

Fortieth Annual Report

OF

SREEVARI NIDHI LIMITED

(FORMERLY KNOWN AS SREEVARI BENEFIT SOCIETY LIMITED)

CIN: U65991TN1986PLC013217

(Registered Under the Companies Act, 1956)

(A NIDHI COMPANY)

For the year ended 31st March, 2026.

BOARD OF DIRECTORS

❖ Ms. Meenakshi Chokkalingam	Director
❖ Mr. Thirupathi Ramanathan	Director
❖ Ms. S.Vallikannu	Director

AUDITORS : M/s. P.T.PONNAIAH & CO.,
Chartered Accountants,
Old No. 72B, (New No.36), I Floor, L Block,
21st Street, Anna Nagar East, Chennai – 600 102.
☎ : 044-2620 2221, 044-2628 2221

BANKERS : ICICI Bank
IDBI Bank
Indian Overseas Bank

REGISTERED OFFICE : Old No.5, New No.9,
Big Sowrastra Street,
Woraiyur, Tiruchirapalli - 620 003.
☎ : 0431-4012666, 89390 07555

SREEVARI NIDHI LIMITED
(FORMERLY KNOWN AS SREEVARI BENEFIT SOCIETY LIMITED)
Old No.5, New No.9, Big Sowrastra Street,
Woraiyur, Tiruchirapalli - 620 003
CIN: U65991TN1986PLC013217

NOTICE

Notice is hereby given that the 40th Annual General Meeting of the Share holders of **SREEVARI NIDHI LIMITED** (Formerly known as SREEVARI BENEFIT SOCIETY LIMITED) will be held at the Registered Office of the Company at Old No.5, New No.9, Big Sowrastra Street, Woraiyur, Tiruchirapalli-620 003 on Wednesday, the 23rd day of September, 2026 at 10.00 A.M. to transact the following business :

AGENDA

AS ORDINARY BUSINESS:

1. To receive and adopt the Audited Balance Sheet as at 31st March, 2026 and the Statement of Profit and Loss and the Cash Flow Statement for the year ended 31st March, 2026 and the reports of the Directors and Auditors thereon.
2. To appoint a Director in the place of Ms. S.Vallikannu who retires by rotation and being eligible, she offers herself for re-appointment.
3. Appointment of Auditors
To appoint an Auditor or Auditors for 5 years including Current Financial year and to fix his or their remuneration and to pass the following resolution as "Ordinary Resolution". (The retiring Auditors, Mrs. P.T.Ponnaiah & Co have completed the term of 5 years).
"RESOLVED that **M/S.RAKESH & CO.**, Chartered Accountants, (FR No. 017690S) New No.120, Old No.34/3, Palayakara Street, Ayanavaram, Chennai-600 023, be and are hereby appointed as Auditors of the Company, in the place of retiring Auditors M/s. P.T.Ponnaiah & Co., Chartered Accountants, to hold the office **for five years** until the conclusion of the 45th Annual General Meeting to be held in the calendar year 2031 on such remuneration as may be mutually agreed upon between the Board of Directors and Auditors".
4. To declare Dividend. (Your Directors hereby recommend for the declaration of Dividend at 10%).

All the Shareholders are requested to attend the meeting.

By Order of the Board,



DIRECTOR.

Place : Tiruchirapalli
Date : 31.08.2026

Notes:

1. A member entitled to attend and vote at the Meeting is entitled to appoint a PROXY to Attend and vote instead of himself and a PROXY NEED NOT BE A MEMBER OF THE NIDHI. If it is desired to use a proxy, the instrument appointing the proxy, should be completed in accordance with Section 105(2) of the Companies Act, 2013 and delivered at the Registered Office of the Nidhi at least 48 hours before the time fixed for the meeting. Proxy Form may be collected from the Registered Office of the Company.
2. Shareholders are requested to bring the Share Certificate or Share L.F. No. for attending the Annual General Meeting.
3. Shareholders wishing to have details of information at the General Meeting regarding any item in the statement or in the Report are requested to give notice to the Trustees at least seven days before the date of meeting through e-mail and taken participate the meeting through video conferencing.
4. Members are requested to intimate any change in the Door numbers and their addresses with pin code numbers, mobile numbers & E mail ID.
5. Members/Depositors who have not claimed the due amount, if any, on the due dates are requested to claim the amount as otherwise the unclaimed amounts have to be remitted to the Investor Education and Protection Fund of Government of India after 7 years from the date of maturity of the said Deposits as required by the provisions of the Companies Act, 2013.
6. The Ministry of Corporate Affairs has exempted Nidhi Companies from providing the facility of e-voting to the shareholders at the Annual General Meeting. As the present meeting is through video conferencing, the Company has made arrangements for providing e-voting facility also to the members of the Company to ensure the conduct of meeting in a fair and transparent manner.

SREEVARI NIDHI LIMITED
(FORMERLY KNOWN AS SREEVARI BENEFIT SOCIETY LIMITED)
 Old No.5, New No.9, Big Sowrastra Street,
 Woraiyur, Tiruchirapalli - 620 003
 CIN: U65991TN1986PLC013217

DIRECTORS' REPORT

Your Directors are happy to present this **40th Annual Report** on the workings of the Company along with the Audited Balance Sheet as at 31st March, 2026, the Statement of Profit and Loss and the Cash Flow Statement for the year ended on that date.

1. Financial Summary and the salient features of the workings of the Company during the year 2025-26 are given below :

The working of the Company has resulted in a Net Profit before Tax of **Rs. 74.72 Lakhs** for the year under report as against a Net Profit before Tax of **Rs. 74.93 Lakhs** in the previous year as shown below :-

PARTICULARS	CURRENT YEAR (Rs.)	PREVIOUS YEAR(Rs.)
Total Income	2,67,10,782	2,54,07,604
Total Expenses	1,92,39,235	1,79,14,348
Profit Before Tax	74,71,547	74,93,256
Less : Provision for Taxation	24,16,207	19,36,836
Deferred Tax	3,965	(7,791)
Profit After Tax	50,51,375	55,64,211
Add : Surplus in P & L A/c – Opening	43,18,218	22,79,369
Total	93,69,593	78,43,580
Less : Transfer to General Reserve	30,00,000	25,00,000
Proposed Dividend	10,25,481	10,25,362
Provision for NPA loans	-	-
Balance in Profit & Loss A/c.	53,44,112	43,18,218
Total	93,69,593	78,43,580

2. Dividend :

Your Directors have proposed a dividend of 10% for the current year subject to the approval at the Annual General Meeting.

3. Reserves :

As required by the Nidhi Rules, 2014, the Company is required to transfer equal amount of the Dividend proposed to General Reserves and the Company has transferred a sum of Rs. 30,00,000/- to General Reserve which is far above the required amount.

4. Performance of the Company at a glance :

a) Deposits

The Total Fixed Deposits, Re-Investment Deposits, Savings Deposits and Recurring Deposits as at 31.03.2026 has increased to **Rs. 1576.08 Lakhs** from **Rs. 1435.81 Lakhs** in the previous year.

b) Loans

The Total Secured loans under Property Loans and Jewel Loans as at 31.03.2026 has increased to **Rs.1693.90 Lakhs** from **Rs. 1528.90 Lakhs** in the previous year.

c) Profitability

The Company has made reasonable growth in the business. The Company took measures and implemented strict compliance of KYC Norms and internal controls also. During the year, the Profitability of the Company is **Rs. 74.72 Lakhs** as against the profit of **Rs. 74.93 Lakhs** in the previous year.

5. Compliance to DCA stipulation regarding NOF to Deposits:

Ministry of Corporate Affairs, New Delhi vide various Notifications as amended from time to time and as per Nidhi Rules, 2014 have stipulated inter alia, that Deposits accepted by the Nidhi Companies shall not be more than twenty (20) times of the Net Owned Funds of the Company. In our case, the same ratio is very sound which is **1:5.90** only.

6. Change in the nature of business :

There is no change in the nature of business being carried out by the Company and the existing business of accepting deposits and giving advances only to the Shareholders of the Company as Nidhi Company is being continued.

7. Material changes and commitments, affecting the financial position of the company which have occurred between the end of the financial year (31.03.2026) of the company to which the financial statements relate and the date of the Report :

During the current year (2025-26) and upto the date of this Report (01.04.2026 to 31.08.2026), no events have occurred which will have a material bearing on the working of the Company.

8. Details of Significant & Material orders passed by the Regulators impacting the going concern status and company's operations in future :

There are no such orders passed by the Regulators impacting the going concern status and the company's operations in future.

9. Details of Subsidiaries / Associates/ Joint Venture :

The company does not have any Subsidiary / Associate / Joint Venture.

10. Deposits :

Being a Nidhi Company, the Company accepts Deposits only from its own members and has not accepted any Deposits covered under Chapter V of the Companies Act, 2013 and Company does not have any overdue unpaid deposits at the end of the year.

11. Statutory Auditors :

M/S.R.RAKESH & CO., Chartered Accountant, Chennai-23 (FR No. 017690S) are proposed to be appointed as Statutory Auditors for a period of 5 years commencing from the conclusion of this 41st Annual General Meeting until the conclusion of the 45th Annual General Meeting of the company. The Retiring Auditors of the Company, **M/s. P.T.PONNAIAH & CO.,** Chartered Accountants have completed two terms of five years as Statutory Auditors of the Company.

12. Auditors reports :

The Auditors have not expressed any qualification, reservation or adverse remark in their report.

13. Share Capital :

During the year, the Company has issued 119 Equity Shares of Rs.10/- each.

14. Extract of the Annual Return

In accordance with section 134(3)(a) of the Companies Act, 2013, an extract of the Annual Returns in the prescribed format MGT 9 is appended to the Director's Report.

15. Conservation of Energy, Technology Absorption And Foreign Exchange Outgo :

The provisions of section 134(m) of the Companies Act, 2013 with regard to Conservation of Energy and Technology Absorption do not apply to our Company. There is no foreign exchange inflow or outflow during the year.

16. Corporate Social Responsibility :

The Provisions of CSR as per the Companies Act, 2013 are not applicable to the company.

17. Directors :

a) Changes in Directors and Key Managerial Personnel :

There is no change in the Board of Directors of the company for the year 31st March, 2026.

b) Independent Directors: Not Applicable

c) Formal Annual Evaluation :

The provisions of section 134(3)(p) of the Companies Act, 2013 pertaining to the Formal Annual Evaluation do not apply to our Company.

18. Meetings of the Board :

There were 10 Board Meetings of the Board during the year ended 31st March, 2026 and the intervening gap between any two meetings was within the prescribed period.

19. Audit Committee :

The provisions of section 177 of the Companies Act, 2013 read with Rule 6 and 7 of the Companies (Meetings of the Board and its Powers) Rules, 2013 with regard to the constitution of the Audit Committee is not applicable to the Company.

20. Particulars of Loans, Guarantees or Investments

There were no loans, guarantees or investments made by the Company under section 186 of the Companies Act, 2013 during the year and hence the said provisions are not applicable.

21. Related Party Transactions :

The Company has accepted Fixed Deposits and other Deposits (unsecured) from Directors & Relatives amounting to Rs.46,876/- (Previous Year Rs. 96,876/-).

22. Managerial Remuneration :

The Company has not paid any Remuneration to the Directors during the year.

23. Secretarial Audit Report :

The Secretarial Audit is not required to be obtained from Company Secretary.

24. Risk Management Policy :

Risk Management Policy has been implemented by the Board of Directors by introducing the KYC norms very strictly and by effective screening of the members and the transactions.

25. Compliances relating to Vigil Mechanism :

The provisions of section 177(9) of the Companies Act, 2013 in respect to Vigil Mechanism not applicable to the Company.

26. Disclosure on sexual harassment of women at work place (Prevention, Prohibition and redressal) Act, 2013.

The company is having women employees at the work place and the Company has complied with relevant provisions. It is reported that the company has zero tolerance for sexual harassment at work place.

27. Directors Responsibility Statement:

Pursuant to the provisions of Section 134(3)I of the Companies Act, 2013 Act, your Directors confirm that

- i) in the preparation of the Annual Accounts, the applicable accounting standards had been followed alongwith proper explanation relating to material departures;
- ii) 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 at the end of the financial year as on 31st March, 2026 and of the Profit of the Company for that period;
- iii) 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;
- iv) the Directors had prepared the annual accounts on a going concern basis; and
- v) 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.

