ALL EDITIONS OF TAMILNADU

KUMBAKONAM MUTUAL BENEFIT FUND NIDHI LIMITED

Regd. Office : 23 & 24, Dr. Besant Road, Kumbakonam - 612 001.

CIN : U65991TN1903PLN001246 Ph : 0435 - 2401548 Website : www.kmbf.co e-mail : kmbf@kmbf.co

ESTD : 1903

It is the first company in India to be declared as NDH-4

THE COMMENCEMENT OF 123rd YEAR - 122nd ANNUAL GENERAL MEETING

BALANCE SHEET AS AT MARCH 31, 2026 (₹ in Crores)

PARTICULARS	As at March 31, 2026	As at March 31, 2025
I. Assets:		
(1) Financial Asset		
(a) Cash and Cash Equivalents	320.50	259.60
(b) Bank Balance other than (a) above	732.13	452.92
(c) Loans	5745.89	4501.30
(d) Other Financial assets	244.20	232.98
(2) Non-Financial Assets		
(a) Current tax assets (Net)	3.00	-
(b) Deferred tax assets (Net)	8.43	7.18
(c) Property Plant and Equipment	81.38	77.17
(d) Capital Work in Progress	-	0.18
(e) Intangible Assets under development	1.30	1.06
(f) Right of Use Asset	30.31	23.80
(g) Other Intangible Assets	0.14	0.19
(h) Other Non Financial assets	9.44	9.49
Total Assets	**7176.72**	**5565.88**
II. Liabilities & Equity		
Liabilities		
(1) Financial Liabilities		
(a) Deposits	6087.54	4717.49
(b) Other financial liabilities	225.83	120.62
(2) Non Financial Liabilities		
(a) Provisions	51.48	49.27
(b) Other Non Financial Liabilities	3.53	5.66
(3) Equity		
(a) Equity Share Capital	30.88	30.56
(b) Other Equity	777.46	642.28
Total Liabilities and Equity	**7176.72**	**5565.88**

Statement of Profit and Loss for the year ended March 31, 2026 (₹ in Crores)

PARTICULARS	As at March 31, 2026	As at March 31, 2025
Revenue from operations		
(i) Interest income	816.78	619.85
(ii) Fees and commission income	0.12	0.23
(iii) Net gain on fair value changes	-	-
(I) Total Revenue from operations	**816.90**	**620.08**
(II) Other Income	**0.59**	**0.48**
(III) Total Income (I + II)	**817.49**	**620.56**
Expenses		
(i) Finance Costs	503.26	366.71
(ii) Impairment on Financial Instruments	1.68	0.40
(iii) Employee Benefits Expenses	93.40	88.40
(iv) Depreciation, amortization and impairment	8.86	7.30
(v) Other expenses	21.08	17.40
(IV) Total Expenses (IV)	**628.28**	**480.21**
(V) Profit before exceptional items and tax (III-IV)	**189.21**	**140.35**
(VI) Exceptional items - Provision & Contingencies	-	-
(VII) Profit before tax (V -VI)	189.21	140.35
(VIII) Tax Expense :		
(1) Current tax	49.95	36.23
(2) Excess provision of earlier years	(0.02)	(0.64)
(3) Deferred Tax	(1.82)	0.18
(IX) Profit for the period (VII-VIII)	**141.10**	**104.58**
(X) Earnings per equity share (for continuing and discontinued operations)		
Basic (Rs.)	45.96	34.37
Diluted (Rs.)	45.96	34.37

For and on behalf of Kumbakonam Mutual Benefit Fund Nidhi Limited

S.Kalyanasundaram
Chairman
DIN : 00829647

S.Ramalingam
Vice Chairman
DIN : 00829529

PR.P.Velappan
Managing Director
DIN : 01892661

G.Anbalagan
Director
DIN : 01469646

B.Prakasam
Director
DIN : 00338872

G.Durairaj
Director
DIN : 03064193

E.Ambika
Director
DIN : 09353335

M.Guru Prasanth
Director
DIN : 09359770

S.Ravichandran
Additional Director
DIN : 03425202

Place : Kumbakonam
Date : 27.08.2026

S.Venkatesan
General Manager

S.Shanmugam
General Manager & Chief Financial Officer

CS.S.Kannan
Company Secretary
(Membership No. A4053)

As per our report of even date attached.

