



INDEPENDENT AUDITOR'S REPORT

To the Members of DHANABANDHAVYA NIDHI LIMITED

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of **DHANABANDHAVYA NIDHI LIMITED** ("the Company"), which comprise the Balance Sheet as at March 31, 2023, the Statement of Profit and Loss for the year then ended, and notes to the financial statements including a summary of significant accounting policies and other explanatory information (hereinafter referred to as "financial statements")

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 ("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, 2023, its Profit for the year ended on that date.

Basis for Opinion

We conducted our audit in accordance with Standards on Auditing (SAs) specified under section 143(10) of the Act. 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 ("ICAI") together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and 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 on the financial statements.





Key Audit Matters:

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Reporting of key audit matters as per SA 701, Key Audit Matters are not applicable to the Company as it an unlisted company.

Other Information

The Company's Board of Directors is responsible for the other information. The other information comprises the information included in the Director's Report and annexures thereto, 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 such other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

The Director's Report and annexures thereto is not made available to us as at the date of this auditor's report. We have nothing to report in this regard.

Responsibilities of Management for the Financial Statements

The Company's Board of Directors is responsible for the matters stated in section 134(5) of the Act with respect to the preparation of these financial statements that give a true and fair view of the financial position and financial performance of the Company in accordance with the accounting principles generally accepted in India, including the Accounting Standards prescribed under section 133 of the Act, read with relevant rules issued thereunder.





This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, 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.

Auditor's Responsibilities for the Audit of the Financial Statements

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

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism 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)(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
- 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. 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. Companies (Auditor's Report) Order, 2020 ("the Order") issued by the Central Government of India in terms of section 143(11) of the Act, a statement on the matters specified in paragraphs 3 and 4 of the Order is applicable to the company, hence we are reporting in Annexure - A.
2. As required by section 143(3) of the Act, we report that:
 - a. We have sought and obtained all the information and explanations subject to the point mentioned in key audit matters 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 company do not have any other branches and hence the same is not applicable.
 - d. The Balance Sheet and the Statement of Profit and Loss dealt with by this report are in agreement with the books of account;
 - e. In our opinion, the aforesaid financial statements comply with the Accounting Standards prescribed under section 133 of the Act read with relevant rules issued thereunder;
 - f. On the basis of the written representations received from the directors as on March 31, 2023, and taken on record by the Board of Directors, none of the directors is disqualified as on March 31, 2023 from being appointed as a director in terms of section 164(2) of the Act;





- g. We do report on the adequacy of the internal financial controls with reference to financial statements of the Company and the operating effectiveness of such controls in terms of section 143(3)(i) of the Act, since in our opinion and according to the information and explanations given to us, the said reporting is applicable to the Company and Reported in Annexure - B.
- h. With respect to the other matter to be included in the Auditor's Report in accordance with the requirements of section 197(16) of the Act, In our opinion and to the best of our information and according to the explanations given to us, the Company being a private company, section 197 of the Act related to the managerial remuneration is not applicable.
- i. 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:
- i. The Company does not have any pending litigations which would impact its financial position;
 - ii. The Company did not have any long-term contracts including derivative contracts. Hence, the question of any material foreseeable losses does not arise;
 - iii. There were no amounts which were required to be transferred to the Investor Education and Protection Fund by the Company.

For ESHA PRASANNA & CO.
CHARTERED ACCOUNTANTS.

Esha M M. FCA
Partner, MN-225618, FRN-013071S
UDIN: 23225618BGXRYW6404.



Date : 28th August 2023
Place: Bangalore.



Annexure - A to the Auditors' Report

(Referred to in our report of even date)

The Annexure referred to in the auditors' report to the members of **M/S DHANABANDHAVYA NIDHI LIMITED**, (the Company) for the year ended March 31, 2023.

We report that:

- i. In respect of its fixed assets
 - a) The Company has maintained proper records showing full particulars, including quantitative details and situation of fixed assets.
 - b) The fixed assets of the Company have been physically verified during the period by the management in accordance with a programme of verification, in our opinion, is reasonable having regard to the size of the Company and the nature of its assets. Pursuant to the programmed, a portion of the fixed assets has been physically verified by the Management during the year and no material discrepancies have been noticed on such verification.
 - c) According to the information and explanations given to us and on the basis of our examination of the records of the Company, the title deeds of immovable properties are held in the name of the Company.
- ii. The physical verification of inventory has been conducted at reasonable intervals by the Management during the year. The discrepancies noticed on physical verification of inventory as compared to book records were not material.
- iii. The Company has neither granted nor taken any loans, secured or unsecured to or from Companies, firms or other parties covered in the register maintained under section 189 of Companies Act, 2013. Therefore, the provisions of Clause 3 (iii), (iii) (a), (iii) (b) and (iii) (c) of the said Order are not applicable to the Company.
- iv. In our opinion and according to the information and explanation given to us, the Company has complied with the provisions of Section 185 and 186 of the Act, with respect to loans and investments made.
- v. The Company has not accepted any deposits from the public within the meaning of Sections 73, 74, 75 and 76 of the Act and the rules framed there under to the extent notified.
- vi. The Central Government has not prescribed the maintenance of cost records under section 148(1) of the Act, for any of the services rendered by the Company.





