate	Graduate
3.	Experience	6 months	6 months
4.	Terms and conditions of appointment	To be appointed as Director liable to retire by rotation	To be appointed as Director liable to retire by rotation
5.	Remuneration sought to be paid	Nil	Nil
6.	Remuneration last drawn	Nil	Nil
7.	Date of first appointment on the Board	21-08-2021	21-08-2021
8.	Shareholding in the Company	NIL (31-03-2021) As on date Rs.5000/-	Rs.10/-
9.	Relationship with other Directors, Manager and other Key Managerial Personnel of the Company	NIL	NIL
10.	Number of Meetings of the Board attended during 2020-2021 as a Director	Nil	Nil
11.	Other Directorships, Membership / Chairmanship of Committees of other Boards	Nil	Nil

By order of the Board

For KTBF NIDHI LIMITED

Place : Kodavasal
Date : 27.08.2021

Sd/-
S.Santhanakrishnan
Director / Chairman
DIN: 06571786



DIRECTORS' REPORT

Your Directors have great pleasure in presenting the 25th Annual Report and Audited Accounts relating to the financial year ended 31st March 2021 pursuant to Section 134 and other applicable provisions of the Companies Act, 2013. This report has been given by covering all the points which are applicable to our Company under the provisions of the Companies Act, 2013 and the applicable Rules

a. Financial Highlights

During the year under review, performance of your company has been given in a nutshell as under:

(Amount in Rs.)

Particulars	For the year ended 31-03-2021	For the year ended 31-03-2020
Revenue from Operations	5,10,06,308	4,63,15,399
Other Income	5,39,450	675318
Total Income	5,15,45,758	46,990,717
EXPENDITURE		
Depreciation	3,08,496	341150
Finance Costs	3,84,08,643	32025189
Other expenses (excluding exceptional items)	92,42,945	13217044
Total Expenses	4,79,60,084	45583383
Profit / Loss before Exceptional items and Tax Expense	35,85,674	1407334
Add / (Less): Exceptional items	0	0
Profit / Loss before Tax Expense	35,85,674	1407334
Less: Tax Expense (Current & Deferred)	15,10,120	556487
Profit / Loss for the year	20,75,554	850847
Balance of profit / Loss for earlier years	43,87,370	4201264
Less: Transfer to Reserves	4,00,000	400000
Less: Dividend paid on Equity Shares	3,80,172	380172
Less: Dividend Distribution Tax	0	0
Balance carried forward to B.S	56,82,752	4387370
Equity Share Capital	41,09,179	4109179
Deposits	47,35,63,559	376344927

b. State of Company's affairs and future outlook, business risks, internal audits and internal controls

The business of the Company faces heavy competition from the organized Banking sector as well as unorganized Pawn brokers. All efforts are taken to overcome the constraints by taking concerted efforts to improve business through our branches opened at village levels. Including the Branch at Manapparai, which we opened in the financial year 2019-20, we have Eight branches as on the date of this report. We have permission to open branches at Erode, Thanjavur, Thiruvarambur, and Chennai.

We advance loans by strictly following the rules and regulations laid down by RBI mainly



against Jewels and rarely against fixed deposits kept with us. No material changes have occurred between the Balance Sheet date and the date of this report for being reported to the shareholders.

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 such as possibilities of hypothecation of spurious jewels, volatility in market price of gold leading to non-recovery of loans etc., Your directors are taking utmost care by appraising each and every jewel, re-verifying the jewels, bringing to auction the jewels which remain unredeemed by the owners of the jewels in time etc.

The Company has proper internal controls, security systems to protect the properties and business of the company. The Company has not suffered loss by way of bad debts during the year under report.

c. Dividend

Your directors are pleased to recommend dividend at 10% which absorbs a sum of Rs.3,80,172/-. The current year's profit after tax is Rs.20,75,554/- (Pre. Year Rs. 8,50,847 only).

d. Meetings of the Board and Committee

The Board meets regularly to discuss and decide on various matters as required. During the year, only SEVEN Board Meetings were convened and held. Due to COVID-19 no Board meeting was held in the first quarter of the year 2020-21 The dates of Meeting and the details of Directors attended the Meeting are given as Annexure-1.

e. Reserves and Surplus

Your directors have transferred a sum of Rs. 4,00,000/- to General Reserves for the year ended 31-03-2021. The Reserves and Surplus as on 31st March 2021 stands at Rs.2,11,17,239 (Previous year is Rs.1,78,51,847/-)

f. Share Capital

The Paid-up capital of the Company as on 31-03-2021 was RS. 41,09,179. /- (As on 31/03/2020 was Rs.41,09,179. /-) The present Authorised Capital is Rs. 50 Lakhs. The Board recommends to increase it to Rs. One Crore, for which purpose a proposal has been placed before the meeting-vide agenda item No.7 in the meeting notice.

g. Annual Return

Companies website link :- www.ktbf.co.in

(With reference to the amended provisions of Sec.92(3) of the Companies Act, 2013.)

h. Particulars of Loan, Guarantees and Investments Under Section 186

The main business of the company is to lend money only to the members of the company against jewels. The lending business is strictly carried out as per the rules and regulations laid down for NIDHI Companies under the Provisions of the Companies Act, 2013 and RBI Regulations. No loan or guarantee is given to any corporate bodies or non-members of the company.

i. Explanation to Auditors' remarks

The Auditors have not given any adverse remarks for being explained by the Board.

j. Particulars of contracts or arrangements with related parties

The Company had no transactions with related parties attracting the provisions of Sec.



188(1) of the Companies Act, 2013 and hence no report in the prescribed Form No. AOC-2 is annexed.

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

Your company is carrying out non-banking business activity and hence there is no special report to be given by us. All efforts are taken to reduce electricity and fuel consumption and thereby avoid wastage of energy. There was no foreign exchange inflow or outflow during the financial year under report.

l. Directors

Mrs. PONARASI (DIN:02591628), Mr. MOHANAKRISHNAN (DIN:07440234) and Mr. S. RAMAMOORTHY (DIN:07443612) who were appointed as Directors at the Annual General Meeting held on 29th September 2018 retire by rotation at the ensuing AGM. Being eligible they offer themselves for re-appointment.

Mrs.A. SIVARANJANI (DIN 09011345) and Mrs. A. CHINNAMMAL (DIN 09057546), appointed as Additional Directorson 21/08/2021, retire at the commencement of the ensuring Annual General Meeting. Being eligible they offer themselves for appointment as Directors liable to retire by rotation. Nominations have been received proposing their names for appointment as Directors

The Board recommends to re-elect the retiring three directors and to re-appoint the existing two 'Additional directors' as Directors liable to retire by rotation.

Mrs. P.L. Kamalam (DIN: 03635175) and Mrs. V. Shanthi (DIN: 03374724) ceased to be directors with effect from 26/11/2020 consequent upon completion of 10 years. Mrs. Malarvizhi Rangarajan (DIN 06437133) resigned her directorship with effect from 05-10-2020.

m. 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.

n. Deposits

Being a Nidhi Company, the provisions of Section 73 to 76 of the Companies Act, 2013 and Companies (Acceptance of Deposits) Rules, 2014 are not applicable to the Company.

The Company is accepting deposits only from members strictly within the norms i.e., within twenty times the paid-up capital and free reserves as per the norms laid down for NIDHI Companies. The details of deposits are given hereunder:

(Amount in Rs.)

