Trust • Service • Safety

TKNL

Thiru Kudanthai Nidhi Ltd.,

• Fixed Deposit • Jewel Loan • Recurring Deposit I Savings Account

14th

Annual Report 2025 - 2026

Date : 30-09-2026 Tuesday, Time : 04.00 p.m.

Regd. Office :

60/73, Thiyagi Ramasami Street, (NearJothi Mariyammankoil)
Kumbakonam - 612 001. Ph : 0435-2400059, Cell : 94431 50059
e-mail : info@tkbf.in / tkbf2012@gmail.com Follow : www.tkbf.in

THIRU KUDANTHAI NIDHI LIMITED

CIN U65921TN2012PLC088326
No.60/73, Thiyagi Ramasamy Street, Near Jothi Mariamman Koil, Kumbakonam-612001
Phone: 0435 2400059 email: tkbf2012@gmail.com

NOTICE

Notice is hereby given that the 14th Annual general meeting of the members of the Company M/s **Thiru Kudanthai Nidhi Limited** will be held at the Registered Office at 60/73, Thiyagi Ramasamy Street Near Jothi Mariamman Koil, Thanjavur, Kumbakonam - 612001 on Wednesday, September 30, 2026 at 04.00 P.M. to transact the following business.

ORDINARY RESOLUTIONS

ORDINARY BUSINESS :

To consider and if thought fit to pass, with or without modification, the following resolutions as an Ordinary Resolutions

Item No.1- To receive, consider and adopt Financial Statements for the year ended 31st March 2026, and the Report of Board of Directors and the Auditors thereon.

"RESOLVED THAT the Audited Financial Statements of the Company for the year ended 31st March 2026 along with the Report of Board of Directors and the Auditors there on as presented to this Annual General Meeting, be and are hereby approved and adopted."

Item No.2-To declare final dividend for the year ended 31st March 2026

"**RESOLVED THAT** pursuant to the Section 123 of the Companies Act, 2013, read with the Companies (Declaration and Payment of Dividend) Rules, 2014,(including any statutory modification (s) or re-enactment there of for the time being in force), a final dividend at the rate of **8%,** on each fully paid-up equity share of Rs.10 for the year ended 31st March 2026,as recommended by the Board, be and is here by declared."

ItemNo.3–To appoint Mr. Karthik Ramachandran having DIN: 06403740, in place of the retiring Director, Mr. Ramachandran having DIN: 07922804

"RESOLVED THAT pursuant to the provisions of Section 152 and other applicable provisions, if any, of the Companies Act, 2013, read with the Nidhi Rules, 2014 (including any statutory modification(s) or re-enactments thereof for the time being in force), Mr. Ramachandran (DIN: 07922804), Director of the Company, who retires by rotation at this 14th Annual General Meeting and has not expressed his willingness to offer himself for re-appointment, has not been re-appointed as Director of the Company.

RESOLVED FURTHER THAT, pursuant to the recommendation of the Board of Directors, Mr. Karthik Ramachandran (DIN: 06403740), who has consented to act as a director, be and is hereby appointed as a Directorof the Company, in place of the retiring Director, Mr. Ramachandran (DIN: 07922804)."

SPECIAL BUSINESS:

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

Item No. 4 – To consider the retirement of Mr. Natarajan Rajangam (DIN:10092493) and Mr. Lakshmi Narayanan Manoharan (DIN: 10095261) who are retiring by rotation

"RESOLVED THAT pursuant to the provisions of Section 152(7) of the Companies Act, 2013 and other applicable provisions, if any, of the Companies Act, 2013, Mr. Lakshmi Narayanan Manoharan (DIN: 10095261) and Mr. Natarajan Rajangam (DIN: 10092493), who retire by rotation at this 14th Annual General Meeting, have expressed their unwillingness to seek re-appointment, be and are hereby not re-appointed as Directors of the Company.

RESOLVED FURTHER THAT the approval of the shareholders be and is hereby accorded not to fill up the vacancies created in the Board of Directors of the Company due to the retirement of Mr. Lakshmi Narayanan Manoharan (DIN: 10095261) and Mr. Natarajan Rajangam (DIN: 10092493)."

// BY ORDER OF THE BOARD //

For **THIRU KUDANTHAI NIDHI LIMITED**
BALASWAMY SHANKAR
Managing Director
(DIN:06392562)

Place: Kumbakonam
Date : 31.08.2026

Notes:

1. Explanatory statement as per Section 102(1) of the Companies Act, 2013 in respect of Item No. 4 is annexed hereto and forms part of this notice.
2. All the members are requested to attend the meeting with out fail.
3. A member entitled to attend and vote at the meeting is entitled to appoint a proxy to attend and vote instead of himself and such proxy need not be a member of the Company. The instrument of the proxy should be deposited at the Registered Office of the Company not later than 48 hours before commencement of the meeting.
4. Members are requested to notify changes, if any, in their address immediately to the registered office.
5. The Register of Directors and their share holding, maintained us 170 of the Companies Act, 2013 and Register of Contracts or Arrangements in which Directors are interested maintained us 189 of the Companies Act, 2013 and all other documents referred to in the notice and explanatory statement, will be available for inspection by the members of the Company at Registered office of the Company during business hours 10:00 A.M. to 06:00 P.M. (except Saturday and Sunday) up to the date of Annual General Meeting and will also be available during the Annual General Meeting.
6. A Route Map along with Prominent Landmark for easy location to reach the venue of Annual General Meeting is annexed with the notice of Annual General Meeting.
7. Members who have not registered their e-mail addresses so far are requested to register their e-mail address for receiving all communications including Annual Report, Notices, Circulars, etc., from the Company electronically.
8. Members are requested to bring their copies of Annual Report to the meeting
9. Shareholders desiring any information as regards the accounts are requested to write to the Company at an early date so as to enable the management to keep the information ready at the meeting.

Route Map



Explanatory Statement [Pursuant to Section 102(1) of the Companies Act, 2013]

Item No. 4:To consider the retirement of Mr. Natarajan Rajangam (DIN:10092493) and Mr. Lakshmi Narayanan Manoharan (DIN: 10095261) who are retiring by rotation

In accordance with the provisions of Section 152(6) of the Companies Act, 2013, Mr. Natarajan Rajangam (DIN: 10092493) and Mr. Lakshmi Narayanan Manoharan (DIN: 10095261) are liable to retire by rotation at this 14th Annual General Meeting (AGM).

The Company has received formal written communications from both Mr. Natarajan Rajangam and Mr. Lakshmi Narayanan Manoharan expressing their unwillingness to seek re-appointment as Directors of the Company due to their personal pre-occupations and prior professional commitments. Accordingly, they have not offered themselves for re-appointment, and no consent to act as directors has been received from them.

The Board did not recommend filling up the vacancy created by the retirement of Mr. Natarajan Rajangam and Mr. Lakshmi Narayanan Manoharan.

None of the Directors, Key Managerial Personnel (KMP) of the Company, or their relatives, except Mr. Natarajan Rajangam and Mr. Lakshmi Narayanan Manoharan, are concerned or interested, financially or otherwise, in the passing of this Ordinary Resolution.

The Board recommends passing of the Item No. 4 as Ordinary Resolution.