26. Acknowledgment :

Our thanks are due to all the Shareholders, Staff members and Bankers for their support and continued co-operation in the development of the Company.

For SREEVARI NIDHI LIMITED,

Place : Tiruchirapalli
Date : 31.08.2026

TR. Ramanathan

DIRECTOR

C. Meenakshi

DIRECTOR

FORM NO. MGT 9
EXTRACT OF ANNUAL RETURN
As on financial year ended 31.03.2026

Pursuant to Section 92 (3) of the Companies Act, 2013 and rule 12(1) of the Company
(Management & Administration) Rules, 2014.

I. REGISTRATION & OTHER DETAILS :

1.	CIN	U65991TN1986PLC013217
2.	Registration Date	16.07.1986
3.	Name of the Company	SREEVARI NIDHI LIMITED
4.	Category/Sub-category of the Company	Public Company / Limited by Shares
5.	Address of the Registered office & contact details	Old No.5, New No.9, Big Sowrashtra Street, Woraiyur, Tiruchirapalli – 620 003.
6.	Whether listed company	No
7.	Name, Address & contact details of the Registrar & Transfer Agent, if any.	N.A.

II. PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY (All the business activities contributing 10 % or more of the total turnover of the company shall be stated)

Sl. No.	Name and Description of main products / services	NIC Code of the Product/service	% to total turnover of the
1.	Accepting Deposits	99711210	100 %
2.	Lending Loans against Jewels and Deposits	99711352	

III. PARTICULARS OF HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES: NIL

IV. SHARE HOLDING PATTERN (Equity Share Capital Breakup as percentage of Total Equity)

Category-wise Share Holding

Category of Shareholders	No. of Shares held at the beginning of the year [As on 31-March-2025]				No. of Shares held at the end of the year [As on 31-March-2026]				% Change during the year
	D e- m at	Physical	Total	% of Total Shares	De- mat	Physical	Total	% of Total Shares	
A. Promoters									
(1) Indian									
a) Individual/HUF	-	-	-	-	-	-	-	-	-
Total shareholding of Promoter (A)	-	-	-	-	-	-	-	-	-
B. Public Shareholding									
1. Institutions									
Sub-total (B)(1):-	-	-	NIL	NIL	-	-	NIL	NIL	NIL

2. Non-Institutions									
i) Individual shareholders holding nominal share capital upto Rs. 1 lakh	-	252943	252943	2.47	0.95	254133	254133	2.48	(0.01)
ii) Individual shareholders holding nominal share capital in excess of Rs 1 lakh	-	10000680	10000680	97.53	(0.95)	10000680	10000680	97.52	0.01
Sub-total (B)(2):-									
Total Public Shareholding (B)=(B)(1)+B(2)	-	10253623	10253623	100.00	-	10254813	10254813	100.00	-
C. Shares held by Custodian for GDRs & ADRs	-	-	-	-	-	-	-	-	-
Grand Total (A+B+C)	-	10253623	10253623	100.00	-	10254813	10254813	100.00	-

B) Shareholding of Promoter- No Shareholdings by Promoters

C) Change in Promoters' Shareholding (please specify, if there is no change)-Not Applicable.

D) Shareholding Pattern of top ten Shareholders :

(Other than Directors, Promoters and Holders of GDRs and ADRs) :

SN	For Each of the Top 10 Shareholders	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
		Value of shares	% of total shares of the company	Value of shares	% of total shares of the company
1.	Devikala	1818914	17.74	1818914	17.74
2.	Chokkalingam Palaniappan	1148832	11.20	1148832	11.20
3.	T. Sockalingam	913042	8.90	913042	8.90
4.	Manonmani Ramanathan	1113042	10.86	1113042	10.86
5.	Ganesh Palaniappan	674042	6.57	674042	6.57
6.	G.Kanthimathy	905882	8.83	905882	8.83
7.	K.Ramu	107288	1.05	107288	1.05
8.	T.Anandharaj	1000	0.01	1000	0.01
9.	T.A.Sankaran	500	0.01	500	0.01
10.	S.Nagaraj	100	-	100	-
	TOTAL	6682642	65.17	6682642	65.17

E) Shareholding of Directors and Key Managerial Personnel :

SN	Shareholding of each Directors and each Key Managerial Personnel	Shareholding at the beginning of the year		Cumulative Shareholding during the Year	
		Value of shares	% of total shares of the company	Value of shares	% of total shares of the company
1.	Meenakshi Chokkalingam	1478703	14.43	1478703	14.43
2.	Thirupathi Ramanathan	1042903	10.17	1042903	10.17
3.	S.Vallikannu	798032	7.78	798032	7.78
	Total	3319638	32.38	3319638	32.38

V) INDEBTEDNESS - Indebtedness of the Company including interest outstanding/accrued but not due for payment.

	Secured Loans excl. deposits	Unsecured Loans	Deposits	Total Indebtedness
Indebtedness at the beginning of the financial year				
i) Principal Amount	-	-	143580531	143580531
ii) Interest Accrued but not due	-	-	-	-
iii) Interest accrued but not due	-	-	-	-
Total (i+ii+iii)	-	-	143580531	143580531
Change in Indebtedness during the financial year				
* Addition	-	-	14086339	14086339
* Reduction	-	-	-	-
Net Change	-	-	14086339	14086339
Indebtedness at the end of financial year				
i) Principal Amount	-	-	157608479	157608479
ii) Interest due but not paid	-	-	-	-
iii) Interest accrued but not due	-	-	58391	58391
Total (i+ii+iii)	-	-	157666870	157666870

VI. REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL

A. Remuneration to Managing Director, Whole-time Directors and/or Manager : NIL

B. Remuneration to other directors : NIL

C. Remuneration to Key Managerial Personnel other than MD/Manager/WTD : NIL

VII. PENALTIES / PUNISHMENT/ COMPOUNDING OF OFFENCES: NIL

For SREEVARI NIDHI LIMITED,

Place : Tiruchirapalli

Date : 31.08.2026

T.P. Ramanathan

DIRECTOR

C. Meenakshi

DIRECTOR.

P.T. PONNAIAH & CO.,
Chartered Accountants

Old No.72B, New No.36, I Floor, L Block 21st Street, Anna Nagar East, Chennai - 600 102.
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INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF
SREEVARI NIDHI LIMITED, TIRUCHIRAPALLI.

Opinion

We have audited the accompanying standalone financial statements of **SREEVARI NIDHI LIMITED**, Tiruchirapalli which comprise the balance sheet as at March 31, 2026, the Statement of Profit and Loss, the 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 Companies Act, 2013 ('Act') in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Company as at March 31, 2026, its profit and cash flows for the year ended on that date.

Basis for opinion

We conducted our audit in accordance with the standards on auditing 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.

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 is not applicable to the Company as it is an unlisted company.

Emphasis of Matter - NIL

Information other than the financial statements and auditors' report thereon

The Company's Board of Directors is responsible for the preparation of the other information. The other information comprises the information included in the Board's Report including Annexures to Board's Report, Business Responsibility Report but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the 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.

Management's responsibility for the financial statements

The Company's Board of Directors are responsible for the matters stated in section 134 (5) of the Act with respect to the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Company in accordance with the accounting principles generally accepted in India, including the accounting standards specified under section 133 of the Act. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding 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 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.

The 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 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 :

- 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.

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

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, except for the matters stated in Paragraph h (6) of 143(3)(h) below, on reporting under Rule 11(g) of the Companies (Audit and Auditors) Rules, 2014.
- (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 financial statements comply with the accounting standards specified under section 133 of the Act, read with rule 7 of the Companies (Accounts) Rules, 2014, as amended from time to time;
- (e) On the basis of the written representations received from the directors as on March 31, 2026 taken on record by the board of directors, none of the directors is disqualified on March 31, 2026 from being appointed as a director in terms of Sec. 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**". Our report expresses an unmodified opinion on the adequacy and operating effectiveness of the Company's internal financial controls over financial reporting;
- (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, there is no Remuneration paid to Directors.
- (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, we report that :
 - 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; and
 - 3. The Company does not have any amount required to be transferred to the Investor Education and Protection Fund.
 - 4. The management has represented that, to the best of its knowledge and belief, other than as disclosed in the notes to the accounts,
 - i. 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; and

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

5. In our opinion and according to the information and explanations given to us, the company has declared and paid dividend during the year and has complied with the provisions of Section 123 of the Companies Act, 2013 and the dividends have been credited to the individual accounts of the members as per provisions of the Notifications of the Ministry of Corporate Affairs, New Delhi.

6. Proviso to Rule 3(1) of the Companies (Accounts) Rules, 2014 for maintaining books of account using accounting software which has a feature of recording audit trail (edit log) facility is applicable to the Company. Based on our Examination, the Company has used an accounting software which is operated by a Third Party Software Service Provider for maintaining its Books of Account and in the absence of control report, we are unable to comment whether Audit Trail Feature of the said Software was enabled and operated throughout the year for all relevant transactions recorded in the Software or whether there were any instances of the Audit Trail Feature been tampered with.

(i) As required by the Companies (Auditor's Report) Order, 2020 issued by the Central Government 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.



For P.T. PONNAIAH & CO.,
Chartered Accountants,

(P.T. PONNAIAH)

Partner.

ICAI Membership No.019873.

Firm Registration No.002669-S

UDIN : 260169873JSJCFT7456

Place : Chennai

Date : 31.08.2026

P.T. PONNAIAH & CO.,
Chartered Accountants

Old No.72B, New No.36, I Floor, L Block 21st Street, Anna Nagar East, Chennai -600 102.
☎ : 2620 2221, 2628 2221

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 **SREEVARI NIDHI LIMITED** of even date).

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 the "Annexure A" a statement on the matters specified in paragraphs 3 and 4 of the Order, to the extent applicable.

1. In respect of the Company's Property Plant & Equipment :

a) In our opinion and according to the information and explanations given to us, the Company is maintaining proper records showing full particulars, including quantitative details and situation of Property Plant & Equipment. The Company does not have any Intangible Assets.

b) The Company has a program of verification to cover all the items of Property Plant & Equipment in a phased manner which, in our opinion, is reasonable having regard to the size of the Company and the nature of its assets. Pursuant to the program, certain Property Plant & Equipment were physically verified by the management during the year. According to the information and explanations given to us, no material discrepancies were noticed on such verification.

c) According to the information and explanations given to us and the records examined by us, and there is immovable property of Land owned by the company and as the premises are held under lease, the relevant rental / lease agreements are in the name of the company.

d) The Company has not revalued its Property Plant & Equipment during the year. Accordingly, Clause(i)(d) of paragraph 3 of the Order is not applicable to the company.

e) In our opinion and according to the information and explanations given to us, there are no proceedings initiated or are pending against the Company for holding any benami property under the Benami Transactions (Prohibition) Act, 1988 (45 of 1988) and rules made thereunder. Accordingly, Clause (i) (e) of paragraph 3 of the Order is not applicable to the company.

2. The Company is a NIDHI Company functioning as per the provisions of the NIDHI Rules, 2014. Therefore, it does not hold any physical inventories. Accordingly, Clause (ii) of paragraph 3 of the Order is not applicable to the company.

3. a) In our opinion and according to information and explanation given to us, the Company has not made investments in/ provided any guarantee or security/ granted any loans or advances in the nature of loans, secured or unsecured to companies, firms, Limited Liability Partnerships or other parties. Accordingly, Clause (iii) of paragraph 3 of the Order is not applicable to the company.

b) The Company does not have any subsidiaries, joint ventures and associates.

c) The aggregate amount during the year and balance outstanding at the balance sheet date with respect to loans or advances and guarantees or security to other than subsidiaries, joint ventures and associates is NIL.

d) In our opinion and according to information and explanation given to us, 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 and guarantees provided are not prejudicial to the company's interest.

e) In our opinion and according to information and explanation given to us, 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 the repayments or receipts are regular;

f) In our opinion and according to information and explanation given to us, there are no amounts overdue for more than ninety days.

g) In our opinion and according to information and explanation given to us, there are loan or advance in the nature of loan granted which has fallen due during the year, has been renewed or extended or fresh loans granted to settle the overdues of existing loans given to the same parties.

