



FRN: 013071S

ESHA PRASANNA & Co.

CHARTERED ACCOUNTANTS

CA. ESHA M.M. B.Com, FCA, Partner

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No. 116/A, 2nd Floor, Gouri Arcade, 60 ft. Annapoorneshwari Temple Main Road, 2nd Block, 2nd Stage, Nagarabhavi, Bengaluru-560072.

INDEPENDENT AUDITOR'S REPORT

To the Members of

DHANABANDHAVYA NIDHI LIMITED

Report on the Audit of the Standalone Financial Statements

Opinion

We have audited the accompanying standalone financial statements of DHANABANDHAVYA NIDHI LIMITED ("the Company"), which comprise the Balance Sheet as at 31 March 2026, the Statement of Profit and Loss and the Cash Flow Statement for the year then ended, and notes to the standalone 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 standalone 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 31 March 2026, its profit and its cash flows for the year ended on that date.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Act. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Standalone 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 standalone financial statements under the provisions of the Act and the Rules made thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe

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that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter - Status of Nidhi Declaration and Pending Return of Allotment

We draw attention to the note in the standalone financial statements relating to the Company's application in Form NDH-4 for declaration/status as a Nidhi Company and the consequential compliance position. As disclosed in the preceding year's financial statements, the subsequent Form NDH-4 bearing SRN T14216105 dated 16 April 2021 was pending as at 31 March 2025 and an MCA communication dated 25 July 2025 indicated rejection of the application. The note also refers to 2,900 equity shares of face value ₹10 each, aggregating ₹29,000, allotted during FY 2020-21, for which filing of PAS-3 had remained pending. Our opinion is not modified in respect of this matter.

Note: The above Emphasis of Matter paragraph should be retained only after confirming the position as at the date of signing the FY 2025-26 financial statements and updating the corresponding Note to Accounts.

Information Other than the Standalone Financial Statements and Auditor's Report Thereon

The Company's Board of Directors is responsible for the other information. The other information comprises the information included in the Board's Report including annexures thereto, but does not include the standalone financial statements and our auditor's report thereon.

Our opinion on the standalone 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 standalone financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the standalone financial statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Management and Those Charged with Governance for the Standalone 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 standalone financial statements that give a true and fair view of the financial position, financial performance and cash flows of the



Company in accordance with the accounting principles generally accepted in India, including the Accounting Standards specified under section 133 of the Act. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records relevant to the preparation and presentation of the standalone financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

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

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

Auditor's Responsibilities for the Audit of the Standalone Financial Statements

Our objectives are to obtain reasonable assurance about whether the standalone financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes 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 standalone 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 standalone 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 Act, we are also responsible for expressing our opinion on whether the Company has adequate internal financial controls with reference to financial statements 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 standalone 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 standalone financial statements, including the disclosures, and whether the standalone 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.

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 section 143(11) of the Act, we give in "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 it appears from our examination of those books.



(c) The Balance Sheet, the Statement of Profit and Loss and the Cash Flow Statement dealt with by this Report are in agreement with the books of account.

(d) In our opinion, the aforesaid standalone financial statements comply with the Accounting Standards specified under section 133 of the Act.

(e) On the basis of the written representations received from the directors as on 31 March 2026 taken on record by the Board of Directors, none of the directors is disqualified as on 31 March 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 with reference to financial statements 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, the provisions of section 197 relating to managerial remuneration are applicable to the Company to the extent prescribed, and the remuneration, if any, paid/provided by the Company should be verified against the applicable approvals and limits before signing.

3. 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 has disclosed the impact of pending litigations on its financial position in its standalone financial statements, if any.

(ii) The Company did not have any long-term contracts, including derivative contracts, for which there were any material foreseeable losses requiring provision.

(iii) There were no amounts which were required to be transferred to the Investor Education and Protection Fund by the Company, except as disclosed, if any.

