



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

Auditor

M/s. Saravanan & Co.,
Chartered Accountants
Firm Registration No. 012247S

Practicing Company Secretaries

KUVS & ASSOCIATES
Company Secretaries, 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

CONTENTS

| S.No. | Subject | Page No. |
|--------------|------------------------------------|-----------------|
| 1 | Director's Letter | 2 |
| 2 | Meeting Notice - Agenda | 5 |
| 3 | Director's Report | 8 |
| | Annexure-1 | 14 |
| | Annexure-2 | 15 |
| 4 | Auditor's Certificate | 16 |
| 5 | Independent Auditor's Report | 17 |
| 6 | Financial Statements | |
| | i) Balance Sheet | 30 |
| | ii) Profit & Loss Statement | 32 |
| | iii) Notes to Financial Statements | 33 |
| 7 | Performance - Chart | 43 |
| | Cashflow Statement | 44 |
| | Financial Performance | 46 |

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இயக்குனர்கள் அவைக்குமுனின் மடல்

பெருமதிப்பிற்கும் பேரன்பிற்கும் உரிய நமது நிதி நிறுவனத்தின் அங்கத்தினர் பெருமக்கள் அனைவருக்கும் நமது 29-வது ஆண்டு பொதுப்பேரவை கூட்டத்திற்கு வருகை தந்தவர்கள் நேரில் வர இயலாமல் இருப்பிடத்திலிருந்து வாழ்த்துபவர்கள் அனைவருக்கும் எமது நெஞ்சார்ந்த நன்றியினையும் மனமார்ந்த வணக்கத்தினையும் முதற்கண் தெரிவித்துக்கொள்கிறோம்.

நமது நிதி நிறுவனத்தின் 29-வது ஆண்டு அறிக்கையில் தணிக்கையாளரால் தயாரிக்கப்பட்ட 31-03-2025 உடன் நிறைவடைந்த 2024-25-ம் நிதி ஆண்டின் தணிக்கை அறிக்கை நிதிநிலை அறிக்கை மற்றும் இயக்குனர்களின் அறிக்கை ஆகியவற்றை தங்களின் மேலான பார்வைக்கு வைப்பதில் பெருமகிழ்ச்சி அடைகிறோம்.

நிகரலாபம்:

2024-25 அறிக்கை ஆண்டில் வருமானம் ரூ.981.41=லட்சமாகும். இது கடந்த ஆண்டைவிட ரூ. 140.69/- லட்சம் கூடுதலாகும். புதிதாக பல நிதி நிறுவனங்கள் நாம் செயல்படும் பகுதிகளில் துவக்கப்பட்டுள்ளன. அதனால் கூடுதலாக இதர நிதி நிறுவனங்கள் வங்கிகள் இவற்றுடன் மிகுந்த போட்டியுடன் நாம் செயல்பட வேண்டியுள்ளது. குறைவான வட்டிக்கு கடன் வழங்கவும், நகைமதிப்பீட்டிற்கான கட்டணம் எதுவும் தொடர்ந்து வசூலிக்காமலும் உள்ளோம். அதேபோல் நாம் பெறும் வைப்புகளுக்கு அனைத்து நிதிநிறுவனங்கள் மற்றும் வங்கிகளைவிட கூடுதலாக வட்டி வழங்குகின்றோம்.

அறிக்கை ஆண்டில் வைப்புகளின் நிலை உயர்ந்துள்ளது அதேபோல் கடன் வழங்குதலும் உயர்ந்துள்ளது. ஆனால் வைப்புத்தொகை பெற்றுள்ளதில் ஏற்பட்டுள்ள வளர்ச்சியினைவிட கடன் வழங்குதலில் கூடுதலாக ஏற்பட்டுள்ளது என்பது மிகவும் கவனிக்க வேண்டியதாகும். தவிரவும் நாம் தவணைகடந்த நகைக்கடன் நிலுவைக்கு லாபத்தில் சென்ற ஆண்டைவிட கூடுதலாக ஒதுக்கீடு செய்துள்ளோம். இரண்டு ஆண்டுகளுக்குமுன் துவங்கிய புதிய கிளைகள் தஞ்சாவூர், மற்றும் திருவெறும்பூர் கிளைகள் நல்லமுறையில் செயல்பட துவங்கியுள்ளது.கடந்த 26.04.2024-ல் துவங்கிய சென்னை விருகம்பாக்கம் கிளை வளரும் நிலையில் உள்ளது. அவைகளுக்கான செலவினம் கூடுதலாக உள்ளது சுயசார்புநிலையை எட்ட சிறிதுகாலம் எடுக்கும். இருப்பினும் சென்ற ஆண்டைவிட நிகரலாபம் கூடுதலாக கிடைத்துள்ளது.

வைப்புத்தொகை:

அறிக்கை ஆண்டில் வைப்புகளின் நிலை ரூ.7161.34/- லட்சம் ஆகும் இது சென்ற ஆண்டைவிட ரூ.507.35/- லட்சம் மட்டுமே கூடுதல் ஆகும். வைப்புகளின் வளர்ச்சி விகிதம் 7.62% விழுக்காடு ஆகும். இது கடந்த ஆண்டுகளின் வளர்ச்சி விகித்தினைவிட மிகவும் குறைவு என்பது இங்கே குறிப்பிட வேண்டியுள்ளது. நாம் வைப்புகளுக்கான வட்டி விகிதம் இதர அனைத்து நிறுவனங்களைவிடவும் கூடுதலாக வழங்கி வருவதால் அங்கத்தினர்கள் தொடர்ந்து நல்லாதரவு அளிப்பதோடு தங்களுடன் புதிய அங்கத்தினர்களை நமது நிறுவனத்துடன் இணைக்க கேட்டுக்கொள்கிறோம். வைப்புகளின் நிலை உயர்ந்தால் மட்டுமே நாம் கடன் வழங்குவதை அதிகரித்து லாபம் ஈட்டமுடியும். எனவே அங்கத்தினர்கள் அதிகம் வைப்புகள் அளித்து சேர்ந்தே வளர அன்புடன் கேட்டுக்கொள்கிறோம்.

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கடன் வழங்குதல் :

அறிக்கை ஆண்டில் அங்கத்தினர்களின் கடன் நிலுவை ரூ.6131.04-லட்சமாகும். இது கடந்த ஆண்டைவிட ரூ.569.89/- லட்சம் கூடுதலாகும். நடப்பு ஆண்டின் கடன் வளர்ச்சி விகிதம் 10.27% விழுக்காடு மட்டுமே ஆகும். இது கடந்த ஆண்டு வளர்ச்சி விகிதத்தைவிட கூடுதலாகும் இந்த வளர்ச்சி தங்கத்தின் மீது ஏற்பட்டுள்ள கடும் விலையுயர்வும் ஒரு காரணமாகும். வளர்ச்சி விகிதம் வைப்புகளுக்கு குறைவாக இருப்பதால், நாம் கடன் வழங்குவது எளிதாகாது. நாம் கடன் வழங்குதலை உயர்த்தி வருமானத்தை பெருக்க மீண்டும் மீண்டும் கேட்டுக்கொள்வது அங்கத்தினர்களின் சேமிப்பை உயர்த்த வேண்டும் என்பதே ஆகும்.

கிளைகள் :

நமது நிறுவனம் துவங்கி 29 ஆண்டுகள் ஆகிவிட்டது, கூடுதல் லேவாதேவி-க்கு புதிய கிளைகள் துவக்க வேண்டியது அவசியமாகிறது. புதிதாக கிளைகள் துவக்க நிதி தேவைப்படுகிறது. எனவே அங்கத்தினர்கள் தொடர்ந்து அதிக அளவில் வைப்புகள் முதலீடு செய்து சேர்ந்து வளர வேண்டும் என்று கேட்டுக்கொண்டோம். அங்கத்தினர்கள் பெறும் பங்களிப்பினாலும் பேராதரவாலும் தஞ்சை மாநகரில் ஒரு கிளையும் திருவெறும்பூரில் ஒரு கிளையும் கடந்த மே-2022 மற்றும் ஜூன் 2022-ல் கிளைகள் திறந்துள்ளோம் அவைகள் தற்சார்பு நிலையை எட்ட காலம் தேவைப்படுகிறது. தஞ்சை கிளை வளர்ச்சி மிகவும் திருப்திகரமாக உள்ளது திருவெறும்பூர் கிளை கடன் வழங்குதலில் நல்ல முன்னேற்றம் உள்ளது வைப்புகள் சேகரிப்பில் கவனம் செலுத்த புதிய பணியாளர் நியமனம் செய்யப்பட்டு தொடர் நடவடிக்கை எடுக்கப்பட்டுள்ளது. 2024-ஏப்ரல் மாதம் விருகம்பாக்கம்-சென்னையில் ஒரு கிளை துவக்கியுள்ளோம் தற்சார்பு நிலையை எட்ட மிகுந்த முயற்சி எடுக்கப்பட்டுவருகிறது என்பதை அங்கத்தினர்களுக்கு தெரிவித்துக்கொள்கிறோம்.

கிளைகளுக்கு சொந்த கட்டிடம் :

26-05-2022 அன்று முதல் எரவாஞ்சேரி கிளை நமது சொந்த கட்டிடத்தில் அங்கத்தினர்கள் பேராதரவுடன் கிளை நன்றாக செயல்படுகிறது என்பதை பெறுமகிழ்வுடன் தெரிவித்துக்கொள்கிறோம் நடப்பு ஆண்டில் அங்கத்தினர்களின் வேண்டுகோளின் படி பாதுகாப்பு பெட்டக வசதி துவங்க உள்ளோம் என்பதனை தெரிவித்துக்கொள்கிறோம்

உள்தணிக்கை :

நமது கிளைகளின் எண்ணிக்கை மற்றும் அவற்றில் லேவாதேவி கூடுவதால் அதனை கண்காணிக்க, விதிமுறைகள் பின்பற்றப்படுவதை உறுதிசெய்ய மற்றும் இதர குறைபாடுகள் இன்றி செயல்பட பட்டய கணக்காயர்கள் குழு நியமனம் செய்யப்பட்டுள்ளது. குறைபாடின்றி விதிமுறைகள் பின்பற்றப்படுவது உறுதி செய்யப்படுகின்றது.

நகைக்கடன் பரிசோதனைக்குழு :

நகைக்கடன் கிளைகளில் வழங்கப்பட்டுள்ளதை தரம் மற்றும் கடனளவு முறையாக சரியாக பின்பற்றப்பட்டுள்ளதா என பரிசீலனை செய்யவும் ஒரு தனி நகை மதிப்பாளர் தற்போது நியமனம் செய்யப்பட்டுள்ளார் அவர் தொடர்ந்து கிளைகளுக்கு சென்று வழங்கப்பட்டுள்ள நகைக்கடன் நகைகளை பரிசீலனை செய்து தெரிவிக்கப்படும் குறைகள் உடனுக்குடன் கண்காணித்து சரி செய்யப்படுகிறது என்பதை தெரிவித்துக்கொள்கிறோம்.