Particulars	Figures relating to 2020-21	Figures relating to 2019-20
Opening Deposit	37,83,99,976	34,48,81,558
Deposits accepted during the year	151,82,30,634	114,67,70,438
Deposits repaid during the year	142,12,21,725	111,32,52,020
Deposits at the end of the year	47,54,08,885	37,83,99,976
Unclaimed Deposits	NIL	NIL
Unpaid Deposits	NIL	NIL



There was no default or delay in repayment of deposit or payment of interest. The Company is always keeping not less than 10% of the deposit in unencumbered securities as laid down in the rules and regulations laid down for NIDHI Companies. The growth of deposit over last year is 25.83%

- o. Loan to Members:** The loan issued to members during the year and outstanding as at 31-03-2021 is Rs.40,88,21,502/- as against the last year figure of Rs.32,38, 07,734. The growth in loans issued and outstanding over last year is 26.25 %

The total number of members as on the date of this report is 35,718 out of which the number of members holding Equity shares worth Rs.1,000/- or more is 655. As per the Notification of the Ministry of Corporate Affairs dated 5th June 2015, NIDHI Companies need to send the Annual Report and Accounts only to members who hold shares of more than one thousand rupees in face value or more than one per cent of the total paid-up share capital of the Nidhi's whichever is less.

For other shareholders, document may be served by a public notice in newspaper circulated in the district where the Registered Office of the Nidhi is situated; and publication of the same on the notice board of the Nidhi. Your Company abides by the notification.

- p. 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.

- q. Statutory Auditor**

Mr. S. Govindarajan, Chartered Accountant, Kumbakonam [Membership No. 212285], was appointed at the AGM held on 29-09-2016, for a period of five years i.e., up to the financial year ending on 31-03-2021. He has completed the tenure of five years as fixed for appointment of auditors under NIDHI Rules. The Board recommends to appoint M/s.Saravanan &co, Chartered Accountants, Kumbakonam [Firm Registration No. 012247S] as Statutory auditors for five years as stated under agenda item No. 4 in the meeting notice. The proposed auditors have given their consent letter in the prescribed form

- r. 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.

- s. Corporate Social Responsibility**

The provisions of Corporate Social Responsibility do not apply to the Company as the Profit (PBT) is less than Rs.5.00 Crores or the net worth is less than Rs.500.00 Crores or the turnover is less than Rs.1,000.00 Crores during the preceding financial year as prescribed under Section 135 of the Companies Act, 2013.

- t. Secretarial Standards**

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



u. Disclosure on Section 148 of the Companies Act, 2013

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

v. 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.

w. Credit Rating of Securities

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

x. Report on performance and Financial position of each Subsidiary, JV and Associates

The Company has no subsidiaries, Joint Ventures or Associates.

y. 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, 2021, 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, 2021 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.

z. Acknowledgment

The Directors express their sincere appreciation to the valued shareholders, government agencies, our Auditors, Our Practicing Company Secretaries, bankers', employees and clients for their support.

By order of the Board

For KTBF NIDHI LIMITED

Sd/-
S.Santhanakrishnan
Director / Chairman
DIN: 06571786

Place : Kodavasal
Date : 27.08.2021



Annexure – 1

Name of Director	Dates of Board meetings						
	03/08/ 2020	02/11/ 2020	26/11/ 2020	24/12/ 2020	30/01/ 2021	17/02/ 2021	28/03/ 2021
S. RAMAMURTHY	A	P	P	P	P	P	P
S. SANTHANAKRISHNAN	A	P	P	P	P	P	P
V. PONNARASI	A	P	P	P	P	P	P
Dr. S. MOHANAKRISHNAN	P	P	P	P	P	P	P
S. ARANGANATHAN	P	P	P	P	P	P	P
B. SENTHIL	A	P	P	P	P	P	P
A.KHAJA HUSAIN	P	P	P	P	P	P	P
V.SANTHI	A	P	P	Ceased to be director from 26.11.2020			
P.L.KAMALAM	P	P	P	Ceased to be director from 26.11.2020			
R. MALARVIZHI	A	Ceased to be director from 05.10.2020					

'P' indicates 'PRESENT' 'A' indicates 'ABSENT'

b. Dates of Board Meeting and the details of Directors attended the Board Meeting

Sl. No	Date of Board Meeting	No. of Directors attended
1	03-08-2020	Dr. S. MOHANAKRISHNAN, S. ARANGANATHAN, A. KHAJA HUSAIN, P.L. KAMALAM,
2	02-11-2020	S. RAMAMURTHY, S. SANTHANAKRISHNAN, V. PONNARASI, Dr. S. MOHANAKRISHNAN, S. ARANGANATHAN, B. SENTHIL, A.KHAJA HUSAIN, V.SANTHI, P.L.KAMALAM
3	26-11-2020	S. RAMAMURTHY, S. SANTHANAKRISHNAN, V. PONNARASI, Dr. S. MOHANAKRISHNAN, S. ARANGANATHAN, B. SENTHIL, A. KHAJA HUSAIN, V.SANTHI, P.L.KAMALAM
4	24-12-2020	S. RAMAMURTHY, S. SANTHANAKRISHNAN, V. PONNARASI, Dr. S. MOHANAKRISHNAN, S. ARANGANATHAN, B. SENTHIL, A.KHAJA HUSAIN
5	30-01-2021	-do-
6	17-02-2021	-do-
7	28-03-2021	-do-

There were no committee meetings.

By order of the Board

For KTBF NIDHI LIMITED

Place : Kodavasal
Date : 27.08.2021

Sd/-
S.Santhanakrishnan
Director / Chairman
DIN: 06571786

Ca. **S.GOVINDARAJAN** B.Sc.,FCA.,
Chartered Accountant

No.2 Dabir Middle Street,
Kumbakonam - 612 001.
Phone : 0435-2420944
Cell: 9443155227
Mail: sgovindaranca@yahoo.com



To
The Members
Kodavaasal Town Benefit Fund Limited
Kodavaasal

CERTIFICATE

This is to certify that I have audited the accounts for the year ending 31.3.2021 of **KODAVAASAL TOWN BENEFIT FUND LIMITED** (“the Company”) and that the company has followed the instructions issued by the Ministry of Law Justice and Company affairs (Department of Company Affairs) vide their Notification G.S.R. No 258 (E) dated 31.03.2014 and there is no violation of any of the conditions mentioned therein. The Company has also maintained proper books of accounts according to the recognized principles of accounting.

The Company has satisfactorily attained the ratio of incremental Deposit to incremental Net Owned fund during the year as per the Notification G.O. GSR 258 (E) dated 31.03.2014 as amended from time to time.

Place : Kodavasal
Date : 27-08-2021

SIGNATURE WITH SEAL OF AUDITOR
MEMBERSHIP NO. 212285
UDIN : 21212285AAAACA2611





Independent Auditor's Report

To

The Members of Kodavaasal Town Benefit Fund Limited

Opinion

I have audited the accompanying financial statements of **KODAVAASAL TOWN BENEFIT FUND LIMITED** ("the Company"), which comprise the balance sheet as at 31st March, 2021, and the statement of profit and loss, the Statement of cash flow for the year ended on that date, and notes to the financial statements including a summary of the significant accounting policies and other explanatory information.

In my opinion and to the best of our information and according to the explanations given to me, the aforesaid financial statements give the information required by the Companies Act, 2013 ('Act') 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, 2021, its profit (or Loss) and cash flows for the year ended on that date.