Shanmugham & Associates
Chartered Accountants
FRN : 006655S
CA. S.Shanmugham
Membership No.203423
UDIN : 26203423TXSRXG3274

G.Natesan & Co
Chartered Accountants
FRN.002424S
CA.R.Ganesh
Membership No. 218556
UDIN : 26218556RXECMR6019
Partner

Sastri & Shah
Chartered Accountants
FRN.003643S
CA. S.Venkata Subramaniam
Membership No.247339
UDIN : 26247339YVJTAG8697
Partner

G.S.Srinivasan & Co,
Chartered Accountants
FRN.012043S,
CA. S.Srinivasan
Membership No.218935
UDIN:26218935HKXMXA8197
Partner

Notice of 122nd Annual General Meeting through Video Conferencing or Other Audio Visual Means (VC/OAVM) facility on Wednesday, the 30th September, 2026

Notice is hereby given that 122nd Annual General Meeting (AGM) of the members of the Kumbakonam Mutual Benefit Fund Nidhi Limited is scheduled to be held on Wednesday, the 30th September, 2026 at 10.00 a.m. (IST) through Video Conferencing or Other Audio Visual Means (VC/OAVM) facility, in compliance with the General circulars No. 14/2020 dated April 8, 2020, No.17/2020 dated April 13, 2020, No. 20/2020 dated May 5, 2020, No. 02/2021 dated January 13, 2021, No. 2/2022 dated May 5, 2022, No. 10/2022 dated December 28, 2022, No. 09/2023 dated September 25, 2023, No. 09/2024 dated September 19, 2024 and No. 3/2025 dated September 22, 2025 (collectively referred to as 'MCA Circulars') to transact the ordinary and special business, as set forth in the Notice of 122nd AGM through voting by electronic means, using the secured digital infrastructure provided by M/s National Securities Depository Limited (NSDL).

