Regd No. U67120TN1980PLC008433 Estd : 1980

SHENOY NAGAR SASWATHA NIDHI LIMITED

Chennai – 600 029

FORTY SIXTH ANNUAL REPORT
AND
STATEMENTS OF ACCOUNTS
FOR THE YEAR ENDED
31st MARCH 2026

46

Registered Office :
No.488 Old No.723 , E.V.R.Periyar Road, Aminjikarai,
Chennai – 600029
Phone Nos: 9566177252 & 9444926559
Website : snsnidhi.in
E Mail : snsnidhiltd@yahoo.com & snsnidhiltd@gmail.com

SAVE FOR BETTER FUTURE

Incorporated and Declared as NIDHI By Govt of India
Regd No.U67120TN1980PLC008433 Estd : 1980
New No.488, Old Np.723, E.V.R.Periyar Road, Aminjikarai, Chennai - 600 029
Phone : 9566177252 & 9444926559 Email ID : snsnidhiltd@yahoo.com

(DEPOSITS ACCEPTED ONLY FROM MEMBERS)

FIXED DEPOSITS W.E.F : 1st Oct 2024

Months	6 Months	12 Months	24 Months & above
Interst Payable Monthly	6%	8.50%	9.00%

CUMULATIVE DEPOSITS

Deposit	6 Months	12 Months	24 Months	36 Months
Amount	6%	8.50%	9.00%	9.00%
Rs.1000	Rs.1030	Rs.1088	Rs.1196	Rs.1309
Rs.2000	Rs.2060	Rs.2176	Rs.2392	Rs.2618
Rs.3000	Rs.3090	Rs.3264	Rs.3588	Rs.3927
Rs.5000	Rs.5150	Rs.5440	Rs.5980	Rs.6545

RECURRING DEPOSITS

Deposit	12 Months	24 Months	36 Months
Amount	8.50%	9.00%	9.00%
Rs.100	Rs.1255	Rs. 2625	Rs. 4099
Rs.500	Rs.6275	Rs.13125	Rs.20495
Rs.1000	Rs.12550	Rs.26250	Rs.40990

SAVINGS DEPOSIT5 @ 4.20%

On House Mortgage Loan Interest Rate 15% , On Gold Jewel Loan Interest Rate 13.20%
On Deposit 3% over and above the rate of Deposits.
Office Hours : 9.00 to 1.00 P.M. And 2.00 P.M to 5.00 P.M. Sunday 9.00 A.M to 12.30 P.M
No Cash Transction after : 4.30 P.M on all working days and 12.00 Noon on Sundays
weekly Holiday : Friday, Sunday Afternoon and other Holidays Declared by the Directors

The Forty Sixth Annual Report

Of

SHENOY NAGAR SASWATHA NIDHI LIMITED

(A NIDHI COMPANY)

CIN : U67120TN1980PLC008433 GSTIN : 33AABCS4868C1ZI

FOR THE YEAR ENDED 31ST MARCH 2026

BOARD OF DIRECTORS (As on 31.03.2026)

1.Sri.P.Ravichandran	President – Trustee	Din : 01849011
2.Smt. Haritha Gopinath B.B.A.,	Trustee-Director	Din : 03291548
3.Sri.M.R.Muralikrishnan M.B.B.S.,	Director	Din : 00467425
4.Sri.V.Deenadayalan B.A., B.L.,	Director	Din : 07854303
5.Sri.J.Hariharan M.S.,	Director	Din : 00618295
6.Smt.S.Revathi	Director	Din : 03642524
7.Sri.M.B.Sanjay Baskar M.B.A.,	Director	Din : 05228741
8.Smt. Saraswathi Dasarathan	Director	Din : 05147741
9.Smt.B.Sharmila B.sc., M.B.A.,M.Phil	Director	Din : 03272632

MANAGER

Sri.R.Lakshmipathi M.Com., B.Ed.,

AUDITOR

Sri.T.Judy Prasad .,M.Com.,F.C.A., L.L.B.,
Chartered Accountant

BANKERS

1 . INDIAN OVERSEAS BANK,
Aminjikarai Branch , Chennai-600031
2. UNION BANK OF INDIA
Shenoy Nagar, Chennai – 600 030.