Basis of Opinion

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

Management's Responsibility for the Financial Statements

The Company's Board of Directors is responsible for the matters stated in section 134(5) of 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 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, management 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 management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are responsible for overseeing the Company's financial reporting process.

Auditor's Responsibility for the Audit for the Financial Statements

My objectives are to obtain reasonable assurance about whether the standalone 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 my 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 standalone financial statements.

Report on Other Legal and Regulatory Requirements

As required by the Companies (Auditor's Report) Order, 2016, issued by the Central Government of India in terms of sub-section (11) of Section 143 of the Act (the "Order"), and on the basis of such checks of the books and records of the Company as I considered appropriate and according to the information and explanations given to us, I give in the **Annexure B** a statement on the matters specified in paragraphs 3 and 4 of the Order, to the extent applicable.

As required by Section 143(3) of the Act, I report that :

- a. I have sought and obtained all the information and explanations which to the best of my knowledge and belief were necessary for the purpose of my audit;
- b. In my opinion proper books of account as required by law have been kept by the Company so far as it appears from my examination of those books;
- c. The Balance Sheet, the Statement of Profit and Loss and Cash Flow dealt with by this Report are in agreement with the books of account;
- d. In my opinion, the aforesaid financial statements comply with the Accounting Standards specified under Section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014 (as amended);
- e. On the basis of written representations received from the directors as on March 31, 2021 taken on record by the Board of Directors, none of the directors is disqualified as on March 31, 2021, from being appointed as a director in terms of Section 164(2) of the Act.
- f. With respect to the adequacy of internal financial controls over financial reporting of the Company and the operating effectiveness of such controls, refer to my separate report in



Annexure A.

- g. With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014 (as amended), in my opinion and to the best of my information and according to the explanations given to us:
- I The Company does not have any pending litigations which would impact its financial position.
 - ii) The Company does not have any long-term contracts including derivative contracts for which there are any material foreseeable losses that need provision.
 - iii) During the year, there were no amounts which were required to be transferred by the Company to the Investor Education and Protection Fund.

As per my report of even date

Sd/-
S.Govindarajan
Chartered Accountant
M.No.212285
UDIN : 21212285AAAACA2611

Place: Kodavasal
Date : 27-08-2021



ANNEXURE “A” TO THE INDEPENDENT AUDITOR'S REPORT

(Referred to in paragraph 5 under the heading “Report of my report of even date)

Report on the Internal Financial Controls under Clause (i) of Sub-section 3 of Section 143 of the Companies Act, 2013 (“the Act”)

I have audited the internal financial controls over financial reporting of **KODAVAASAL TOWN BENEFIT FUND LIMITED** (“the Company”) as of March 31, 2021 in conjunction with my audit of the financial statements of the Company for the year ended on that date

Management’s Responsibility for Internal Financial Controls

The Board of Directors of the Company is responsible for establishing and maintaining internal financial controls based on the 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 operate effectively for ensuring the orderly and efficient conduct of its business, including adherence to the 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 (“The Act”).

Auditors' Responsibility

My responsibility is to express an opinion on the Company's internal financial controls over financial reporting based on my audit. I conducted my 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, both applicable to an audit of internal financial controls and, both issued by the Institute of Chartered Accountants of India. Those Standards and the Guidance Note require that I comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting was established and maintained and if such controls operated effectively in all material respects.

My audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls system over financial reporting and their operating effectiveness. My audit of internal financial controls over financial reporting included obtaining an understanding of internal financial controls over financial reporting, 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 judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my audit opinion on the Company's internal financial controls system over financial reporting of the Company.



Meaning of Internal Financial Controls Over Financial Reporting

A company's internal financial control over financial reporting 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. A company's internal financial control over financial reporting includes those policies and procedures that

- (1) 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 authorizations of management and directors of the company; and
- (3) Provide reasonable assurance regarding prevention or timely detection of unauthorized 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 Over Financial Reporting

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

Opinion

In my opinion, the Company has, in all material respects, an adequate internal financial controls system over financial reporting and such internal financial controls over financial reporting were operating effectively as at March 31, 2021, based on the 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.

As per my report of even date

Sd/-
S.Govindarajan
Chartered Accountant
M.No.212285
UDIN : 21212285AAAACA2611

Place : Kodavasal
Date : 27-08-2021



Annexure “B” to the Independent Auditors' Report

(Referred to in paragraph under the heading of “Report on Other legal and Regulatory Requirements” of my report of even date)

As required by the Companies (Auditor's Report) Order, 2016 issued by the Central Government in terms of Section 143(11) of the Companies Act, 2013 and on the basis of such checks of the books and records of the Company, as I considered appropriate and according to the information and explanations given to us during the course of the audit, I report that:

i) In respect of its Fixed Assets:

- (a) The Company has maintained proper records showing full particulars including quantitative details and situation of its fixed assets.
- (b) Fixed Assets have been physically verified by the Management during the year, in accordance with an annual plan of verification, which in my opinion is reasonable having regards to the size of the Company and the nature of the fixed assets. The discrepancies notices on such verification were not material and have been properly dealt with in the books of accounts.
- (c) According to information and explanations given to me and the records examined by me and based on the examination of the registered sale deed/transfer deed/conveyance deed provided to me, I report that, the title deeds, comprising all the immovable properties of land which are freehold, are held in the name of the company as at the balance sheet date.

ii) In respect of its Inventories:

- (a) Not applicable since the company is not a manufacturing or Trading company. In respect of Stationery there is no inventory is lying at the end of the year.
- (b) In my opinion and according to the information and explanations given to us, the procedures of physical verification of inventories of stationaries followed by the management were reasonable and adequate in relation to the size of the company and the nature of its business.
- (c) In my opinion the according to the information and explanations given to us, the company has maintained proper records of its inventories of stationaries and no material discrepancies were noticed on physical verification.

iii) In respect of loans, secured or unsecured, granted or taken by the company to or from companies, firms or other parties covered in the register maintained under section 189 of the Companies Act, 2013, according to the information and explanation given to us:

- (a) The Company, as per its internal policy and as per the resolution passed by its board has restricted itself from accepting deposits from or advancing loan to persons other than Members. The company has accepted deposits from its Members and the rate of interest and other terms and conditions are not prejudicial to the interest of the company.



- (b) Most of the parties to whom loans and advances have been granted by the company are repaying the principal and interest as stipulated.
- (c) In case where the principal and/or interest are overdue, reasonable steps have been taken by the company, for recovery of principal and interest.

iv) As the Company is a Nidhi Company, Section 185 is not applicable vide Notification No. G.S.R.465(E) dated 05.06.2015. Also, The Company has not granted any loans, investments, guarantees, and security to persons mentioned under section 185 and 186 of the Companies Act, 2013. Hence reporting under this section does not arise.

v) Acceptance of Deposits from Public:

- (a) In my opinion and according to the information and explanation given to us, the Company has complied with the directions issued by the Reserve Bank of India and the provisions of Sections 73 to 76, and any other relevant provisions of the Act and the rules framed with regards to the deposits accepted from the public. There is no issue pending with the Company Law Board or National Company Law Tribunal or any other Tribunal
- (b) The Company being an approved Nidhi has accepted deposits only from Members. The Company also follows the relevant rules applicable to Nidhis. The company has complied with the prudential norms relating to income recognition, accounting standards, asset classification and provisioning for bad and doubtful debts as applicable to it in terms of Non-Banking Financial (Non- Deposit Accepting or Holding) Companies Prudential Norms (Reserve Bank) Directions.