1. In compliance of the above Circulars, the Notice of 122nd AGM and the financial statements relating to the year 2025-2026, along with Auditors' Report, Board's Report and other documents required to be attached thereto (collectively referred to as "Annual Report") were sent on 31.08.2026 and 01.09.2026 only by e-mail only to the members of the company, whose e-mail addresses are registered with the company. For those shareholders having Equity Shares of face value ₹1000 and above and not registered e-mail ids Annual Reports were sent by post between 31.08.2026 and 02.09.2026. As per MCA notification G.S.R 465(E) dated 05/06/2015, for members holding shares of not more than ₹1,000 in face value or 1% of the total paid-up share capital, whichever is less, compliance in respect to Section 136 (1) of the Companies Act, 2013 is herein made by publishing notices in Dinamani and The New Indian Express newspapers on 03rd September, 2026, stating the AGM date, time, etc. The Annual Report, including the Notice of AGM, is hosted in the web link https://kmbf.co/annual-report.html and also, they are affixed on the notice board of the Registered Office and 154 branches of the company. It will be available in the website www.evoting.nsdl.com of NSDL.
2. A person whose name is recorded in the register of members as on the cut-off date (For e-voting) i.e. 18th September, 2026 only shall be entitled to avail the facility of remote e-voting or e-voting at the 122nd AGM. A person, who is not a member as on the cutoff date, should treat this Notice for information purposes only. Any person who acquires shares and becomes a member of the company after the despatch of notice (cut-off date 27th August, 2026) and holding shares as on the last date (15th September, 2026) for receiving e-mails, may obtain the login ID and password by sending a request to agmshare@kmbf.co on or before 15th September, 2026.
3. In compliance with the provision of section 108 of the Companies Act, 2013, read with Rule 20 of Companies (Management & Administration) Rules, 2014, as amended from time to time and Secretarial Standards on General Meeting (SS-2) , the company is pleased to provide remote e-voting facility ('Remote E-voting') to all the members to cast their votes on all resolutions set out in the Notice of the AGM. Additionally, the company is providing facility for e-voting during AGM (e-voting) to all the members who have not cast their votes through remote e-voting. The Procedure/ Instructions in respect thereof have been provided in the Notice of the AGM. THERE WILL NOT BE ANY PHYSICAL MEETING.
4. A detailed process of remote e-voting or e-voting at the 122nd AGM, including those members whose e-mail addresses are not registered with the company, is detailed in the Notice of 122nd AGM.
5. The members, who have not yet registered their e- mail ids with the company may contact, during office hours i.e. 10.00 a.m. IST to 5.00 p.m. IST on working days, for registering their e-mail ids, before Tuesday, the 15th September, 2026
   - ➢ by sending the email requests to the company, along with the proof of membership to the dedicated email agmshare@kmbf.co or
   - ➢ by calling Shri N.Navaneethakrishnan, Assistant General Manager, Registered Office at his Mobile No. 9080748612 or
   - ➢ by approaching, along with the proof of membership, any of the 154 branches.
6. Members are requested to immediately notify change in the e-mail ID, if any to the company at the email id or mobile number given in the above paragraph No.5.
7. The remote e-voting period will commence on 27.09.2026 at 09.00 a.m. (IST) and end on 29.09.2026 at 05.00 p.m. (IST). The e-Voting module shall forthwith be blocked by NSDL thereafter.
8. The members of the company as on the cutoff date i.e. 18th September 2026 shall be eligible to cast their votes by remote e-voting or attend the meeting through VC/OAVM and cast votes at AGM. The facility for voting at the AGM shall be made available only to those members, who have not cast their vote through remote e-voting. Members who have cast their vote through remote e-voting, prior to date of the 122nd AGM, may also participate in the AGM, through VC/ OAVM, but shall not be allowed to vote again.
9. The voting rights shall be in proportion to their share of the paid-up equity share capital as on the cut-off date i.e. 18th September 2026.
10. Members attending the AGM through VC/OAVM shall be reckoned for the purpose of Quorum under section 103 of the Companies Act, 2013.
11. Pursuant to section 91 of the Companies Act, 2013, the Register of Members and Share Transfer Book of the Company will remain closed from Thursday, the 24th September, 2026 to Wednesday, the 30th September, 2026 (both days inclusive) for ascertaining the entitlement of members, eligible to receive the dividend, if declared in the meeting.
12. Dividend, if declared at the meeting will be paid to those shareholders, whose names appear in Register of Members as on 23rd September, 2026.
13. Ms. Vidhya Sivakumar, a Practicing Company Secretary (Certificate of Practice No. 7282, Membership No. A17092), of M/s. Vidhya & Associates, Chennai has been appointed as the Scrutinizer to scrutinize the e-voting and remote e-voting process in a fair and transparent manner.
14. In case of any queries/ grievances, connected with facility for voting by electronic means, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section of www.evoting.nsdl.com or call on 022 - 4886 7000 or send a request to Ms. Prajakta Bawle, Executive at evoting.nsdl.com.
15. Members may contact Shri N.Navaneethakrishnan, Assistant General Manager, Registered Office at his Mobile No. 9080748612 in case of clarifications, if any, connected with facility for voting by electronic means.
16. The members concerned are requested to encash, before 17th October, 2026, the dividends, relating to the 7 years ending 31st March, 2019, remaining unclaimed , lest the amounts will be transferred to IEPF Authorities.
17. To avail the income tax exemption, the eligible members may send to reach the Registered Office on or before 29/09/2026, the Form 121 (Previously 15G/15H) available in the website https://www.incometaxindia.gov.in of the Income Tax Department and https://kmbf.co/forms.html of the company.

/By Order of the Board/
CS S.Kannan
(Membership No. A4053)
Company Secretary

Place : Kumbakonam / Date : 02.09.2026

Scan for Annual Report

OUR PROGRESS AT A GLANCE (₹ in Crores)

Particulars	2023-24	2024-25	2025-26*
Reserves & Surplus	485.00	582.16	715.65
Deposits	3811.40	4717.49	6087.54
Advances	3581.75	4501.30	5745.89
Profit	103.69	140.35	189.21
Dividend (p.a.)	25%	25%	25%

* subject to approval at AGM

TOTAL BUSINESS OF NIDHI AS ON 31-08-2026 ₹13,370 Crores