REGISTERED OFFICE :

No.488 Old No.723 , First Floor,
E.V.R.Periyar Road, Aminjikarai, Chennai – 600029
Phone : 9566177252 & 9444926559
E-mail ID : snsnidhiltd@yahoo.com / snsnidhiltd@gmail.com
WEBSITE :https://www.snsnidhi.in

No of Company : U67120TN1980PLC008433 Estd : 1980

SHENOY NAGAR SASWATHA NIDHI LIMITED

No.488 Old No. 723, Periyar E.V.R.High Road, Aminjikarai, Chennai – 600029

NOTICE TO SHAREHOLDERS

Notice is hereby given that the 46th Annual General Body Meeting of the Shareholders of SHENOY NAGAR SASWATHA NIDHI LIMITED will be held on THURSDAY the 24th Sept 2026 At 10.00 a.m. at the Registered Office No.488 Old No.723 Periyar E.V.R.High Road, Aminjikarai, Chennai – 600 029 to transact the following Business :

All the shareholders are requested to attend the meeting.

AS ORDINARY BUSINESS

1. **To receive and adopt the Directors Reports and Audited Balance Sheet as at 31st Mar 2026 and the Profit and Loss Account for the year ended 31.03.2026 Together with the Auditors Report.**
2. **To Appoint the Directors in their place of 1. P.Ravichandran (Din No. 01849011) , V.Deenadayalan (Din No. 07854303) and Sharmila (Din No.032726632) Who retires by rotation being eligible and offers themselves for re-appointment.**

3.To Consider and if thought fit, to pass with or without modification the following resolution as ordinary resolution.

" Resolved that pursuant to the provision of sections 139,141,142 and other applicable provisions, if any of the Companies Act 2013 and the Companies (Audit & Auditors) Rules, 2014 including any amendment, modification, variation or re-enactment thereof Sri.T.Judy Prasad F.C.A., (Membership No.223299) be and hereby appoint as Auditor of the Company to hold office from the conclusion of this meeting until the conclusion of the Annual General Meeting to be held for the Financial year 2027-28 (For Two Years 2026-27&2027-28) and on such remuneration as may be determined by the Board of Directors.

SPECIAL BUSINESS

Ordinary Resolution

4. To To Consider and if thought fit, to pass, with or without modification, the following resolution as Ordinary Resolution.

Resolved that Sri.M.R.Muralikrishnan (Din No. 00467425)who was appointed as Additional Director by the Board on 9th Nov 2025 and whose office expires on the date of this Annual General Meeting be and hereby appointed as Director of the company liable to retire by rotation.

EXPLANATORY STATEMENT

(As required under section 102 of the Companies Act 2013)

For Item No.4

Smt.Kirthi Muralikrishnan (DIN:10360975) has resigned on 09.11.2025 from his Directorship and the same was accepted by the Board of Directors. Sri. M.R. Muralikrishnan (DIN:00467425) was appointed as Additional Director of the company w.e.f. 09.11.2025 in the above vacancy caused due to resignation of the above Director. He shall be holding the office until the conclusion of this Annual General Meeting.

The Director Sri.M.R.Muralikrishnan may deemed to be interested in the above resolution.

Note :

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 such a proxy need not be a member shareholders of nidhi (Company) 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,l2013 and delivered at the Registered office of the Company at least 48 hours before the time fixed for the meeting. Proxy forms can obtain from the office of the company.**
2. **Members/ Depositors who have not claimed any amount due t them if any on the due dates are requested to claim the amount as otherwise the unclaimed Dividend amount have to be remitted to the INVESTORS EDUCATION AND PROTECTION FUND of the Government of India after SEVEN years from the date of maturity of the said deposits as required by the provisions of the Companies Act 2013.**
3. **The members are requested to bring their share certificate for easy identification.**
4. **Shareholders intending to ask for information of the Annual General Body Meeting regarding Balance Sheet or Profit and Loss Account or Directors' Report are requested to give notice of the particulars of information required to the Manager at lease seven days before the date of Annual General Body Meeting.**
5. **The Members are requested to register their E- Mail and Mobile Numbers with the Company to receive all Documents , notices, including Annual Report and other communications of the Company.**