vi) Cost Records

Since the company is not a manufacturing company, the provision of maintenance of Cost Records under section 148 (1) of the Act.

vii) Statutory Dues payment:

- (a) According to the records of the Company and the information and explanations given to us, there are no undisputed statutory dues payable which are outstanding as on 31st March 2021 for a period of more than six months from the date they became payable.
- (b) The Company is regular in depositing undisputed statutory liabilities. There are no arrears of outstanding statutory dues as on the last date of the financial year concerned for a period more than six months from the date they became payable.
- (c) Details of dues of Income tax, Sales tax, Service Tax, custom Duty, Excise Duty and Value added duty which have not deposited on account of dispute given as below

Name of the Statute	Nature of Dues	Forum Where Dispute is pending	Period to which the Amount is pending	Amount
Income Tax Act, 1961	Income Tax	Commissioner (Appeals)	Fy 2016-17	1,66,17,039



viii) Loan Repayment:

According to the information and explanations given to us, the company has not defaulted in repayment of dues to any bank, financial institutions or Government.

ix) Fund Utilizations:

According to explanations provided and information available, the company has not raised any money by way of public offering or further public offer (including debt instruments) and term loans. Hence reporting under this clause does not arise for the year.

x) Fraud Reporting:

To the best of my knowledge and belief, and according to the information and explanations given to us, and considering the size and nature of the Company's operations, no fraud by the Company had been committed and no material fraud on the company by its officers or employees has been noticed or reported during the year.

xi) Managerial Remuneration:

According to the information and explanations provided to us, managerial remuneration has been paid with the requisite approvals mandated by the provisions of Section 197 read with Schedule V to the Companies Act 2013 where ever necessary.

xii) According to the information and explanation given us, the company is following the provision applicable to Nidhi Companies -

- a) The company's net owned fund to deposit liability ratio is more than the REQUIRED 1: 20 as on the balance sheet date.
- b) The company's investment in unencumbered deposits with scheduled commercial banks other than co-operative banks and regional rural bank is not less than the required 10 %
- c) In my opinion and to the best of my knowledge and belief the company has complied with the prudential norms on income recognition and provisioning against standard / default / loss assets.
- d) In my opinion and to the best of my knowledge and belief the company has adequate procedures for appraisal of credit proposals / requests, assessment of credit needs and repayment capacity of the borrowers.
- e) In my opinion and to the best of knowledge and belief the repayment schedules of the various loans granted by the company is based on the repayment capacity of the borrower and would be conducive to recovery of the loan amount.

xiii) Related Party Transactions:

According to the information and explanation given to us, all the related party transaction identified and disclosed in the financial statement as per section 189 of companies act. The company lends only against gold jewels in the normal course of business.

As per explanations provided and information available based on examination of relevant records all transactions with the related parties are in compliance with Section 177



KTBF NIDHI LIMITED (Formerly Known as Kodavaasal Town Benefit Fund Limited.,)
Reg'd Office:13-D Main Road, Kodavasal - 612 601. CIN: U65991 TN1996PLC035209
Email : ktbfkdv@gmail.com Website: www.ktbf.co.in

and 188 of the Act, where applicable. The Company has disclosed the details of transactions with related parties in the financial statements as required by the applicable accounting standards.

xiv) Preferential allotment of shares:

The Company has not made any preferential allotment or private placement of share or fully or partly convertible debentures during the year. Therefore 3(xiv) of the order is not applicable to the company.

xv) Non-Cash Transactions:

According to the information and explanation given to us, the Company has not entered into any non cash transactions with directors or persons connected with him. Hence I do not comment on Compliance of Section 192 of Companies Act 2013.

xvi) Registration with Reserve bank of India:

The Company is not required to be registered under section 45-IA of the Reserve Bank of India Act 1934

As per my report of even date

Sd/-
S.Govindarajan
Chartered Accountant
M.No.212285
UDIN : 21212285AAAACA2611

Place: Kodavasal
Date : 27-08-2021



BALANCE SHEET AS AT MARCH 31, 2021

PARTICULARS	NOTE	As at 31st March 2021	As at 31st March 2020
I. EQUITY AND LIABILITIES			
Shareholder's Fund			
(a) Share Capital	1	41,09,179	41,09,179
(b) Reserves and Surplus	2	2,11,17,239	1,78,51,856
Share Application Money Pending		22,570	-
Non - Current Liabilities			
(a) Long - Term Borrowings	3	38,43,433	58,23,785
Current Liabilities			
(a) Short - Term Borrowings	4	46,97,20,126	37,05,21,142
(b) Other Current Liabilities	5	2,07,93,068	2,00,23,283
(c) Short - Term Provisions	6	38,36,287	60,26,254
TOTAL - EQUITY AND LIABILITIES		52,34,41,902	42,43,55,499
II. ASSETS			
Non - Current Assets			
(a) Property, Plant & Equipment			
(i) Tangible Assets	7	64,85,983	67,20,997
(b) Long Term Loans & Advances	8	33,675	33,675
(b) Other Non-Current Assets	9	24,75,253	25,29,253
Deferred Tax Assets	18	68,739	5,67,674
Current Assets			
(a) Cash and Cash Equivalents	10	7,69,68,010	6,51,68,080
(b) Short - Term Loans and Advances	11	40,88,21,502	32,38,07,734
(c) Other Current Assets	12	2,85,88,740	2,55,28,086
TOTAL - ASSETS		52,34,41,902	42,43,55,499

The schedule referred above form an integral part of the Accounts Audit Report as on even date attached
Note: Name of the company has Since been changed as KTBF NIDHI LIMITED. w.e.f. 18.05.2021

Sd/-

CA.S. Govindarajan

Chartered Accountant, M.No.212285

UDIN : 21212285AAAACA2611

Sd/-

S.Aranganathan

Director

DIN: 07443520

Sd/-

Dr.S.Mohanakrishnan

Director

DIN: 07440234

Sd/-

A.Khajahusain

Director

DIN: 07443602

Sd/-

S.Santhanakrishnan

Director / Chairman

DIN: 06571786

For and on Behalf of the Board of Directors

For KTBF NIDHI LIMITED

Place: Kodavasal

Date : 27-08-2021



**STATEMENT OF PROFIT AND LOSS
FOR THE YEAR ENDED 31st MARCH, 2021**

PARTICULARS	NOTE	As at 31st March 2021	As at 31st March 2020
I. Revenue from Operations	13	5,10,06,308	4,63,15,399
II. Other Income	14	5,39,450	6,75,318
TOTAL (A)		5,15,45,758	4,69,90,717
III. Expenses:			
(a) Employee Benefit Expenses	15	50,91,465	47,76,010
(b) Finance Cost	16	3,84,08,643	3,20,25,189
(c) Administrative and Other Expenses	17	52,49,027	76,41,034
(d) Depreciation and Amortization Expenses	7	3,08,496	3,41,150
(e) Provisions		10,97,547	8,00,000
TOTAL (B)		4,79,60,083	4,55,83,383
IV. Profit Before Tax (A-B)		35,85,675	14,07,334
IV. Tax Expenses			
(a) Current Tax		10,11,185	6,87,090
Less MAT Credit			-
(b) Deferred Tax	18	4,98,935	(1,30,603)
VI. Profit After Tax		20,75,555	8,50,847
VII. Earnings Per Share of Rs.1 each - Basic		0.51	0.21