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டிவிடெண்ட் :

இவ்வாண்டு (2024-2025) டிவிடெண்ட் 12% வழங்க இயக்குனர்கள் அவை மகாசபைக்கு பரிந்துரைத்துள்ளார்கள். அதன்படி ரூ.12,90,452/= நிதி செலவாகும். 2019-20 முதல் டிவிடெண்ட் டிஸ்ட்ரிப்யூன் டாக்ஸ் நிறுவனங்கள் ஏற்க தேவையில்லை எனவும் டிவிடெண்ட் பயன்படும் நபர்கள் தங்களது வருமானத்தில் சேர்த்து வருமானவரி அறிக்கை சமர்ப்பிக்க வேண்டும் என வருமானவரித்துறை சட்டத்திருத்தம் செய்துள்ளது. நமது நிறுவனம் வழங்கும் பங்கு ஈவுத்தொகை தனி நபருக்கு ரூ.10000/=க்கு மேல் வழங்கப்படும் நேர்வில் வருமானவரி (TDS) பிடித்தம் செய்யப்படும் என்பதை தெரிவித்துக்கொள்கிறோம்.

இயக்குனர்கள் தேர்வு :

துவக்ககாலம் முதல் நம்முடன் தோளோடு தோள்கொடுத்து வளர்ச்சிக்கு பெரிதும் பாடுபட்ட சிமிழி திரு. ராமமூர்த்தி அவர்கள் கடந்த மார்ச்-2025-ல் இயற்கை எய்தினார் என்ற செய்தியை ஆழ்ந்த வருத்தத்தை அங்கத்தினர்களுடன் பகிர்ந்துகொள்கிறோம். இயக்குனர்களில் திரு. B.செந்தில் (DIN:01852602), திரு. A.ஹாஜா உசேன் (DIN:07443602) மற்றும் திரு. S. அரங்கநாதன் (DIN:07443520) ஆகியோர் சுழற்சி முறையில் ஓய்வு பெறுகிறார்கள். மீண்டும் தேர்வு செய்ய தகுதியானவர்கள் என்பதால் அவர்களை மீண்டும் தேர்வு செய்ய கேட்டுக்கொள்கிறோம். மேலும் திரு. Kr. விஜயரெங்கன், திருமதி. S.தனடைசுமி ஆகியோர் இயக்குனர்களாக சேர்க்கப்பட்டுள்ளார்கள் அவர்களை தேர்வு செய்ய கேட்டுக்கொள்கிறோம்.

சேவைகள் :

வாடிக்கையாளர்கள் சேவைக்காக நமது நிறுவனம் www.ktbf.co.in என்ற இணையதளம் துவங்கியுள்ளது. இதில் நமது நிறுவனம் பற்றிய தகவல்களை கொடுத்துள்ளோம். இந்த இணையதள சேவையை அங்கத்தினர்கள் அனைவரும் பயன்படுத்திக்கொள்ளவும் மற்றவர்களுக்கும் தெரிவித்து பயனடையச்செய்யுமாறும் கேட்டுக்கொள்கிறோம். மேலும் வைப்புகள் முதிர்வு நாள், நகைக்கடன் கெடுமுடிவு நாள் ஆகியவற்றை குறுஞ்செய்தியாக அங்கத்தினர்களுக்கு அனுப்பும் நடைமுறை செயல்படுத்தப்பட்டுள்ளது.

தவிர இ - சேவை துவங்கவும், மிக மூத்த குடிமக்களுக்கு, DOOR STEP SERVICE குறிப்பிட்ட கிளைகளில் முன்மாதிரியாக செயல்படுத்தவும் திட்டமிடப்பட்டுள்ளது அதற்கு அங்கத்தினர்கள் தங்கள் பேராதரவினை நல்கிட அன்புடன் கேட்டுக்கொள்கிறோம்.

வரும் நிதியாண்டில் புதிதாக மேலும் ஐந்து கிளைகள் துவக்குவதற்காக இயக்குனர்கள் முனைப்புடன் செயல்பட்டுக்கொண்டிருக்கிறோம்.

நன்றி :

29 ஆண்டுகளாக ஆதரவளித்து வளர்ச்சிக்கு உறுதுணையாக பங்களித்து வரும் அங்கத்தினர் பெருமக்கள், கம்பெனிசெயலாளர், தணிக்கையாளர்கள், சட்டஆலோசகர்கள், வங்கிகள், எங்களோடு இணைந்து செயலாற்றும் பணியாளர்களுக்கும் நமது நிறுவனத்தின் மேம்பாட்டிற்காக பாடுபடும் அனைவருக்கும் அனைத்து இயக்குனர்களின் சார்பினும் நெஞ்சார்ந்த நன்றியை தெரிவித்துக்கொள்கிறோம்.

வாழ்க வையகம்!

வாழ்க வளமுடன்!!

குடவாசல்
29-08-2025

இயக்குனரின் அவைக்குழு



NOTICE

Notice is hereby given pursuant to Section 96 and other applicable provisions of the Companies Act, 2013 that the **29th Annual General Meeting of the shareholders of the Company relating to the financial year ended 31-03-2025 is scheduled to be held on SATURDAY, the 27th SEPTEMBER, 2025 at 4.00 P.M. at Malar Mahal, Thirukkulam South Bank, Kodavasal - 612 601** 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 31 March, 2025 and the connected schedules, notes together with the reports of the Directors and Auditors thereon.
2. To declare Dividend
The Directors recommend dividend at 12% for the financial year ended 31-03-2025
3. To elect Directors
Mr. S. Aranganathan (DIN: 07443520), Mr. A. Khaja Husain (DIN: 07443602) and Mr. B. Senthil (DIN: 01852602), Directors, retire by rotation, and being eligible they offer themselves for re-election as Directors.

SPECIAL BUSINESS

4. Appointment of Mr. Kr. VIJAYARENGAN [DIN: 01106154] 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, Mr. K.R. VIJAYARENGAN [DIN: 01106154] 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."
5. Appointment of Mrs. S.DHANALAKSHMI [DIN: 10535767] 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. S. DHANALAKSHMI [DIN: 10535767] 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."

/ By order of the Board /

For KTBF NIDHI LIMITED

Place : Kodavasal
Date : 29.08.2025

Sd/-
(Dr. S. MOHANAKRISHNAN)
Director
DIN: 07440234

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:-

ITEM No.4

Mr. K.R. VIJAYARENGAN [DIN: 01106154] was co-opted as an Additional Director by the Board with effect from 10-07-2025 pursuant to the powers conferred on the Board u/s 161(1) of the Companies Act, 2013. He retires at the ensuing AGM pursuant to the said section. Being eligible he offers himself 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 his appointment as an Additional Director by the Board and to appoint him as Director in the Company liable to retire by rotation pursuant to Sec. 152 of the Companies Act, 2013.

It is declared pursuant to Section 102 of the Companies Act, 2013 that Mr. K.R. VIJAYARENGAN (DIN: 01106154) (appointee), is interested in the resolution in his capacity as Director/Shareholder of the Company. Mrs. A. Sivaranjani (daughter in law) and Mrs. V. Ponarasi (Daughter) are also interested in the resolution as Directors & Shareholders of the Company being relatives of the appointee. Mrs. V. Shanthi (Wife), Mr. V. Ponnadiyan (Son) and Mr. Saravanan (Son-in-law) are also interested in the resolution as Shareholders of the Company being relatives of the appointee.

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.

ITEM No.5

Mrs. S. DHANALAKSHMI (DIN: 10535767) was co-opted as an Additional Director by the Board with effect from 10-07-2025 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 offers 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 his appointment as an Additional Director by the Board and to appoint him as Director in the Company liable to retire by rotation pursuant to Sec. 152 of the Companies Act, 2013.

It is declared pursuant to Section 102 of the Companies Act, 2013 that Mrs. S. DHANALAKSHMI [DIN: 10535767] (appointee), is interested in the resolution in his capacity as Director/Shareholder of the Company. Mr. S. Santhanakrishnan (husband), and Mrs. Brindha (Daughter) are also interested in the resolution as shareholders of the Company being relatives of the appointee. 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.

Annexure-1

Brief particulars of Mr. K.R. VIJAYARENGAN & Mrs. S. DHANALAKSHMI as required under Clause 1.2.5 of the Secretarial Standards on General Meetings

| Sl. | Particulars | Mr. K.R. VIJAYARENGAN | Mrs. S. DHANALAKSHMI |
|------------|--|---|---|
| 1. | Age | 64 | 67 |
| 2. | Qualification | S.S.L.C | S.S.L.C |
| 3. | Experience | 29 YEARS | 29 YEARS |
| 4. | Terms and conditions of appointment | To be appointed as a Director of the Company liable to retire by rotation | To be appointed as a Director of the Company 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 | 10-07-2025 | 10-07-2025 |
| 8. | Shareholding in the Company | 3,00,300 Equity Shares | 2,38,000 Equity Shares |
| 9. | Relationship with other Directors, Manager and other Key Managerial Personnel of the Company | Father-in-law of Mrs.A.Sivaranjani and Father of Mrs.V.Ponarasi | NIL |
| 10. | Number of Meetings of the Board attended during 2024-25 | Not Applicable | Not Applicable |
| 11. | Other Directorships, Membership/ Chairmanship of Committees of other Boards | NIL | NIL |

/ By order of the Board /

For KTB F NIDHI LIMITED

Sd/-

(Dr. S. MOHANAKRISHNAN)
Director
DIN: 07440234

Place : Kodavasal
Date : 29.08.2025



KTBF NIDHI LIMITED (Formerly Known as Kodavaasal Town Benefit Fund Limited.,)

Regd. Office: 13-D Main Road, Kodavasal - 612 601. CIN: U65991 TN1996PLC035209

E-mail : ktbfdv@gmail.com Website: www.ktbf.co.in

DIRECTORS' REPORT

Your Directors have great pleasure in presenting the 29 th Annual Report and Audited Accounts relating to the financial year ended 31 st March 2025 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 Hundreds)

| Particulars | For the year ended 31-03-2025 | For the year ended 31-03-2024 |
|---|----------------------------------|----------------------------------|
| Revenue from Operations | 9,65,559 | 8,30,282 |
| Other Income | 15,855 | 10,438 |
| Total Income | 9,81,414 | 8,40,720 |
| EXPENDITURE | | |
| Depreciation | 12,065 | 10,351 |
| Finance Costs | 6,31,360 | 5,39,837 |
| Other expenses (excluding exceptional items) | 2,78,709 | 2,60,890 |
| Total Expenses | 9,22,134 | 8,11,078 |
| Profit / Loss before Exceptional items and Tax Expense | 59,280 | 29,642 |
| Add / (Less): Exceptional items | - | - |
| Profit / Loss before Tax Expense | 59,280 | 29,642 |
| Less: Tax Expense (Current & Deferred) | 18,411 | 8,219 |
| Profit / Loss for the year | 40,869 | 21,423 |
| Balance of profit / Loss for earlier years | 88,582 | 72,159 |
| Less: Transfer to Reserves | 5,000 | 5,000 |
| Less: Proposed Dividend on Equity Shares | - | - |
| Less: Previous Year Final Dividend Paid | 8,921 | - |
| Balance carried forward to B.S | 1,15,530 | 88,582 |