Shenoy Nagar Saswatha Nidhi Limited

By order of the Board

No.488 Old no.723, Periyar E.V.R.High Road,
Aminjikarai, Chennai -600029

Sd/-
P. Ravichandran
President

Date :2nd August 2026

Shenoy Nagar Saswatha Nidhi Limited

SHENOY NAGAR SASWATHA NIDHI LIMITED

NO OF THE COMPANY U67120TN1980PLC008433

Regd Office : No.488 (Old No.723) , Periyar E.V.R High Road, Aminjikarai,
Chennai – 600 029 Cell :9566177252 & 9444926559

E mail ID : snsnidhiltd@yahoo.com & snsnidhi@rediffmail.com

OFFICE HOURS: 9.00 am to 1.00 pm and 2.00 pm to 5.00pm Sundays 9.00 am to 12.30 pm

No Cash Transaction After 4.30 pm on all working days And 12.00 noon on sundays

HOLIDAYS : Fridays & All Public Holidays

DIRECTOR'S REPORT

The Board of Directors have much pleasure in submitting the 46th Annual Report together with the Audited Balance Sheet and Profit and Loss Account for the year ended 31st March 2026.

DEPOSITS AND LOANS :

The total deposits with interest in the year amounted to Rs. 8.67 crores as against Rs.8.33 crores in the earlier year, however the total loans on Jewels and Deposits with interest in the year amounted to Rs.8.51 crores as against Rs.8.26 crores in the earlier year.

SUMMARY OF FINANCIAL RESULTS :

The Working of the Nidhi for the year under report is as under:-

	2025-2026	2024-2025
	Rs.	Rs.
Net profit before tax	11,32,555	14,18,645
Add : Balance B/f from last year	21,974	13,754
Add:Value of the expired useful life of Assets	Nil	Nil
LESS:Appropriations:		
General Reserve	8,24,694	10,30,456
Provision for tax for asst year	2,95,000	3,75,000
Provision for Dividend	Nil	NIL
Differed Tax Assets	230	-309
C/F Profit & Loss Account	24,340	21,974

The Directors are happy to inform you that the Nidhi has made a net profit of Rs.11,32,555 as against Rs.14,18,645 Profit of last year.

DIVIDENDS

During the year the Directors have decided to not to Declare Dividend as a matter of financial prudence.

TRANSFER OF UNCLAIMED DIVIDEND TO INVESTOR EDUCATION AND PROTECTION FUND

The company has transferred unclaimed amount Rs.9,252/- to investor education and Protection Fund

Material Changes and Commitment if any Affecting the Financial Position of the Company Occurred Between the End of the Financial Year to which this Financial Statements Relate and the Date of the Report.

No Material changes and commitments affecting the financial position of the Company occurred between the end of the financial year to which this financial statements relate on the date of this report.

Particulars of Loans, Guarantees or Investments made under section 186 of the Companies Act 2013

The company which is a NIDHI Company has given loans to Directors with interest on security by permitted under the Nidhi Rule in aggregate sum of Rs. Nil

Particulars of Contracts or Arrangements made with related Parties

There was no contract or arrangements made with related parties as defined under section 188 of the Companies Act, 2013 during the year under review.

Explanation or comments on Qualification, Reservations or adverse remarks or disclaimers made by the Auditors

There was no qualifications, reservations or adverse remarks made by the Auditors in their report.

DIRECTORS :

2. The Directors 1. P.Ravichandran (Din No. 01849011) ,2. V.Deenadayalan (Din No. 07854303) and 3. B.Sharmila (Din No.032726632) who retires by rotation being eligible and offers themselves for re-appointment.

Payments to Directors

1.Board Meeting Sitting fees to Directors Rs. 1,47,000.00

2.Conveyance to Directors Rs. 1,44,000.00

INSPECTION AND REPORTS :

The Report of the Commissioners who have inspected the Jewels, Documents and Pro-notes expressing their satisfaction have been received.