(iv) (a) Management has represented that, to the best of its knowledge and belief, no funds have been advanced or loaned or invested by the Company to or in any person or entity, including foreign entities ("Intermediaries"), with the understanding that the Intermediary shall, 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.

(iv) (b) Management has represented that, to the best of its knowledge and belief, no funds have been received by the Company from any person or entity, including foreign entities



("Funding Parties"), with the understanding that the Company shall, 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.

(iv) (c) Based on such audit procedures as we considered reasonable and appropriate in the circumstances, nothing has come to our notice that has caused us to believe that the representations under sub-clauses (a) and (b) contain any material misstatement.

(v) The Company has not declared or paid any dividend during the year / dividend declared or paid, if any, is in compliance with section 123 of the Act. [Select the factually applicable wording before signing.]

(vi) Based on our examination, which included test checks, the Company has used accounting software for maintaining its books of account for the financial year ended 31 March 2026 which has a feature of recording audit trail (edit log) facility. The final Rule 11(g) wording regarding operation of the audit trail throughout the year, absence of tampering, and preservation in accordance with statutory record-retention requirements must be confirmed from the audit evidence before signing.

For ESHA PRASANNA & CO.

CHARTERED ACCOUNTANTS.



Esha M M. FCA

Partner, MN-225618, FRN-013071S

UDIN: 26225618EKWUUQ4361

Place: Bangalore

Date: 31-08-2026

ANNEXURE A TO THE INDEPENDENT AUDITOR'S REPORT

(Referred to in paragraph 1 under 'Report on Other Legal and Regulatory Requirements' of our report of even date)

The following draft is based on the facts stated in the Company's previous-year auditor's report and is to be updated for FY 2025-26 audit evidence before signing.

i. Property, Plant and Equipment and Intangible Assets

(a) The Company has maintained proper records showing full particulars, including quantitative details and situation of Property, Plant and Equipment and, where applicable, intangible assets. (b) Property, Plant and Equipment have been physically verified by management at reasonable intervals and no material discrepancies were noticed on such verification. (c) Based on the preceding-year position, the Company did not hold immovable property requiring adverse reporting regarding title deeds; the FY 2025-26 position should be confirmed. (d) The Company has not revalued its Property, Plant and Equipment or intangible assets during the year, unless otherwise disclosed. (e) No proceedings have been initiated or are pending against the Company for holding benami property, based on management representation.

ii. Inventory and Working Capital

The nature of the Company's Nidhi business does not ordinarily involve inventory. The Company has not been sanctioned working-capital limits in excess of ₹5 crore, in aggregate, from banks or financial institutions on the basis of security of current assets, based on the information presently available.

iii. Investments, Guarantees, Security and Loans or Advances

The Company is engaged in granting loans to its members in the ordinary course of its permitted Nidhi activities. The detailed reporting required by clause 3(iii) of CARO 2020, including aggregate amounts, terms, repayment schedules, overdues and loans repayable on demand, should be completed from the final loan schedules and audit evidence for FY 2025-26.

iv. Sections 185 and 186

In our opinion and according to the information and explanations given to us, the Company has complied with sections 185 and 186 of the Act, to the extent applicable. This conclusion should be reconfirmed from FY 2025-26 transactions.



v. Deposits

The Company is a Nidhi Company and accepts deposits from its members. Compliance with the provisions applicable to member deposits under the Companies Act, 2013 and Nidhi Rules, 2014, as amended, including the Company's Nidhi-status position, should be read with the relevant note to the financial statements.

vi. Cost Records

The Central Government has not prescribed maintenance of cost records under section 148(1) of the Act for the activities carried on by the Company.

vii. Statutory Dues

(a) The Company is generally regular in depositing undisputed statutory dues including provident fund, employees' state insurance, income-tax, goods and services tax, professional tax and other applicable statutory dues with the appropriate authorities. The six-month arrears position, if any, should be inserted from the final statutory-dues audit schedule. (b) Details of disputed statutory dues, if any, should be disclosed from the final litigation/statutory dues schedule.