4. The company has not made any loans, investments, guarantees and security on which provisions of section 185 and 186 of the Companies Act 2013 are applicable. Therefore, the provisions of clause (iv) of paragraph 3 of the Order is not applicable to the company.

5. The Company, being a NIDHI Company, has accepted Deposits from its Shareholders and has complied with the Directions issued as per the Notifications of the Ministry of Corporate Affairs and Nidhi Rules, 2014. Accordingly, the relevant provisions of the Act and Paragraph 3(v) of the Order are not applicable.

6. The Central Government of India has not prescribed the maintenance of cost records under sub-section (1) of section 148 of the Act for any of the activities of the company and accordingly paragraph 3 (vi) of the order is not applicable.

7. In our opinion and according to the information and explanations given to us :

a) Amounts deducted / accrued in the books of account in respect of undisputed statutory dues including goods and services tax, provident fund, employees' state insurance, income-tax, sales-tax, service tax, duty of customs, duty of excise, value added tax, cess and other material statutory dues have been generally regularly deposited by the Company with the appropriate authorities.

b) No undisputed amounts payable in respect of goods and services tax, provident fund, employees' state insurance, income-tax, sales-tax, service tax, duty of customs, duty of excise, value added tax, cess and other material statutory dues were in arrears as at March 31, 2026 for a period of more than six months from the date they became payable.

c) There are no statutory dues referred to in sub-clause (a), which have not been deposited on account of dispute.

8. In our opinion and according to the information and explanations given to us, there are no transactions not recorded in the books of account that have been surrendered or disclosed as income during the year in the tax assessments under the Income Tax Act, 1961 (43 of 1961). Accordingly, paragraph 3 (viii) of the Order is not applicable.

9. a) In our opinion and according to the information and explanations given to us, the Company has not defaulted in repayment of loans, Deposits or other borrowings or in the payment of interest thereon to any lender during the year.

b) In our opinion and according to the information and explanations given to us, the Company is not declared as a wilful defaulter by any bank or financial institution or other lender.

c) The Company has not obtained any Term Loan during the year and hence the clause relating to application is not applicable.

d) In our opinion and according to the information and explanations given to us, funds raised on short term basis have not been utilised for long term purposes.

e) The Company does not have any subsidiaries/ associates/ joint-ventures and accordingly, paragraphs 3 (ix) (e) and 3 (ix) (f) of the Order are not applicable.

f) Accordingly, the clause relating to raising of loan on the pledge of securities held in its subsidiaries, joint ventures or associate companies is not applicable. In our opinion and according to the information and explanations given to us, the company has not defaulted in repayment of the aforesaid loans raised.

10. a) In our opinion and according to the information and explanations given to us, the Company has not raised any money by way of initial public offer or further public offer (including debt instruments) during the year. Accordingly, paragraph 3 (x) (a) of the Order is not applicable. However, being a NIDHI Company, Shares are issued to the members for the purpose of transacting with the Company and also for raising the Net Owned Fund required for complying with the Notifications of the Ministry of Corporate Affairs.

b) In our opinion and according to the information and explanations given to us, the Company has not made any preferential allotment or private placement of shares or convertible debentures (fully, partially or optionally convertible) during the year. Accordingly, paragraph 3 (x) (b) of the Order is not applicable.

11. a) To the best of our knowledge and according to the information and explanations given to us, no fraud by the Company or no material fraud on the Company by any person has been noticed or reported during the year. Accordingly, paragraph 3 (xi) (a) of the Order is not applicable.

b) Since there is no fraud by the Company or no material fraud on the Company by any person has been noticed or reported during the year, paragraph 3 (xi) (b) of the Order is not applicable.

c) To the best of our knowledge and according to the information and explanations given to us, no whistle-blower complaints, have been received by the Company during the year.

12. In our opinion and according to the information and explanations given to us, the Company being a NIDHI Company :

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

b) is maintaining 10% unencumbered term deposits as specified in the Nidhi Rules, 2014 to meet out the liability; and

c) there has been no default in payment of interest on deposits or repayment thereof for any period.

13. In our opinion and according to the information and explanations given to us, the transactions with the related parties are in compliance with section 177 and 188 of the Act. Where applicable, the details of such transactions have been disclosed in the financial statements as required by the applicable accounting standards.

14. a) In our opinion and according to the information and explanations given to us, the Company does not have any internal audit system for the verification of the financial transactions.

b) The internal control systems and findings of the staff and Directors with respect to the transactions for the year under audit were considered by us, as part of our audit procedures.

15. In our opinion and according to the information and explanations given to us, the Company has not entered into non-cash transactions with directors or persons connected with them. Accordingly, paragraph 3 (xv) of the Order is not applicable.

16. a) In our opinion and according to the information and explanations given to us, the Company is not required to be registered under section 45-IA of the Reserve Bank of India Act 1934. The Company is a NIDHI Company having transactions only with members of the Company and has complied with the provisions of the Nidhi Rules, 2014.

b) In our opinion and according to the information and explanations given to us, the Company has not conducted any Non-Banking Financial or Housing Finance activities without a valid Certificate of Registration (CoR) from the Reserve Bank of India as per the Reserve Bank of India Act, 1934.

c) In our opinion and according to the information and explanations given to us, the Company is not a Core Investment Company (CIC) as defined in the regulations made by the Reserve Bank of India. Accordingly, paragraph 3 (xvi) (c) of the Order is not applicable.

d) In our opinion and according to the information and explanations given to us, the Company is not a Core Investment Company (CIC) and it does not have any other companies in the Group. Accordingly, paragraph 3 (xvi) (d) of the Order is not applicable.

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

18. There has been no resignation of the statutory auditors during the year. Accordingly, paragraph 3 (xviii) of the Order is not applicable.

19. In our opinion and according to the information and explanations given to us and 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, our knowledge of the board of directors and management plans, there are 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.

20. In our opinion and according to the information and explanations given to us, the Company is not liable under the provisions Section 135 of the Act, related to Corporate Social Responsibility. Accordingly, paragraph 3 (xx) of the Order is not applicable.

21. In our opinion and according to the information and explanations given to us, the Company does not have investments in subsidiaries/ associates or joint venture companies. Accordingly, paragraph 3 (xxi) of the Order is not applicable.



For **P.T. PONNAIAH & CO.,**
Chartered Accountants,

(P.T. PONNAIAH)
Partner.

ICAI Membership No.019873.
Firm Registration No.002669-S
UDIN : 260169873JSJCFT7456

Place : Chennai
Date : 31.08.2026

P.T. PONNAIAH & CO.,
Chartered Accountants

Old No.72B, New No.36, I Floor, L Block 21st Street, Anna Nagar East, Chennai-600 102.

☎ : 2620 2221, 2628 2221

ANNEXURE "B" TO THE INDEPENDENT AUDITOR'S REPORT

(Referred to in paragraph 2 (f) under 'Report on other legal and regulatory requirements' section of our report to the Members of **SREEVARI NIDHI LIMITED** of even date)

Report on the internal financial controls over financial reporting 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 **SREEVARI NIDHI LIMITED** as at March 31, 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. 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, 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 internal financial controls over financial reporting of the Company 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") issued by the Institute of Chartered Accountants of India and the standards on auditing 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 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 assessed risk. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement in 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 control 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 receipts and expenditures of the company are being made only in accordance with authorisations of management and directors of the company; and (iii) 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.

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 of 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 and according to the information and explanations given to us, the Company has, in all material respects, an adequate internal financial control system over financial reporting and such internal financial controls over financial reporting were operating effectively as at March 31, 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 **P.T. PONNAIAH & CO.,**
Chartered Accountants,



(P.T. PONNAIAH)

Partner.

ICAI Membership No.019873.

Firm Registration No.002669-S

UDIN : 260169873JSJCFT7456



Place : Chennai

Date : 31.08.2026

P.T. PONNAIAH & CO.,
Chartered Accountants

Old No.72B, New No.36, I Floor, L Block 21st Street, Anna Nagar East, Chennai - 600 102.
☎ : 2620 2221, 2628 2221

Date : 31.08.2026

CERTIFICATE OF STATUTORY AUDITORS

This is to certify that **SREEVARI NIDHI LIMITED**, Tiruchirappalli has complied with all the directions specified in the Notifications issued by the Ministry of Corporate Affairs from time to time and Nidhi Rules 2014 and the Company has been complying with all the required provisions of the Companies Act, 2013 as applicable to NIDHI Companies and the books of account are maintained in conformity with the accounting principles generally accepted in India.

It is also certified that **SREEVARI NIDHI LIMITED** has complied with the Prudential Norms as required by the Notifications of the Ministry of Corporate Affairs as amended from time to time and Nidhi Rules 2014 and as decided by the Management, Bad debts have been written off in respect of long pending Loans for which recovery proceedings have been initiated and realizations from the earlier bad debts have been duly considered as reduction in the write off amounts/ Income for the year and provision for sub-standard assets has also been created to the extent required and the details are given in Notes on Accounts under Revenue Recognition forming part of the Audited Statements of Accounts of the Company for the year ended 31st March, 2026.



For **P.T. PONNAIAH & CO.,**
Chartered Accountants,

(P.T. PONNAIAH)
Partner.

ICAI Membership No.019873.
Firm Registration No.002669-S
UDIN : 260169873JSJCFT7456

Place : Chennai
Date : 31.08.2026

SREEVARI NIDHI LIMITED, TIRUCHIRAPPALLI
(FORMERLY KNOWN AS SREEVARI BENEFIT SOCIETY LIMITED)

BALANCE SHEET AS AT 31ST MARCH, 2026

(Rupees in Lakhs)

PARTICULARS	Note No.	Reporting Period AS AT 31.03.2026	Reporting Period AS AT 31.03.2025
I. EQUITY AND LIABILITIES			
(1) Shareholders Fund			
a. Share Capital	3	102.54	102.54
b. Reserves & Surplus	4	255.52	215.26
		358.06	317.80
(2) Non-Current Liabilities			
a. Long-term Borrowings	5	841.32	882.98
b. Deferred tax Liabilities (Net)	6	0.30	0.26
(3) Current Liabilities			
a. Short Term Borrowings	7	813.83	635.85
b. Other Current Liabilities	8	5.35	3.34
c. Short-Term Provisions	9	29.50	29.62
TOTAL		2048.36	1869.85
II. ASSETS			
(1) Non-Current Assets			
a. Property, Plant & Equipment and Intangible Assets			
i) Property, Plant & Equipment	10	8.73	9.09
ii) Intangible Assets			
b. Long term Loans & Advances	11	199.77	318.73
c. Other non-current Assets	12	3.00	3.00
(2) Current Assets			
a. Cash & Cash Equivalents	13	245.66	244.60
b. Short term Loans & Advances	14	1462.36	1178.40
c. Other Current Assets	15	128.84	116.03
TOTAL		2048.36	1869.85

Notes to the financial statements

The Accompanying Notes 1 to 21 form part of these Financial Statements.

T.R. Ranganathan

DIRECTOR

C. Meenakshi

DIRECTOR

Vide our Report of even date,
For P.T. PONNAIAH & CO.,
Chartered Accountants,

[Signature]

(P.T. PONNAIAH)

Partner.

ICAI Membership No. 019873.
Firm Registration No.: 002669-S
UDIN : 260169873JSJCFT7456

Place : Tiruchirappalli
Date : 31.08.2026



SREEVARI NIDHI LIMITED, TIRUCHIRAPPALLI
(FORMERLY KNOWN AS SREEVARI BENEFIT SOCIETY LIMITED)

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

(Rupees in Lakhs)

	PARTICULARS	Note No.	FOR THE YEAR ENDED 31.03.2026	FOR THE YEAR ENDED 31.03.2025
	INCOME			
I	Revenue from operations	16	259.10	252.06
II	Other Income	17	8.00	2.02
III	Total REVENUE (I+II)		267.10	254.08
	EXPENSES			
IV	a) Employee Benefits Expenses	18	19.06	17.50
	b) Finance Costs	19	148.06	141.68
	c) Depreciation & Amortization Expenses	20	0.36	0.90
	d) Other Expenses	21	24.90	19.06
	Total EXPENSES		192.38	179.14
V	Profit before tax (III-IV)		74.72	74.93
VI	Tax Expense			
	(1) Current Tax		24.16	19.37
	(2) Deferred Tax (Reduction)		0.04	(0.08)
VII	Profit for the period (V-VI)		50.51	55.64
VIII	Earnings Per Share (For Share Value of Rs.10/-)			
	(1) Basic		4.93	5.43
	(2) Diluted		4.93	5.43
IX	APPROPRIATION			
	Opening Surplus in Statement of Profit & Loss		43.18	22.79
	Profit for the period (VII)		50.51	55.64
			93.69	78.44
	Transfer to General Reserve		30.00	25.00
	Proposed Dividend		10.25	10.25
	Closing Surplus transferred to Balance Sheet		53.44	43.18
			93.69	78.44

Notes to the financial statements

The Accompanying Notes 1 to 21 from part of these Financial Statements.