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. We advance loans by strictly following the rules and regulations laid down by RBI and in accordance with Nidhi Rules 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 12% which absorbs a sum of Rs. 12,90,452/-. The current year's profit after tax is Rs.40,86,947/- (Pre. Year Rs.21,42,250/- only.

d. Meetings of the Board and Committee

The Board meets regularly to discuss and decide on various matters as required. During the year, 15 Board Meetings were convened and held. The dates of Meeting and the details of Directors attended the Meeting are given as Annexure-1. Besides the Company is having non mandatory committees to develop the business of the Company and for better administration.

e. Reserves and Surplus

Your directors have transferred a sum of Rs. 5,00,000/- to General Reserves for the year ended 31-03-2025. The Reserves and Surplus as on 31 st March 2025 stands at Rs.2,77,38,488/- (Previous year is Rs.2,45,43,663/-)

f. Share Capital

The Paid-up capital of the Company as on 01-04-2024 was Rs.1,09,15,119/-. The Company had allotted during the year 12,43,790 Shares of Re.1/- each and the Paid-up capital of the company as on 31-03-2025 is Rs.1,21,58,909/-.

g. Annual Return

With reference to the amended provisions of Sec.92(3) of the Companies Act, 2013 Weblink for the Annual Return is <http://ktbf.co.in/Financial.aspx>.

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. 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 details of contracts/ arrangements with related parties attracting the provisions of Section 188(1) of the Companies Act, 2013 are furnished in prescribed Form No. AOC-2 which is given as Annexure - 2, forming part of this report. The details of contracts/ arrangements with related parties not attracting the provisions of Section 188(1) of the Companies Act, 2013, being at arm's length basis and in the ordinary course of business, are not furnished in AOC-2.



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

The board consists of Nine (9) directors as on 31-03-2024. The Board consists of Eight (8) Directors as on 31-03-2025. Mr.S. Aranganathan (DIN: 07443520), Mr. A. Khaja Husain (DIN: 07443602) and Mr. B. Senthil (DIN: 01852602), Directors, retire by rotation, and being eligible they offer themselves for re-election as Directors. The Board recommends to re-elect the retiring three directors.

Mr. S. RAMAMOORTHY (DIN: 07443612), Director, attained heavenly abode on 12-03-2025. The Board acknowledged his services and observed silence for the departed soul.

There was no other change in directors during the financial year ended 31-03-2025.

During the current financial year Mrs. S. DHANALAKSHMI (DIN: 10535767) & Mr. Kr. VIJAYARENGAN (DIN:01106154) were co-opted/ appointed as Additional Directors by the Board w.e.f. 10-07-2025. The board recommends to regularize the appointments at the ensuing AGM as Director liable to retire by rotation. An agenda item has been included in the AGM Notice. Mr. S. Santhanakrishnan retired from the post of Directorship w.e.f. 10-07-2025 consequent upon completion of 10 years as Director.

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 ie., 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 2024-25 | Figures relating to 2023-24 |
|-----------------------------------|-----------------------------|-----------------------------|
| Opening Deposit | 66,53,99,301 | 60,17,66,641 |
| Deposits accepted during the year | 255,75,68,854 | 224,07,89,368 |
| Deposits repaid during the year | 250,68,34,367 | 217,71,56,708 |
| Deposits at the end of the year | 71,61,33,787 | 66,53,99,301 |
| 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 7.62%

o. Loan to Members:

The loan issued to members and employees during the year and outstanding as at 31-03-2025 is Rs. 61,31,03,766/- as against the last year figure of Rs.55,61,14,852/-. The growth in loans issued and outstanding over last year is 10.25%

With the help of the improved software the Company has merged the folios of members. The total number of members as on the 31-03-2025 is 43,903 out of which the number of members holding Equity shares worth Rs.1,000/- or more is 422. As per the Notification of the Ministry of Corporate Affairs dated 5 th 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

M/s. Saravanan & co, Chartered Accountants, Kumbakonam [Firm Registration No. 012247S], was appointed at the AGM held on 25-09-2021, for a period of five years i.e., up to the financial year ending on 31-03-2026. The Auditors have discharged the assigned duties. M/s. Saravanan & co, Chartered Accountants, continue to be the statutory auditors of the company for F.Y.2025-26 also.

r. Policy against sexual harassment at the workplace and compliance of provisions relating to Maternity Benefits Act, 1961

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.

(a) number of complaints of sexual harassment received in the year- NIL

(b) number of complaints disposed off during the year - Not applicable

(c) number of cases pending for more than ninety days - Nil/ Not applicable.

The Company has complied the provisions relating to the Maternity Benefits Act, 1961 during the financial year.



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



a. Receipt of commission by Directors :-

The Managing Director or directors are not in receipt of any commission from the Company. There is no holding or subsidiary Company.

b. Details of frauds reported by auditors under Section 143(12) of the Companies Act, 2013

No fraud has been reported by the Auditors of the Company for the financial year ended 31-03-2025.

c. Details of application made or any proceeding pending under the Insolvency and Bankruptcy Code, 2016 (31 of 2016) during the year alongwith their status as at the end of the financial year.

Not applicable / Nil

d. Details of 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 thereof:-

Not applicable / Nil

z. Acknowledgment

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

/ By order of the Board /

For **KTBF NIDHI LIMITED**

Sd/-

(Dr.S. MOHANAKRISHNAN)

Director

DIN: 07440234

Place : Kodavasal

Date : 29-08-2025

Sd/-

(A. Khajahussain)

Director

DIN 07443602



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Annexure – 1

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

| Sl. No | Date of Board Meeting | Name of Directors attended the Meeting |
|--------|-----------------------|---|
| 1. | 07-04-2024 | <p>Mr. S. SANTHANAKRISHNAN, Mr. V. PONNARASI, Mr. S. MOHANAKRISHNAN, Mr. S. ARANGANATHAN, Mr. B. SENTHIL, Mr. A. KHAJA HUSAIN, Mrs. A. SIVARANJANI and Mrs. A. CHINNAMMAL, Directors, had attended all the board meetings of the Company held during the year.</p> <p>Mr. S. RAMAMOORTHY, Director, had attended all the board meetings held till his demise on 12-03-2025.</p> |
| 2. | 29-05-2024 | |
| 3. | 27-06-2024 | |
| 4. | 24-07-2024 | |
| 5. | 24-08-2024 | |
| 6. | 25-09-2024 | |
| 7. | 30-09-2024 | |
| 8. | 17-10-2024 | |
| 9. | 21-11-2024 | |
| 10. | 28-12-2024 | |
| 11. | 25-01-2025 | |
| 12. | 15-02-2025 | |
| 13. | 08-03-2025 | |
| 14. | 20-03-2025 | |
| 15. | 29-03-2025 | |

/ By order of the Board /

For **KTBF NIDHI LIMITED**

Sd/-

(Dr.S. MOHANAKRISHNAN)

Director

DIN: 07440234

Sd/-

(A. Khajahussain)

Director

DIN 07443602

Place : Kodavasal

Date : 29-08-2025



Annexure – 2

Form AOC-2

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 ARMS LENGTH TRANSACTIONS UNDER THIRD PROVISOR THERE TO

[Pursuant to Section 134(3)(h) of the Companies Act, 2013 & Rule 8(2) of the Companies (Accounts) Rules]

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

Nil

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

| Name(s) of the related party and nature of relationship | Salient terms of the contracts or arrangements or transactions including the value, if any | Nature of contracts / arrangements/ transactions | Duration of the contracts / arrangements/ transactions | Date of approval by the Board, if any | Amount paid as advances, if any |
|--|--|--|--|---------------------------------------|---------------------------------|
| Mrs.S.Dhanalakshmi W/o. S.Santhanakrishnan, Director of the Company (Retired from post of director with effect from 10-07-2025) | Remuneration paid – Rs.3,30,000/- per annum | Employed as Manager (Administration) | Till her resignation | 02-04-2022 | - |
| Mr.Kr. Vijayarengan Father of Mrs.V.Ponnarasi and Father-in-law of Mrs.A.Sivaranjani, Directors of the Company | Remuneration paid – Rs.3,90,000/- per annum | Employed as Manager (Appraiser) | Till his resignation | 02-04-2022 | - |

/ By order of the Board /

For KTBF NIDHI LIMITED

Sd/-

(Dr.S. MOHANAKRISHNAN)

Director

DIN: 07440234

Sd/-

Place : Kodavasal

Date : 29-08-2025

(A. Khajahussain)

Director

DIN 07443602



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To
The Members
KTBF NIDHI LTD.,
Kodavasal.

CERTIFICATE

This is to certify that we have audited the accounts for the year ending 31.03.2025 of **KTBF NIDHI LIMITED** ("the company"), on the basis of books of accounts and other relevant documents verified by us and as per the explanations given to us by management 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 have not contravened 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. G.S.R 258 (E) dated 31.03.2014 as amended from time to time.

We further certify that according to the information and explanation given to us Form NDH-4 has been filed and is pending for approval with the MCA.

UDIN : 25217650BMKVJJ9466

For **SARAVANAN AND CO.,**
CHARTERED ACCOUNTANTS (F.R.NO. 012247S)

Sd/-

CA.N.SRINIVASAN (M.NO.217650)
PARTNER

Place: Kodavasal
Date:29-08-2025



Independent Auditor's Report

To
The Members of KTBF NIDHI LTD.

Opinion

We have audited the accompanying financial statements of KTBF NIDHI LTD. ("The Company"), which comprise the Balance Sheet as at 31st March 2025 and the Statement of Profit and Loss, and Statement of Cash flow statement, for the year ended 31st March 2025 and the Notes to the Financial statements including a summary of the 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 31st March 2025, its Financial performance 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 of 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 Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Information other than the Financial Statements and Auditor's Report Thereon

The Company's Board of Directors and Management is responsible for the preparation of the other information. The other information comprises the information obtained at the date of this auditor's report 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 do 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 our 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.



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Responsibility 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 and presentation 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 the maintenance of adequate accounting records in accordance with the provision of the Act for safeguarding of the assets of the Company and for preventing and detecting the 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 control, 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, Board of Directors and 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 and Management are also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibility 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 judgment and maintain professional scepticism throughout the audit. We also:

- 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.



- 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)(l) of the Companies Act, 2013, we are also responsible for expressing our opinion on whether the Company has adequate internal financial controls system in place and the operating effectiveness of such controls. refer to our separate Report in “Annexure A”.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- 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.
- 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.