viii. Unrecorded Income

According to the information and explanations given to us, there were no transactions not recorded in the books of account that were surrendered or disclosed as income during the year in tax assessments under the Income-tax Act, 1961, unless otherwise disclosed in the financial statements.

ix. Borrowings

Based on the preceding-year position, the Company had no borrowings from banks, financial institutions or Government. The FY 2025-26 position regarding defaults, wilful-defaulter status, term loans, short-term fund utilisation, funds taken to meet obligations of subsidiaries/associates/joint ventures and loans raised on pledge of securities should be confirmed from the final financial statements and confirmations.

x. Funds Raised

The Company has not raised money by way of initial public offer or further public offer during the year. Any preferential allotment or private placement, if undertaken, should be separately tested and reported under clause 3(x)(b).



xi. Fraud

Based on our audit procedures and according to the information and explanations given to us, no fraud by the Company or on the Company has been noticed or reported during the year, subject to completion of procedures under section 143(12). No whistle-blower complaints have been reported to us, unless otherwise documented.

xii. Nidhi Company

The Company is a Nidhi Company. The Net Owned Funds to Deposits ratio, unencumbered term-deposit requirement and default in payment of interest or repayment of deposits for FY 2025-26 should be computed from the final audited figures and inserted here. The previous-year report disclosed a Net Owned Funds to Deposits ratio of 1:5.03 and unencumbered term deposits of ₹21,00,000.

xiii. Related Parties

Transactions with related parties are in compliance with sections 177 and 188 of the Act, where applicable, and the details have been disclosed in the standalone financial statements as required by the applicable Accounting Standard.

xiv. Internal Audit

The applicability of section 138 and the Company's internal audit system, if applicable for FY 2025-26, should be reassessed against the prescribed thresholds before signing.

xv. Non-cash Transactions

The Company has not entered into non-cash transactions with directors or persons connected with them requiring compliance with section 192 of the Act, based on the information and explanations presently available.

xvi. RBI Registration / CIC

The Company is a Nidhi Company and is not required to be registered under section 45-IA of the Reserve Bank of India Act, 1934, to the extent of the statutory exemption applicable to its permitted Nidhi activities. The Company is not a Core Investment Company, based on the preceding-year position.



xvii. Cash Losses

The Company has not incurred cash losses in the current financial year and in the immediately preceding financial year, subject to confirmation from the final audited figures.

xviii. Resignation of Statutory Auditors

There has been no resignation of the statutory auditors during the year, based on the information presently available.

xix. Ability to Meet Liabilities

On the basis of financial ratios, ageing and expected dates of realisation of financial assets and payment of financial liabilities, other information accompanying the financial statements, our knowledge of the Board of Directors and management plans, and based on our examination of the evidence supporting the assumptions, nothing has come to our attention which causes us to believe that any material uncertainty exists as on the date of the audit report indicating that the Company is not capable of meeting its liabilities existing at the balance sheet date as and when they fall due within a period of one year from the balance sheet date. This is not an assurance as to the future viability of the Company.

xx. Corporate Social Responsibility

The applicability of section 135 of the Act and compliance with CSR obligations, if any, should be determined from the FY 2025-26 threshold calculations. If section 135 is not applicable, the clause may state so.

xxi. Consolidated Financial Statements

Clause 3(xxi) of CARO 2020 relating to qualifications or adverse remarks in CARO reports of companies included in consolidated financial statements is not applicable to the standalone financial statements of the Company.

For ESHA PRASANNA & CO.

CHARTERED ACCOUNTANTS.