For THIRU KUDANTHAI NIDHI LIMITED
BALASWAMY SHANKAR
Managing Director
(DIN:06392562)

DIRECTOR'S REPORT

To,
The Members of
THIRU KUDANTHAI NIDHI LIMITED
No.60/73, Thiyagi Ramasamy Street,
Near Jothi Mariamman Koil, Kumbakonam-612001.

Your directors have pleasure in presenting the 14th Annual Report on the business and operations of your company and the audited statement of accounts for the year ended 31st March 2026.

FINANCIALHIGHLIGHTS

	31-03-2026 Rs. ('0 00)	31-03-2025 Rs. ('000)
Revenue From Operations	24,220.70	24,399.44
Other Income	1,944.32	1,499.47
Total Revenue	**26,165.02**	**25,898.91**
Less : Operating & Administrative Expenses		
Cost of Materials Consumed	-	-
Change in Inventories	-	-
Employee Benefits Expense	2,972.15	3,667.32
Administrative and OtherExpenses	1,798.72	999.89
Profit before Interest, Depreciation & Tax	21,394.15	21,231.70
Less: Finance Cost	19,107.06	17,262.52
Profit before Depreciation & Tax	2,287.09	3,969.18
Less: Depreciation	549.36	386.02
(Loss) / Profit before Tax	**1,737.73**	**3,583.16**
Current Tax	440.31	856.53
Deferred Tax asset/(Liability)	1.43	45.29
(Loss) / Profit for the Year	**1,295.99**	**2,681.34**

NUMBER OF BOARD MEETINGS

The Board of Directors met 16 times during the Financial Year ending on 31st March 2026

DIRECTORS RESPONSIBILITY STATEMENT

As required by Section 134(5) of the Companies Act, 2013 and subject to disclosures in the annual accounts the Board of Directors state that-

a) In the preparation of the annual accounts for the financial year ended 31st March 2026, the applicable accounting standards had been followed along with proper explanation relating to material departures.

b) 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 of 31st March 2026 and of the profit and loss of the Company for that period;

c) 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;

d) The directors had prepared the annual accounts on a going concern basis; and

e) 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.

DECLARATION BY INDEPENDENT DIRECTOR

The Company was not required to appoint Independent Directors under Section 149(4) and Rule 4 of the Companies (Appointment and Qualification of Directors) Rules, 2014. Hence no declaration has been obtained.

COMPANY'S POLICY ON DIRECTORS' APPOINTMENT AND REMUNERATION INCLUDING CRITERIA FOR DETERMINING QUALIFICATIONS, POSITIVE ATTRIBUTES, INDEPENDENCE OF A DIRECTOR AND OTHER MATTERS PROVIDED UNDER SUB-SECTION (3) OF SECTION 178.

The Company being a Private Limited Company, was not required to constitute a Nomination and Remuneration Committee under Section 178(1) of the Companies Act, 2013 and Rule 6 of the Companies (Meetings of Board and its Powers) Rules, 2014 and Stakeholders Relationship Committee under Section 178(5) of the Companies Act, 2013.

EXPLANATION OR COMMENTS BY THE BOARD ON EVERY QUALIFICATION, RESERVATION OR ADVERSE REMARK OR DISCLAIMER MADE

There was no qualification, reservation or adverse remark or disclaimer made by Auditor in their report as annexed part of the Annual Report.

CORPORATE GOVERNANCE

The Company is committed to maintain the highest standard of corporate governance and adhere to the corporate governance as set by the Companies Act, 2013.

PARTICULARS OF LOANS, GUARANTEES OR INVESTMENTS UNDER SECTION 186

During the year underreview, the Company has not advanced any loans or given guarantees or made investments.

PARTICULARS OF CONTRACTS OR ARRANGEMENTS WITH RELATED PARTIES

During the year under review, the company has not entered into contracts or arrangements with related parties referred to in Section 188(1) of the Companies Act 2013.

THE STATE OF THE COMPANY'S AFFAIRS

The Total Profit for the year ended 31st March 2026 is Rs.1295.99 (in '000).

AMOUNT TRANSFERRED TO RESERVES

The company has transferred Rs. 1909.4 (in '000) to its Reserves and Surplus during the year under review.

DIVIDEND

The Board of Directors have recommended a Final Dividend at the rate of **8%** on each fully paid-up share of Rs.10 each.

MATERIAL CHANGES AFFECTING THE FINANCIAL POSITION OF THE COMPANY BETWEEN THE BOARD REPORT AND END OF THE FINANCIAL YEAR

There have been no material changes or commitments affecting the financial position of the Company which have occurred between the end of the financial year of the Company to which the financial statements relate and the date of the report.

CONSERVATION OF ENERGY, TECHNOLOGY ABSORPTION, FOREIGN EXCHANGE EARNINGS AND OUTGO:

The information required under the provisions of Section 134(3)(m) of the Companies Act, 2013 read with rule 8(3) the Companies (Accounts) Rules, 2014 and forming part of the Report of the Directors

A. Conservation of Energy :
The Company is taking due care for using electricity. The company ensures optimum utilization of energy. No capital investments were made on energy conservation equipment during the financial year.

B. Technology Absorption: The Company is using maximum technology taking into consideration the nature and size of the business.

C. Foreign Exchange Earnings & Outgo:

Activities relating to exports, initiatives taken to increase exports, development of new export markets for products and services and exports.

Particulars	31/03/2026 (Rs.)	31/03/2025 (Rs.)
Foreign Exchange Earned	Nil	Nil
Foreign Exchange Used	Nil	Nil

CORPORATE SOCIAL RESPONSIBILITY

The Company is not required to constitute aCorporate Social Responsibility Committee as it does not fall with in the purview of Section 135 (1) of the Companies Act, 2013 and hence it is not required to formulate policy on Corporate Social Responsibility.

THE CHANGE IN THE NATURE OF BUSINESS

During the year under review, there is no change in the nature of business of the Company.

THE DETAILS OF DIRECTORS OR KEY MANAGERIAL PERSONNEL WHO WERE APPOINTED OR HAVE RESIGNED DURING THE YEAR

a) The Company has 8 Directors, including one Managing Director as on 31st March 2026.

b) The designation of Mr. Ramachandran (DIN: 07922804) was changed from Managing director to Director on 31/08/2025.

c) Mr. Balaswamy Shankar, having DIN: 06392562, was appointed as the Managing Director of the company at the 13th Annual General Meeting held on 30th September, 2025, to hold office for a period of 5 years from 01/09/2025 to 31/08/2030.

d) In the ensuing Annual General Meeting, it is recommendedby the Board of directors to appoint Mr. Karthik Ramachandran having DIN: 06403740, in place of the retiring Director, Mr. Ramachandran having DIN: 07922804.

e) None of the Directors are disqualified from continuing as Directors, as on 31st March 2026and as on date of this Report.

ANNUAL EVALUATION

As the Company does not fall under the category of companies prescribed under Section 134(3)(p) read with theRules made thereunder, there does notarise a requirement to conduct a formal annual evaluation of the Board.

ANNUAL RETURN

In accordance with the provisions of Section 92(3) of the Companies Act, 2013, the Annual Return of the company as on 31st March 2026 will be available after this Annual General Meeting on the company's website at http://tkbf.in

THE NAMES OF COMPANIES WHICH HAVE BECOME OR CEASED TO BE ITS SUBSIDIARIES, JOINT VENTURES OR ASSOCIATE COMPANIES DURING THE YEAR

The Company does not have any subsidiary, joint venture and associate companies during the period under review.