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 control that we identify during our audit.

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

Report on other Legal and Regulatory Requirements

1. As required by the Companies (Auditor's Report) Order, 2020 (“the Order”) issued by the Central Government of India in terms of sub-section (11) of section 143 of the Act, and on the basis of such checks of books and records of the Company as we considered appropriate and according to the information and explanation given to us, we give in the “Annexure B” a statement on the matters Specified in paragraphs 3 and 4 of the Order, to the extent applicable.
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 purposes of our audit.
 - b) In our opinion proper books of account as required by law have been kept by the Company so far as it appears from our examination of those books.
 - c) The Balance Sheet, the Statement of Profit and Loss, and Cash Flow Statement dealt with by this Report are in agreement with the books of account.



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- d) In our 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.
- e) On the basis of written representations received from the directors, taken on record by the Board of Directors, none of the directors is disqualified as on 31st March 2025, from being appointed as a director in terms of Section 164(2) of the Act.
- f) With respect to the adequacy of the internal financial controls over financial reporting of the Company and the operating effectiveness of such controls, refer to our separate report in 'Annexure-A'; and
- g) With respect to other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us:
 - I. The Company does not have any pending litigations which would impact its financial position. An Income Tax demand is pending before Commissioner (Appeals) pertaining to the FY 2016-17. The Company had Paid an amount of Rs.33.04 lakhs and received order for stay of collection of demand.
 - II. An GST Demand is Pending before the Appellate Authority pertaining to FY 2019-2020. The Company had paid an amount of Rs.0.45 lakhs, and filed the Appeal.
 - III. The Company did not have any long-term contracts including derivatives contracts for which there were any material foreseeable losses.
 - IV. There were no amounts which required to be transferred by the Company to the Investor Education and Protection Fund.
 - V(I). The management has represented that, to the best of it's 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;
 - V (II). The management has represented, that, to the best of it's 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; and

V(III). Based on audit procedures which we considered reasonable and appropriate in the circumstances, nothing has come to their notice that has caused them to believe that the representations under sub-clause (i) and (ii) contain any material mis-statement.

VI. The company has not declared or paid any dividend during the year in contravention of the provisions of section 123 of the Companies Act, 2013.

- h The company has not paid any managerial remuneration during the year, and hence commenting about compliance of sec 197 does not arise.
- i) The Company applied the Form NDH 4 on 07-02-2020 and waiting for the approval with MCA.
- j) During the year Mr.S.Ramamoorthy (Din : 07443612) one of the founder & Director of the company passed away on 12-03-2025. The company has taken necessary steps to update the statutory records and filing with Registrar of companies
- k) Based on our examination, which included test checks, the Company has used accounting software's for maintaining its books of account for the financial year ended March 31, 2025 which has a feature of recording audit trail (edit log) facility and the same has operated throughout the year for all relevant transactions recorded in the software. Further, during the course of our audit we did not come across any instance of the audit trail feature being tampered with.

UDIN : 25217650BMKVJJ9466

For **SARAVANAN AND CO.,**
Chartered Accountants
(F.R.No. 012247S)

Sd/-
CA. N. SRINIVASAN
(M.No.217650)
PARTNER

Place : Kodavasal
Date : 29.08.2025



ANNEXURE “A” TO THE INDEPENDENT AUDITOR’S REPORT

Referred to in Paragraph 2(f) under the head “Report on other Legal and Regulatory Requirements”

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

We have audited the internal financial controls over financial reporting of **KTBF NIDHI LTD** (“The Company”) as of 31st March 2025, in conjunction with our audit of financial statements of the Company for the year ended 31st March 2025.

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 timely preparation of reliable financial information, as required under the Companies Act, 2013 (“The Act”)

Auditors’ Responsibility

Our responsibility is to express an opinion on the Company's internal financial controls over financial reporting 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, both applicable to an audit of internal financial controls and, both issued by the Institute of Chartered Accountants of India. Those Standards and 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 over financial reporting was established and maintained and if such controls operated effectively in all material aspects.

Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls system over financial reporting and their operating effectiveness. Our audit of internal 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 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 system over financial reporting of the Company.



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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 evaluations 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 our opinion, to the best of our information and according to the explanations given to us, 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 31st March 2025, based in 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.

UDIN: 25217650BMKVJJ9466

For **SARAVANAN AND CO.,**
Chartered Accountants
(F.R.No. 012247S)

Sd/-
CA. N. SRINIVASAN
(M.No.217650)
PARTNER

Place : Kodavasal

Date : 29.08.2025



ANNEXURE “B” TO THE INDEPENDENT AUDITORS' REPORT

(Referred to in paragraph 1 under the heading of “Report on Other Legal and Regulatory Requirements)

Report as required by the Companies (Auditor's Report) Order, 2020 (“the Order”), issued by the Central Government of India in terms of sub-section (11) of section 143 of the Companies Act, 2013 (Refer to in paragraph 1 under 'Report on Other Legal and Regulatory Requirements' section of our report of even date) With reference to the Annexure B referred to in the Independent Auditors' Report to the members of the Company on the financial statements for the year ended March 31, 2025, we report the following:

i) FIXED ASSETS

- (a) (1) The company maintain proper records related to full particulars, including quantitative details and situation of Property, Plant and Equipment.
- (2) The company is not having any intangible assets; hence this clause is not applicable.
- (b) All the Property, Plant and Equipment have been physically verified by the management during the year and there is a regular programme of verification which, in our opinion, is reasonable having regard to the size of the company and the nature of its assets. No material discrepancies were noticed on such verification.
- (c) According to the information and explanations given to us and the records examined by us there is immovable property owned by the company and the relevant title deeds and documents are held in the name of the company. In respect of premises held under lease the relevant rental/ lease agreements are in the name of the company.
- (d) The Company has not revalued its property, plant and equipment (including right of use of assets) or intangible asset of both during the financial year.
- (e) There is no proceeding that have been initiated or pending against the company for holding any benami property under the Benami Transactions (Prohibition) Act, 1988 (45 of 1988) and rules made thereunder.

ii) INVENTORIES

- (a) Company does not have any inventory; hence this clause is not applicable.
- (b) Company has not obtained any working capital limits from banks or financial institution on the basis of security of current assets during the financial year. Hence this clause is not applicable



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iii) INVESTMENTS, GUARANTEE, SECURITY, LOANS OR ADVANCES

During the year under audit the company has not made investments in, provided any guarantee or security or granted any loans or advances in the nature of loans, secured or unsecured, to companies, firms, Limited Liability Partnerships or any other parties covered in the register maintained under section 189 of the companies Act 2013.

iv) OTHER LOANS, INVESTMENTS, GUARANTEES MADE BY COMPANY:

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) DEPOSITS:

The Company being Nidhi has accepted deposits only from Members only. In our opinion and according to the information and explanations given to us, the company has not accepted deposits from 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 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.

vi) COST RECORDS

The maintenance of Cost records has not been specified by the Central Government under section 148(1) of the Companies Act 2013, for any of the services rendered by the Company. Hence Reporting under this clause is not applicable to the company.

vii) STATUTORY DUES:

- (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 2025 for a period 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 on Income tax, Goods and Service Tax, Custom Duty, etc., which have not been deposited on account of dispute is given below

| Name of the Statute | Nature of Dues | Forum Where Dispute is pending | Period to which the Amount is pending | Amount (Rs.) |
|----------------------------------|----------------|--------------------------------|---------------------------------------|--------------------|
| Income Tax Act, 1961 | Income Tax | Commissioner (Appeals) | Fy 2016-17 | Rs. 1,66,17,039.00 |
| Goods and Services Tax Act, 2017 | CGST, SGST | Appellate Authority | FY 2019-20 | Rs.8,74,858.00 |



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viii) DISCOVERY OF UNDISCLOSED INCOME

In our opinion and according to the information and explanations given to us, there were no transactions relating to previously unrecorded income in the books of account that have been surrendered or disclosed as income during the year in the tax assessments under the Income Tax Act, 1961 (43 of 1961).

ix) DEFAULT IN REPAYMENT OF DUES:

- (a) In our opinion and according to the information and explanations given to us, the Company has not defaulted in repayment of loans or other borrowings or in the payment of interest thereon to any lender; hence this clause is not applicable.
- (b) In our opinion and according to the information and explanations given to us, the company has not declared wilful defaulter by any bank or financial institution or Government or any government authority, other lender, hence this clause is not applicable.
- (c) In our opinion and according to the information and explanations given to us, the company has not obtained any term loan; hence this clause is not applicable.
- (d) In our opinion and according to the information and explanations given to us, and overall examination of financial statements of the company, the company has not used any short-term fund for long term purposes; hence this clause is not applicable.
- (e) The Company does not have any subsidiaries/associates/joint-ventures, accordingly the clause relating to raising of loan on the pledge of securities held in subsidiaries, joint ventures or associate companies is not applicable.
- (f) In our opinion and according to the information and explanations given to us and overall examination of financial statements of the company, 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; hence this clause is not applicable.

x) END USE OF FUNDS RAISED

- (a) Based on our audit procedures and according to the information given by the management, the company has not raised any money by way of initial / further public offer (including debt instruments) during the year. However being the NIDHI company, shares are issued to members for the purpose of transacting with the company and also for raising the Net Owned Fund required for complying with the notifications of Ministry of Corporate Affairs.
- (b) The Company has not made any preferential allotment or private placement of shares or convertible debentures (fully, partially, or optionally convertible) during the year; hence this clause is not applicable.

xi) REPORTING OF FRAUDS

- (a) To the Best of our Knowledge and According to the information and explanations given to us, no material fraud by the Company or on the Company by its officers or employees has been noticed or reported during the course of our audit.