CONSERVATION OF ENERGY, TECHNOLOGY ABSORPTION, FOREIGN EXCHANGE EARNINGS AND OUT GO – Nil

Significant / Material order passed by the Regulators

There are no significant/material orders passed by the Regulators or courts or Tribunals impacting the going concern status of our Company and its operations in future.

DIRECTORS' RESPONSIBILITY STATEMENT :

Pursuant to the Section 134 (3) (c) of the Companies Act,2013, The Directors confirm that:

(a) In the preparation of the accounts for the financial year ended 31st March 2026 the applicable accounting standards and schedule III of the Companies Act, 2013 have been followed and there are no material departures from the same.

(b) The Directors have selected such accounting policies and applied them consistently and made judgements and estimates that are reasonable and prudent so as to give a true and fair view of the state of affairs of our company as at 31st March 2026 and the net profit of the company for the year ended 31st March 2026.

(c) The Directors have taken proper and sufficient care for the Maintenance of adequate accounting records in accordance with the Provisions of the Companies Act 2013 for safeguarding the assets Of the company and for preventing and detecting fraud and other irregularities.

(d) The Directors have prepared the accounts for the financial year ended 31st March 2026 on a going concern basis.

(e) The Company is not a listed company and hence 134 (5) (e) is not applied.

(f) Proper systems to ensure compliance with the provisions of all applicable laws were in force and that such systems were adequate and operating effectively

AUDITORS:

The Members are requested to appoint an Auditor / Auditors to hold office from the conclusion of this Annual General Meeting till the conclusion of the next Annual General Meeting

The Present Auditor of the Company Sri.T.Judy Prasad M.Com., F.C.A.,L.L.B., (Membership No. 223299) will retire at the ensuing Annual General Meeting of the Nidhi and being eligible offer himself for re-appointment for another two years. The company has received confirmation from him to the effect that his proposed appointment , if made would be within the limits prescribed under Section 139 of the Companies Act, 2013 read with Companies (Audit & Auditors) Rules 2014. The Directors recommend his re-appointment as Statutory Auditor of the Company.

GENERAL

a. The Company has not issued equity shares with difference rights as to dividend, voting or otherwise and
b. The Company has not provided any stock option scheme to the employees.
c. The Company does not have any Risk Management Policy as the elements of risk threatening the Company's existence is Negligible
d. The Company has not developed and implemented any corporate social Responsibility initiatives as the said provisions are not applicable.
e. There was no contract or arrangements made with related parties as defined under section 188 of the Companies act, 2013 during the year under report.
f. The provisions of section 149 of the companies Act 2013 pertaining to the appointment of independent Directors do not apply to our company.
g. As per section 178 (5) of the Companies Act 2013 your company has constituted a stakeholders Relationship committee to review and redress the grievances of the shareholders. Further the Company does not come under the purview of section 177 (9) and 178 (1) of the companies act 2013
h. The Provisions of Section 177 of the Companies Act 2013 read with Rule 6 and 7 of the Companies (Meeting of the Board and its powers) Rules, 2013 with regard to the constitution of the Audit committee and providing vigil mechanism is not applicable to the company.
i. The Company has not bought back any of its securities during the year under report.
j. The company has not issued any sweat Equity shares and Bonus shares during the year under report.
k. The Company does not have any subsidiary, joint venture or Associate company.
l. The Company does not have any foreign exchange earnings and expenditure.
m. Provisions relating to cost audit are not applicable to the company.
n. Neither the company has made any application to disclose the details of application nor any proceeding pending under the insolvency and bankruptcy code, 2016 during the year along with their status as at the end of the financial year
o. The company has not gone for one time settlement to disclose the details of difference between the amount of the valuation done at the time of one time settlement and the valuation done while taking loan from the banks or financial institution along with the reason thereof.

Our thanks are due to the shareholders, staffs , Bankers , Government Authorities, Management and Auditor for their continued goodwill and kind co-operation.