THE DETAILS RELATING TO DEPOSITS, COVERED UNDER CHAPTER VOFTHEACT

Your company is a Nidhi company and accordingly accepts deposits viz. savings, recurring and fixed deposits as per Nidhi rules, 2014. Nidhi company deposits are not covered by the definition of Deposits as per Rule 2(1)(c)(xiv) of the Companies (Deposits) Rules, 2014.

Hence, the provisions of Deposits under Chapter V of the companies act, 2013 does not apply to your Nidhi company. However, your company has duly complied with the Ndihi Rules,2014 as amended from time to time.

THE DETAILS OF DEPOSITS WHICH ARE NOT IN COMPLIANCE WITH THE REQUIREMENTS OF CHAPTER V OF THE ACT

The provisions of Chapter V of the Companies Act, 2013 do not apply to the Company. Hence, he company has not required to complying the provisions of the Chapter V of the Companies Act, 2013.

THE DETAILS OF SIGNIFICANT AND MATERIAL ORDERS PASSED BY THE REGULATORS OR COURTS OR TRIBUNALS IMPACTING THE GOING CONCERN STATUS AND COMPANY'S OPERATIONS IN FUTURE

During the year under review, there were no such significant and materials orders passedby the regulators or courts or tribunals impacting the going concern status and company's operations in future.

THE DETAILS IN RESPECT OF ADEQUACY OF INTERNAL FINANCIAL CONTROLS WITH REFERENCE TO THE FINANCIAL STATEMENTS

The Company has an adequate internal control procedures commensurate with the size of the Company and the nature of its business activities.

PARTICULARS OF EMPLOYEES

The relationship with the Employees continued to be peaceful and harmonious. None of the Employees of the Company were in receipt of remuneration exceeding the ceiling limits when employed as stated in Rule 5 (2) of the Companies (Appointment and Remuneration ofManagerial Personnel) Rules, 2014.

CHANGES IN SHARE CAPITAL

During the year under review, there is no change in the Authorized capital of the company. But, the company has issued 28 shares during the year. However, Form PAS 3 has not been filed as the company is yet to get the Nidhi Approval.

The board also states that the company has not issued any shares after the NDH 4 rejection except the ones to sort the irregularities mentioned in NDH 4 rejection.

AUDITOR

CA R. Sivaguru (Membership No.: 209884), Chartered Accountant, has been appointed as the statutory auditor of the company to hold office till the conclusion of 16th Annual General Meeting (i.e., for a periodof 5 years).

REPORTING OF FRAUDS BY AUDITORS

During the year under review, the statutory auditors has not reported to the Board, under Section 143 (12) of the Companies Act, 2013, any instances of fraud committed against the Company by its officers or employees.

COST AUDIT

Pursuant to the Companies (Cost Record and Audit) Rules, 2014, as amended and due to the fact that there was no Commercial activity, Cost audit is not applicable to the Company.

MAINTENANCE OF COST RECORDS

The Provisions pertaining to maintenance of the Cost records as specified by the Central Government under Sub Section (1) of Section 148 of the Companies Act, 2013, is not applicable on the Company and the Company is not required to maintain proper records and account of the same as required under the act.

COMPLIANCE WITH SECRETARIAL STANDARD

TheCompanyhasCompliedwiththeapplicableSecretarialStandards (as amended from time to time) on meetings of the Board of Directors issued by The Institute of Company Secretaries of India and approved by Central Government under section 118 (10) of the Companies Act, 2013.

PROCEEDINGS UNDER INSOVENCY AND BANK RUPTCY CODE 2016

During the Year under review, there was no proceedings initiated/pending against your Company under the Insolvency and Bankruptcy Code, 2016 which materially impact the business of the Company.

There were no instances where your Company required the valuation for one time settlement or while taking loans from the Banks or Financial Institutions.

NUMBER OF COMPLAINTS RELATING TO SEXUAL HARASSMENT IN THE LAST FINANCIAL YEAR AND PENDING, AS ON THE END OF THE FINANCIAL YEAR:

During the year Company has formulated policy for prevention of sexual harassment of women in line with provisions relating to the constitution of Internal Complaints Committee under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 and related rules. The annual summary is as under:

1.. No. of complaints of sexual harassment received in the year: Nil

2.. No. of complaints disposed-off during the year: Nil

3.. No. of complaints pending for more than 90 days: Nil

4.. No. of workshops or awareness program against sexual harassment carried out: Nil

5.. Nature of action taken by the employer or District Officer: Nil

MATERNITY BENEFIT COMPLIANCE

The Company affirms that it has duly complied with all provisions of the Maternity Benefit Act, 1961, and has extended all statutory benefits to eligible women employees during the year. The Company is committed to providing a supportive and inclusive work environment for all our employees, including those who are pregnant or have recently given birth.

ACKNOWLEDGEMENT

The Board wish to place on record their appreciation for the continued cooperation received from the dealers, suppliers, Bankers and also acknowledge the contribution made by the employees.

The Board also wishes to place on record its gratitude to its valued Customers, Members for the continued support and confidence reposed in the Company.

For THIRU KUDANTHAI NIDHI LIMITED

BALASWAMY SHANKAR
Managing Director
(DIN:06392562)

GOPALAN RAGHAVENDRAN
Director
(DIN: 08238700)

Place: Kumbakonam
Dated: 31.08.2026

Independent Auditor's Report

To
The Members of
Thirukudanthai Nidhi Limited,
Kumbakonam.

Report on the Financial Statements

Opinion

We have audited the accompanying financial statements of Thirukudanthai Nidhi Limited ("the company"), which comprise the Balance Sheet as at March 31, 2026, and the Statement of Profit and Loss and statement of Cash Flows for the year then ended and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Act in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India of the state of affairs of the Company as at March 31, 2026, Profit and it's 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 is responsible for the other information. The other information comprises the Board's report, etc., but does not include the Financial Statements and our auditor's report thereon. Our opinion on the Financial Statements does not cover the other information and we 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 in the 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.

Management's Responsibility for the Financial Statements:

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

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

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

Auditors' 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 skepticism throughout the audit. We also:

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

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

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

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

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

Materiality is the magnitude of misstatements in the Financial Statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the Financial Statements may be influenced. We consider quantitative materiality and qualitative factors in

(i) Planning the scope of our audit work and in evaluating the results of our work; and

(ii) to evaluate the effect of any identified misstatements in the Financial Statements.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal 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.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the Financial Statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

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, we give in the Annexure A 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 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.

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 as on March 31, 2026, and taken on record by the Board of Directors, none of the directors is disqualified as on March 31, 2026, from being appointed as a director in terms of Section 164(2) of the Act.

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 B

g) With respect to the other matters to be included in the Auditor's Report in accordance with the requirements of Section 197(16) of the Act, as amended:

In our opinion and to the best of our information and according to the explanations given to us, the remuneration paid by the Company to its directors during the year is in

accordance with the provisions of section 197 of the Act and

h) With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us:

1) The company does not have any pending litigations which would impact its financial position.