Esha M M. FCA

Partner, MN-225618, FRN-013071S

UDIN: 26225618EKWUUQ4361

Place: Bangalore

Date: 31-08-2026

ANNEXURE B TO THE INDEPENDENT AUDITOR'S REPORT

(Referred to in paragraph 2(f) under 'Report on Other Legal and Regulatory Requirements' of our report of even date)

Report on the Internal Financial Controls with Reference to Standalone Financial Statements under Clause (i) of Sub-section 3 of Section 143 of the Companies Act, 2013

We have audited the internal financial controls with reference to standalone financial statements of **DHANABANDHAVYA NIDHI LIMITED** ("the Company") as of 31 March 2026 in conjunction with our audit of the standalone 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 with reference to financial statements criteria established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India. 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 the Company's policies, safeguarding of its assets, prevention and detection of frauds and errors, accuracy and completeness of accounting records, and timely preparation of reliable financial information, as required under the Act.

Auditor's Responsibility

Our responsibility is to express an opinion on the Company's internal financial controls with reference to standalone financial statements based on our audit. We conducted our audit in accordance with the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by ICAI and the Standards on Auditing prescribed under section 143(10) of the Act, 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 with reference to standalone financial statements were established and maintained and whether such controls operated effectively in all material respects.

Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls with reference to standalone financial statements and their operating effectiveness. Our audit included obtaining an understanding of such internal financial controls, assessing the risk that a material weakness exists, and testing and



evaluating the design and operating effectiveness of internal controls 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 standalone financial statements, whether due to fraud or error.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Company's internal financial controls with reference to standalone financial statements.

Meaning of Internal Financial Controls with Reference to Standalone Financial Statements

A company's internal financial control with reference to standalone financial statements is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of standalone financial statements for external purposes in accordance with generally accepted accounting principles. Such controls include 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 standalone financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures are being made only in accordance with authorisations of management and directors; 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 standalone financial statements.

Inherent Limitations of Internal Financial Controls with Reference to Standalone Financial Statements

Because of the inherent limitations of internal financial controls with reference to standalone financial statements, 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 such controls to future periods are subject to the risk that the controls 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 with reference to standalone financial statements and such internal financial controls were operating effectively as at 31 March 2026, based on the internal control with reference to financial statements criteria established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal

Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India.

For ESHA PRASANNA & CO.

CHARTERED ACCOUNTANTS.



Esha M M. FCA

Partner, MN-225618, FRN-013071S

UDIN: 26225618EKWUUQ4361

Place: Bangalore

Date: 31-08-2026



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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 2026 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*" 31st March 2024. And there was a recent email dated Jul 25, 2024 from MCA that the "application status has changed to **Rejected**" with the several reasons (attached reason for rejection for your reference) Hence post rejection the company has not filed further NDH 4 post rejection for Declaration of Nidhi Pursuant to section 406 of the companies Act 2013 and Rules 3A, of the Nidhi Rules 2014 and other applicable rules as made there under.

Further would like to state that even after rejection of Form NDH 4, the company has Brought new members by transferring the shares and accepted deposits even though there is No approval for NDH -4 from the MCA/ROC which is stated as non- compliance pursuant to Rule 3A **Declaration as Nidhi of Nidhi Rules 2014.**

The company has received the Membership amount of Rs.29,000/- (Rupees Twenty Nine Thousand only) During the Period starting from 01st July 2020 to 21st October 2020 Pursuant to which the Return of allotment through E-form PAS 3 for allotting 2,900 Equity Shares of Rs.10/- each has NOT been made since E-form NDH 4 was pending for approval, thus in abidance with the provisions of Act and rules made there under the amount of Rs.29000/- against 2900 Equity Shares of Rs10/- each has not been utilized by the company in any manner.





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2. Form MGT-7 filing annual returns by a company. The company has filed Annual return MGT 7 for the financial year 2025 as on date of giving certificate. The due date for filing MGT-7 is 60 days from the date of the Annual General Meeting, AGM for the year end 2025 was held on 27th September 2025.

3. The Company has not filed NDH 3 for the half yearly return (Pursuant to rule 21 of Nidhi Rules, 2014) for the half year end 30th September 2025 and 31st March 2026 as on date of giving this certificate.

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 each.