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- (b) No report under sub-section (12) of section 143 of the Companies Act has been filed by the auditors in Form ADT-4 as prescribed under rule 13 of Companies (Audit and Auditors) Rules, 2014 with the Central Government; hence this clause is not applicable.
- (c) As represented to us by the management, the company has not received whistle blower complaint during the year and up to the date of this report.

xii) NIDHI COMPANY

- a) The Company's net owned funds 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 our opinion and to the best of our knowledge and belief, the Company has adequate procedures for appraisal of credit proposals / requests, assessment of credit needs and repayment capacity of the borrowers.
- d) In our 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.
- e) There has been no default by the company in payment of interest on deposits or repayment thereof for any period.

xiii) RELATED PARTY TRANSACTION:

According to the information and explanations given to us, all the related party transactions are identified and disclosed in the financial statements as per Section 189 of the Companies Act 2013. 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 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) INTERNAL AUDIT SYSTEM

- (a) The company has an internal audit system commensurate with the size and nature of its business.
- (b) The reports of the Internal Auditors for the period under audit were considered by us, as a part of our audit procedures.



xv) NON-CASH TRANSACTION

According to the information and explanations given to us and based on our examination of the records of the Company, the Company has not entered into non-cash transactions with directors or persons connected with him as restricted in section 192 of Companies Act, 2013; hence this clause is not applicable.

xvi) NON-BANKING FINANCIAL INSTITUTION

- (a) In Our opinion and 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. The Company is the Nidhi company having transactions only with members.
- (b) The company has not conducted any Non-Banking financial or Housing Finance activities as this is only a Nidhi Company.
- (c) The Company is not a Core Investment Company (CIC) as defined in the regulations made by the Reserve Bank of India; hence this clause is not applicable.
- (d) The Company does not have any CIC.

xvii) CASH LOSSES

The company has not incurred cash losses during the financial year covered by our audit and in the immediately preceding financial Year.

xviii) RESIGNATION OF AUDITORS

There has been no resignation of statutory auditors of the company during the year; hence this clause is not applicable.

xix) MATERIAL UNCERTAINTY

According to the information and explanations given to us and based on our examination of the records of the Company and financial ratios, ageing and expected dates of realisation of financial assets and payment of financial liabilities and other information accompanying the financial statements and 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 exist as on the date of 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.



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xx) CORPORATE SOCIAL RESPONSIBILITY FUND

According to the information and explanations given to us, the provisions of section 135 of Companies Act, 2013 are not applicable to the company and hence the provisions of clause 3(xx) (a) & (b) of the order are not applicable to the company.

xxi) MODIFIED OPINION (CARO) IN OTHER GROUP COMPANIES

According to the information and explanations given to us, the Company is not required to prepare consolidated financial statements and hence clause 3 (xxi) of the order, 2020 is not applicable.

UDIN: 25217650BMKVJJ9466

For **SARAVANAN AND CO.,**
Chartered Accountants
(F.R.No. 012247S)

Sd/-
CA. N. SRINIVASAN
(M.No.217650)
PARTNER

Place : Kodavasal
Date : 29.08.2025



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BALANCE SHEET AS ON 31st March 2025

(Rupees in Hunderds)

| PARTICULARS | NOTE | As at 31st March 2025 | As at 31st March 2024 |
|--|------|--------------------------|--------------------------|
| (I) Equity and Liabilities | | | |
| (1) Shareholder's Funds | | | |
| (a) Share Capital | 1 | 1,21,589 | 1,09,151 |
| (b) Reserves and Surplus | 2 | 2,77,385 | 2,45,437 |
| (c) Money received against Share Warrants | | - | - |
| (2) Share Application Money Pending Allotment | | - | - |
| (3) Non-Current Liabilities | | | |
| (a) Long Term Borrowings | 3 | 66,256 | 63,613 |
| (b) Deferred Tax Liabilities (Net) | | - | - |
| (c) Other Long Term Liabilities | | - | - |
| (d) Long Term Provisions | | - | - |
| (4) Current Liabilities | | | |
| (a) Short Term Borrowings | 4 | 70,95,082 | 65,90,380 |
| (b) Trade Payables:- | | | |
| (i) Total outstanding dues of micro enterprises and small enterprises | | - | - |
| (ii) Total outstanding dues of creditors other than micro enterprises and small enterprises. | | - | - |
| (c) Other current liabilities | 5 | 2,36,327 | 2,18,945 |
| (d) Short-term provisions | 6 | 62,599 | 51,849 |
| Total Equity and Liabilities | | 78,59,238 | 72,79,375 |



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BALANCE SHEET AS ON 31st March 2025

(Rupees in Hunderds)

| PARTICULARS | NOTE | As at 31st March 2025 | As at 31st March 2024 |
|--|------|--------------------------|--------------------------|
| (II) Assets | | | |
| (1) Non-current assets | | | |
| (a) Property Plant and Equipments and Intangible Assets | 7 | | |
| (i) Property Plant and Equipment | | 74,617 | 65,107 |
| (ii) Intangible assets | | - | - |
| (iii) Capital Work in Progress | | - | 575 |
| (iv) Intangible assets under development | | - | - |
| (b) Non-Current Investment | | - | - |
| (c) Deferred Tax Asset (net) | 18 | 9,074 | 7,349 |
| (d) Long Term loans and Advances | 8 | - | 337 |
| (e) Other non-current assets | 9 | 38,748 | 38,748 |
| (2) Current assets | | | |
| (a) Current investments | | - | - |
| (b) Inventories | | - | - |
| (c) Trade receivables | | - | - |
| (d) Cash and cash equivalents | 10 | 10,71,465 | 10,74,875 |
| (e) Short-term loans and advances | 11 | 61,32,142 | 55,67,243 |
| (f) Other current assets | 12 | 5,33,192 | 5,25,141 |
| Total Assets | | 78,59,238 | 72,79,375 |

The Notes referred to above form an integral part of the Balance Sheet

UDIN: 25217650BMKVJJ9466

For and on Behalf of the Board of Directors

As per our report of even date
For **M/S. SARAVANAN AND CO**
Chartered Accountants
(Firm Registration No.012247S)

For **KTBF NIDHI LIMITED**

Sd/-
CA.N.SRINIVASAN (M.No.217650)
PARTNER

Sd/-
S.Aranganathan
Director
DIN: 07443520

Sd/-
A.Khajahusain
Director
DIN: 07443602

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

Place : Kodavasal
Date : 29.08.2025

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STATEMENT OF PROFIT AND LOSS FOR THE YEAR ENDED 31st MARCH, 2025

(Rupees in Hunderds)

| PARTICULARS | NOTE | As at 31st March 2025 | As at 31st March 2024 |
|---|------|--------------------------|--------------------------|
| I Revenue from operations | 13 | 9,65,559 | 8,30,282 |
| II Other Income | 14 | 15,855 | 10,438 |
| III Total Income (I+II) | | 9,81,414 | 8,40,720 |
| IV Expenses | | | |
| (a) Employee Benefit Expenses | 15 | 1,04,155 | 91,259 |
| (b) Finance Cost | 16 | 6,31,360 | 5,39,837 |
| (c) Administrative and Other Expenses | 17 | 1,72,704 | 1,64,922 |
| (d) Depreciation and Amortization Expenses | 7 | 12,065 | 10,351 |
| (e) Provisions | | 1,850 | 4,709 |
| (f) Other Expenses and Losses | | - | - |
| Total Expenses | | 9,22,134 | 8,11,078 |
| V Profit before exceptional and extraordinary items and tax (III - IV) | | 59,280 | 29,642 |
| VI Exceptional Items | | - | - |
| VII Profit before extraordinary items and tax (V - VI) | | 59,280 | 29,642 |
| VIII Extraordinary Items | | - | - |
| IX Profit before tax (VII- VIII) | | 59,280 | 29,642 |
| X Tax Expense | | | |
| (a) Current Tax | | 20,137 | 11,237 |
| (b) Deferred Tax | 18 | -1,725 | -3,018 |
| XI Profit After Tax (IX-X) | | 40,869 | 21,423 |
| XII Profit (Loss) for the period from continuing operations (VII-VIII) | | 40,869 | 21,423 |
| XIII Profit/(loss) from discontinuing operations | | - | - |
| XIV Tax expense of discontinuing operations | | - | - |
| XV Profit/(loss) from Discontinuing operations (after tax) (XIII-XIV) | | - | - |
| XVI Profit (Loss) for the period (XII + XV) | | 40,869 | 21,423 |
| XVII Earnings per equity share: | | | |
| (a) Basic EPS (Rs.) | | 0.34 | 0.20 |
| (b) Diluted EPS (Rs.) | | | |

The Notes referred to above form an integral part of the Profit and Loss Account.

UDIN : 25217650BMKVJJ9466

As per our report of even date

For **M/S. SARAVANAN AND CO**

Chartered Accountants

(Firm Registration No.012247S)

Sd/-

CA.N.SRINIVASAN (M.No.217650)

PARTNER

Sd/-

S.Aranganathan

Director

DIN: 07443520

Place: Kodavasal

Date : 29.08.2025

For and on Behalf of the Board of Directors

For **KTBF NIDHI LIMITED**

Sd/-

A.Khajahusain

Director

DIN: 07443602

Sd/-

Dr.S.Mohanakrishnan

Director

DIN: 07440234

**KTBF NIDHI LIMITED** (Formerly Known as Kodavaasal Town Benefit Fund Limited..)

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**NOTES TO FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2025**

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

(Rupees in Hunderds)

| 1.1 Authorized, Issued, Subscribed and Paid-up share capital | As on 31.03.2025 | | As on 31.03.2024 | |
|--|--------------------|-----------------|--------------------|-----------------|
| | No.of Shares | Amount | No.of Shares | Amount |
| Authorised Share Capital | | | | |
| Equity Shares of Rs 1 each | 1,50,00,000 | 1,50,000 | 1,50,00,000 | 1,50,000 |
| Total | 1,50,00,000 | 1,50,000 | 1,50,00,000 | 1,50,000 |
| Issued Share Capital | | | | |
| Equity Shares of Rs 1 each | 1,21,58,909 | 1,21,589 | 1,09,15,119 | 1,09,151 |
| Total | 1,21,58,909 | 1,21,589 | 1,09,15,119 | 1,09,151 |
| Subscribed and fully paid | | | | |
| Equity Shares of Rs 1 each | 1,21,58,909 | 1,21,589 | 1,09,15,119 | 1,09,151 |
| Total | 1,21,58,909 | 1,21,589 | 1,09,15,119 | 1,09,151 |

1.2 Changes in Shares

| Equity Shares (Face Value Rs.1) | As on 31.03.2025 | | As on 31.03.2024 | |
|---------------------------------|--------------------|-----------------|--------------------|-----------------|
| | No.of Shares | Amount | No.of Shares | Amount |
| Opening Balance | 1,09,15,119 | 1,09,151 | 91,59,439 | 91,594 |
| Changes During the Year | 12,43,790 | 12,438 | 17,55,680 | 17,557 |
| Closing Balance | 1,21,58,909 | 1,21,589 | 1,09,15,119 | 1,09,151 |

Note : Number of shares provided as full in numbers.

1.3 Shareholders holding more than 5% of Share

| Equity Shares (Face Value Rs.1) | As on 31.03.2025 | | As on 31.03.2024 | |
|---------------------------------|------------------|--------------|------------------|--------------|
| | No.of Shares | Amount | No.of Shares | Amount |
| K. Balakumaravelu | 8,45,000 | 6.95% | 7,55,000 | 6.92% |
| | 8,45,000 | 6.95% | 7,55,000 | 6.92% |

1.4 Rights 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 share holders vide Notification No.G.S.R.465[E] dated 5th June, 2015 of Ministry of Corporate Affairs.