TR. Ramanathan

DIRECTOR

C. Meenakshi
DIRECTOR

Vide our Report of even date,
For **P.T. PONNAIAH & CO.,**
Chartered Accountants,

[Signature]
(P.T. PONNAIAH)
Partner.

ICAI Membership No.019873.

Firm Registration No.: 002669-S

UDIN : 260169873JSJCFT7456

Place : Tiruchirappalli

Date : 31.08.2026



SREEVARI NIDHI LIMITED, TIRUCHIRAPPALLI
(FORMERLY KNOWN AS SREEVARI BENEFIT SOCIETY LIMITED)

CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST MARCH, 2026.

(Rupees in Lakhs)

	PARTICULARS	FOR THE YEAR ENDED 31.03.2026	FOR THE YEAR ENDED 31.03.2025
A	CASH FLOW FROM OPERATING ACTIVITIES		
	Net Profit Before Tax	74.72	74.93
	Adjustments for :		
	Depreciation	0.36	0.90
	Operating Profit before Working Capital Changes	75.07	75.83
	Adjustments for :		
	Increase / (Decrease) in Other Current Liabilities	1.99	(2.33)
	Decrease / (Increase) in Other Current Assets	(12.80)	(14.52)
	Cash generated from operations	64.27	58.98
	Less : Income Tax paid	(24.29)	(13.66)
	Net Cash flow from Operating activities	39.98	45.32
B	CASH FLOW FROM INVESTING ACTIVITIES		
	Purchase of Fixed Assets	-	-
	Net Cash flow from Investing activities	-	-
C	CASH FLOW FROM FINANCING ACTIVITIES		
	Proceeds from Issue of Equity Shares	0.01	28.79
	Increase in Unsecured Loans (Deposits from Share holders)	140.28	(50.46)
	Increase in Secured Loans (Overdraft)	(3.95)	83.03
	Dividend Paid	(10.25)	(7.37)
	Decrease / (Increase) in Other Non Current Asset		
	Decrease / (Increase) in Loans granted to Share Holders	(165.00)	(113.81)
	Net Cash Flow from financing activities	(38.92)	(59.83)
	Net increase in Cash & Cash Equivalents during the year	1.06	(14.51)
	Cash and Cash equivalents as at beginning of the year	244.60	259.11
	Cash and Cash equivalents as at end of the year	245.66	244.60

Vide our Report of even date,
For P.T. PONNAIAH & CO.,
Chartered Accountants,

T.R. Ramakrishnan

DIRECTOR

C. Meenakshi

DIRECTOR

(Signature)

(P.T. PONNAIAH)

Partner.

ICAI Membership No.019873.
Firm Registration No.: 002669-S
UDIN : 260169873JSJCFT7456



Place : Tiruchirappalli
Date : 31.08.2026

SREEVARI NIDHI LIMITED, TIRUCHIRAPPALLI
(FORMERLY KNOWN AS SREEVARI BENEFIT SOCIETY LIMITED)

Notes Forming Part of the Financial Statements as at 31-03-2026

Note No. 1 : Corporate Information

SREEVARI NIDHI LIMITED is a Public Limited Company domiciled in India and was incorporated under the provisions of the Companies Act, 1956 on 16.07.1986. The company is a notified NIDHI Company and has been complying with the provisions of NIDHI Rules, 2014 and also the provisions of the Companies Act, 1956 and 2013 in the company's business of Accepting Deposits and Lending Secured Loans against Jewels, Immovable Properties and against the Deposits with the Company. The Company has been carrying on the transactions only with members of the Company as required by the provisions of NIDHI Rules, 2014 and Notifications of the Ministry of Corporate Affairs, New Delhi.

Note No. 2 : Significant Accounting Policies

A. Basis of Accounting :

These financial statements have been prepared in accordance with the applicable Accounting Standards issued by the Institute of Chartered Accountants of India under the historical cost convention on accrual basis, the provisions of the Companies Act, 2013 and guidelines issued from time to time and applicable to the Company.

B. Inventories :

The Company being a Nidhi Company does not have any inventory except the stock of stationery.

C. Property, Plant & Equipment and Depreciation :

Property, Plant and Equipments are stated at cost in compliance with relevant Indian Accounting Standards. Depreciation on all assets has been provided as per Schedule II of the Companies Act, 2013 based on the useful life and on pro-rata basis with reference to the Assets acquired during the year.

D. Intangible Assets

The intangible assets (Computer Software acquired for internal use) are nominal and capitalized and included with the Cost of Computers.

E. Revenue Recognition

The Revenue of the company includes Interest on loans which are recognized as per the provisions of the Notification No.GSR 309(E) dated 26.07.2001, Notification No.GSR No.203(E) dated 31.03.2006 and subsequent Notifications issued by Ministry of Corporate Affairs from time to time on Accrual basis. There were few long pending Property Loans for when legal actions have been taken. As the recovery is found to be doubtful, the Management had decided to write off such loans as Bad debts and charged to the Profit and Loss Account in the earlier years. There was recovery of amounts from the write off accounts and the recovery has been treated as income during the year. Provision for Long Pending Property Loans already created is maintained and there is no additional provision required to be created.

F. Expenditure

Expenditure is accounted on accrual basis and provision is made for all known losses and liabilities.

G. Employee Benefits

(i) The employees are not covered under ESI or PF, as the number of employees is below the limit. The company is not contributing towards any other Welfare fund.

(ii) The Company has not made any provision towards Gratuity and the Company is following the procedure of making payments on actual basis at the time of retirement or termination of services at the allowable amount.

H. Foreign Exchange Transactions

There are no Foreign Currency transactions during the year

I. Investments

The company is required to maintain 10% of its total deposits (Unsecured Loans) accepted from the Members with Scheduled Banks on month to month basis as per regulatory directives contained in Notification GSR No.555 (E) dated 26.07.2011 and GSR No.308 (E) dated 30.04.2002 and Nidhi Rules 2014. The company is holding total deposits of Rs. 2,45,66,278/- with Banks, which is in excess of 10% of the Total Deposits of Rs.15,76,08,479/- accepted by the company as at 31.03.2026.

J. Taxation

Current tax has been provided to the extent of the amount of tax payable in respect of taxable income for the year for Rs.19,24,247/-. Deferred Tax Liability is created for Rs.3,965/- being the timing difference.

K. Borrowing Costs

No Borrowing cost has been capitalized during the year.

L. Segment Reporting

Disclosure is not required / made in respect of Segment Reporting issued by the Institute of Chartered Accountants of India, considering the nature of the Company's business and its activities/operations which are based on financing activities, in the domestic market.

M. Provisions, Contingent Liabilities and Contingent Assets

During the year, the Company had made payments towards less deduction of TDS, late filing fees, etc. for Rs. 491960/- and the same has been written off by adding with the Provision for Income Tax payable for the year and the same has been reduced from the Accumulated Surplus of the Company.

N. Earning Per Share

The Earning Per Share (Rs.10/-) of the company is Rs. 4.93 as against Rs.5.43 in the previous year.

O. Use of estimates

The preparation of Financial statements of the company require management to make estimates that affect the reported amount of assets and liabilities as at the date of the Financial Statement and the reported amounts includes revenue and expenses. Although these estimates are based on management's best knowledge of current events and actions, actual results may ultimately differ from these estimates, which are recognized in the period in which the results are materialized.

P. Investor Education and Protection Fund

The Company has no amounts pending and required to be transferred to the Investor Education and Protection Fund for the year under review.

Q. Remuneration to Directors :

There is no Remuneration paid to the Directors. Key Guardian Allowances Paid was Rs.75,000/-.

R. Auditor's Remuneration

Particulars	2025-26	2024-25
Amount payable to auditors		
i) Statutory Audit	35400	35400
ii) Tax Audit	35400	35400
Total	<u>70800</u>	<u>70800</u>

S. Related Party Disclosures

The Company has accepted Deposits from Directors which amounts to Rs.46,876/- as at 31.03.2026. (Previous Year Rs.96,876/-).

T. Treatment of Prior Period and Extra Ordinary Items

There are no Prior Period Items and Extra-Ordinary Items incurred during the year.

U. General

The clauses relating to Inventory, Quantitative Details, Sundry Debtors, Sundry Creditors and Payables to SSI Units are not applicable to the Company.

SREEVARI NIDHI LIMITED, TIRUCHIRAPPALLI
(FORMERLY KNOWN AS SREEVARI BENEFIT SOCIETY LIMITED)
NOTES ATTACHED TO BALANCE SHEET AS AT 31ST MARCH, 2026

NOTE NO. 3 SHARE CAPITAL :	AS AT 31.03.2026	AS AT 31.03.2025
	(Rupees in Lakhs)	
A. <u>AUTHORISED :</u>		
10,00,000 Equity Shares of Re. 1/- each	10.00	10.00
14,00,000 Equity Shares of Rs. 10/- each	140.00	140.00
	<u>150.00</u>	<u>150.00</u>
B. <u>ISSUED, SUBSCRIBED & FULLY PAID-UP :</u>		
8,98,473 Equity Shares of Re. 1/- each	8.98	8.98
9,35,634 Equity Shares of Rs. 10/- each	93.56	93.55
	<u>102.54</u>	<u>102.53</u>

List of Shareholders holding more than 5% of Equity Shares of the company

NAME	% of Shares		Value of Share Holding (Rs.)	
	31.03.2026	31.03.2025	31.03.2026	31.03.2025
Devikala	17.74	17.74	1818914	1818914
T.R.Ramanathan	10.17	10.17	1042903	1042903
Meenakshi Chokkalingam	14.43	14.43	1478703	1478703
Ganesh Palaniappan	6.57	6.57	674042	674042
Vallikkannu Sockalingam	7.78	7.78	798032	798032
G. Kanthimathy	8.83	8.83	905882	905882
Chokkalingam Palaniappan	11.20	11.20	1148832	1148832
Manonmani Ramanathan	10.86	10.86	1113042	1113042
Sockalingam T	8.90	8.90	913042	913042

Details of Shares held by Promoters - NIL

NOTE NO. 4.

RESERVES AND SURPLUS :

General Reserve - Opening	172.08		
Add : Transferred during the year	30.00	202.08	172.08
Surplus in Profit & Loss A/c.		53.44	43.18
		<u>255.52</u>	<u>215.26</u>

NOTE NO. 5

LONG-TERM BORROWINGS

Unsecured Loans (Deposits from Share holders)			
Fixed Deposits	903.75		838.74
Cumulative Deposits	621.39		555.48
Recurring Deposits	32.61		31.64
Savings Deposits	18.33		9.94
	<u>1576.08</u>		<u>1435.80</u>
Less : Deposits maturing within a period of 12 months transferred to Short-term Borrowings	734.76		552.82
	<u>841.32</u>		<u>882.98</u>

The above Unsecured Loans are received by the Company from the Shareholders and being a NIDHI Company, the company is entitled to accept deposits within the ratio of 1:20 on the Net Owned Funds (NOF).

NOTE NO. 6.

DEFERRED TAX LIABILITY

Deferred Tax Liability - Opening	0.26		0.34
Add : Created for the year	0.04		(0.08)
	<u>0.30</u>		<u>0.26</u>

NOTE NO. 7

SHORT-TERM BORROWINGS

a. <u>Secured Loans</u>			
IDBI Bank - Current A/c. (OD against FD)	79.07		83.03
b. <u>Unsecured Loans (Deposits from Share holders)</u>			
Deposits maturing within a period of 12 months	734.76		552.82
	<u>813.83</u>		<u>635.85</u>

NOTE NO. 8**OTHER CURRENT LIABILITIES :**

Interest Due on Deposits	0.59	-
Sundry Creditors / Advances	0.93	0.38
T D S. Payable	1.65	1.50
Outstanding Expenses	1.75	1.03
Locker Caution Deposits	0.43	0.43
	<u>5.35</u>	<u>3.34</u>

NOTE NO. 9**SHORT-TERM PROVISIONS :**

Provision for Income-tax	19.25	19.37
Proposed Dividend	10.25	10.25
	<u>29.50</u>	<u>29.62</u>

NOTE NO. 10 NON-CURRENT ASSETS :**PROPERTY, PLANT&EQUIPMENT AND INTANGIBLES.**

As per the Schedule of Property, Plant & Equipment and Intangibles with details of Gross Block, Depreciation and Net Block separately enclosed.