vii. In respect of Statutory Dues,

- a) According to the information and explanations given to us and on the basis of our examination of the records of the Company, amounts deducted/ accrued in the books of account in respect of undisputed statutory dues including provident fund, income tax, GST, duty of customs, value added tax, cess and other material statutory dues have been regularly deposited during the year by the Company with the appropriate authorities. As explained to us, the Company did not have any dues on account of duty of excise.

According to the information and explanations given to us, no undisputed amounts payable in respect of, income tax, GST, duty of customs, value added tax, cess and other material statutory dues were in arrears as at 31 March 2023 for a period of more than six months from the date they became payable.

- b) As per the information given to us and on the basis of our examination company do not have any dispute with income tax or GST or duty of customs or duty of excise or value added tax or cess payable to appropriate authorities.

viii. According to the records of the Company examined by us and the information and explanation given to us, the Company has not defaulted in repayment of loans or borrowings to any financial institution or bank or Government or dues to debenture holders, as applicable, as at the balance sheet date.

ix. The company did not raise any money by way of initial public offer (including debt instruments), further public offer and term loans during the year.

x. During the course of our 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 or on the Company by its officers or employees, noticed or reported during the year, nor have we been informed of any such case by the Management.

xi. According to the information and explanations give to us and based on our examination of the records of the Company, the Company has paid / provided for managerial remuneration in accordance with the requisite approvals mandated by the provisions of Section 197 read with Schedule V to the Act.

xii. In our opinion and according to the information and explanation given to us, the company is a nidhi company; accordingly, paragraph 3(xii) of the Order is applicable.

xiii. According to the information and explanation given to us and based on our examination of the records of the Company, transactions with the related parties are in compliance with Section 177





and 188 of the Act. The details of related party transactions have been disclosed in the financial statements as required under Accounting Standard (AS) 18, Related Party Disclosures specified under Section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014.

- xiv. The Company has not made any preferential allotment or private placement of shares or fully or partly convertible debentures during the year under review. Accordingly, the provisions of Clause 3(xiv) of the Order are not applicable to the Company.
- xv. The Company has not entered into any non-cash transactions with its directors or persons connected with him. Accordingly, the provisions of Clause 3(xv) of the Order are not applicable to the Company.
- xvi. The Company is not required to be registered under Section 45-IA of the Reserve Bank of India Act, 1934. Accordingly, the provisions of Clause 3(xvi) of the Order are not applicable to the Company.

For ESHA PRASANNA & CO.
CHARTERED ACCOUNTANTS.

Esha M M. FCA
Partner, MN-225618, FRN-013071S
UDIN: 23225618BGXRYW6404.



Date : 28th August 2023
Place: Bangalore



Annexure B to the Auditors' Report

Referred to in paragraph 2(f) of the Independent Auditors' Report of even date to the members of **M/S DHANABANDHAVYA NIDHI LIMITED** the financial statements for the year ended March 31, 2023

Report on the Internal Financial Controls under Clause (i) of subsection 3 of Section 143 of the Companies Act:

We have audited the Internal Financial Controls over financial reporting of **M/S DHANABANDHAVYA NIDHI LIMITED** ('company') as of 31 March 2023 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 company's management 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 controls 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 maintained of adequate financial controls that were operating effectively for ensuring the orderly and effectively conduct of business, including the adherence to Companies policies the safe guarding 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 Act.

Auditors Responsibility:

Our responsibility is to express an opinion on the Company's internal financial controls over financial report 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 the Guidance Note require that we comply with ethical requirements and plan and perform the audit obtain reasonable assurance about whether adequate internal financial controls over financial reporting were 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 assessment of risk of material misstatement weather 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

- i. Pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the Company;
- ii. Provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipt and expenditures of the Company are being made only in accordance with authorizations of the management and directors of the Company; and
- iii. Provide reasonable assurance regarding prevention or timely detection of unauthorized acquisition, use, or disposition of the Company's assets that could have a material effect on the financial statements.

Inherent Limitations of Internal Financial Controls over Financial Reporting

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

Opinion:

In 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 2023, 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 ESHA PRASANNA & CO.
CHARTERED ACCOUNTANTS.