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1.5 Shares held by the promoters/directors at the end of the year

| Promoter/Directors Name | No. of shares | % of total shares | % change during the year |
|-------------------------|---------------|-------------------|--------------------------|
| K. Balakumaravelu | 845000 | 6.95% | 0.74% |
| S. Aranganathan | 343000 | 2.82% | 0.16% |
| Kr. Vijayarengan | 300300 | 2.47% | 0.37% |
| V. Shanthi | 522700 | 4.30% | 0.74% |
| S. Dhanalakshmi | 238000 | 1.96% | 0.25% |
| S. Mohanakrishnan | 289800 | 2.38% | 0.12% |
| A. Khaja Husain | 275500 | 2.27% | 0.33% |
| S. Santhanakrishnan | 325700 | 2.68% | 0.12% |
| V. Ponarasi | 435800 | 3.58% | 0.37% |
| B. Senthil | 478300 | 3.93% | 0.79% |
| A. Sivaranjani | 384300 | 3.16% | - |
| A. Chinnammal | 369310 | 3.04% | 0.25% |

Note: During the year, one of the promoter, Mr. Ramamoorthy, (Din : 07443612) passed away in March 2025. Necessary regulatory filings have been completed with MCA portal in the month of April 2025.

2. RESERVE AND SURPLUS

| PARTICULARS | As on 31.03.2025 | As on 31.03.2024 |
|--|------------------|------------------|
| (a) General Reserve | | |
| Opening Balance | 1,56,855 | 1,51,855 |
| Add: Transfer From P/I | 5,000 | 5,000 |
| Closing Balance | 1,61,855 | 1,56,855 |
| (b) Surplus in Profit and Loss A/c | | |
| Opening Balance | 88,582 | 72,159 |
| Add: Profit of the Year | 40,869 | 21,422 |
| Add: Previous Year Excess Provision on TAX | 8,921 | - |
| Less: Appropriations | | |
| Less: Proposed Dividend | - | - |
| Less: Transfer to General Reserve | 5,000 | 5,000 |
| Closing Balance | 1,15,530 | 88,582 |
| Balance Carried Forward to Balance Sheet | 2,77,385 | 2,45,437 |



3. LONG TEREM BORROWINGS

| PARTICULARS | As on 31.03.2025 | As on 31.03.2024 |
|-------------------------------|------------------|------------------|
| (a) Fixed Deposit - Long Term | 66,256 | 63,613 |
| | 66,256 | 63,613 |

4. SHORT - TERM BORROWINGS

| PARTICULARS | As on 31.03.2025 | As on 31.03.2024 |
|--------------------------------|------------------|------------------|
| (a) Fixed Deposit - Short Term | 70,95,082 | 65,90,380 |
| | 70,95,082 | 65,90,380 |

5. OTHER CURRENT LIABILITIES

| PARTICULARS | As on 31.03.2025 | As on 31.03.2024 |
|-----------------------------|------------------|------------------|
| (a) Staff EPF Payable | 424 | 375 |
| (b) Sundry Creditors Others | - | 250 |
| (c) Interest Payable | 2,30,496 | 2,06,997 |
| (d) GST Payable | 1,654 | 6,048 |
| (e) TDS Payable | 963 | 1,255 |
| (f) Other Expenses Payable | 2,790 | 4,020 |
| | 2,36,327 | 2,18,945 |

6. SHORT - TERM PROVISIONS

| PARTICULARS | As on 31.03.2025 | As on 31.03.2024 |
|--|------------------|------------------|
| (a) Proposed Dividend | - | - |
| (b) Provision on Non Performing Assets | 31,682 | 29,832 |
| (c) Provision for Taxation | 20,137 | 11,237 |
| (d) Interest Suspense (Jewel Loan NPA A/c) | 10,780 | 10,780 |
| | 62,599 | 51,849 |


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7. PROPERTY, PLANT & EQUIPMENT & INTANGIBLE ASSETS

| FIXED ASSETS | 01.04.2024 | GROSS BLOCK | | | DEPRECIATION | | | NET BLOCK | |
|----------------------------|-----------------|---------------|------------|-----------------|---------------|---------------------|------------|---------------|---------------|
| | | Additions | Deletion | 31.03.2025 | 01.04.2024 | For the Year To P&L | Deletion | 31.03.2025 | 31.03.2024 |
| (i) Tangible Assets | | | | | | | | | |
| (a) Furniture & Fittings | 28,378 | 2,977 | 207 | 31,148 | 20,324 | 3,042 | 202 | 23,164 | 8,054 |
| (b) Plant & Machinery | 13,645 | 14,697 | 514 | 27,828 | 9,446 | 3,226 | 488 | 12,184 | 4,199 |
| (c) Computer Accessories | 24,972 | 499 | - | 25,471 | 23,530 | 1,141 | - | 24,671 | 1,442 |
| (d) Electrical Equipments | 6,868 | 2,592 | - | 9,460 | 3,454 | 1,492 | - | 4,946 | 3,414 |
| (e) Office Equipment | 9,243 | 240 | - | 9,483 | 8,036 | 644 | - | 8,680 | 1,207 |
| (f) Other Items | 532 | - | - | 532 | 454 | - | - | 454 | 78 |
| (g) Land | 20,741 | - | - | 20,741 | - | - | - | - | 20,741 |
| (h) Building | 30,494 | 601 | - | 31,095 | 4,522 | 2,520 | - | 7,042 | 25,972 |
| TOTAL | 1,34,873 | 21,606 | 721 | 1,55,758 | 69,766 | 12,065 | 690 | 81,141 | 65,107 |

(ii) Capital Work in Progress

Ageing for capital work-in-progress as at March 31, 2025 is as follows:

| Particulars | Amount in Capital work-in-progress for a period of | | | | |
|----------------------|--|-------------------|--------------------|-------------------|----------|
| | Less than 1 year | 1 year to 2 years | 2 years to 3 years | More than 3 years | Total |
| Projects in progress | - | - | - | - | - |
| TOTAL | - | - | - | - | - |

Ageing for capital work-in-progress as at March 31, 2025 is as follows:

| Particulars | Amount in Capital work-in-progress for a period of | | | |
|----------------------|--|-------------------|--------------------|------------|
| | Less than 1 year | 1 year to 2 years | 2 years to 3 years | Total |
| Projects in progress | 575 | - | - | 575 |
| TOTAL | 575 | - | - | 575 |



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8. LONG TERM LOANS & ADVANCES

| PARTICULARS | As on 31.03.2025 | As on 31.03.2024 |
|----------------------------|------------------|------------------|
| (a) MAT Credit Entitlement | - | 337 |
| | - | 337 |

9. OTHER NON-CURRENT ASSETS

| PARTICULARS | As on 31.03.2025 | As on 31.03.2024 |
|-----------------------|------------------|------------------|
| (a) Rent Advance | 38,500 | 38,500 |
| (b) Telephone Deposit | 203 | 203 |
| (c) Telephone Deposit | 45 | 45 |
| | 38,748 | 38,748 |

10. CASH AND CASH EQUIVALENTS

| PARTICULARS | As on 31.03.2025 | As on 31.03.2024 |
|--------------------------------------|------------------|------------------|
| (a) Cash and Cash Equivalents | | |
| (i) Balance with Banks (Current A/c) | 48,321 | 23,404 |
| (ii) Cash on Hand | 1,04,149 | 1,08,612 |
| (b) Fixed Deposit with Banks | | |
| (i) Ear Marked Balances | 8,77,917 | 7,03,359 |
| (ii) Others | 41,078 | 2,39,500 |
| | 10,71,465 | 10,74,875 |

11. SHORT TERM LOANS AND ADVANCES

| PARTICULARS | As on 31.03.2025 | As on 31.03.2024 |
|-------------------------------|------------------|------------------|
| (a) Staff Loan | 876 | 606 |
| (b) Loan to Members | 61,30,162 | 55,60,543 |
| (c) Other Advances - Expenses | 60 | - |
| (d) Other Receivables | 1,044 | 6,094 |
| | 61,32,142 | 55,67,243 |

12. OTHER CURRENT ASSETS

| PARTICULARS | As on 31.03.2025 | As on 31.03.2024 |
|--|------------------|------------------|
| (a) Interest accrued on Advances and Investments | 4,71,644 | 4,74,293 |
| (b) Income Tax - Appeal AY 2017-18 Deposit | 33,040 | 33,040 |
| (c) Advance Tax | 451 | - |
| (d) TDS Receivable | 25,614 | 15,355 |
| (e) Prepaid Insurance | 2,443 | 2,453 |
| (f) Income Tax Refund Receivable | - | - |
| | 5,33,192 | 5,25,141 |

13. REVENUE FROM OPERATIONS

| PARTICULARS | As on 31.03.2025 | As on 31.03.2024 |
|-------------------------------|------------------|------------------|
| (a) Interest on Loans | 9,15,089 | 7,96,635 |
| (b) Interest on Bank Deposits | 50,470 | 33,647 |
| | 9,65,559 | 8,30,282 |

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14. OTHER INCOME

| PARTICULARS | As on 31.03.2025 | As on 31.03.2024 |
|-----------------------------------|------------------|------------------|
| (a) Closing Charges | 8,861 | 7,979 |
| (b) Notice Cost | 265 | 384 |
| (c) Sale of Application | - | 50 |
| (d) Miscellaneous Income | 130 | 63 |
| (e) Interest on Income Tax Refund | 185 | 1,930 |
| (f) Profit on sale of Land | - | - |
| (g) Profit on sale of Fixed Asset | 11 | 32 |
| (h) Duplicate Passbook Charges | 59 | - |
| (i) Form Charges | 6,344 | - |
| | 15,855 | 10,438 |

15. EMPLOYEE BENEFIT EXPENSES

| PARTICULARS | As on 31.03.2025 | As on 31.03.2024 |
|----------------------|------------------|------------------|
| (a) Salary & Wages | 1,01,600 | 89,589 |
| (b) EPF Contribution | 2,555 | 1,670 |
| | 1,04,155 | 91,259 |

16. FINANCE COST

| PARTICULARS | As on 31.03.2025 | As on 31.03.2024 |
|---|------------------|------------------|
| (a) Interest paid on Deposits | 6,29,164 | 5,39,469 |
| (b) Interest on short - Term Loans from banks | 2,196 | 368 |
| | 6,31,360 | 5,39,837 |

17. ADMINISTRATIVE AND OTHER EXPENSES

| PARTICULARS | As on 31.03.2025 | As on 31.03.2024 |
|---|------------------|------------------|
| (a) Advertisement Expenses | - | - |
| (b) Rent Paid | 22,445 | 17,257 |
| (c) Electricity Expenses | 2,830 | 2,600 |
| (d) Insurance Expenses | 4,410 | 3,958 |
| (e) Travelling Expenses | 2,986 | 1,438 |
| (f) Telephone and Postage Expenses | 2,067 | 1,888 |
| (g) Printing & Stationery | 9,761 | 6,076 |
| (h) Sitting Fee | 89,750 | 94,500 |
| (i) Books Periodicals | 45 | 28 |
| (j) Miscellaneous Expenditure | 6,560 | 5,337 |
| (k) Meeting Expenses | 7,854 | 5,302 |
| (l) Repairs and Maintenance of other assets | 933 | 4,321 |
| (m) Subscription Fee and Donation | 50 | 50 |
| (n) Software Expenses | 1,095 | 667 |
| (o) GST | 15,165 | 15,574 |
| (p) Return Filling Charges | 3,543 | 2,572 |
| (q) Audit Fee and Expenses | 1,000 | 1,000 |