Shenoy Nagar Saswatha Nidhi Limited.
No.488(Old No.723),Periyar E.V.R.High Road,
Chennai – 600 029 On Behalf of the Board of Directors.
2nd August 2026

Sd/-
(P. Ravichandran)
PRESIDENT.
Shenoy Nagar Saswatha Nidhi Limited

T.JUDY PRASAD M.Com.,F.C.A., L.L.B.,

Chartered AccountantNo.11/608 , Anna Nagar 1st Street,
Kulathuvanchery ,Paraniputhur Post,
Iyappanthangal Main Road,Chennai 600122
Cell: 9940404063 Mail: tjudyca@gmail.com
& jptandco@gmail.ocm

Date:02-08-2026

To the Members of SHENOY NAGAR SASWATHA NIDHI LIMITED

Report on the Audit of the Financial Statements

Opinion

I have audited the standalonefinancial statements of SHENOY NAGAR SAWATHA NIDHI LIMITED,(CIN-U67120TN1980PLC008433) No.488, Old No.723Poonamallee High Road, Aminjikarai, Chennai – 600029 ("the Company"), which comprise the Balance Sheet as At 31st March 2026, the Statement of Profit and Loss, the Cash Flows Statement for the year ended on that date and notes to the financial statements including a summary of significant accounting policies and other explanatory information.

In my opinion and to the best of my information and according to the explanations given to me theaforesaidfinancial statements give the information required by the Companies Act 2013 ("the Act") in the manner so required and give a true and fair view in conformity with the Indian Accounting Standards prescribed under section 133 of the Act read with Companies (Indian Accounting Standards) Rules, 2015 as amendedand other accounting principles generally accepted in India, of the state of affairs of the Company as at 31 March 2025 and Statement of Profit and Loss, and its Cash Flows for the year ended on that date.

Basis for Opinion

I conducted my audit on the Financial Statement in accordance with the Standards on Auditing (SAs) specified under Section 143(10) of the Companies Act, 2013. My responsibilities under those standardsare further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of my report.

I am independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India (ICAI) together with the ethical requirements that are relevant to my audit of the financial statements under the provisions of the companies Act, 2013, and the Rulesthereunder, and I have fulfilled my other ethical responsibilities in accordance with these requirements and the Code of Ethics.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion on the Financial Statements.

Key Audit Matters

Key audit matters are those matters that in my professional judgement, were of most significant in my audit of the financial statements of the current period. These matters were addressed in the context of my audit of the financial statement as a whole, and in forming my opinion thereon, and I do not provide a separate opinion on these matters, reporting of key audit matter as per SA 701 is not applicable to the company as it is an unlisted company.

Information Other than theFinancial Statements and Auditor's Report thereon

The Company's Board of Directors areresponsible for the preparation of the other information. The other information comprises the information included in theBoard of Director report but does not include the financial statements and my auditors' report thereon.

In my opinion, the financial statements do not cover the other information and I do not express any form of assurance conclusion thereon.

In connection with my audit of the financial statements my responsibility is to read the other information and in doing so, consider whether the other information is materially inconsistent with the Financial Statements or my knowledge obtained during the course of my audit or otherwise appears to be materially misstated.

If, based on the work I have performed,I conclude that there is a material misstatement of the other information Iam required to report that fact. I 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 Companies Act, 2013 ("the Act") with respect to the preparation of these financial statements that give a true and fair view of thefinancial 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, read with Rule & of the Companies (Accounts) Rules, 2014.

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 judgements and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement whether due to fraud or error.

In preparing the financial statements, the 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 the Managementeither intends to liquidate the Company or to cease operations or has no realistic alternative but to do so.

The Board of Directors are alsoresponsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

My 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 my opinion. Reasonable assuranceis 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,I exercise professional judgment and maintain professional skepticism throughout the audit.

I also:

• Identify and assess the risks of material misstatement of thefinancial 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 my 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 financial control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i)of the Act Iam also responsible for expressing my 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 I conclude that a material uncertainty exists, I am required to draw attention in my auditor's report to the related disclosures in thefinancial statements or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of my auditors' 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 thefinancial statements, including the disclosures and whether thefinancial 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. I consider quantitative materiality and qualitative factors in

(i) planning the scope of my audit work and in evaluating the results of my work; and

(ii) to evaluate the effect of any identified misstatements in the financial statements.