Note: Name of the company has Since been changed as KTBF NIDHI LIMITED. w.e.f. 18.05.2021

Sd/-
CA.S. Govindarajan
Chartered Accountant, M.No.212285
UDIN : 21212285AAAACA2611

For and on Behalf of the Board of Directors
For KTBF NIDHI LIMITED

Sd/-
S.Aranganathan
Director
DIN: 07443520

Sd/-
Dr.S.Mohanakrishnan
Director
DIN: 07440234

Sd/-
A.Khajahusain
Director
DIN: 07443602

Sd/-
S.Santhanakrishnan
Director / Chairman
DIN: 06571786

Place: Kodavasal
Date : 27-08-2021



CASH FLOW STATEMENT AS ON 31.03.2021

A. CASH FLOW FROM OPERATING ACTIVITIES	As at 31st March 2021		As at 31st March 2020	
Net Profit Before Taxation		35,85,675		14,07,334
Less: Profit on Sale of Fixed Assets		-		-
Add: Depreciation		3,08,496		3,41,150
Provision on Non Performing Assets		(10,97,547)		8,00,000
Operating Profit before Working Capital		27,96,623		25,48,484
Adjustments for:				
Current Assets				
Decreases in Other Non - Current Assets	54,000		(3,19,000)	
Increase Short Term Loans and Advances	(8,50,13,768)		(2,55,64,227)	
Increase in Other Current Assets	(37,02,113)		(35,45,456)	
Increase in Current Assets		(8,86,61,881)		(2,94,28,683)
Decreases in Long - Term Borrowings	(19,80,352)		12,00,003	
Increase in Short - Term Borrowings	9,91,98,984		32,865,838	
Increase in Other Current Liabilities	7,69,786		6,21,450	
Decreases in Short - Term Provisions	1,53,490		2,00,000	
Cash flow before Taxation		12,276,650		3,48,87,291
				8,007,092



CASH FLOW STATEMENT AS ON 31.03.2021

	As at 31st March 2021	As at 31st March 2020
Less: Taxes Paid	(6,22,435)	(8,71,585)
Add: Income Tax Refund	5,76,799	5,18,500
CASH GENERATED/(USED) FROM OPERATING ACTIVITIES	12,231,014	76,54,007
B. CASH FLOW FROM INVESTING ACTIVITIES:		
Purchase of Fixed Assets	(73,482)	(6,07,925)
Sale of Fixed Assets	-	-
CASH GENERATED/(USED) FROM INVESTING ACTIVITIES	(73,482)	(6,07,925)
C. CASH FLOW FROM FINANCING ACTIVITIES:		
Dividend Paid(Including DDT)	(3,80,172)	(2,74,990)
Money Received during the year for fresh issue of shares	22,570	19,920
CASH GENERATED/(USED) FROM FINANCING ACTIVITIES	(357,602)	(2,55,070)
D. NET INCREASES/(DECREASES) IN CASH AND CASH EQUIVALENTS	11,799,930	6,791,012
E. CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	65,168,080	5,83,77,067
F. CASH AND CASH EQUIVALENTS AT THE END OF FINANCIAL YEAR	7,69,68,010	6,51,68,080

Note: Name of the company has Since been changed as KTBF NIDHI LIMITED. w.e.f. 18.05.2021

Sd/-
CA.S. Govindarajan
Chartered Accountant, M.No.212285
UDIN : 21212285AAAAACA2611

Sd/-
S.Aranganathan
Director
DIN: 07443520

Sd/-
Dr.S.Mohanakrishnan
Director
DIN: 07440234

For and on Behalf of the Board of Directors
For KTBF NIDHI LIMITED

Sd/-
A.Khajahusain
Director
DIN: 07443602

Sd/-
S.Santhanakrishnan
Director / Chairman
DIN: 06571786

Place: Kodavasal
Date : 27-08-2021



NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2021

The Previous year figures have been regrouped/reclassified, wherever necessary to conform to the Current year presentation.

1. SHARE CAPITAL

PARTICULARS	31.03.2021	31.03.2020
The authorised, issued, subscribed and the fully paid - up share capital comprises of Equity Shares at a par value of Rs.1 each.		
Authorised		
50,00,000 Equity Share of Rs. 1 each (50,00,000)	50,00,000 50,00,000	50,00,000 50,00,000
Issued		
Equity Share of Rs.1 each fully paid up	41,09,179 41,09,179	41,09,179 41,09,179
Issued, Subscribed and Fully paid-up		
Equity Share of Rs.1 each fully paid up	41,09,179 41,09,179	41,09,179 41,09,179

1.1 Reconciliation of number of shares

PARTICULARS	31.03.2021		31.03.2020	
	No.of Shares	Amount	No.of Shares	Amount
Opening Balance	41,09,179	41,09,179	40,84,079	40,84,079
Changes During the Year	-	-	25,100	25,100
Closing Balance	41,09,179	41,09,179	41,09,179	41,09,179

1.2 Share Holding Pattern of number of shares

There are no share holder holding more than 5% of shares in the Company.

1.3 Right attached to equity shares: The Company has issued only one class of shares having face value of Rs.1 per share.Each holder of equity shares 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 shares holders vide Notification No.G.S.R.465[E] dated 05th June, 2015 of Ministry of Corporate Affairs.



2. RESERVE AND SURPLUS

PARTICULARS	31.03.2021	31.03.2020
(a) General Reserve		
Opening Balance	1,34,64,487	1,30,64,487
Add: Transfer from Profit and Loss A/c	4,00,000	4,00,000
Closing Balance	1,38,64,487	1,34,64,487
(b) Surplus in Statement of Profit and Loss A/c		
Opening Balance	43,87,370	42,01,264
Add: Profit for the year	20,75,555	8,50,847
Add: Excess Provision on NPA	15,70,000	1,15,430
Add: Previous Year Excess Provision on Tax	-	-
Less: Appropriations		
Less: Proposed Dividend	3,80,172	3,80,172
Less: Dividend Distribution Tax	-	-
Less: Transfer to General Reserve	4,00,000	4,00,000
Closing Balance	72,52,752	43,87,370
Balance Carryforwarded to Balance Sheet	2,11,17,239	1,78,51,857

3. LONG TEREM BORROWINGS

PARTICULARS	31.03.2021	31.03.2020
(a) Fixed Deposit - Long Term	38,43,433	58,23,785
	38,43,433	58,23,785

4. SHORT - TERM BORROWINGS

PARTICULARS	31.03.2021	31.03.2020
(a) Fixed Deposit - Short Term	46,97,20,126	37,05,21,142
	46,97,20,126	37,05,21,142

5. OTHER CURRENT LIABILITIES

PARTICULARS	31.03.2021	31.03.2020
(a) Staff EPF Payable	62,722	22,434
(b) Sundry Creditors Others	48,087	11,68,007
(c) Other Payable	18,45,326	20,55,049
(d) Interest Payable	1,88,09,558	1,67,18,393
(e) GST Payable	-	59,400
(f) TDS Payable	27,375	-
	2,07,93,068	2,00,23,283

6. SHORT - TERM PROVISIONS

PARTICULARS	31.03.2021	31.03.2020
(a) Proposed Dividend	3,80,172	3,80,172
(b) Dividend Distribution Tax	-	-
(c) Provision on Non - Performing Assets	10,91,445	37,58,992
(d) Provision for Taxation	10,11,180	6,87,090
(e) Interest Suspense (Jewel Loan NPA A/c)	13,53,490	12,00,000
	38,36,287	60,26,254