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| | | |
|---|-----------------|-----------------|
| (r) Legal Fees | - | 100 |
| (s) EPF Admin Charges | 103 | 69 |
| (t) Consultation/Professional Fee | 1,300 | 1,000 |
| (u) Rates and Taxes | 31 | 93 |
| (v) Bank charges | 447 | 552 |
| (w) Branch opening expenses | 287 | - |
| (x) Business promotion expenses | 2 | 120 |
| (y) Repairs and Maintenance of Building | 40 | 420 |
| | 1,72,704 | 1,64,922 |

18. Deferred Tax Asset

| PARTICULARS | As on 31.03.2025 | As on 31.03.2024 |
|---|------------------|------------------|
| Deferred Asset/(liability) | | |
| 1. NPA Provision | 1,850 | 4,709 |
| 2. Disallowance due to Non deduction of TDS | 14,363 | 6,812 |
| WDV as Per Companies Act, 2013 | 74,617 | 65,108 |
| WDV as Per Income Tax Act, 1961 | 93,303 | 81,850 |
| Difference - Deferred Tax Asset | 18,686 | 16,743 |
| Net amounting to DTA | 34,899 | 28,264 |
| Income Tax Thereon 25% | 8,725 | 7,066 |
| Education Cess @ 4% | 349 | 283 |
| Total Deferred Tax Asset/(Liability) | 9,074 | 7,349 |
| Pre-Existing Deferred Tax Asset/(Liability) | 7,349 | 4,331 |
| Deferred Tax Asset Created/(Written Off) | 1,725 | 3,018 |

19. Related Party Transaction

| Description of Relationship | Name of related parties |
|-----------------------------|-------------------------|
| Director / Member | Sri. S.SANTHANAKRISHNAN |
| Director / Member | Sri. S.ARANGANATHAN |
| Director / Member * | Sri. S.RAMAMOORTHY |
| Director / Member | Sri. A.KHAJA HUSAIN |
| Director / Member | Smt. V.PONARASI |
| Director / Member | Smt. A.SIVARANJANI |
| Director / Member | Dr. S.MOHANAKRISHNAN |
| Director / Member | Smt. A.CHINNAMMAL |
| Director / Member | Sri. B.SENTHIL |

* Note: During the year, one of the Promoter and Director, Mr. Ramamoorthy, was passed away in March 2025.

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Details of related party transactions during the year 31 March 2025 and balances outstanding as at 31 March 2025**a) Related Party Transactions with Directors****(Rupees in Hundreds)**

| Director | Interest on Deposits | Sitting Fees |
|-------------------------|----------------------|---------------|
| Sri. S.SANTHANAKRISHNAN | 1,246 | 9,000 |
| Sri. S.ARANGANATHAN | 599 | 6,000 |
| Sri. S.RAMAMOORTHY | 66 | 8,750 |
| Sri. A.KHAJA HUSAIN | - | 9,000 |
| Smt. V.PONARASI | 59 | 9,000 |
| Smt. A.SIVARANJANI | 82 | 6,000 |
| Dr. S.MOHANAKRISHNAN | - | 6,000 |
| Smt. A.CHINNAMMAL | - | 9,000 |
| Sri. B.SENTHIL | 286 | 9,000 |
| | 2,337 | 71,750 |

- (i) Mrs.S.Dhanalakshmi, Manager (Administration) - relative of director Salary paid Rs. 3,300 (in hundreds)
(ii) Mr.K.R.Vijayarengan, Manager (Appraiser) - relative of director Salary paid Rs. 3,900 (in hundreds)
(iii) Interest paid to the relatives of directors for the fixed deposits held in capacity as members only which is in the ordinary course of business.

b) Short Term Borrowings - Deposits of Directors outstanding as on 31st March 2025

| Director | Amount |
|-------------------------|---------------|
| Sri. S.SANTHANAKRISHNAN | 15,824 |
| Sri. S.ARANGANATHAN | 12,553 |
| Sri. S.RAMAMOORTHY | 146 |
| Sri. A.KHAJA HUSAIN | 365 |
| Smt. V.PONARASI | 1,792 |
| Smt. A.SIVARANJANI | 2,960 |
| Dr. S.MOHANAKRISHNAN | 3,233 |
| Smt. A.CHINNAMMAL | 505 |
| Sri. B.SENTHIL | 3,986 |
| | 41,364 |

c) Sitting Fees Paid to Directors / Committee Members

| Director/Committee Member | Sitting Fees |
|---------------------------|--------------|
| Sri.S.SANTHANAKRISHNAN | 9,000 |
| Sri.S.ARANGANATHAN | 6,000 |
| Sri.S.RAMAMOORTHY | 8,750 |
| Sri.A.KHAJA HUSAIN | 9,000 |
| Smt.V.PONARASI | 9,000 |
| Smt.A.SIVARANJANI | 6,000 |
| Dr.S.MOHANAKRISHNAN | 6,000 |
| Smt.A.CHINNAMMAL | 9,000 |
| Sri.B.SENTHIL | 9,000 |
| Dr.K.BALAKUMARAVELU | 3,000 |
| Sri.K.R.VIJAYARENGAN | 3,000 |

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| | |
|--------------------|---------------|
| Smt.S.DHANALAKSHMI | 3,000 |
| Smt.V.SHANTHI | 3,000 |
| Smt.A.SHANTHI | 3,000 |
| Smt.T.SAROJA | 3,000 |
| | 89,750 |

20. Contingent Liabilities and Commitments

| PARTICULARS | 31.03.2025 | 31.03.2024 |
|--|-----------------|-----------------|
| (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 Income tax Matters (CIT Appeals) | 1,66,170 | 1,66,170 |
| 2. Disputed GST Matter | 8,749 | - |
| | 1,74,919 | 1,66,170 |

- 21. Title deeds of Immovable property not held in the name of the Company**
The Title deeds of Immovable Properties are held in name of the Company.
- 22. Loans or Advances**
The Company has not granted any loans or advances to the promoters, Directors and the related parties.
- 23. Details of Benami Properties held**
No Proceedings have been initiated or pending against the company for holding any Benami Property under the Benami transactions(prohibition)Act 1988.
- 24. Working Capital / Borrowings**
The Company has no borrowings from banks or Financial institutions secured against current assets.
- 25. Wilful Defaulter**
The Company has not been declared as wilful defaulter by bank or financial institution or other lender.
- 26. Relationship with Struck off Companies**
The Company has not made any transactions with companies struck off under section 248 of the Companies Act, 2013 or section 560 of Companies Act, 1956.
- 27. Registration of charges or satisfaction with Registrar of Companies (ROC)**
The Company has not obtained any fresh loan during the year. The Company has not closed any loan during the year. Hence registration / satisfaction of charges does not arise during the year.
- 28. Compliance with number of layers of companies**
The Company has no subsidiary or holding Company and hence compliance with number of layers of companies does not arise.
- 29. Compliance with approved Scheme(s) of Arrangements**
The Company has no Scheme of Arrangements has been approved by the Competent Authority in terms of sections 230 to 237 of the Companies Act, 2013.
- 30. Details of Crypto Currency or Virtual Currency**
The Company has not traded or invested in Crypto currency or Virtual Currency during the year.



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31. RATIO ANALYSIS

| 1. Deposits over Net Owned Funds Ratio | For the Current Year | For the Previous Year |
|---|----------------------|-----------------------|
| Deposits Outstanding (A) | 71,61,338 | 66,53,993 |
| Net Owned Funds (B) | 3,98,974 | 3,54,588 |
| Deposits over NOF Ratio (A/B) | 17.95 | 18.77 |
| 2. Current Ratio | For the Current Year | For the Previous Year |
| Current Assets (A) | 77,36,799 | 71,67,259 |
| Current Liabilities (B) | 73,94,008 | 68,61,174 |
| Current Ratio (A/B) | 1.05 | 1.04 |
| 3. Debt - Equity Ratio | For the Current Year | For the Previous Year |
| Long Term Debt (A) | 66,256 | 63,613 |
| Shareholders' Equity (B) | 1,21,589 | 1,09,151 |
| Debt - Equity Ratio (A/B) | 0.54 | 0.58 |
| 4. Return on Equity Ratio | For the Current Year | For the Previous Year |
| Net Profits after Tax (A) | 40,869 | 21,423 |
| Average Shareholder's Equity (B) | 1,15,370 | 1,00,373 |
| Return on Equity Ratio (A/B) | 0.35 | 0.21 |
| 5. Inventory Turnover Ratio | For the Current Year | For the Previous Year |
| Revenue From Operations (A) | 9,65,559 | 8,30,282 |
| Average Inventory (B) | - | - |
| Inventory Turnover Ratio (A/B) | NA | NA |
| 6. Trade Receivable Turnover Ratio | For the Current Year | For the Previous Year |
| Net Credit Sales (A) | | |
| Average Accounts Receivable (B) | | |
| Trade Receivables Turnover Ratio (A/B) | NA | NA |
| 7. Trade Payable Turnover Ratio | For the Current Year | For the Previous Year |
| Net Credit Purchases (A) | | |
| Average Trade Payables (B) | | |
| Trade Payable Turnover Ratio (A/B) | NA | NA |
| 8. Net Capital Turnover Ratio | For the Current Year | For the Previous Year |
| Revenue from Operations (A) | 9,65,559 | 8,30,282 |
| Average Working Capital (B) | 3,24,438 | 2,88,376 |
| Net Capital Turnover Ratio (A/B) | 2.98 | 2.88 |
| 9. Net Profit Ratio | For the Current Year | For the Previous Year |
| Net Profit (A) | 40,869 | 21,423 |
| Revenue from Operations (B) | 9,65,559 | 8,30,282 |
| Net Profit Ratio (A/B) | 0.04 | 0.03 |
| 10. Return on Capital Employed | For the Current Year | For the Previous Year |
| Earnings Before Interest and Tax (A) | 6,90,640 | 5,69,479 |
| Capital Employed (B) | 4,56,156 | 4,10,515 |
| Return on capital employed (A/B) | 1.51 | 1.39 |



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| 11. Debt Service Coverage Ratio | For the Current Year | For the Previous Year |
|--|----------------------|-----------------------|
| Net Operating Income (A) | 6,90,444 | 5,67,517 |
| Debt Service (B) | | |
| Debt Service Coverage Ratio (A/B) | NA | NA |