2) The company did not have any long-term contracts including derivative contracts for which there were any material foreseeable losses;

3) There were no amounts which were required to be transferred to the Investor Education and Protection Fund by the Company.

4) 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

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;

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

i) The company has declared and paid dividend during the year is in accordance with section 123 of the Companies Act 2013.

j) With reference to reporting under Rule 11(g) of the Companies (Audit and Auditors) Rules, 2014, based on our examination which included test checks the company has used an accounting software for maintaining it's books of accounts and 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 audit trail feature being tampered.

For
R.Sivaguru
Chartered Accountant
Membership No.209884

Kumbakonam
31.08.2026

CERTIFICATE UNDER RULE 22 OF NIDHI RULES, 2014

During the course of statutory audit of Thirukudanthai Nidhi Limited, Kumbakonam for the financial year 2025-2026, we verified the relevant records of the company and also obtained all the relevant information and explanation with reference to the various provision contained in the Nidhi Rules,2014.

We certify that the Company had filed Form NDH-4 with the Ministry of Corporate Affairs (MCA) for declaration as a Nidhi Company. However, the said application was rejected by the MCA.

Based on our examination and on the information and explanations furnished to us,we certify that, to the best of our knowledge and belief, the Company had complied with the applicable provisions of the Nidhi Rules,2014,during the financial year ended 31 March 2026,subject to the aforesaid status of Form NDH-4.

For
R.Sivaguru
Chartered Accountant
Membership No.209884

Kumbakonam
31.08.2026

Annexure A to the Independent Auditor's Report

(referred to in paragraph 1 under "Report on other legal and regulatory requirements" Section of our report
to the members of Thirukudanthai Nidhi Limited of even date)

On the basis of the information and explanations given to us during the course of audit, we report that:

i. The Company has maintained proper records showing full particulars including quantitative details and situation of Property, Plant and Equipment. The Company has no intangible assets. These Property, Plant and Equipment have been physically verified by the Management at reasonable intervals and no material discrepancies were noticed on such verification. The title deeds of the immovable properties disclosed in the financial statements are held in the name of the company. The Company has not revalued it's Property, Plant and Equipment. No proceedings have been initiated against the company under Benami Transactions (Prohibition) Act, 1988.

ii. The company is a Nidhi Company and does not hold any inventory. Accordingly the provision of Paragraph 3(ii)(a) of the order is not applicable to the company. The company has not obtained working capital limits in excess of five crores. Hence the provision of Paragraph 3(ii)(b) of the order is not applicable to the company

iii. (a) Since the Company's principal business is to give loans, the requirement to report in clause 3(iii)(a) of the Order is not applicable to the company.

(b) In our opinion, having regard to the nature of the Company's business, the investments made, guarantees provided, security given and the terms and conditions of the grant of all loans and advances in the nature of loans are not prejudicial to the Company's interest.

(c) In respect of loans and advances in the nature of loans, the schedule of repayment of principal and payment of interest has been stipulated and there are instances where

the repayment of principal and interest are not as per the terms. Considering the Company is a Nidhi Company, it is not practicable to furnish the borrower-wise details owing to the voluminous data.

(d) In respect of loans and advances in the nature of loans, which are overdue for more than 90 days reasonable steps have been taken by the Company for recovery of the principal and interest of such loans.

(e) Since the Company's principal business is to give loans, the provisions of clause 3(iii)(e)of the Order are not applicable to it.

(f) The Company has not granted any loans or advances in the nature of loans, either repayable on demand or without specifying any terms or period of repayment. Hence the requirement to report loans granted to promoters, related parties as defined in clause 76 of section 2 of the Act or to any other parties on clause 3(iii) (f) of the Order is not applicable.

iv. The company has not given any loans or guarantees and has not made any investment in the security of any other body corporate during the year on which provisions of Section 185 and 186 of the Companies Act, 2013 are applicable.

v. The Company being a Nidhi Company accepts deposits only from its members. Thus, the provisions of Section 73 to 76 of the Act are not applicable. Hence reporting under Paragraph 3(v) of the order is not applicable to the Company.

vi. In our opinion and according to the explanations given to us, maintenance of cost records has not been specified by the Central Government under sub-section (1) of section 148 of the Companies Act, 2013 for the business activities carried out by the Company. Hence reporting under Paragraph 3(vi) of the order is not applicable to the Company.

vii. According to the records of the company, undisputed statutory dues including Provident Fund, Investor Education and Protection Fund, Employees' State Insurance, Income-tax, Sales-tax, Wealth Tax, Service Tax, Custom Duty, Excise Duty, cess to the extent applicable and any other statutory dues have generally been regularly deposited with the appropriate authorities. According to the information and explanations given to us there were no outstanding statutory dues as on 31st of March, 2026 for a period of more than six months from the date they became payable.

According to the information and explanations given to us, there is no amounts payable in respect of income tax, wealth tax, service tax, sales tax, customs duty and excise duty which have not been deposited on account of any disputes.

viii. There were no transactions relating to previously unrecorded income that have been surrendered or disclosed as income during the year in the tax assessments under the Income Tax Act, 1961.

ix. (a) The Company has not availed any loans from financial institutions, banks and Government and thus has not defaulted in it's repayment. Accordingly reporting under Paragraph 3 (xi) (a) of the order is not applicable to the Company.

(b) The company has not been declared a willful defaulter.

(c) To the best of our knowledge, and according to the information and explanations given to us, the company has not taken any term loans during the year.

(d) On an overall examination of the financial statements of the Company, funds raised on short term basis have, prima facie, not been used during the year for long-term purposes by the Company.

(e) The company has no subsidiaries, joint ventures or associate company, therefore has not taken any funds from any entity or person on account of or to meet the obligations of its subsidiaries, joint ventures or associate company as defined under Companies Act, 2013.

(f) The Company has not raised any loans during the year on the pledge of securities held in its subsidiaries, joint ventures or associate companies.

x. a) The Company did not raise any money by way of initial public offer or further public offer (including debt instruments) during the year.

(b) The Company has not made any preferential allotment or private placement of shares or fully or partly or optionally convertible debentures during the year.

xi. (a) During the course of our audit, on examination of the books and records of the Company, carried out in accordance with the generally accepted auditing practices in India, and according to the information and explanations given to us, we have neither come across any instance of material fraud by the Company nor on the Company.

(b) No report under sub-section (12) of section 143 of the 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.

(c) As represented to us by the management, there are no whistle blower complaints received by the Company during the year

xii. Based on the information and explanations given to us by the management,

(a) The Company has complied with Net Owned Funds to Deposits in the ratio of 1:20 to meet out the liability.

(b) The Company is maintaining ten percent unencumbered Term deposits as specified in the Nidhi Rules, 2014 to meet out the liability.

(c) There has not been any default in payment of interest on deposits or repayment thereof for any period.