<u>8.73</u>	<u>9.09</u>
-------------	-------------

NOTE NO. 11 LONG TERM LOANS AND ADVANCES :

Property Loans - Recoverable after a period of 12 months transferred from Short term Loans and Advances

<u>199.77</u>	<u>318.73</u>
---------------	---------------

NOTE NO. 12 OTHER NON-CURRENT ASSETS :

Rental Advance	3.00	3.00
	<u>3.00</u>	<u>3.00</u>

NOTE NO. 13 CASH AND CASH EQUIVALENTS

Cash in Hand	1.36	8.66
<u>Cash at Banks</u>		
ICICI Bank, Chennai	0.15	0.15
DBS Bank, Chennai	0.87	1.41
IDBI Bank - Trichy	0.49	0.97
Indian Overseas Bank - Palakarai Branch	0.18	0.17
Fixed Deposit with Bandhan Bank	9.40	9.28
Fixed Deposit with IDBI Bank Limited	95.04	93.17
Fixed Deposit with Suryoday Bank	108.29	97.14
Fixed Deposit with Equitas Bank	29.88	27.66
Short-term Deposit with IDBI Bank	-	6.00
	<u>245.66</u>	<u>244.60</u>

NOTE NO. 14 SHORT TERM LOANS & ADVANCES

(Secured Loans granted to the Shareholders against Security of Immovable Properties and Gold Jewellery)

Property Loans	270.05	373.90
Jewel Loans	1346.16	1131.51
Deposit Loans - LOD	77.69	23.49
	<u>1693.90</u>	<u>1528.90</u>

Less : Provision for NPA Loans - Property Loans

<u>31.77</u>	<u>31.77</u>
--------------	--------------

Less : Recoverables after 12 months transferred

<u>1662.13</u>	<u>1497.13</u>
<u>199.77</u>	<u>318.73</u>
<u>1462.36</u>	<u>1178.40</u>

NOTE NO. 15 OTHER CURRENT ASSETS

Interest Accrued on Loans	76.07	69.30
Stock of Stationery	0.24	0.26
Interest Accrued on Bank Deposits	32.84	25.62
Tax Deducted at Sources (For the Year)	2.09	3.75
Advance Income-tax (31.03.2026)	13.50	13.00
Income Tax (Earlier Years)	4.10	4.10
	<u>128.84</u>	<u>116.04</u>

SREEVARI NIDHI LIMITED, TIRUCHIRAPPALLI

NOTES ATTACHED TO STATEMENT OF PROFIT AND LOSS FOR THE YEAR ENDED 31ST MARCH, 2026

	<u>YEAR ENDED</u> <u>31.03.2026</u>	<u>YEAR ENDED</u> <u>31.03.2025</u>
	(Rupees in Lakhs)	
NOTE NO. 16		
<u>REVENUE FROM OPERATIONS</u>		
Interest on Loans	238.08	232.43
Bank Interest Received	20.88	19.55
Locker Rent Received	0.14	0.08
	<u>259.10</u>	<u>252.06</u>
NOTE NO. 17		
<u>OTHER INCOME</u>		
Miscellaneous Income	7.91	1.75
Interest on IT Refund	0.09	0.27
	<u>8.00</u>	<u>2.02</u>
NOTE NO. 18		
<u>EMPLOYEE BENEFIT EXPENSES</u>		
Establishment Charges	18.69	16.66
Staff Refreshments	0.37	0.84
	<u>19.06</u>	<u>17.50</u>
NOTE NO. 19		
<u>FINANCE COSTS</u>		
Interest paid to Shareholders on the Deposits accepted by the Company under Unsecured Loans	141.49	135.82
Interest & Bank Charges	6.57	5.86
	<u>148.06</u>	<u>141.68</u>
NOTE NO. 20		
<u>DEPRECIATION & AMORTIZATION EXPENSES</u>		
As per Schedule of Property, Plant & Equipments and Intangible Separately enclosed	<u>0.36</u>	<u>0.90</u>
NOTE NO. 21		
<u>OTHER EXPENSES</u>		
Rent & Maintenance	5.13	4.73
Electricity Charges	0.41	0.36
Filing Fees & Expenses	0.45	0.92
Legal Fees & Expenses	2.33	0.48
Printing & Stationery	0.42	0.46
Postage & Couriers	0.18	0.18
Telephones & Internet	0.33	0.32
Jewel Appraiser Charges	0.08	0.07
Bad Debts written off	-	0.71
Travelling & Conveyance	8.58	5.30
Insurance	2.89	2.34
Meeting Expenses	0.74	0.73
Repairs & Maintenance	0.60	0.85
Key Guardian Allowances	0.75	-
Audit Fees - As Auditor	0.35	0.35
- Tax Audit	0.35	0.35
- Expenses	0.35	0.30
Subscriptions Paid	0.40	0.10
Website / Computer Maintenance	0.13	0.14
Rates & Taxes	0.25	0.11
General Expenses	0.18	0.26
	<u>24.90</u>	<u>19.06</u>

SREEVARI NIDHI LIMITED - TIRUCHIRAPPALLI
(FORMERLY KNOWN AS SREEVARI BENEFIT SOCIETY LIMITED)

NOTE NO.10 & 20 - SCHEDULE OF PROPERTY, PLANT AND EQUIPMENT AND INTANGIBLES FOR THE YEAR ENDED 31ST MARCH, 2026

(Rupees in Lakhs)

Sl. No.	Description	GROSS BLOCK			Useful Life (Yrs)	DEPRECIATION			NET BLOCK	
		As at 01.04.2025	Additions	Deletions		As at 31.03.2026	Upto 01.04.2025	For the Year	Upto 31.03.2026	As at 31.03.2025
10.1	<u>Property, Plant and Equipments</u>									
a)	Land	3.53	-	-	-	3.53	-	-	-	3.53
b)	Furniture & Fittings	8.35	-	-	10	8.35	7.94	-	7.94	0.42
c)	Electrical Fittings	1.30	-	-	10	1.30	1.08	0.10	1.19	0.22
d)	Office Equipments	0.91	-	-	5	0.91	0.84	0.02	0.86	0.07
e)	Safe Vault - Civil Works	7.41	-	-	30	7.41	2.68	0.23	2.91	4.73
f)	Computers & Accessories	2.33	-	-	3	2.33	2.21	-	2.21	0.12
	TOTAL =	23.83	-	-		23.83	14.75	0.36	15.10	9.09
	PREVIOUS YEAR	23.83	-	-		23.83	13.85	0.90	14.75	9.09

SREEVARI NIDHI LIMITED, TIRUCHIRAPPALLI

(FORMERLY KNOWN AS SREEVARI BENEFIT SOCIETY LIMITED)

Additional Regulatory Information for the year ended 31.03.2026.**I Title deeds of immovable Property not held in name of the Company**

Relevant line items in the Balance sheets	Descriptions of Item of property	Gross carrying Value	Title deeds of immovable Property not held in name of the Company	Whether title deed holder is a promotor, director or relative of Promotor/ director or employee of promoters/ director	Property held since which date	Reason for not being held in the name of company
		NIL				

II Where the Company has revalued its Property, Plant and Equipment, the company shall disclose as to whether the revaluation is based on the valuation by a registered valuer as defined under rule 2 of the Companies (Registered Valuers and Valuation) Rules, 2017 - **NIL**

III Where Loans or Advances in the nature of loans are granted to promoters, directors, KMPs and the related parties (as defined under Companies Act, 2013,) either severally or jointly with any other person, that are - **NIL**

(a) repayable on demand or

(b) without specifying any terms or period of repayment

Type of Borrower	Amount of loan and Advance in the nature of Loan outstanding	Percentage to the total Loans and Advances in the nature of loans
Promoters Directors KMPs Related Parties	NIL	NIL

IV Capital Work In Progress (CWIP)

(a) For Capital-work-in progress, following ageing schedule shall be given

CWIP	Amount in CWIP for a period of				Total
	Less than 1 year	1-2 years	2-3 Years	More than 3 years	
Projects in progress	NIL				
Projects temporarily suspended					

(b) For capital-work-in progress, whose completion is overdue or has exceeded its cost compared to its original plan, following

CWIP	To be Completed in				Total
	Less than 1 year	1-2 years	2-3 Years	More than 3 years	
Project 1	NIL				
Project 2					

V Intangible assets under development:

(a) For Intangible assets under development

Intangible Assets under Development	Amount in CWIP for a period of				Total
	Less than 1 year	1-2 years	2-3 Years	More than 3 years	
Project 1	NIL				
Project 2					

(b) Intangible assets under development completion schedule

Intangible Assets under Development	To be Completed in				Total
	Less than 1 year	1-2 years	2-3 Years	More than 3 years	
Project 1	NIL				
Project 2					

VI Details of Benami Property held - NIL**VII Where the Company has borrowings from banks or financial institutions on the basis of current assets**

(a) whether quarterly returns or statements of current assets filed by the Company with banks or financial institutions are in agreement with the books of accounts. - **NIL**

(b) if not, summary of reconciliation and reasons of material discrepancies, if any to be adequately disclosed - **NIL**

VIII Wilful Defaulter - NIL

a. Date of declaration as wilful defaulter,

b. Details of defaults (amount and nature of defaults),

IX Relationship with Struck off Companies - NIL

Where the company has any transactions with companies struck off under section 248 of the Companies Act, 2013 or section 560 of Companies Act, 1956, the Company shall disclose the following details:-

Name of struck off Company	Nature of transactions with struck-off Company	Balance outstanding	Relationship with the Struck off company, if any, to be disclosed
NIL	Investments in securities	NIL	
	Receivables		
	Payables		
	Shares held by struck-off Company		
	Other outstanding balances (to be specified)		

X Registration of charges or satisfaction with Registrar of Companies - NIL

Where any charges or satisfaction yet to be registered with Registrar of Companies beyond the statutory period, details and reasons thereof shall be disclosed.

XI Compliance with number of layers of companies - NIL

Where the company has not complied with the number of layers prescribed under clause (87) of section 2 of the Act read with Companies (Restriction on number of Layers) Rules, 2017, the name and CIN of the companies beyond the specified layers and the relationship/extent of holding of the company in such downstream companies shall be disclosed.

XII Financial Ratios

Ratios	Numerator	Denominator	Current Reporting Period	Previous Reporting Period	% of Change
Current Ratio	Current Assets	Current Liabilities	2.16	2.30	(0.14)
Debt Equity Ratio	Debt Capital	Shareholder's Equity	4.64	4.79	(0.15)
Debt Service coverage ratio	EBIT	Debt Service (Int+Principal)	-	-	-
Return on Equity Ratio	Profit for the year	Average Shareholder's Equity	15.09	19.94	(4.85)
Inventory Turnover Ratio	COGS	Average Inventory	-	-	-
Trade Receivables turnover ratio	Net Sales	Average trade receivables	-	-	-
Trade payables turnover ratio	Total Purchases (Fuel Cost + Other Expenses + Closing Inventory - Opening Inventory)	Closing Trade Payables	-	-	-
Net capital turnover ratio	Sales	Working capital (CA-CL)	0.27	0.29	(0.02)
Net profit ratio	Net Profit	Sales	28.09	29.53	(1.44)
Return on Capital employed	Earnings before interest and tax	Capital Employed	20.95	23.58	(2.63)
Return on investment	Net Profit	Investment	14.25	17.61	(3.36)

XIII Compliance with approved Scheme(s) of Arrangements - NIL

Where any Scheme of Arrangements has been approved by the Competent Authority in terms of sections 230 to 237 of the Companies Act, 2013, the Company shall disclose that the effect of such Scheme of Arrangements have been accounted for in the books of account of the Company 'in accordance with the Scheme' and 'in accordance with accounting standards' and deviation in this regard shall be explained.