7. PROPERTY, PLANT & EQUIPMENT

FIXED ASSETS	GROSS BLOCK		DEPRECIATION			NET BLOCK	
	01.04.2020	Additions	Deletion	31.03.2021	01.04.2020	For the Year To P&L	31.03.2021
	31.03.2021	31.03.2021	31.03.2021	31.03.2021	31.03.2021	31.03.2021	31.03.2021
(i) Tangible Assets							
(a) Furniture & Fittings	18,35,053	1,500	-	18,36,553	11,60,915	1,34,278	12,95,193
(b) Plant & Machinery	9,83,067	36,200	-	10,19,267	6,95,428	56,636	7,52,064
© Computer Accessories	18,66,880	30,100	-	18,96,980	17,28,416	66,430	17,94,845
(d) Electrical Equipments	2,95,719		-	2,95,719	51,349	40,676	92,025
(e) Office Equipment	7,19,567	5,682	-	7,25,249	6,97,212	10,477	7,07,689
(f) Other Items	53,202		-	53,202	45,402	-	45,402
(g) Land	53,46,231		-	53,46,231	-	-	53,46,231
TOTAL	1,10,99,719	73,482	-	1,11,73,201	43,78,721	3,08,496	46,87,217
							67,20,997



8. LONG TERM LOANS & ADVANCES

PARTICULARS	31.03.2021	31.03.2020
(a) MAT Credit Entitlement	33,675	33,675
	33,675	33,675

9. OTHER NON-CURRENT ASSETS

PARTICULARS	31.03.2021	31.03.2020
(a) Rent Advance	24,55,000	25,09,000
(a) Telephone Deposit	20,253	20,253
	24,75,253	25,29,253

10. CASH AND CASH EQUIVALENTS

PARTICULARS	31.03.2021	31.03.2020
(i) Cash and Cash Equivalents		
(a) Balance with Banks		
Current Account Balances	1,87,93,057	12,76,029
(b) Cash on Hand	6,789,361	48,91,406
(ii) Ear Marked balances		
Fixed Deposits with banks	5,13,85,591	5,90,00,645
	7,69,68,009	6,51,68,080

11. SHORT - TERM ADVANCES

PARTICULARS	31.03.2021	31.03.2020
(a) Staff Loan	73,056	75,556
(b) Loan to Members	40,87,48,446	32,37,32,178
	40,88,21,502	32,38,07,734

12. OTHER CURRENT ASSETS

PARTICULARS	31.03.2021	31.03.2020
(a) Interest Accrued Advances & Investments	2,69,31,815	2,32,29,702
(b) Income Tax - Appeal AY 2017-18 Deposit	8,50,000	8,50,000
(c) Advance Tax FY 2020-21	3,64,000	2,04,000
(d) TDS FY 2020-21	2,58,435	6,67,585
(e) Income Tax Refund Receivable	1,84,490	5,76,799
	2,85,88,740	2,55,28,086

13. REVENUE FROM OPERATIONS

PARTICULARS	31.03.2021	31.03.2020
(a) Interest on Loan	47,317,833	43,412,379
(b) Interest on Bank Deposit	3,688,475	2,903,020
Total	51,006,308	46,315,399



14. OTHER INCOME

PARTICULARS	31.03.2021	31.03.2020
(a) Closing Charges	4,67,985	4,58,062
(b) Notice Cost	43,557	1,51,104
(c) Collection Charges	34	3,545
(d) Sale of Application	4,534	9,582
(e) Misc Income	3,159	2,085
(f) Interest on Income Tax Refund	20,181	50,940
(g) Profit on Sale of Land	-	-
	5,39,450	6,75,318

15. EMPLOYEE BENEFIT FUND

PARTICULARS	31.03.2021	31.03.2020
(a) Salary & Wages	50,16,083	46,90,786
(b) EPF Contribution	75,382	85,224
	50,91,465	47,76,010

16. FINANCE COST

PARTICULARS	31.03.2021	31.03.2020
(a) Interest paid on Deposits	3,84,08,643	3,16,19,602
(b) Interest on short - Term Loans from banks	-	4,05,587
	3,84,08,643	3,20,25,189

17. ADMINISTRATIVE AND OTHER EXPENSES

PARTICULARS	31.03.2021	31.03.2020
(a) Advertisement Expenses	2,620	8,370
(b) Rent Paid	10,56,424	9,18,640
(c) Electricity Expenses	1,50,428	1,67,410
(d) Insurance Expenses	2,50,820	1,27,997
(e) Travelling Expenses	43,921	1,26,047
(f) Telephone and Postage Expenses	1,47,774	2,05,759
(g) Printing & Stationery	3,19,945	3,13,930
(h) Directors Sitting Fee	15,30,000	38,10,000
(i) Books Periodicals	1,885	2,290
(j) Miscellaneous Expenditure	4,51,097	7,51,459
(k) Meeting Expenses	3,75,044	3,76,530
(l) Repairs and Maintenance of other assets	78,902	1,02,521
(m) Subscription Fee	-	5,000
(n) Software Expenses	94,223	40,477
(o) GST	2,26,800	5,58,994
(p) Return Filling Charges	37,644	23,410
(q) Audit Fee and Expenses	2,12,500	60,000
(r) Legal Fees	77,000	-
(s) Jewel Loan Auction Expenses	-	12,200
(t) Consultation/Professional Fee	1,92,000	30,000
	52,49,027	76,41,034



18. Deferred Tax Asset

PARTICULARS	31.03.2021	31.03.2020
Deferred Asset		
NPA Provision	(10,97,547)	8,00,000
Deferred Liability		
WDV As as Per Companies Act, 2013	64,85,983	67,20,997
WDV As as Per Income Tax Act, 1961	78,47,910	81,04,358
Difference - Deferred Tax Liability	13,61,926	13,83,360
Net Difference amounting to DTL	2,64,379	21,83,360
Income Tax Thereon 25%	66,095	5,45,840
Education Cess @ 4%	2,644	21,834
Total Deferred Tax Liability	68,739	5,67,674
Deferred Tax Asset/(Liability) already in Books	5,67,674	4,37,071
Deferred Tax Asset Written Off	(4,98,935)	1,30,603

19. Related Party Transaction

Description of Relationship	Name of related parties
Director / Member	Sri.S.SANTHANAKRISHNAN
Director / Member	Sri. S.ARANGANATHAN
Director / Member	DR.S.MOHANAKRISHNAN
Director / Member	Sri.R.RAMAMOORTHY
Director / Member	Sri.A.KHAJAHUSAIN
Director / Member	Sri.B.SENTHIL
Director / Member	Smt.P.L.KAMALAM
Director / Member	Smt.S.MALARVIZHI
Director / Member	Smt.V.SHANTHI
Director / Member	Smt.V.PONARASI
Director / Member	Smt.A.CHINNAMMAL
Director / Member	Smt.A.SIVARANJANI

Details of related party transactions during the year ended 31 March, 2021 and balances outstanding as at 31 March, 2021