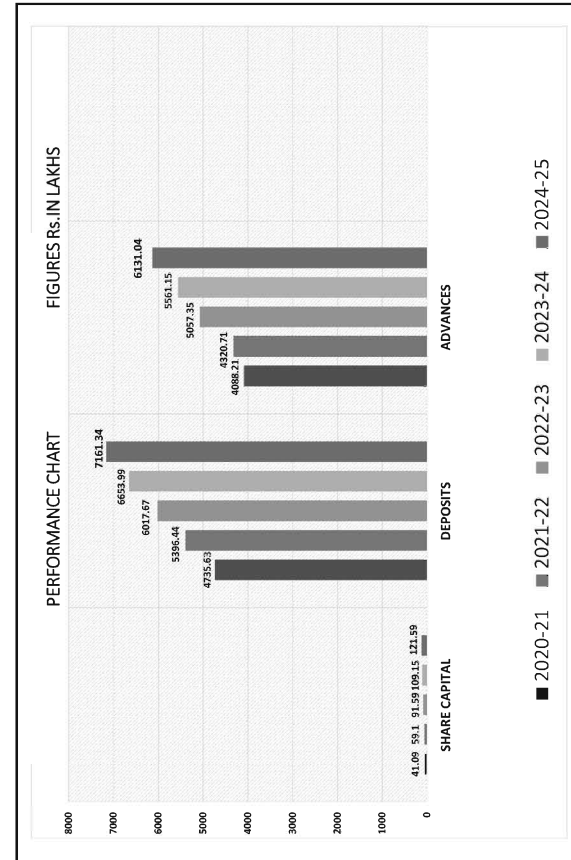
| 12. Return on Investment | For the Current Year | For the Previous Year |
|---|----------------------|-----------------------|
| Net Income (A) | 40,869 | 21,423 |
| Cost of investment (B) | 3,98,974 | 3,54,588 |
| Return on Investment Ratio (A/B) | 0.10 | 0.06 |

UDIN : 25217650BMKVJJ9466
 As per our report of even date
 For **M/S. SARAVANAN AND CO**
 Chartered Accountants
(Firm Registration No.012247S)
 Sd/-
CA.N.SRINIVASAN (M.No.217650)
 PARTNER
 Sd/-
S.Aranganathan
 Director
 DIN: 07443520
 Place: Kodavasal

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

Sd/-
A.Khajahusain
 Director
 DIN: 07443602

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





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CASH FLOW STATEMENT AS ON 31.03.2025

| Particulars | As at 31st March 2025 | | As at 31st March 2024 | |
|---|-----------------------|-------------------|-----------------------|-------------------|
| | Details | Amount | Details | Amount |
| A. CASH FLOW FROM OPERATING ACTIVITIES | | | | |
| Net Profit Before Taxation | | 59,281 | | 29,642 |
| Less : Profit on Sale of Fixed Assets | | -11 | | (32) |
| Add : Depreciation | | 12,065 | | 10,351 |
| Add : Provision on Non Performing Assets | | 1,850 | | 4,709 |
| Add : Non Cash Expenditure | | 337 | | - |
| Operating Profit before Working Capital | | 73,522 | | 44,670 |
| Adjustments for: | | | | |
| Current Assets | | | | |
| Increases Short Term Loans and Advances | (5,64,899) | | (4,96,166) | |
| Increases in Other Current Assets | 2,660 | | (1,09,394) | |
| Net Increases in Current Assets | | (5,62,239) | | (6,05,560) |
| Current Liabilities | | | | |
| Increases in Short - Term Borrowings | 5,04,702 | | 6,35,991 | |
| Increases in Other Current Liabilities | 17,382 | | 40,154 | |
| Increase in Short - Term Provisions | - | | - | |
| Decrease in Short - Term Provisions | - | | - | |
| Net Increases in Current Liabilities | | 5,22,084 | | 6,76,145 |
| Cash flow before Taxation | | | | - |
| Less: Taxes Paid | | 33,367 | | 1,15,255 |
| Add: Income Tax Refund | (26,065) | | (39,895) | |
| | 4,117 | | 40,733 | |
| CASH GENERATED(USED) FROM OPERATING ACTIVITIES | | 11,419 | | 1,16,093 |

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CASH FLOW STATEMENT AS ON 31.03.2025

| | As at 31st March 2025 | As at 31st March 2024 |
|--|-----------------------|-----------------------|
| B. CASH FLOW FROM INVESTING ACTIVITIES: | | |
| Purchase of Fixed Assets | (21,031) | (3,736) |
| Sale of Fixed Assets | 42 | 83 |
| Capital Expenses on Property | - | - |
| Premises Advance Paid | - | (7,500) |
| Other Changes in Non Current Assets | - | (45) |
| CASH GENERATED(USED) FROM INVESTING ACTIVITIES | (20,989) | (11,198) |
| C. CASH FLOW FROM FINANCING ACTIVITIES: | | |
| Dividend Paid (Including DDT) | (8,921) | (5,615) |
| Money Received during the year for fresh issue of shares | 12,438 | 17,557 |
| Long Term Borrowings Repaid | - | - |
| Additional Long Term Borrowings | 2,643 | 336 |
| CASH GENERATED(USED) FROM FINANCING ACTIVITIES | 6,160 | 12,278 |
| D. NET INCREASES/(DECREASES) IN CASH AND CASH EQUIVALENTS | (3,410) | 1,17,173 |
| E. CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR | 10,74,875 | 9,57,702 |
| F. CASH AND CASH EQUIVALENTS AT THE END OF FINANCIAL YEAR | 10,71,465 | 10,74,875 |

For and on Behalf of the Board of Directors

For **KTBF NIDHI LIMITED**

UDIN: 25217650BMKVJJ9466

As per our report of even date

For **M/S. SARAVANAN AND CO**

Chartered Accountants

(Firm Registration No.012247S)

Sd/-

C.A.N.SRINIVASAN (M.No.217650)
PARTNER

Sd/-

S.Aranganathan
Director
DIN: 07443520

Place : Kodavasal Date : 29.08.2025

Sd/-

Dr.S.Mohanakrishnan
Director
DIN: 07440234

Sd/-

A.Khajahusain
Director
DIN: 07443602



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FINANCIAL PERFORMANCE

(Rupees in Lakhs)

| Year | Paid up Capital | Reserves & Surplus | Net Worth | Intrinsic Value of Rs./ Share | Deposits | Incremental % Deposits | Deposits / Net Worth | Advances | Incremental % in Advances | Advances / Deposits | Operating Income | 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 |
| 99-00 | 10.02 | 0.47 | 10.49 | 1.05 | 136.55 | 20% | 13.02 | 99.91 | 24% | 0.73 | 25.11 | 0.27 | 0.13 |
| 00-01 | 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 | 24% | 16.08 | 140.00 | 20% | 0.72 | 35.48 | 2.12 | 1.29 |
| 02-03 | 10.46 | 2.59 | 13.05 | 1.36 | 195.58 | - | 14.99 | 182.79 | 40% | 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 | 2% | 0.70 | 47.55 | 3.06 | 1.97 |
| 06-07 | 18.00 | 6.88 | 24.88 | 1.48 | 378.37 | 14% | 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 | 25% | 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% | 20.00 | 755.39 | 51% | 0.88 | 128.14 | 8.43 | 5.41 |
| 10-11 | 30.38 | 27.18 | 57.56 | 1.67 | 1087.20 | 27% | 18.89 | 999.81 | 32% | 0.92 | 161.25 | 20.32 | 12.96 |
| 11-12 | 31.36 | 53.71 | 85.07 | 2.71 | 1311.03 | 21% | 15.42 | 1358.31 | 36% | 1.03 | 222.40 | 47.15 | 32.15 |
| 12-13 | 32.78 | 69.31 | 102.09 | 3.11 | 1604.30 | 22% | 16.30 | 1592.74 | 17% | 1.04 | 286.20 | 31.48 | 21.76 |
| 13-14 | 33.68 | 114.46 | 176.54 | 5.24 | 1867.33 | 16% | 10.57 | 1425.98 | 0% | 0.76 | 321.88 | 58.33 | 51.90 |
| 14-15 | 38.38 | 152.14 | 188.40 | 4.90 | 2356.21 | 26% | 12.50 | 1737.34 | 22% | 0.73 | 379.74 | 50.91 | 43.30 |
| 15-16 | 39.95 | 160.87 | 200.82 | 5.02 | 2878.10 | 22% | 15.27 | 1892.34 | 9% | 0.66 | 404.73 | 13.16 | 13.16 |
| 16-17 | 40.25 | 193.36 | 233.61 | 5.80 | 2609.92 | - | 11.17 | 2131.24 | 13% | 0.81 | 390.95 | 40.52 | 32.35 |
| 17-18 | 40.66 | 175.04 | 194.57 | 4.78 | 3134.93 | 27% | 16.11 | 2714.10 | 27% | 0.86 | 384.80 | 34.46 | 25.86 |
| 18-19 | 40.84 | 172.65 | 183.91 | 4.50 | 3448.81 | 10% | 18.75 | 2981.85 | 10% | 0.86 | 449.87 | 2.16 | 0.25 |
| 19-20 | 41.09 | 178.52 | 219.61 | 5.34 | 3783.99 | 10% | 17.23 | 3238.07 | 9% | 0.86 | 469.90 | 14.07 | 8.51 |
| 20-21 | 41.09 | 211.17 | 252.26 | 6.14 | 4735.63 | 26% | 18.77 | 4088.21 | 26% | 0.86 | 515.45 | 35.86 | 20.75 |
| 21-22 | 59.10 | 220.33 | 279.43 | 4.73 | 5396.44 | 14% | 19.31 | 4320.71 | 6% | 0.80 | 644.84 | 19.60 | 17.36 |
| 22-23 | 91.59 | 224.01 | 315.60 | 3.45 | 6017.67 | 12% | 19.07 | 5057.35 | 17% | 0.84 | 733.99 | 11.87 | 6.24 |
| 23-24 | 109.15 | 245.44 | 354.59 | 3.25 | 6653.99 | 11% | 18.77 | 5561.15 | 10% | 0.84 | 840.72 | 29.64 | 21.42 |
| 24-25 | 121.59 | 277.39 | 398.98 | 3.28 | 7161.34 | 8 % | 17.95 | 6130.04 | 10% | 0.86 | 981.41 | 59.28 | 40.87 |



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ATTENDANCE SLIP (To be presented at the entrance)

**29th ANNUAL GENERAL MEETING on Saturday, The 27th September, 2025 at 4.00 P.M.
at Malar Mahal, Thirukulam South Bank, 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 29th Annual General Meeting of the Company to be held on Saturday, the 27th September, 2025 at 4.00 p.m. at Malar Mahal, Thirukulam South Bank, Kodavasal and at any adjournment thereof in respect of such resolutions as are indicated in the Notice convening the 29th Annual General Meeting of the Company.

Signed this _____ day of _____ 2025



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