XIV Utilisation of Borrowed funds and share premium: - NIL

Vide our Report of even date,
For P.T.PONNAIAH & CO.,
Chartered Accountants,



(P.T. PONNAIAH)
Partner.

ICAI Membership No.019873
Firm Registration No.: 002669S
UDIN : 260169873JSJCFT7456

Place : Chennai
Date : 31.08.2026




DIRECTOR



DIRECTOR

SREEVARI NIDHI LIMITED
(FORMERLY KNOWN AS SREEVARI BENEFIT SOCIETY LIMITED)

OLD NO.5, NEW NO.9, BIG SOWRASTRA STREET, WORAIYUR, TIRUCHIRAPPALLI-620 003

STATUS : PUBLIC LIMITED COMPANY

ACCOUNTING Y.E : 31.03.2026.

WARD : Com. Ward - Trichy

ASST YEAR : 2026 - 27.

P.A.NO. : AAGCS-8554-E.

Date of Incorporation : 16.07.1986

STATEMENT OF TOTAL INCOME

A. INCOME FROM BUSINESS :-

Net Profit as per Profit & Loss A/c.

Rs.
7471547

Rs.

Add : Inadmissibles :

Depreciation considered separately

35702

7507249

Less : Depreciation allowable under the Income tax Act, 1961
(Under Block System)

51456

7455793

Or

7455790

TAXABLE INCOME -

Tax Payable as per option u/s. 115BAA @ 22%

1640274

INCOME TAX AS PER 115 - JB - Not Applicable (Option Exercised for 115BAA)

Tax Payable (As per 115BAA)

- 1640274

Add : Surcharge @ 10%

- 164027

1804301

Add : Health & Education Cess @ 4 %

- 72172

1876473

Less : T.D.S.

On Interest

208824

Code 194N

208824

Advance-tax

1350000

1558824

317649

Add : Interest u/s 234-B

19059

Interest u/s 234-C

28715

47774

140A - Paid -

365423

Statement u/s.43-B

1) Outstanding Expenses Rs. 175243/- towards Audit Fees & other Administrative Expenses is not covered u/s.43-B and Paid subsequently. There is **no disallowance u/s.43-B.**

2) T.D.S.Payable Rs.164774/- has been paid as follows :

a) T.D.S. on Interest Rs.157274/- by online dated 07.04.2026.

b) T.D.S. on Profession Rs.7500/- by online dated 10.04.2026.

There is **no disallowance u/s.43-B.**

DETAILS OF DIVIDEND

Dividend to be declared 10% of Rs.10254813/-

1025481

Details of Bank Account

Current A/c. with IDBI Bank, Salai Road, Trichy Branch, Current A/c. No.1119102000001656

MICR No.620259003 IFS Code IBKL0001119.



for
seen

For SREEVARI NIDHI LIMITED

ASSESSEE.

DIRECTOR

SREEVARI NIDHI LIMITED, TIRUCHIRAPPALLI - 620 003
(FORMERLY KNOWN AS SREEVARI BENEFIT SOCIETY LIMITED)

DEPRECIATION ALLOWABLE UNDER INCOME-TAX ACT, 1961 (UNDER BLOCK SYSTEM) - 31.03.2026

Description	W.D.V as on 01.04.2025	Additions		Total	Rate	Depre- ciation	W.D.V. as on 31.03.2026
		Before Sept.	After Sept.				
BLOCK - A							
Land	353310	-	-	353310	-	-	353310
BLOCK - B (10%)							
i) Safe Vault - Civil Works	79918	-	-	79918	10%	7992	71926
ii) Furnitures & Fittings & Electrical Fittings	186536			186536	10%	18654	167882
BLOCK - C (15%)							
i) Plant & Machinery	135274	-	-	135274	15%	20291	114983
ii) Office Equipments	27505			27505	15%	4126	23379
BLOCK - D (40%)							
Computers & Accessories	983	-	-	983	40%	393	590
	783526	-	-	783526		51456	732070

DEFERRED TAX LIABILITY

Depreciation as per Income tax

Depreciation as per Accounts

Difference

Deferred Tax Liability @ 25.168%

51456
35702

15754

3965

For SREEVARI NIDHI LIMITED

T.N. Ramakrishnan

ASSEESSEE. **DIRECTOR**



SREEVARI NIDHI LIMITED, TIRUCHIRAPPALLI
(FORMERLY KNOWN AS SREEVARI BENEFIT SOCIETY LIMITED)

BALANCE SHEET AS AT 31ST MARCH, 2026

(Figures in Rupees)

PARTICULARS	Note No.	Reporting Period AS AT 31.03.2026	Reporting Period AS AT 31.03.2025
I. EQUITY AND LIABILITIES			
(1) Shareholders Fund			
a. Share Capital	3	10254813.00	10253623.00
b. Reserves & Surplus	4	25552115.71	21526221.98
		35806928.71	31779844.98
(2) Non-Current Liabilities			
a. Long-term Borrowings	5	84132460.00	88298211.00
b. Deferred tax Liabilities (Net)	6	30482.00	26517.00
(3) Current Liabilities			
a. Short Term Borrowings	7	81383440.40	63584824.73
b. Other Current Liabilities	8	533527.00	334186.00
c. Short-Term Provisions	9	2949728.00	2962198.00
TOTAL		204836566.11	186985781.71
II. ASSETS			
(1) Non-Current Assets			
a. Property, Plant & Equipment and Intangible Assets			
i) Property, Plant & Equipment	10	873137.99	908839.99
ii) Intangible Assets			
b. Long term Loans & Advances	11	19976757.00	31872595.00
c. Other non-current Assets	12	300000.00	300000.00
(2) Current Assets			
a. Cash & Cash Equivalents	13	24566278.12	24459909.72
b. Short term Loans & Advances	14	146236631.00	117840310.00
c. Other Current Assets	15	12883762.00	11604127.00
TOTAL		204836566.11	186985781.71

Notes to the financial statements

The Accompanying Notes 1 to 21 form part of these Financial Statements.


DIRECTOR


DIRECTOR

Vide our Report of even date,
For **P.T. PONNAIAH & CO.,**
Chartered Accountants,


(P.T. PONNAIAH)
Partner.

ICAI Membership No.019873.
Firm Registration No.: 002669-S
UDIN : 260169873JSJCFT7456

Place : Tiruchirappalli
Date : 31.08.2026



SREEVARI NIDHI LIMITED, TIRUCHIRAPPALLI
(FORMERLY KNOWN AS SREEVARI BENEFIT SOCIETY LIMITED)

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

(Figures in Rupees)

	PARTICULARS	Note No.	FOR THE YEAR ENDED 31.03.2026	FOR THE YEAR ENDED 31.03.2025
	INCOME			
I	Revenue from operations	16	25910657.00	25205653.00
II	Other Income	17	800125.00	201951.00
III	Total REVENUE (I+II)		26710782.00	25407604.00
	EXPENSES			
IV	a) Employee Benefits Expenses	18	1906327.00	1750457.00
	b) Finance Costs	19	14805710.97	14168079.65
	c) Depreciation & Amortization Expenses	20	35702.00	89942.00
	d) Other Expenses	21	2491495.30	1905869.49
	Total EXPENSES		19239235.27	17914348.14
V	Profit before tax (III-IV)		7471546.73	7493255.86
VI	Tax Expense			
	(1) Current Tax		2416207.00	1936836.00
	(2) Deferred Tax (Reduction)		3965.00	(7791.00)
VII	Profit for the period (V-VI)		5051374.73	5564210.86
VIII	Earnings Per Share (For Share Value of Rs.10/-)			
	(1) Basic		4.93	5.43
	(2) Diluted		4.93	5.43
IX	APPROPRIATION			
	Opening Surplus in Statement of Profit & Loss		4318217.98	2279369.12
	Profit for the period (VII)		5051374.73	5564210.86
			9369592.71	7843579.98
	Transfer to General Reserve		3000000.00	2500000.00
	Proposed Dividend		1025481.00	1025362.00
	Closing Surplus transferred to Balance Sheet		5344111.71	4318217.98
			9369592.71	7843579.98

Notes to the financial statements

The Accompanying Notes 1 to 21 form part of these Financial Statements.

T.R. Ramasubramanian
DIRECTOR

C. Meenakshi
DIRECTOR

Vide our Report of even date,
For **P.T. PONNAIAH & CO.,**
Chartered Accountants,

[Signature]
(P.T. PONNAIAH)
Partner,

ICAI Membership No.019873.
Firm Registration No.: 002669-S
UDIN : 260169873JSJCFT7456

Place : Tiruchirappalli
Date : 31.08.2026



SREEVARI NIDHI LIMITED, TIRUCHIRAPPALLI
(FORMERLY KNOWN AS SREEVARI BENEFIT SOCIETY LIMITED)

CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST MARCH, 2026.

	PARTICULARS	FOR THE YEAR ENDED 31.03.2026	FOR THE YEAR ENDED 31.03.2025
A	CASH FLOW FROM OPERATING ACTIVITIES		
	Net Profit Before Tax	7471546.73	7493255.86
	Adjustments for :		
	Depreciation	35702.00	89942.00
	Operating Profit before Working Capital Changes	7507248.73	7583197.86
	Adjustments for :		
	Increase / (Decrease) in Other Current Liabilities	199341.00	(232950.00)
	Decrease / (Increase) in Other Current Assets	(1279635.00)	(1451756.00)
	Cash generated from operations	6426954.73	5898491.86
	Less : Income Tax paid	(2428796.00)	(1366177.00)
	Net Cash flow from Operating activities	3998158.73	4532314.86
B	CASH FLOW FROM INVESTING ACTIVITIES		
	Purchase of Fixed Assets	-	-
	Net Cash flow from Investing activities	-	-
C	CASH FLOW FROM FINANCING ACTIVITIES		
	Proceeds from Issue of Equity Shares	1190.00	2879010.00
	Increase in Unsecured Loans (Deposits from Share holders)	14027948.00	(5045637.00)
	Increase in Secured Loans (Overdraft)	(395083.33)	8302504.90
	Dividend Paid	(1025362.00)	(737461.00)
	Decrease / (Increase) in Other Non Current Asset	(16500483.00)	(11381432.00)
	Decrease / (Increase) in Loans granted to Share Holders	(3891790.33)	(5983015.10)
	Net Cash Flow from financing activities		
	Net increase in Cash & Cash Equivalents during the year	106368.40	(1450700.24)
	Cash and Cash equivalents as at beginning of the year	24459909.72	25910609.96
	Cash and Cash equivalents as at end of the year	24566278.12	24459909.72

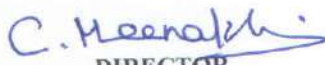
Vide our Report of even date,
For **P.T. PONNAIAH & CO.,**
Chartered Accountants.


(P.T. PONNAIAH)

Partner.