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

xiv. The Comments on Internal Audit does not apply since the company not crossed limit mentioned in Sec 138 Companies Act, 2013

xv. 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 and accordingly has not been commented upon.

xvi. In our opinion, the company is not required to be registered under section 45 IA of the Reserve Bank of India Act, 1934. The Company is also not a Core Investment Company.

xvii. The Company has not incurred cash losses in the financial year and in the immediately preceding financial year.

xviii. There has been no resignation of statutory auditors during the year.

xix. On the basis of the financial ratios, ageing and expected dates of realisation of financial assets and payment of financial liabilities, other information accompanying the financial statements, the auditor's knowledge of the Board of Directors and management plans, We are of the opinion that no material uncertainty exists as on the date of the audit report that company is 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

xx. In our opinion, the provision of section 135 of The Companies Act, 2013 is not applicable to the company. Hence reporting under paragraph 3(xx) of the order is not applicable to the Company.

xxi. The Financial statements are separate financial statements of the company. Hence paragraph 3(xxi) of the order is not applicable to the company.

For
R.Sivaguru
Chartered Accountant
Membership No.209884

Kumbakonam
31-08-2026

ANNEXURE - B TO THE AUDITORS' REPORT

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 Thirukudanthai Nidhi Limited as of 31 March 2026 in conjunction with our audit of the financial statements of the Company for the year ended on that date.

Management's Responsibility for Internal Financial Controls

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

Auditors' Responsibility

Our responsibility is to express an opinion on the Company's internal financial controls 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. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting was established and maintained and if such controls operated effectively in all material respects.

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

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.

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 authorisations of management and directors of the company; and (3) provide reasonable assurance regarding prevention or

timely detection of unauthorised acquisition, use, or disposition of the company's assets that could have a material effect on the financial statements.

Inherent Limitations of Internal Financial Controls over Financial Reporting

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

Opinion

In our opinion, the Company has, in all material respects, an adequate internal financial controls system over financial reporting and such internal financial controls over financial reporting were operating effectively as at 31 March 2026, 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.

For
R.Sivaguru
Chartered Accountant
Membership No.209884

Kumbakonam
31-08-2026

Thirukudanthai Nidhi Limited

Notes forming part of financial Statements for the Year ended 31st March 2026

1. Company Information

Thirukudanthai Nidhi Limited, (CIN U65921TN2012PLC088326) is a public company incorporated on 05.11.2012 to encourage and afford facilities for cultivating thrift, saving habits and to render financial assistance to its members by receiving long and short term deposits and in particular recurring, fixed, saving and other deposits and to lend or advance monies only to its members with security and to provide for the repayment of the same from the members as are allowed by the Ministry of Corporate Affairs vide their notification GSR.555(E) dated 27th July 2001 and its subsequent amendments.

2. Significant Accounting Policies – AS 1

Basis of preparation of Financial Statements:-

The financial statements of the company have been prepared under the historical cost convention on accrual basis and in accordance with the Generally Accepted Accounting Principles in India (GAAP). Accounting standards as prescribed under Section 133 of the Companies Act, 2013 and disclosures are made in accordance with the requirement of Schedule III of the Companies Act, 2013.

Use of Estimates - AS 1

The preparation of Financial Statements, in conformity with Indian GAAP, requires the Management to make estimates and assumptions that affect the amounts reported in the Financial Statements and accompanying notes. Although these estimates are based on the Management's best knowledge of the current events and actions the Company may undertake in the future, actual results could differ significantly from these estimates.

Cash Flow Statement – AS 3

The cash flow statement are reported using the indirect method as per AS-3, wherein profit before tax is adjusted for the effects of transaction of non-cash nature.

Events Occuring after the Balance Sheet Date – AS 4

There are no contingencies and events after the Balance sheet date that affects the financial position of the company.

Revenue Recognition – AS 9

The company follows historical cost convention and adopts mercantile system of accounting. Income on performing assets has been recognized on accrual basis and receipt basis in respect of non-performing assets, as per the prescribed prudential norms.

Property, Plant and Equipment – AS 10

The fixed assets are stated at their original cost reduced by the depreciation till date. Depreciation has been provided on written down value/slm as per the rates arrived at based on useful life and in the manner prescribed under Schedule II of the Companies Act, 2013.

Inventory – AS 2

The Company, being a Nidhi Company, does not carry any inventory other than printing and stationery items. As on the Balance Sheet date, such stock of printing and stationery, having no realizable value, has been fully written off and charged to the Statement of Profit and Loss.

Foreign Exchange – AS 11

The company does not deal in any transactions of foreign exchange.

Investments – AS 13

The company does not hold any investment.

Employee Benefits – AS 15

Employee benefits payable wholly within twelve months of receiving employee services are classified as short-term employee benefits, which include benefits like salary, performance incentives, etc., and are recognized as expense in the period in which the employee renders the related service. The management has decided to provide retirement benefits on actual basis.

Borrowing Costs – AS 16

Borrowing cost relate to revenue items and hence charged to Profit and Loss account.

Related Party Disclosures – AS 18

During the year under review there was no transactions of company with the Directors and with other entities in which Directors are interested except managing director remuneration of 180 (000s). Deposits and Loans being normal business transactions have not been included.

S. No.	Name of the Party	Nature of Relationship	Nature of Transaction	Amount Rs.in 000s
1.	B.Shankar	Managing Director	Remuneration	180

Accounting for Leases:-

Lease rent paid for the premises are recognized as an expenses in the Profit and Loss account in the year in which it relates.

Earning per Share :

Basic and diluted earnings per share is calculated by dividing the net profit for the year attributable to equity share holders by the number of equity share holders outstanding during the year end.

Particulars	For the Year ended 31.03.2025	For the Year ended 31.03.2025
Profit for the Year (Rs.in 000s)	1295.99	2681.34
Number of shares (Rs.in 000s)	1048.88	1048.85
Earnings per Share – Basic and Diluted	1.24	2.56

Provision for Deferred Tax – AS 22

Deferred tax resulting from timing differences between taxable and accounting income that originate in one period and capable of reversal in one or more subsequent years, is accounted for using the tax rates and laws that are enacted as on balance sheet date. Deferred tax asset is recognized and carried forward only to the extent that there is a virtual certainty that the asset will be realized in future.

During the year the company has transferred Rs.1.43 (000s) to Deferred Tax Liability and the net deferred tax Liability as on 31.03.2026 is Rs.143.73 (000s). (as on 31.03.2025 net deferred tax liability – Rs. 142.3)

Intangible Assets – AS 26

The company does not have any intangible assets.

Impairment of Assets – AS 28

There are no indications of any potential impairment to any fixed assets of the company.

Provisions and Contingencies – AS 29

The company recognizes provision, when there is a present obligation, arising from past events, the settlement of which is expected to result in an outflow from the company, and reliable estimate can be made of the obligation.

The following standards are not expected to have significant impact on the financial statements

AS - 5 Net profit or loss for the year , prior period items and changes in accounting policies

AS - 17 Segment Reporting

AS - 21 Consolidated financial statements

AS - 23 Accounting for Investments in Associates in Consolidated financial statements

AS - 24 Discontinuing operations

AS - 25 Interim Financial Reporting

AS - 27 Financial reporting of interest in Joint Ventures

AS - 30 Financial Instruments: Recognition and Measurement

Dues To Micro Enterprises And Small Enterprises

On the basis of information and record available with the management, the details of the outstanding balances of such suppliers and interest due on such accounts as on March 31, 2026 is Nil. (as on March 31, 2025 is Nil).

Expenditure In Foreign Currency

The company does not have any expenditure in Foreign Currency during the year 2025-2026 (2024-2025– Nil)

Earnings In Foreign Currency

The company does not have any earnings in Foreign Currency during the year 2025-2026 (2024-2025 –Nil)

ADDITIONAL REGULATORY INFORMATION

Disclosure related to Title deeds of Immovable Property not held in name of the Company

The company does not own any immovable property whose title deeds are not held in the name of the company.