Particulars	Interest on Fixed Deposit	Sitting Fee
Sri.S.SANTHANAKRISHNAN	86,007	180,000
Sri. S.ARANGANATHAN	2,320	1,80,000
DR.S.MOHANAKRISHNAN	-	1,80,000
Sri.R.RAMAMOORTHY	55,530	1,80,000
Sri.A.KHAJAHUSAIN	-	1,80,000
Sri.B.SENTHIL	-	1,80,000
Smt.P.L.KAMALAM	2,49,062	60,000
Smt.V.SHANTHI	5,979	60,000
Smt.V.PONARASI	2,044	1,80,000
Smt.A.CHINNAMMAL	12,259	60,000
Smt.A.SIVARANJANI	-	90,000
Smt.S.MALARVIZHI	2,08,697	-
	6,21,898	15,30,000



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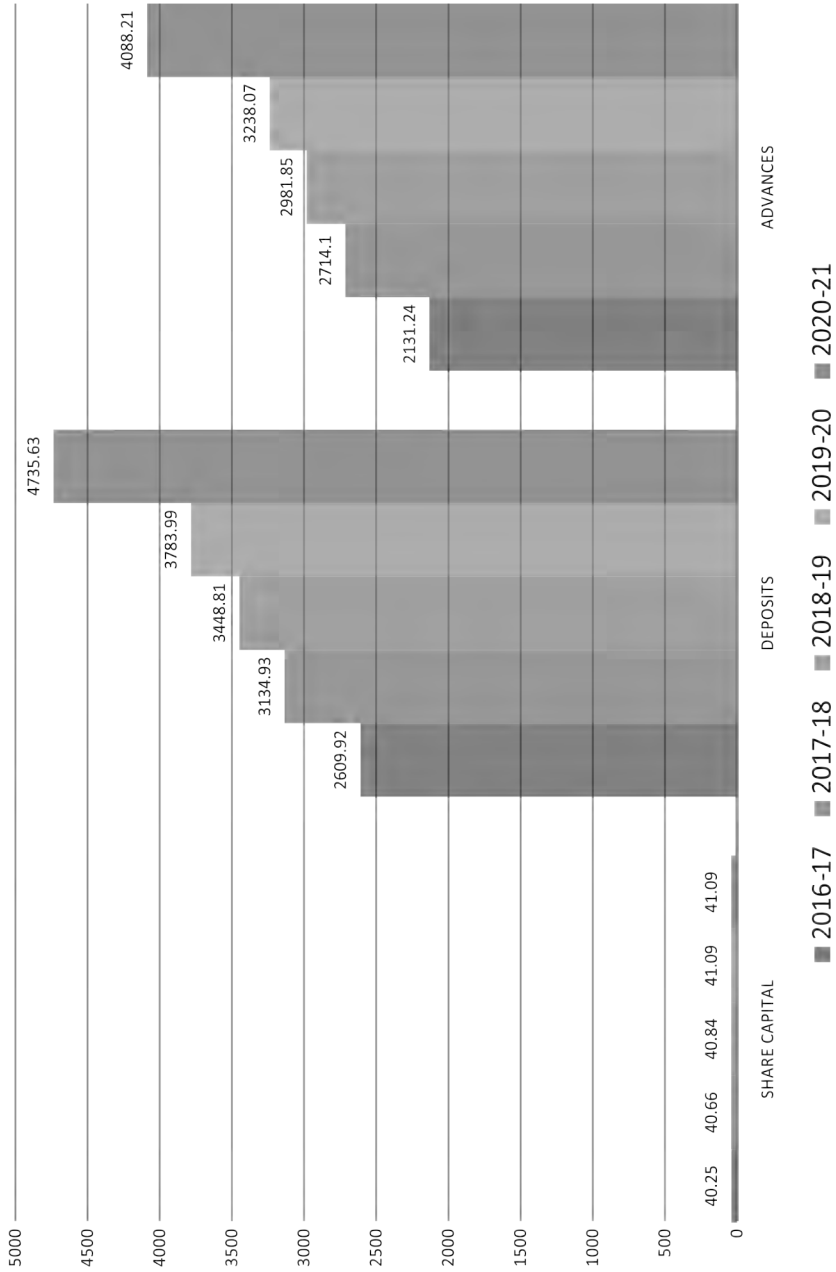
Short Term Borrowings - Fixed Deposits	Amount
Sri.S.SANTHANAKRISHNAN	10,60,000
Sri. S.ARANGANATHAN	33,581
Sri.R.RAMAMOORTHY	5,12,547
Smt.P.L.KAMALAM	59,48,411
Smt.S.MALARVIZHI	21,76,924
Smt.V.SHANTHI	1,34,463
Smt.V.PONARASI	29,871
Smt.A.CHINNAMMAL	1,27,159
	1,00,22,956

20. Contingent Liabilities and Commitments

PARTICULARS	31.03.2021	31.03.2020
(a) Claim against the Company not acknowledge as debt	-	-
(b) Gaurantees excluding financial guarantees	-	-
(c) Other money for which the company is contingently liable		
1. Disputed Incometax Matters (CIT Appeals)	16,617,039	16,617,039
	16,617,039	16,617,039



PERFORMAMCE CHART





FINANCIAL PERFORMANCE

Year	Paid up Capital	Reserves & Surplus	Net Worth	Intrinsic Value of Rs.1 Share	Deposits	Incremental % Deposits	Deposits / Net Worth	Advances	Incremental % in Advances	Advances / Deposits	Operating Profit	Profit Before Tax	Profit After Tax
97-98	3.61	0.19	3.80	1.05	83.80	67%	22.05	64.79	55%	0.77	15.39	0.81	0.53
98-99	4.51	0.34	4.85	1.07	113.57	49%	23.42	80.70	25%	0.71	21.43	0.90	0.58
99-2000	10.02	0.47	10.49	1.05	136.55	20%	13.02	99.91	23.7%	0.73	25.11	0.27	0.13
2000-01	10.09	1.08	11.17	1.11	157.61	15%	14.11	108.93	9%	0.69	27.46	1.07	0.66
01-02	10.33	1.78	12.11	1.25	194.70	23.5%	16.08	140.00	20.25%	0.72	35.48	2.12	1.29
02-03	10.46	2.59	13.05	1.36	195.58	-	14.99	182.79	39.5%	0.93	37.12	2.62	1.47
03-04	10.62	3.80	14.42	1.37	219.10	12%	15.19	190.57	5%	0.87	38.81	2.68	1.67
04-05	10.92	4.09	15.01	1.44	271.65	24%	18.10	229.08	16%	0.84	38.89	1.54	0.91
05-06	12.26	5.44	17.70	1.38	332.38	22%	18.78	233.31	1.7	0.70	47.55	3.06	1.97
06-07	18.00	6.88	24.28	1.48	378.37	13.8%	15.21	338.64	45%	0.89	55.04	4.70	2.70
07-08	18.25	8.78	27.03	1.79	472.17	24.7%	17.41	375.41	11%	0.80	72.30	7.04	4.11
08-09	18.92	14.93	33.85	1.79	637.00	35%	18.82	501.00	26%	0.74	91.28	9.43	6.29
09-10	24.69	18.25	42.94	1.74	858.62	27%	20.0	755.39	50.8%	0.88	128.14	8.43	5.41
10-11	30.38	27.18	57.56	1.67	1087.2	26.70	18.89	999.81	32.40	0.92	161.25	20.32	12.96
11-12	31.36	53.71	85.07	2.71	1311.03	20.58	15.42	1358.31	35.85	1.03	222.40	47.15	32.15
12-13	32.78	69.31	102.09	3.11	1604.30	22.30	16.30	1592.74	17.26	1.04	286.20	31.48	21.76
13-14	33.68	114.46	176.54	5.24	1867.33	16.40	10.57	1425.98	-	0.76	321.88	58.33	51.90
14-15	38.38	152.14	188.40	4.90	2356.21	26.10	12.50	1737.34	21.83	0.73	379.74	50.91	43.30
15-16	39.95	160.87	200.83	5.02	2878.10	22.15	15.27	1892.34	8.92	0.66	404.73	13.16	13.16
16-17	40.25	193.36	233.61	5.80	2609.92	-	11.17	2131.24	12.62	0.81	390.95	40.52	32.35
17-18	40.66	175.04	194.57	4.78	3134.93	27.32	16.11	2714.10	27.34	0.86	384.80	34.46	25.86
18-19	40.84	172.65	183.91	4.50	3448.81	10.01	18.75	2981.85	9.91	0.86	449.87	2.16	0.25
19-20	41.09	178.52	219.61	5.34	3783.99	9.72	17.23	3238.07	8.59	0.86	469.90	14.07	8.51
20-21	41.09	211.17	252.26	6.14	4735.63	25.83	18.77	4088.21	26.25	0.86	515.45	35.86	20.75