ICAI Membership No.019873.
Firm Registration No.: 002669-S
UDIN : 260169873JSJCF7456


DIRECTOR


DIRECTOR

Place : Tiruchirappalli
Date : 31.08.2026



SREEVARI NIDHI LIMITED, TIRUCHIRAPPALLI
(FORMERLY KNOWN AS SREEVARI BENEFIT SOCIETY LIMITED)
NOTES ATTACHED TO BALANCE SHEET AS AT 31ST MARCH, 2026

NOTE NO. 3 SHARE CAPITAL :	AS AT 31.03.2026 Rs. P.	AS AT 31.03.2025 Rs. P.
A. AUTHORISED :		
10,00,000 Equity Shares of Re. 1/- each	1000000.00	1000000.00
14,00,000 Equity Shares of Rs. 10/- each	14000000.00	14000000.00
	<u>15000000.00</u>	<u>15000000.00</u>
B. ISSUED, SUBSCRIBED & FULLY PAID-UP :		
8,98,473 Equity Shares of Re. 1/- each	898473.00	898473.00
9,35,634 Equity Shares of Rs. 10/- each	9356340.00	9355150.00
	<u>10254813.00</u>	<u>10253623.00</u>

List of Shareholders holding more than 5% of Equity Shares of the company

NAME	% of Shares		Value of Share Holding (Rs.)	
	31.03.2026	31.03.2025	31.03.2026	31.03.2025
Devikala	17.74	17.74	1818914	1818914
T.R.Ramanathan	10.17	10.17	1042903	1042903
Meenakshi Chokkalingam	14.43	14.42	1478703	1478703
Ganesh Palaniappan	6.57	6.57	674042	674042
Vallikkannu Sockalingam	7.78	7.78	798032	798032
G.Kanthimathy	8.83	8.83	905882	905882
Chokkalingam Palaniappan	11.20	11.20	1148832	1148832
Manonmani Ramanathan	10.86	10.86	1113042	1113042
Sockalingam T	8.90	8.91	913042	913042

Details of Shares held by Promoters - NIL

NOTE NO. 4

RESERVES AND SURPLUS :

General Reserve - Opening	17208004.00		
Add : Transferred during the year	3000000.00	20208004.00	17208004.00
Surplus in Profit & Loss A/c.		5344111.71	4318217.98
		<u>25552115.71</u>	<u>21526221.98</u>

NOTE NO. 5

LONG-TERM BORROWINGS

Unsecured Loans (Deposits from Share holders)

Fixed Deposits	90374781.00	83873956.00
Cumulative Deposits	62139018.00	55547958.00
Recurring Deposits	3261402.00	3164183.00
Savings Deposits	1833277.83	994433.83
	<u>157608478.83</u>	<u>143580530.83</u>

Less : Deposits maturing within a period of 12 months transferred to Short-term Borrowings

73476018.83	55282319.83
<u>84132460.00</u>	<u>88298211.00</u>

The above Unsecured Loans are received by the Company from the Shareholders and being a NIDHI Company, the company is entitled to accept deposits within the ratio of 1:20 on the Net Owned Funds (NOF).

NOTE NO. 6

DEFERRED TAX LIABILITY

Deferred Tax Liability - Opening	26517.00	34308.00
Add : Created for the year	3965.00	(7791.00)
	<u>30482.00</u>	<u>26517.00</u>

NOTE NO. 7

SHORT-TERM BORROWINGS

a. Secured Loans

IDBI Bank - Current A/c. (OD against FD)	7907421.57	8302504.90
--	------------	------------

b. Unsecured Loans (Deposits from Share holders)

Deposits maturing within a period of 12 months	73476018.83	55282319.83
	<u>81383440.40</u>	<u>63584824.73</u>

NOTE NO. 8**OTHER CURRENT LIABILITIES :**

Interest Due on Deposits	58391.00	-
Sundry Creditors / Advances	91919.00	37883.00
T.D.S. Payable	164774.00	150210.00
Outstanding Expenses	175243.00	102893.00
Locker Caution Deposits	43200.00	43200.00
	533527.00	334186.00

NOTE NO. 9**SHORT-TERM PROVISIONS :**

Provision for Income-tax	1924247.00	1936836.00
Proposed Dividend	1025481.00	1025362.00
	2949728.00	2962198.00

NOTE NO. 10 NON-CURRENT ASSETS :**PROPERTY, PLANT & EQUIPMENT AND INTANGIBLES:**

As per the Schedule of Property, Plant & Equipment and Intangibles with details of Gross Block, Depreciation and Net Block separately enclosed.

873137.99	908839.99
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NOTE NO. 11 LONG TERM LOANS AND ADVANCES :

Property Loans - Recoverable after a period of 12 months transferred from Short term Loans and Advances

19976757.00	31872595.00
--------------------	--------------------

NOTE NO. 12 OTHER NON-CURRENT ASSETS :

Rental Advance

300000.00	300000.00
300000.00	300000.00

NOTE NO. 13 CASH AND CASH EQUIVALENTS

Cash in Hand	135917.00	866412.00
Cash at Banks		
ICICI Bank, Chennai	14561.10	14561.10
DBS Bank, Chennai	87437.42	141134.42
IDBI Bank - Trichy	49140.66	96879.66
Indian Overseas Bank - Palakarai Branch	17912.69	16912.69
Fixed Deposit with Bandhan Bank	939937.00	927626.00
Fixed Deposit with IDBI Bank Limited	9504295.48	9316830.08
Fixed Deposit with Suryoday Bank	10829227.00	9713543.00
Fixed Deposit with Equitas Bank	2987849.77	2766010.77
Short-term Deposit with IDBI Bank	-	600000.00
	24566278.12	24459909.72

NOTE NO. 14 SHORT TERM LOANS & ADVANCES

(Secured Loans granted to the Shareholders against Security of Immovable Properties and Gold Jewellery)

Property Loans	27005223.00	37389992.00
Jewel Loans	134615755.00	113151321.00
Deposit Loans - LOD	7769371.00	2348553.00
	169390349.00	152889866.00
	3176961.00	3176961.00
	166213388.00	149712905.00
	19976757.00	31872595.00
	146236631.00	117840310.00

Less : Provision for NPA Loans - Property Loans

Less : Recoverables after 12 months transferred

NOTE NO. 15 OTHER CURRENT ASSETS

Interest Accrued on Loans	7606556.00	6930214.00
Stock of Stationery	23910.00	26430.00
Interest Accrued on Bank Deposits	3284243.00	2562436.00
Tax Deducted at Sources (For the Year)	208824.00	374818.00
Advance Income-tax (31.03.2026)	1350000.00	1300000.00
Income Tax (Earlier Years)	410229.00	410229.00
	12883762.00	11604127.00

SREEVARI NIDHI LIMITED, TIRUCHIRAPPALLI

NOTES ATTACHED TO STATEMENT OF PROFIT AND LOSS FOR THE YEAR ENDED 31ST MARCH, 2026

	<u>YEAR ENDED</u> <u>31.03.2026</u>	<u>YEAR ENDED</u> <u>31.03.2025</u>
	Rs. P.	Rs. P.
NOTE NO. 16		
REVENUE FROM OPERATIONS		
Interest on Loans	23808266.00	23242789.00
Bank Interest Received	2088225.00	1955164.00
Locker Rent Received	14166.00	7700.00
	<u>25910657.00</u>	<u>25205653.00</u>
NOTE NO. 17		
OTHER INCOME		
Miscellaneous Income	791057.00	174542.00
Interest on IT Refund	9068.00	27409.00
	<u>800125.00</u>	<u>201951.00</u>
NOTE NO. 18		
EMPLOYEE BENEFIT EXPENSES		
Establishment Charges	1868987.00	1666364.00
Staff Refreshments	37340.00	84093.00
	<u>1906327.00</u>	<u>1750457.00</u>
NOTE NO. 19		
FINANCE COSTS		
Interest paid to Shareholders on the Deposits accepted by the Company under Unsecured Loans	14148535.00	13582155.00
Interest & Bank Charges	657175.97	585924.65
	<u>14805710.97</u>	<u>14168079.65</u>
NOTE NO. 20		
DEPRECIATION & AMORTIZATION EXPENSES		
As per Schedule of Property, Plant & Equipments and Intangible Separately enclosed	<u>35702.00</u>	<u>89942.00</u>
NOTE NO. 21		
OTHER EXPENSES		
Rent & Maintenance	512984.00	472545.00
Electricity Charges	41182.00	36223.00
Filing Fees & Expenses	45394.00	92447.00
Legal Fees & Expenses	232550.00	47650.00
Printing & Stationery	42038.00	46273.00
Postage & Couriers	17852.00	18067.00
Telephones & Internet	32865.00	31633.00
Jewel Appraiser charges	8460.00	6631.00
Bad Debts written off	-	71309.00
Travelling & Conveyance	857693.00	529897.00
Insurance	289287.00	234000.00
Meeting Expenses	74020.00	72740.00
Repairs & Maintenance	59984.00	84552.00
Key Guardian Allowances	75000.00	-
Audit Fees - As Auditor	35400.00	35400.00
- Tax Audit	35400.00	35400.00
- Expenses	35000.00	30000.00
Subscriptions Paid	39800.00	10000.00
Website / Computer Maintenance	13150.00	14400.00
Rates & Taxes	24951.00	10728.00
General Expenses	18485.30	25974.49
	<u>2491495.30</u>	<u>1905869.49</u>

SREEVARI NIDHI LIMITED - TIRUCHIRAPPALLI
(FORMERLY KNOWN AS SREEVARI BENEFIT SOCIETY LIMITED)

NOTE NO.10 & 20 - SCHEDULE OF PROPERTY, PLANT AND EQUIPMENT AND INTANGIBLES FOR THE YEAR ENDED 31ST MARCH, 2026

Sl. No.	Description	GROSS BLOCK				Useful Life (Yrs)	DEPRECIATION			NET BLOCK	
		As at 01.04.2025	Additions	Deletions	As at 31.03.2026		Up to 01.04.2025	For the Year	Up to 31.03.2026	As at 31.03.2026	As at 31.03.2025
10.1	<u>Property, Plant and Equipments</u>										
a)	Land	353310.00	-	-	353310.00	-	-	-	-	353310.00	353310.00
b)	Furniture & Fittings	835475.99	-	-	835475.99	10	793701.00	-	793701.00	41774.99	41774.99
c)	Electrical Fittings	130077.00	-	-	130077.00	10	108265.00	10442.00	118707.00	11370.00	21812.00
d)	Office Equipments	90589.00	-	-	90589.00	5	83664.00	2396.00	86060.00	4529.00	6925.00
e)	Safe Vault - Civil Works	741083.00	-	-	741083.00	30	267713.00	22864.00	290577.00	450506.00	473370.00
f)	Computers & Accessories	232950.00	-	-	232950.00	3	221302.00	-	221302.00	11648.00	11648.00
	TOTAL =	2383484.99	-	-	2383484.99		1474645.00	35702.00	1510347.00	873137.99	908839.99
	PREVIOUS YEAR	2383484.99	-	-	2383484.99		1384703.00	89942.00	1474645.00	908839.99	998781.99

SREEVARI NIDHI LIMITED
(FORMERLY KNOWN AS SREEVARI BENEFIT SOCIETY LIMITED)

OLD NO.5, NEW NO.9, BIG SOWRASTRA STREET,
WORAIYUR, TIRUCHIRAPPALLI - 620 003

WORAIYUR BRANCH

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2026.

	Rs. P.		Rs. P.
To Interest Paid to Shareholders on Deposits	13620003.00	By Interest Received on Loans	11386698.00
„ Establishment Charges	600.00	„ Bank Interest Received	
„ Insurance	289287.00	(TDS - 208824)	2088225.00
„ Staff Refreshments	17846.00	„ Locker Rent Received	14166.00
„ Building Rent & Maintenance Paid	376200.00	„ Miscellaneous Income	791057.00
„ Electricity Charges	26850.00		
„ Filing Fees & Expenses	45394.00		
„ Printing & Stationery	34918.00		
„ Jewel Appraiser Charges	8460.00		
„ Postage & Couriers	15363.00		
„ Telephones	21549.00		
„ Travelling & Conveyance	28992.00		
„ Subscriptions Paid	39800.00		
„ Legal Fees & Expenses	32550.00		
„ Repairs & Maintenance	19340.00		
„ Computer Maintenance	12500.00		
„ Interest & Bank Charges	657175.97		
„ Audit Fees - As Auditor	35400.00		
- Tax Audit	35400.00		
- Expenses	35000.00		
„ General Expenses	16234.30		
„ Depreciation	35702.00		
„ Net Loss trf. to Central Office - Chennai	(1124418.27)		
	<u>14280146.00</u>		<u>14280146.00</u>

Place : Tiruchirappalli
Date : 31.08.2026


DIRECTOR


DIRECTOR

BALANCE SHEET AS AT 31ST MARCH, 2026.DIRECTOR

SREEVARI NIDHI LIMITED - TIRUCHIRAPPALLI
WORAIYUR BRANCH

(FORMERLY KNOWN AS SREEVARI BENEFIT SOCIETY LIMITED)

SCHEDULE OF FIXED ASSETS - 31.03.2026

Sl. No.	Description	GROSS BLOCK				Useful Life (Yrs)	DEPRECIATION				NET BLOCK	
		As at 01.04.2025	Additions	Deletions	As at 31.03.2026		Upto 01.04.2025	For the Year	Upto 31.03.2026	As at 31.03.2025	As at 31.03.2024	
1	Land	353310.00	-	-	353310.00	-	-	-	353310.00	-	353310.00	
2	Furniture & Fittings	835475.99	-	-	835475.99	10	-	793701.00	41774.99	793701.00	41774.99	
3	Electrical Fittings	130077.00	-	-	130077.00	10	10442.00	108265.00	11370.00	118707.00	21812.00	
4	Office Equipments	90589.00	-	-	90589.00	5	2396.00	83664.00	4529.00	86060.00	6925.00	
5	Safe Vault - Civil Works	741083.00	-	-	741083.00	30	22864.00	267713.00	450506.00	290577.00	473370.00	
6	Computers & Accessories	232950.00	-	-	232950.00	3	-	221302.00	11648.00	221302.00	11648.00	
		2383484.99	-	-	2383484.99		35702.00	1474645.00	873137.99	1510347.00	908839.99	

Place : Tiruchirappalli
Date : 31.08.2026

DIRECTOR

C. Meenakshi
DIRECTOR

Client

SREEVARI NIDHI LIMITED
(FORMERLY KNOWN AS SREEVARI BENEFIT SOCIETY LIMITED)

NO.29/B, PARUTTAKARA STREET, PALAKARAI, TIRUCHIRAPALLI - 620 001.