Disclosure related to fair value measurement of investment property

The Company has no investment property.

Disclosure of revaluation of property, plant and equipment-Under Property, Plant and Equipment

The company has not revalued property, plant and equipment.

Disclosure of revaluation of Intangible Assets-Under Property, Plant and Equipment

No intangible assets are held by the company.

Disclosures related to Loans or Advances granted to promoters, directors, KMPs and the related parties

There are no such transactions except normal business transactions as members.

Disclosure related to Capital-Work-in Progress (CWIP):-

The company does not have capital-work in progress.

Disclosure related to Intangible assets under development:

No intangible assets are held by the company.

Disclosure related to Details of Benami Property held-Under Property, Plant and Equipment

There are no such properties

Disclosure related to borrowings taken from banks or financial institutions on the basis of security of current assets

The Company had not obtained loans from bank on the basis of security of currents assets.

Disclosure related to Wilful Defaulter Under Short Term Borrowings/ Long Term Borrowings

The company has not been declared as willful defaulted by any lenders.

Disclosure related to Relationship with Struck off Companies

The company has no transactions with struck off companies.

Disclosure related to Registration of charges or satisfaction with Registrar of Companies

The Company has not taken any loans and hence the clause is not applicable to the company.

Disclosure related to Compliance with number of layers of companies

The clause is not applicable to the company.

Disclosure of Financial Ratios:

RATIO	NUMERATOR	DENOMINATOR	CURRENT YEAR	PREVIOUS YEAR	VARIANCE %
Current Ratio	Current Assets	Current Liabilities	15.97	17.29	-7.64%
Debt Equity Ratio			NA	NA	NA
Debt Service Coverage Ratio			NA	NA	NA
Return on Equity Ratio	Profit After Tax	Equity	7.32%	15.45%	-8.13%
Inventory Turnover Ratio			NA	NA	NA
Trade Receivables Turnover Ratio			NA	NA	NA
Trade payables Turnover Ratio			NA	NA	NA
Net Capital Turnover Ratio	Revenue from Operations	Net Working Capital	13.76%	13.24%	0.52%
Net Profit Ratio	Profit after tax	Revenue from Operations	4.95%	10.35%	-5.40%
Return on Capital Employed	Earnings Before Interest and Tax	Capital Employed = Equity Plus Debt	9.71%	10.16%	-0.45%
Return on Capital Investment	Earnings Before Interest and Tax	Investments	NA	NA	NA

Disclosure related to Compliance with approved Scheme(s) of Arrangements

The clause is not applicable to the company.

Disclosure related to Utilisation of Borrowed funds and share premium:

The Company has not received any fund from any person(s) or entity(ies), including foreign entities (Funding Party) with the understanding (whether recorded in writing or otherwise) that the Company shall:

(a) 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

(b) provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries

Disclosure related to Undisclosed income

The clause is not applicable to the company.

Disclosure related to Corporate Social Responsibility (CSR)

The clause is not applicable to the company.

Details of Crypto Currency or Virtual Currency

The clause is not applicable to the company.

Previous year figures have been regrouped / reclassified, where necessary to confirm to current year classifications.

Kumbakonam
31.08.2026

Balaswamy Shankar
Managing Director
Din 06392562

Gopalan Raghavendran
Director
Din 08238700

For
R.Sivaguru
Chartered Accountant
Membership No.209884

THIRU KUDANTHAI NIDHI LIMITED

STATEMENT OF PROFIT AND LOSS ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2026

(Rs in 000s)

	REVENUE	Note	Year ended 31.03.2026	Year ended 31.03.2025
I	Revenue from operations	14	24220.70	24399.44
II	Other Income	15	1944.32	1499.47
	Total Revenue		26165.02	25898.91
III	Expenses			
	(a) Employee Benefits expenses	16	2972.15	3667.32
	(b) Finance costs	17	19107.06	17262.52
	(c) Depreciation and amortisation expenses		549.36	386.02
	(d) Administrative and Other expenses	18	1789.72	999.89
	Total Expenses		24427.30	22315.76
IV	Profit before tax		1737.72	3583.15
V	Tax Expenses			
	(a) Current tax		440.31	856.53
	(b) Deferred tax		1.43	45.29
VI	Profit for the year		1295.99	2681.34
VII	Earnings per equity share			
	(a) Basic		1.24	2.56
	(b) Diluted		1.24	2.56

As per report of even date — For and on behalf of the board of Directors

R.Sivaguru
Chartered Accountant
Membership No.209884

Balaswamy Shankar
Managing Director
Din 06392562

Gopalan Raghavendran
Director
Din 08238700

Kumbakonam
31.08.2026

THIRU KUDANTHAI NIDHI LIMITED
BALANCE SHEET AS AT 31ST MARCH 2026

(Rs in 000s)

I. EQUITY AND LIABILITIES	Note	As At 31.03.2026	As At 31.03.2025
Shareholders funds			
(a) Share capital	3	10488.75	10488.47
(b) Reserves and surplus	4	7212.94	6860.92
		17701.69	17349.39
Share Application Money Pending Allotment Non Current liabilities			
(a) Longterm borrowings	5	196932.72	187879.36
(b) Deferred tax liability	6	143.73	142.30
(c) Other long term liabilities			
		197076.44	**188021.66**
Current liabilities			
(a) Short term borrowings	7	12375.05	11688.05
(b) Other Current Liablities	8	325.10	319.79
		12700.15	12007.84
TOTAL EQUITIES AND LIABILITIES		**227478.29**	**217378.89**
II.ASSETS	Note	As At 31.03.2026	As At 31.03.2025
Non-Current Asset			
(a) Property, Plant and Equipment and Intangible Assets			
(i) Tangible assets	9	6716.23	7218.14
(b) Deferred Tax Asset (Net)			
(c) Other non current assets	10	17900.00	2500.00
Total Non -current assets		**24616.23**	**9718.14**
Current Assets:-			
(a) Cash and cash equivalents	11	30565.64	29691.68
(b) Short term loans and advnces	12	171199.77	176859.80
(c) Other current assets	13	1096.64	1109.27
Total Current assets		202862.06	207660.74
TOTAL - ASSETS		**227478.28**	**217378.89**

Significant Accounting Policies (Refer Note 2)
The accompanying notes form an integral part of the financial statement

As per report of even date — For and on behalf of the board of Directors

R.Sivaguru
Chartered Accountant
Membership No.209884

Balaswamy Shankar
Managing Director
Din 06392562

Gopalan Raghavendran
Director
Din 08238700

Kumbakonam
31.08.2026

THIRU KUDANTHAI NIDHI LIMITED
CASH FLOW STATEMENT FOR THE YEAR ENDED 31st MARCH 2026

(Rs in 000s)