பண்டின் கிளைகள்

குடவாசல் முதன்மைக்கிளை
13-D மெயின்ரோடு,
குடவாசல் - 612 601.
04366-262602.

எரவாஞ்சேரி
3/11, மெயின்ரோடு,
எரவாஞ்சேரி - 609 501.
04366-273917.

திருவாரூர்
எல்லையம்மன் சன்னதி,
திருவாரூர் - 610 001.
04366-224110.

கும்பகோணம்
41-ஏ, ரவீஸ் பிளாசா,
காந்தியடிகள் சாலை,
கும்பகோணம் - 612 001.
0435-2402001.

கொரடாச்சேரி
202/1, காமராஜர் சாலை,
கொரடாச்சேரி - 613 703.
04366-232345.

வலங்கைமான்
3, 3/1, 3/2, அய்யனார் கோவில் தெரு,
வலங்கைமான் - 612 804.
04374-265513.

மன்னார்குடி
57/1, காசுக்கார செட்டி தெரு,
மன்னார்குடி - 614 001.
04367-250090

நன்னிலம்
தெற்குத்தெரு,
நன்னிலம் - 610105.
04366-229699.

மணப்பாறை
320.புதுத்தெரு,
சர்ச் காம்ப்ளக்ஸ் எதிரில்
மணப்பாறை - 621306.
04332-262602

விரைவில் கிளைகள்

**ஈரோடு, தஞ்சாவூர், திருவரம்பூர்,
மற்றும் சென்னை**



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CIN :U65991TN1996PLC035209 / Mail: ktbfdv@gmail.com / Web: www.ktbf.co.in / Phone: 04366-262602

ATTENDANCE SLIP (To be presented at the entrance)

**25th ANNUAL GENERAL MEETING on Saturday, The 25th September, 2021 at 4.00 P.M.
at Malar Mahal, Thirukulam West, Kodavasal.**

Folio No. _____

Name of the Member _____ Signature _____

Name of the Proxy holder _____ Signature _____

Note: Only Member / Proxy holder can attend the Meeting



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PROXY FORM

(Pursuant to Section 105(6) of the Companies Act, 2013 and Rule 19(3) of the
Companies (Management and Administration) Rules, 2014)

Name of the Member :
Registered Address :
E-Mail ID :
Folio No. :

I, being the Member of _____ Shares of the above named Company, here by appoint

1. Name : _____ E-Mail ID : _____
Address : _____ Signature : _____

or failing him

2. Name : _____ E-Mail ID : _____
Address : _____ Signature : _____

as my proxy to attend and vote (on a poll) for me and on my behalf at the 25th Annual General Meeting of the Company to be held on Saturday, the 25th September, 2021 at 4.00 p.m. at Malar Mahal, Thirukulam West, Kodavasal and at any adjournment thereof in respect of such resolutions as are indicated in the Notice convening the 25th Annual General Meeting of the Company.

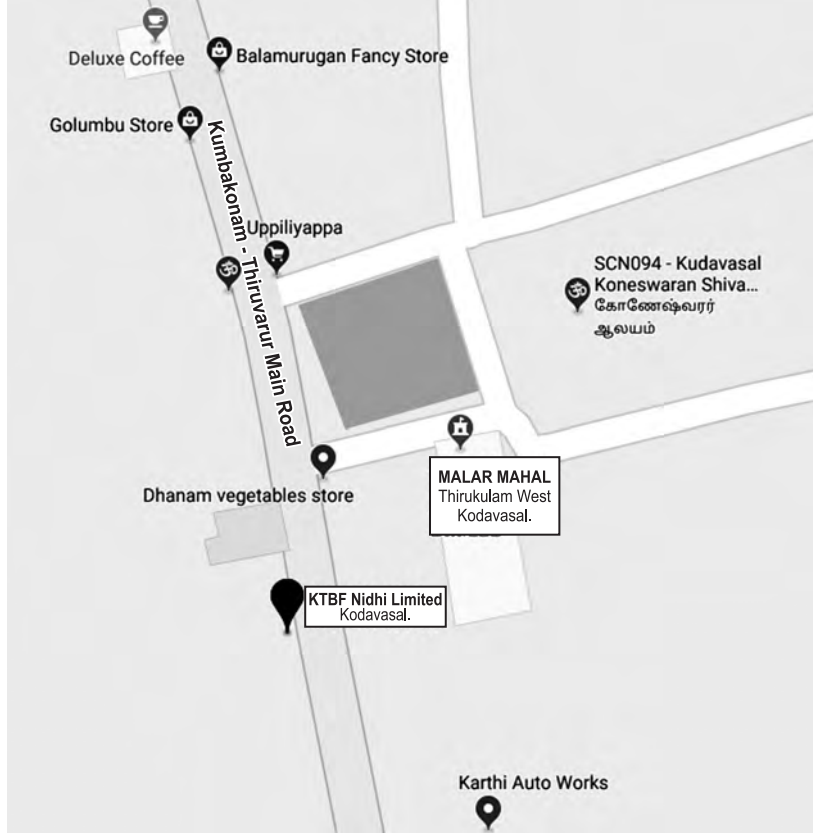
Signed this _____ day of _____ 2021



Signature of Share holder _____ Signature of Proxy holder _____

NOTES: This Form in order to be effective should be duly completed and deposited at the Registered Office of the Company, not less than 48 hours before the commencement of the Meeting.

ROUTE MAP TO MALAR MAHAL - KODAVASAL



குறிப்பு :

- கொரோனா காரணமாக இந்த ஆண்டு மகாசபைக்கூட்டம் அரசு வழிகாட்டுதலின்படி நடைபெறும்.
- ஆண்டு மகாசபை கூட்டத்திற்கு பங்கேற்க வரும் அங்கத்தினர்கள் அவசியம் இந்த வருகைச் சீட்டை கொண்டு வர கேட்டுக்கொள்கிறோம்.
- முகக்கவசம் அணிந்து வரவேண்டும்.
- சமூக இடைவெளி காக்க வேண்டும்.
- தங்கள் கருத்துக்களை வாழ்த்துக்களை எழுத்து மூலம் தெரிவிக்கவும் கேட்டுக்கொள்கிறோம்.