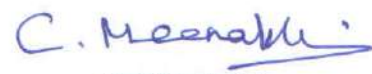
PALAKARAI BRANCH

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2026.

	Rs. P.		Rs. P.
To Interest Paid to Shareholders on the Deposits	528532.00	By Interest Received on Loans	12421568.00
„ Establishment	8960.00		
„ Rent & Maintenance	136784.00		
„ Electricity Charges	14332.00		
„ Printing & Stationery	5792.00		
„ Telephones	11316.00		
„ Travelling & Conveyance	1275.00		
„ Computer & Printer Maintenance	650.00		
„ Repairs & Maintenance	40644.00		
„ General Expenses	2251.00		
„ Net Profit	11671032.00		
	<u>12421568.00</u>		<u>12421568.00</u>

Place : Tiruchirapalli
Date : 31.08.2026


DIRECTOR


DIRECTOR

SREEVARI NIDHI LIMITED
(FORMERLY KNOWN AS SREEVARI BENEFIT SOCIETY LIMITED)

NO.29/B, PARUTTAARA STREET, PALAKARAI, TIRUCHIRAPALLI - 620 001.

PALAKARAI BRANCH

BALANCE SHEET AS AT 31ST MARCH, 2026.

<u>LIABILITIES</u>	<u>Rs. P.</u>	<u>ASSETS</u>	<u>Rs. P.</u>
<u>UNSECURED LOANS</u>		<u>LOANS & ADVANCES :</u>	
<u>(DEPOSITS FROM SHAREHOLDERS)</u>		Jewel Loans	101606045.00
Recurring Deposits	146422.00	Deposit Loan - LOD	11038.00
Savings Deposits	273053.00	Rental Advance	100000.00
Atchaya Cumulative Deposits	5396548.00	Interest Accrued on the	
		Jewel Loans	5960766.00
<u>CURRENT LIABILITIES :</u>		<u>CURRENT ASSETS :</u>	
Outstanding Expenses	1943.00	Cash in Hand	26576.00
<u>CENTRAL OFFICE A/C., CHENNAI</u>		<u>Cash at Bank</u>	
Opening	63695000.69	Indian Overseas Bank	17912.69
<u>Add : Profit for the year</u>			
Trf. to Head Office, Chennai	11671032.00		
	75366032.69		
<u>Add : Share Amount at Branch</u>			
(Credit)	100.00		
	75366132.69		
<u>BRANCH OFFICE, WORAIYUR</u>			
Amount Received	26527129.00		
Inter - Branch Transfer	11110.00		
	<u>107722337.69</u>		<u>107722337.69</u>

Place : Tiruchirapalli
Date : 31.08.2026


DIRECTOR


DIRECTOR

SREEVARI NIDHI LIMITED
(FORMERLY KNOWN AS SREEVARI BENEFIT SOCIETY LIMITED)

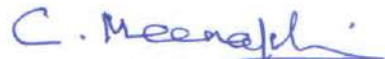
CENTRAL OFFICE - CHENNAI

BALANCE SHEET AS AT 31ST MARCH, 2026.

	<u>SCH. NO.</u>	<u>AS AT 31.03.2026</u>	<u>AS AT 31.03.2025</u>
		<u>Rs. P.</u>	<u>Rs. P.</u>
I. <u>SOURCES OF FUNDS :</u>			
1. <u>SHAREHOLDERS' FUNDS :</u>			
a) Share Capital	1	10254813.00	10253623.00
b) Reserves & Surplus	2	25552115.71	21526221.98
		<u>35806928.71</u>	<u>31779844.98</u>
2. <u>LOAN FUNDS :</u>			
a) Secured Loans			
b) Unsecured Loans	3	-	-
(Deposits from Shareholders)			
3. DEFERRED TAX LIABILITY		30482.00	26517.00
TOTAL		<u><u>35837410.71</u></u>	<u><u>31806361.98</u></u>
II. <u>APPLICATION OF FUNDS :</u>			
1. <u>FIXED ASSETS :</u>			
Gross Block	4	-	-
<u>Less : Depreciation to date</u>		<u>-</u>	<u>-</u>
Sub-total (a)		<u><u>-</u></u>	<u><u>-</u></u>
2. INVESTMENTS		-	-
3. <u>NET CURRENT ASSETS :</u>			
a) Current Assets	5	103684.52	158820.52
b) Loans & Advances	6	610229.00	610229.00
c) Branches	7	41347868.19	37199133.46
		<u>42061781.71</u>	<u>37968182.98</u>
<u>Less : Current Liabilities & Provisions</u>	8	6224371.00	6161821.00
Sub-total (b)		<u><u>35837410.71</u></u>	<u><u>31806361.98</u></u>
TOTAL (a + b)		<u><u>35837410.71</u></u>	<u><u>31806361.98</u></u>

Place : Tiruchirappalli
Date : 31.08.2026


DIRECTOR


DIRECTOR

SREEVARI NIDHI LIMITED
(FORMERLY KNOWN AS SREEVARI BENEFIT SOCIETY LIMITED)

CENTRAL OFFICE - CHENNAI

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2026.

	<u>CURRENT</u>	<u>PREVIOUS</u>
	<u>YEAR</u>	<u>YEAR</u>
	Rs. P.	Rs. P.
A. <u>INCOME :</u>		
Interest on Loans	-	-
Other Income	-	-
Interest on I.T. Refund	9068.00	27409.00
Profit/Loss Transferred from Woraiyur, Trichy Branch	(1124418.27)	1358836.47
Profit/Loss Transferred from Palakarai Branch	11671032.00	8496360.00
TOTAL	<u>10555681.73</u>	<u>9882605.47</u>
B. <u>EXPENDITURE :</u>		
Interest on Deposits	-	-
Establishment	1859427.00	1656764.00
Printing & Stationery	1328.00	250.00
Rates & Taxes	24951.00	10728.00
Meeting Expenses	74020.00	72740.00
Travelling Expenses	827426.00	505851.00
Filing Fees & Expenses	-	55000.00
Key Guardian Allowances	75000.00	-
Postage & Couriers	2489.00	1865.00
Staff Welfare Expenses	19494.00	66508.00
Bank Charges	-	19443.61
Legal / Professional Fees	200000.00	-
General Expenses	-	200.00
TOTAL	<u>3084135.00</u>	<u>2389349.61</u>
C. <u>NET PROFIT (A - B)</u>	7471546.73	7493255.86
Surplus Brought Forward	4318217.98	2279369.12
TOTAL	<u>11789764.71</u>	<u>9772624.98</u>

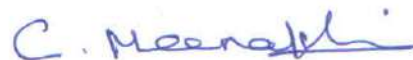
D. APPROPRIATION

Provision for Income-tax	2416207.00	1936836.00
Proposed Dividend	1025481.00	1025362.00
Deferred Tax Liability	3965.00	(7791.00)
Transfer to General Reserve	3000000.00	2500000.00
Surplus carried to Balance Sheet	5344111.71	4318217.98
TOTAL	<u>11789764.71</u>	<u>9772624.98</u>

Place : Tiruchirappalli
Date : 31.08.2026



DIRECTOR



DIRECTOR

SREEVARI NIDHI LIMITED
(FORMERLY KNOWN AS SREEVARI BENEFIT SOCIETY LIMITED)

CENTRAL OFFICE - CHENNAI

SCHEDULES - 31.03.2026

	<u>AS AT</u> <u>31.03.2026</u>	<u>AS AT</u> <u>31.03.2025</u>
	Rs. P.	Rs. P.
<u>SCHEDULE NO.1</u>		
<u>SHARE CAPITAL :-</u>		
<u>A. AUTHORISED :</u>		
10,00,000 Equity Shares of Re. 1/- each	1000000.00	1000000.00
14,00,000 Equity Shares of Rs. 10/- each	14000000.00	14000000.00
	<u>15000000.00</u>	<u>15000000.00</u>
<u>B. ISSUED, SUBSCRIBED & FULLY PAID-UP :</u>		
898473 Equity Shares of Re. 1/- each	898473.00	898473.00
935634 Equity Shares of Rs. 10/- each	9356340.00	9355150.00
	<u>10254813.00</u>	<u>10253623.00</u>
<u>SCHEDULE NO.2</u>		
<u>RESERVES AND SURPLUS :</u>		
General Reserve - Opening	17208004.00	
Add : Transferred during the year	<u>3000000.00</u>	20208004.00
Surplus in Profit & Loss A/c.	5344111.71	4318217.98
	<u>25552115.71</u>	<u>21526221.98</u>
<u>SCHEDULE NO.3</u>		
<u>UNSECURED LOANS</u>		
Savings Deposits (Old) - Opening	-	-
	-	-
<u>SCHEDULE NO.4</u>		
<u>Fixed Assets</u>		
	-	-
	-	-
<u>SCHEDULE NO.5</u>		
<u>CURRENT ASSETS :</u>		
Cash in Hand	1686.00	3125.00
<u>Cash at Banks</u>		
ICICI Bank, Current A/c. Chennai - A/c. No.021205006543	14561.10	14561.10
DBS Bank India Limited (LVB) - Current A/c. A/c. No.0430360000001102	87437.42	141134.42
	<u>103684.52</u>	<u>158820.52</u>

SCHEDULE NO.6**LOANS AND ADVANCES :**

Jewel Loans	-	-
Rental Advance	200000.00	200000.00
Income-tax (Earlier Years)	410229.00	410229.00
	<u>610229.00</u>	<u>610229.00</u>

SCHEDULE NO.7**BRANCHES ACCOUNTS****a) Branch A/c. Woraiyur, Trichy**

Opening Balance	(26495867.23)	(26148049.70)
<u>Less : Loss from Woraiyur Branch A/c.</u>	<u>(1124418.27)</u>	<u>1358836.47</u>
	(27620285.50)	(24789213.23)
<u>Add : Share Amount at Branch (Debit)</u>	<u>-</u>	<u>-</u>
	(27620285.50)	(24789213.23)
<u>Add : Amount Trf. to Woraiyur Branch</u>	<u>(6397979.00)</u>	<u>(1706654.00)</u>
Sub-total (a)	<u>(34018264.50)</u>	<u>(26495867.23)</u>

b) Branch A/c. Palakarai, Trichy

Opening Balance	63695000.69	55198480.69
<u>Add : Profit Trf. from Palakarai Branch</u>	<u>11671032.00</u>	<u>8496360.00</u>
	75366032.69	63694840.69
<u>Add : Share Amount at Branch (Debit)</u>	<u>100.00</u>	<u>160.00</u>
	75366132.69	63695000.69
<u>Add : Trf. / Received for the year</u>	<u>-</u>	<u>-</u>
Sub-total (b)	<u>75366132.69</u>	<u>63695000.69</u>
Total (a + b)	<u>41347868.19</u>	<u>37199133.46</u>

SCHEDULE NO.8**CURRENT LIABILITIES & PROVISIONS**

Sundry Creditors	22682.00	22662.00
Outstanding Expenses	67500.00	-
T.D.S.Payable	7500.00	-
Provision for Income Tax	1924247.00	1936836.00
Proposed Dividend	1025481.00	1025362.00
Provision for NPA Loans	3176961.00	3176961.00
	<u>6224371.00</u>	<u>6161821.00</u>

Place : Tiruchirappalli

Date : 31.08.2026


 DIRECTOR


 DIRECTOR