Particulars	As At 31.03.2026	As At 31.03.2025
A) CASH FLOW FROM OPERATING ACTIVITIES		
Net Profit Before Tax as per Statement of Profit and Loss	1737.72	3583.15
Adjusted For Add: Depreciation	549.36	386.02
Operating Profit before Working Capital Changes	2287.08	3969.17
Adjustments for:-		
Increase in Long Term Borrowings	9053.35	-8052.44
Increase in Short Term Borrowings	687.00	1820.56
Increase in other current liabilities	5.31	62.37
Increase in Deferred Tax Liability	1.43	45.29
Increase in Other Non Current Assets	-15400.00	4250.00
Increase in short-term Loans and Advances	5660.03	-2813.35
Increase in Other Current Assets	12.62	1170.68
Increase in short-term provisions	0.00	0.00
Deferred tax asset/liability	-1.43	-45.29
Current Tax	-440.31	-856.53
Net Cash Flow from Operating Activities	1865.10	-449.54
B) CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of Property, Plant and Equipments	-47.45	-458.21
Net Cash used in investing activities	-47.45	-458.21
C) CASH FLOW FROM FINANCING ACTIVITIES		
Proceeds from Issue of Equity Share Capital	0.28	380.22
Dividend Paid	-943.96	-771.95
Net Cash Flow from Financing Activities	-943.68	-391.73
Increase in cash and cash equivalents (A+B+C)	873.96	-1299.48
Add: Opening Balance of Cash and Cash equivalents	29691.68	30991.16
Closing Balance of Cash and Cash Equivalents	**30565.64**	**29691.68**

As per report of even date

R.Sivaguru
Chartered Accountant
Membership No.209884

Balaswamy Shankar
Managing Director
Din 06392562

Gopalan Raghavendran
Director
Din 08238700

Kumbakonam
31.08.2026

Notes forming part of financial Statements (Rs in 000s)

Particulars	As At 31.03.2026	As At 31.03.2025
3) Share Capital Authorised		
1500000 Equity Shares of Rs.10 each	**15000.00**	**15000.00**
Issued, Subscribed & fully Paid up		
1048875 Equity Shares of Rs 10 each	10488.75	10488.47
T o t a l	10488.75	10488.47

3.1. Reconcilation of Number of shares

Equity Shares	As At 31.03.2026		As At 31.03.2025	
	No.of Shares	Amount	No.of Shares	Amount
Opening Balance	1048847	10488.47	1010825	10108.25
Additions during the year	28	0.28	38022	380.22
Closing balance	1048875	10488.75	1048847	10488.47

3.2. Rights attached to Equity Shares:-

The Company has issued only one class of equity Shares having a par value of Rs.10 per share. Each holder of equity share is entitled to one vote per share, subject to the limit that no member shall exercise voting rights in excess of 5% of voting rights of equity share holder

3.3 No Shareholders holds shares in aggregate of 5% of each class of shares of the company

3.4 Shareholding of Promoters	As at 31.03.2026		% change during the year
Promoter Name	No.of Shares	% of holding	
B.Shankar	34360	3.28	0.00
R.Karthik	37500	3.58	0.00
B.Makesh	34360	3.28	0.00
M.Nareshkumar	34300	3.27	0.00
S.Sankar	37500	3.58	0.00
R.Balasamy	31100	2.97	0.00
S.Sasireka	37500	3.58	0.00
V.Sathish	37500	3.58	0.00
G.Raghavendran	34360	3.28	0.00
Ramachandran	37500	3.58	0.00
R.Murthy	34360	3.28	0.00
R.Natarajan	34360	3.28	0.00
Manoharan	37500	3.58	0.00

3.5 Share Allotted but pending for Filing Return of Allotment

As per the Nidhi (Amendment) Rules, 2019 vide notification no G.S.R. 467(E) Dated 01.07.2019 all Nidhi Companies have to file form NDH-4. The company had complied with the notification and filed the form. The form has been rejected and the company is taking steps for getting the approval. The company had allotted shares and issued share certificate but filing of PAS-3- Return of allotment of shares is pending as the company has not received the necesary NDH-4 approval. Also In the notification MCA has stated that the Filing of form SH-7 and PAS-3 shall be allowed only after getting the necessary approval from MCA

(Rs in 000s)

4 Reserves and Surplus	As At 31.03.2026	As At 31.03.2025
General Reserve - Opening Balance	3600.00	1852.45
Add: Additions during the year	0.00	1747.55
Closing Balance	3600.00	3600.00
Surplus - opening Balance	3260.92	3099.07
Profit for the year	1295.99	2681.34
Amount avilable for appropriation	4556.90	5780.41
Dividend	943.96	771.95
General Reserve	0.00	1747.55
Total appropriation	943.96	2519.49
Surplus Transferred to Balance sheet	3612.94	3260.92
Total	**7212.94**	**6860.92**

The Board of Directors has proposed a dividend of Rs. 0.8 per equity share of Rs. 10 each for the financial year, aggregating to Rs.839.1 (000s). In accordance with the applicable provisions of the Companies Act, 2013 and the relevant accounting standards, the proposed dividend is subject to the approval of the shareholders at the ensuing Annual General Meeting and has not been recognised as a liability as at the reporting date. Upon approval by the shareholders, the dividend will be recognised as a liability in the financial statements of the period in which such approval is obtained

General Reserve:-

The company has not transferred any sum to the General Reserve

Surplus or Retained Earnings

This is a free reserve that represents the cumulative profits of the company till date

5.Long-Term Borrowings	As At 31.03.2026	As At 31.03.2025
Unsecured - Term Deposits	196932.72	187879.36

6.Deferred tax liability	As At 31.03.2026	As At 31.03.2025
Related to Property, Plant and Equipments/Loss	143.73	142.30

7.Short-Term Borrowings		
Unsecured		
Savings Deposit	8600.88	8254.73
Recurring Deposit	3774.17	3433.32
Total	12375.05	11688.05

8 Other Current Liabilities	As At 31.03.2026	As At 31.03.2025
Income Tax Payable	120.68	157.73
Tds Payable	141.63	101.58
Esi Payable	5.76	0.00
Gst Payable	5.93	0.00
Roc/Professional Charges Payable	51.10	60.48
Total	325.10	319.79

(Rs in 000s)

9.Tangilble Assets	As At 31.03.2026	As At 31.03.2025
Property, Plant and Equipment		
Opening Balance	11525.50	11067.29
Additions	47.45	458.21
Gross Block	11572.95	11525.50
Opening Depreciation	4307.36	3921.34
Depreciation for the year	549.36	386.02
Total Accmulated Depreciation	4856.72	4307.36
Net carrying value	6716.23	7218.14

10.Other Non Current Assets	As At 31.03.2026	As At 31.03.2025
Deposits - Maturity more than 12 months	17900.00	2500.00

11.Cash and Cash Equivalents	As At 31.03.2026	As At 31.03.2025
Cash on hand	3378.76	2567.28
Balance with Bank in Current Accounts	4261.30	5143.51
Other Bank Balances		
Deposits - Maturity less than 12 months	22925.58	21980.89
Total	30565.64	29691.68

12.Short-term Loans and Advances	As At 31.03.2026	As At 31.03.2025
Jewel Loan	170336.06	173106.77
Deposit Loan	863.71	3753.03
Total	171199.77	176859.80

13. Other Current Assets	As At 31.03.2026	As At 31.03.2025
BSNL Deposit	1.50	1.50
Eb Advance	11.29	11.29
Prepaid Insurance	255.05	255.05
Roc Fees Capital Increase	80.00	80.00
Sundry Advances	448.80	461.43
Building Rent Advance	300.00	300.00
Total	1096.64	1109.27