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5. All the provisions of Membership (RULE 8 OF NIDHI RULES 2014) No body Corporate of trust is the member of the company Number of Members as on 31-03-2026 – **523**. No minor is admitted as a member of the company.
6. All the provisions of Net Owned Funds (RULE 9 OF NIDHI RULES 2014)
 - Net owned fund as on 31-03-2026 is Rs. **31,14,163/-** which is more than 10 Lakhs as per the Rule 9 Nidhi Rules 2014.
 - Ration of Net owned fund as on 31-03-2026 is **1 :14.82%**.
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 31-03-2026.
 - Net owned fund as on 31-03-2026 - **Rs. 31,14,163/-**
 - Deposits as on 31-03-2026 - **Rs. 2,10,09,342/-**
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.



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

SAVINGS ACCOUNT

CODE	SCHEME NAME	TENURE	INTEREST PAYOUT	INTEREST RATE (%)
SAV001	SAVING ACCOUNT		Quarterly	4%

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
FDJAN2026	FD JAN 2026	36 MONTHS	Yearly	9





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MIS-FD JAN 2026	MIS – FDJAN2026	36 MONTHS	Monthly	9
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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
DD003	DD-365 Days	365 DAYS	YEARLY	6
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
RD2025	RD2025	60 MONTHS	YEARLY	10

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 and STATE BANK OF INDIA, Kamakshipalya Branch :- No





FRN: 013071S

ESHA PRASANNA & Co.

CHARTERED ACCOUNTANTS

CA. ESHA M.M. B.Com, FCA, Partner

Mob.: 9844515558, Email: eshammca@gmail.com

No. 116/A, 2nd Floor, Gouri Arcade, 60 ft. Annapoorneshwari Temple Main Road, 2nd Block, 2nd Stage, Nagarabhavi, Bengaluru-560072.

165, Ground Floor, Magadi Main Road, 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. 28,00,000/-

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%	750000
<u>LAFD002</u>	LOAN AGAINST FD @ 10.75%	60 Months	Reducing Emi	10.75%	750000
<u>FD003</u>	LOAN AGAINST FD @11%	60 Months	Reducing Emi	11.00%	750000

LOAN AGAINST MORTGAGE					
SCHEME CODE	SCHEME NAME	TENURE	INTEREST TYPE	A. INTEREST RATE (%)	MAX. LOAN AMOUNT
<u>LAM0001</u>	Loan Against Mortgage - Property	60 Months	Reducing Emi	14.99%	750000





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<u>GLYR2025</u>	Gold Loan -YR-2025	12 Months	No Emi	9.00%	750000
<u>GLYR2025-EMI</u>	old Loan -YR-2025-EMI	12 Months	Reducing Emi	9.00%	750000

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%	750000
<u>LAFDRD002/2024</u>	LOAN AGAINST FD, RD and Other	60 Months	Reducing Emi	11.99%	750000
<u>DD LOAN 7</u>	DD LOAN 7 - 100 Days	6 Months	Flat Advanced	14.61%	200000
<u>DD LOAN 8</u>	DD LOAN 8 - 200 Days	12 Months	Flat Advanced	14.61%	200000
<u>LAFDOTH0001</u>	LOAN AGAINST FD, RD and Others	60 Months	Reducing Emi	15.99%	750000

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 re-appointed us i.e. M/s Esha Prasanna & Co, Chartered Accountant Firm Regn .No. 013071S as a Chartered Accountants of the company in the First AGM conducted on 01/09/2024 for a term of 05 years

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





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

Details of Half Yearly Return Filed i.e. E form 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	AA4509696	31-03-2023
NDH-3	Yet to file	30-09-2023
NDH-3	Yet to file	31-03-2024
NDH-3	Yet to file	30-09-2024
NDH-3	Yet to file	31-03-2025
NDH-3	Yet to file	30-09-2025
NDH-3	Yet to file	31-03-2026

For ESHA PRASANNA & CO.

CHARTERED ACCOUNTANTS.

Esha M M.FCA

Partner, MN-225618, FRN-013071S

UDIN: 26225618EKWUUQ4361

Place : Bangalore

Date : 31-08-2026