Esha M M. FCA
Partner, MN-225618, FRN-013071S
UDIN: 23225618BGXRYW6404.



Date : 28th August 2023
Place: Bangalore



STATUTORY AUDITORS CERTIFICATE

(Pursuant to Rule 22 of the Nidhi Rules, 2014)

This is to certify that, on the basis of Books of accounts and other relevant documents verified by us and as per explanations given to us for the financial year ended as on 31st March 2023 by M/s “**DHANABANDHAVYA NIDHI LIMITED**” we would like to report on the following.

1. It has been noted that the company has filed E-form NDH 4 within the time prescribed under Nidhi Rules 2014 Vide SRN R45432473 dated 11-07-2020 thereafter it was rejected by the Ministry of corporate affairs Delhi vide order date 16-10-2020 and further the same was pending for approval with the Registrar of Companies Bangalore and as on 07-12-2020 it was rejected by the Registrar of Companies Bangalore.

In furtherance the Board of Directors of the Company have once again filed a new E-form NDH -4 With ROC Vide SRN T14216105 dated 16-04-2021 and status of the form stands as “*Pending for approval*” as on date.

Subject to the above report we here by certify that M/s “DHANABANDHAVYA NIDHI LIMITED has complied with all the provisions as listed below:

1. All the provisions of the Incorporation of Nidhi Company (RULE 4 Of Nidhi Rules 2014 & as amended by Amendment of Nidhi Rules 2019)
2. All the provisions of Requirements of Members, Net Owned Funds etc (Rule 5 Of Nidhi Rules 2014 & As Amended by Amendment of Nidhi Rules 2019)
3. All the provisions General Restrictions and Prohibitions (Rule 6 of Nidhi Rules 2014)





4. All the provisions of Share Capital and Allotment (RULE 7 OF NIDHI RULES 2014 & AS AMENDED BY AMENDMENT OF NIDHI RULES 2019)

- Nominal value of fully paid up equity shares for all the Members is Minimum Rupees Ten each.
- Each deposit holder has been allotted a minimum of ten equity shares of Rupees Ten each or shares equivalent to one hundred rupees
- Savings Account holder and a recurring deposit account holders are holding least one equity share of Rupees Ten

5. All the provisions of Membership (RULE 8 OF NIDHI RULES 2014)

- No body Corporate or trust is the member of the company
- Number of Members as on 31-03-2023 - 384
- No minor is admitted as member of the company

6. All the provisions of Net Owned Funds (RULE 9 OF NIDHI RULES 2014)

- Net owned fund as on 31-03-2023 is **Rs. 24,16,762/-** which is more than 10 Lakhs as per the Rule 9 Nidhi Rules 2014
- Ratio of Net owned fund as on 31-03-2023 is 1:5.45

7. Branches (RULE 10 OF NIDHI RULES 2014)

- The company has no such branches

8. All the provisions of Acceptance of deposits by Nidhis (RULE 11 OF NIDHI RULES 2014)

- Company has not accepted Deposits Exceeding twenty times of Net Owned Funds as per latest audited balance sheet i.e. as on 31-03-2023





Net owned fund as on 31-03-2023 – Rs. 24,16,762/-

Deposits as on 31-03-2023 – Rs. 1,07,44,700/-

9. All the provisions of Application Form for accepting Deposit (RULE 12 OF NIDHI RULES 2014).

- Company has followed all the particulars of applications forms for placing deposits by the members of the Company.

10. All the provisions of Deposits (RULE 13 OF NIDHI RULES 2014)

- Company has complied with Deposit Rules and period of Deposits as mentioned in the rules

RATE OF INTEREST OFFERED ON DEPOSITS BY THE COMPANY TO ITS MEMBERS

SAVING ACCOUNT				
CODE	SCHEME NAME	TENURE	INTEREST PAYOUT	A. INTEREST RATE (%)
SAV001	SAVING ACCOUNT		Quarterly	4
FIXED DEPOSIT ACCOUNTS				
CODE	SCHEME NAME	TENURE	INTEREST PAYOUT	A. INTEREST RATE (%)
FD001	FD 12MONTHS	12 MONTHS	Yearly	7.5
FD002	FD 24 MONTHS	24 MONTHS	Cumulative yearly	7.75
FD005	FD 36 MONTHS AND ABOVE CUMULATIVE YEARLY	36 MONTHS	Cumulative yearly	8
FD006	FD 60 MONTHS	60 MONTHS	Cumulative yearly	8
FD007	FD 12 MONTHS - QUARTERLY INTEREST	12 MONTHS	Quarterly	7.5
SFD001	Senior FD for 1 YEAR	12 MONTHS	Yearly	8.5
SFD002	SFD002-FD 36 MONTHS AND ABOVE CUMULATIVE YEARLY	36 MONTHS	Cumulative yearly	9