(Rs in 000s)

14.Revenue from operations	As At 31.03.2026	As At 31.03.2025
Interest on dvances	24220.70	24399.44
Total	24220.70	24399.44

15.Other Income	As At 31.03.2026	As At 31.03.2025
Bank Interest/Other Interest	1711.45	1499.47
Forms and Jewel Packet Charges	232.87	0.00
Total	1944.32	1499.47

16.Employee Benefits Expense		
Salary paid	2470.26	3363.30
Managerial Remuneration	180.00	0.00
Esi	32.26	0.00
Staff Welfare Expenses	289.63	304.03
Total	2972.15	3667.32

17.Finance Costs		
Interest Expenses		
Term Savings, Recurring Deposits and Bank	19107.06	17262.52

18.Administrative and Other Expenses		
Electric charges	124.58	125.54
Insurance charges	259.32	139.88
Miscellaneous expenses	184.78	48.96
Pooja Expenses	26.48	24.30
Printing and stationery	175.75	22.84
Audit Fees	15.00	15.00
Professional charges/Roc Expenses	304.00	218.78
Property Tax	29.81	63.18
Rent	180.00	180.00
Penalty	170.00	0.00
GST	32.40	0.00
Repairs and Maintenance	226.75	135.33
Telephone charges	69.88	26.09
Total	1798.72	999.89

Payment to Auditors		
Statutory Audit	15.00	15.00

As per report of even date

R.Sivaguru
Chartered Accountant
Membership No.209884

Balaswamy Shankar
Managing Director
Din 06392562

Gopalan Raghavendran
Director
Din 08238700

Kumbakonam
31.08.2026

SCHEDULE OF FIXED ASSETS AND DEPRECIATION

Block of Assets	Gross Block				Depreciation					Net Block	
	01/04/2025	Additions	Sale/Adj.	31/03/2026	01/04/2025	for the year	Sale/adj	Res Val	31/03/2026	31/03/2026	31/03/2025
LAND	2306.61	0.00	0.00	2306.61	0.00	0.00	0.00	0.00	0.00	2306.61	2306.61
BUILDING	5004.83	0.00	0.00	5004.83	1049.03	173.40	0.00	0.00	1222.43	3782.40	3955.80
COMPUTERS AND DATA PROCESSING UNITS	1837.47	47.45	0.00	2014.10	1511.19	270.70	0.00	0.00	1781.90	232.20	455.46
FURNITURE AND FITTINGS	678.18	0.00	0.00	678.18	531.54	27.70	0.00	0.00	559.24	118.95	146.65
OFFICE EQUIPMENT	593.77	0.00	0.00	593.77	480.47	43.78	0.00	0.00	524.26	69.51	113.29
PLANT AND MACHINERY	975.48	0.00	0.00	975.48	735.13	33.78	0.00	0.00	768.91	206.57	240.35
Grand Total	11396.32	47.45	0.00	11572.96	4307.36	549.36	0.00	0.00	4856.73	6716.23	7218.14

As per report of even date

R.Sivaguru
Chartered Accountant
Membership No.209884

Kumbakonam
31.08.2026

For and on behalf of the board of directors

Balaswamy Shankar
Managing Director
Din 06392562

Gopalan Raghavendran
Director
Din 08238700

Trust • Service • Safety
TKNL
Thiru Kudanthai Nidhi Ltd.,
• Fixed Deposit • Jewel Loan • Recurring Deposit • Savings Account

Trust • Service • Safety

TKNL

Thiru Kudanthai Nidhi Ltd.,

• Fixed Deposit • Jewel Loan • Recurring Deposit • Savings Account

Form No. MGT - 11
PROXY FORM

[Pursuant to Section105 (6) of the Companies Act,2013 and Rule 19 (3) of the Companies (Management and Administration) Rules, 2014]

Name of the Company : **Thiru Kudanthai Nidhi Limited,**
CIN : U65921TN2012PLC088326
Registeredoffice : 60/73, Thiyagi Ramasamy Street, Near Jothi Mariammankoil, Thanjavur, Kumbakonam - 612001.

Name of the Member (s) :

Registered Address :

E-mail Id :

Folio No :

I/We being the member of.....holding..... shares, here by appoint

1. Name:.....

Address :.....

E-mail Id:.....

Signature .....or failing him

2. Name:.....

Adress:.....

E-mail Id:.....

Signature .....or failing him

Affix 1.00 Rupee Revenue Stamp

as my / our proxy to attend and vote (on a poll) for me/us and on my/our behalf at 14thAnnual General Meeting of members of the Company, to be held on Wednesday, the 30thDay of September, 2026at 60/73, Thiyagi Ramasamy Street Near Jothi Mariammankoil, Thanjavur, Kumbakonam – 612 001. at 4.00 PM, and at any adjournment thereof in respect of such resolutions as are indicated below:

Resolution No.

1. To receive, consider and adopt Financial Statements for the year ended 31st March, 2026 and the report of Board of Directors and the Auditors thereon.
2. To declare final dividend for the year ended 31st March 2026.
3. To appoint Mr. Karthik Ramachandran having DIN: 06403740, in place of the retiring Director, Mr. Ramachandran having DIN: 07922804.
4. To consider the retirement of Mr. Natarajan Rajangam (DIN:10092493) and Mr. Lakshmi Narayanan Manoharan (DIN: 10095261) who are retiring by rotation.

Signed this ..... day of..... 2026

Signature of Shareholder : Signature of Proxyholder (s):

Note : This form of proxy in order to be effective shouldbeduly completed and deposited at the Registered Office of the Company, before the commencement of the Meeting.

உங்கள் முதலீட்டிற்கு முழுமையான பாதுகாப்பு ...

Fixed Deposit
நிரந்தர வைப்பு கணக்கு
தங்கள் முதலீட்டிற்கு அதிக வட்டி (On Maturity)
(குறைந்த காலம் மட்டும்)
10%



Fixed Deposit
நிரந்தர வைப்பு கணக்கு
(On Monthly Interest)
9.25%

Recurring Deposit
மாதாந்திர சேமிப்பு கணக்கு
9%





உங்களுடைய கனவுகளை 100/200
நாட்களில் செயல்படுத்திட TKNL தினசரி
சேமிப்பு திட்டத்தில் சேர்ந்து பயனடைவீர்!
6%

Savings Deposit
சேமிப்பு கணக்குகளுக்கு
6%

Trust • Service • Safety

TKNL

Thiru Kudanthai Nidhi Ltd.,

• Fixed Deposit • Jewel Loan • Recurring Deposit • Savings Account

Book-Post

14th

Annual Report
2025-2026

Regd. Office :
60/73, Thiyagi Ramasami Street, (NearJothi Mariyammankoil)
Kumbakonam - 612 001. Ph : 0435-2400059, Cell : 94431 50059
e-mail : info@tkbf.in / tkbf2012@gmail.com
Follow : www.tkbf.in

Branch Office :
No.12, North Car Street, Ground Floor, Thiruppanandal - 612 504.
Ph : 0435 - 2457766, Cell : 94454 00059
e-mail : admin@tknltd.in / tkbftp@gmail.com

Nadar Press,Kum. 94437 27594