SFD003	SFD003-FD 12 MONTHS - QUARTERLY Interest	12 MONTHS	Quarterly	8.5
SCHEME CODE	SCHEME NAME	TENURE	INT. COMPOUNDING INTERVAL	A. INTEREST RATE (%)
DD001	Daily Deposit -6 months	182 DAYS	HALF_YEARLY	5
DD002	DAILY DEPOSIT- 6 MONTHS -2	182 DAYS	HALF_YEARLY	5
WD001	WEEKLY DEPOSIT - 1 YEAR	52 WEEKS	YEARLY	7.25
RD012	RD 12 MONTHS	12 MONTHS	YEARLY	7.25
RD024	RD 24 MONTHS	24 MONTHS	YEARLY	7.5
RD036	RD 24 MONTHS AND ABOVE	36 MONTHS	YEARLY	8
RD060	RD 60 MONTHS	60 MONTHS	YEARLY	8.75
RD001-60 MONTHS	RD-01-JAN-2020 @ 8.84	60 MONTHS	YEARLY	8.84
RD002 60 MONTHS	RD-02-JAN-2020- @ 9.71	60 MONTHS	YEARLY	9.71

11. All the provisions of Un-encumbered term deposits (RULE 14 OF NIDHI RULES 2014)

- Company has invested and continuously kept invested in unencumbered term Deposits with AXIS BANK, Basaveshwaranagar Branch :- No 65, Ground Floor, which should be minimum ten per cent of the deposits outstanding at the close of business on the last working day of the second preceding month.
- Total amount of unencumbered Term Deposits – Rs 11,00,000/-

12. All the provisions of Loans (RULE 15 OF NIDHI RULES 2014)





- Company has complied with all the provision and provided Loan to members within the limits as prescribed under the said Rules

13. All the provisions of Rate of Interest (RULE 16 OF NIDHI RULES 2014):

Rate Of Interest Charged On Loans By The Company To Its Members

LOAN AGAINST DEPOSIT					
SCHEME CODE	SCHEME NAME	TENURE	INTEREST TYPE	A. INTEREST RATE (%)	MAX. LOAN AMOUNT
<u>LAFD001</u>	LOAN AGAINST FD @ 10.50%	60 Months	Reducing Emi	10.50%	200000
<u>LAFD002</u>	LOAN AGAINST FD @ 10.75%	60 Months	Reducing Emi	10.75%	200000
<u>FD003</u>	LOAN AGAINST FD @11%	60 Months	Reducing Emi	11.00%	200000

LOAN AGAINST MORTGAGE					
SCHEME CODE	SCHEME NAME	TENURE	INTEREST TYPE	A. INTEREST RATE (%)	MAX. LOAN AMOUNT
<u>LAM0001</u>	Loan Against Mortgage	60 Months	Reducing Emi	14.99%	200000

LOAN AGAINST RD & OTHER SECURITIES					
SCHEME CODE	SCHEME NAME	TENURE	INTEREST TYPE	A. INTEREST RATE (%)	MAX. LOAN AMOUNT
<u>LAFDRD0001</u>	LOAN AGAINST FD, RD	60 Months	Reducing Emi	14.49%	200000
<u>LALI001</u>	LOAN AGAINST LIC	60 Months	Reducing Emi	14.99%	200000

14.All the Provisions of Directors (RULE 17 OF NIDHI RULES 2014):

15. Dividend (Rule 18 Of Nidhi Rules 2014)

- No dividend has been declared by the Company

16. All the provisions of Auditor (RULE 19 OF NIDHI RULES 2014)





- Company has appointed us i.e. M/s Esha Prasanna & Co, Chartered Accountant Firm Regn .No. 013071S as a Chartered Accountant of the company in the AGM .

17. All the provisions of prudential norms (RULE 20 OF NIDHI RULES 2014):

18. All the provisions of Filing of Half Yearly Return (RULE 21 OF NIDHI RULES 2014)

Details of Half Yearly Return Filed i.e. Eform NDH 3

FORM	SRN	For quarter
GNL-2	H5826069	31-03-2019
NDH 3	R33203282	30-09-2019
NDH 3	R47205109	31-03-2020
NDH 3	T27972595	30-09-2020
NDH 3	T27975655	31-03-2021
NDH-3	T57206146	30-09-2021
NDH-3	T98735806	31-03-2022
NDH-3	AA4398571	30-09-2022
NDH-3	Yet to file	Yet to file

For ESHA PRASANNA & CO.
CHARTERED ACCOUNTANTS.

Esha M M. FCA
Partner, MN-225618, FRN-013071S
UDIN: 23225618BGXRYW6404.

Date : 28th August 2023

Place: Bangalore.