I 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 I identify during my audit.

I also provide those charged with governance with a statement that I 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 my independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, I 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. I describe these matters in my auditors’ report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, I determine that a matter should not be communicated in my report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on Other Legal and Regulatory Requirements

1. As required by the Companies (Auditors Report) Order, 2020 (“the Order”) issued by the Central Government of India in terms of sub-section (11) of section 143of the Companies Act, 2013, Igive in the “Annexure A” a statement on the matters specified in paragraphs 3 and 4 of the Order, to the extent applicable.
2. As requires by Section 143 (3) of the Act, I report that:

(a) I have sought and obtained all the information and explanations which to the best of my knowledge and belief were necessary for the purposes of my audit.

(b) In my opinion proper books of account as required by law have been kept by the Company so far as it appears from my examination of those books.

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

(d) In my opinion the aforesaidfinancial statements comply with the AS Accounting Standard 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 31stMarch 2026 taken on record by the Board of Directors, none of the directors is disqualified as on

31st March 2026, from being appointed as a director in terms of Section164(2) of the Act.

(f)With respect to the adequacy of the internal financial controls over the financial reporting of the Company and the operating effectiveness of such controls, refer to my separate Report in "Annexure B" to this report.

(g)With respect to the other matters to be included in the Auditors' Report inaccordance with Rule 11 of the Companies (Audit and Auditors) Rules 2014, as amended in my opinion and to the best of my information and according to the explanations given to me,

a) The company does not have any pending litigation which would impact its financial position;

b) The Company does not have any long term contracts, including derivative contracts and Accordingly No Provision for material foreseen losses have been made and;

c) Therehas been no delay in transferring amountsrequired to be transferred to the Investor Education and Protection Fund by the Company.

d) (i) The management has represented that, to the best of its knowledge and belief, other than an disclosed in the notes to the accounts, no funds have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the company to or in any other person(s) or entity(ies), including foreign entities ("intermediaries"), with the understanding, whether recorded in writing or otherwise, that the intermediary shall, whether, directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the company ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;

(ii) The management has represented, that, to the best of its knowledge and belief, 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; and

(iii) Based on such audit proceduresthat were considered reasonable and appropriate in the circumstances, nothing has come to my notice that has caused me to believe that the representation under sub-clause (i) and (ii) contain any material mis-statement.

e) The Board of Director of the Company does not declare dividend for the year.

f)With respect to the matter to be included in the Auditors' Report under section197(16) of the Act:

In my opinion and according to the information and explanations given to me the remuneration paid by the company to its directors during the current year is in accordance with the provisions of Section 197 of the Act. The remuneration paid to any director is not in excess of the limit laid down under Section 197 of the Act.

g) Based on my examination, which included test checks, the Company has used accounting software for maintaining its books of account for the financial year ended 31st March 2026 which has a feature of recording audit trail (edit log) facility and the same has operated throughout the year for all relevant transactions recorded in the software. Further, during the course of our audit we did not come across any instance of the audit trail feature being tampered with.

As provision to Rule 3 (1) of the Companies (Accounts) Rules, 2014 is applicable from 1st April 2023, reporting under Rule 11(g) of Companies (Audit and Auditors) Rules, 2014 on preservation of audit trail as per the statutory requirements for record retention is not applicable for the financial year ended 31st March 2026.

3. As required by the Companies (Auditor's Report) Order, 2020 ("the Order")

Issued by the Central Government in terms of Section 143 (11) of the Act, I give in Annexure "B" a statement on the matters specified in paragraphs 3 and 4 of the Order.

For JPT& CO
CHARTERED ACCOUNTANT

Place : Chennai
Date :02-08-2026

Firm Registration No. 0163298

T.Judy Prasad
Proprietor
Membership No :223299
DIN : 26223299MPTPVM4265

Annexure "A" to the Independent Auditor's Report of **M/s SHENOY NAGAR SAWATHA NIDHI LIMITED (CIN NO.U67120TN1980PLC008433)**(referred to in my report of even date)

Annexure A referred to in the Independent Auditors' Report of the Company as of and for the year ended 31 March, 2026,

(i) In respect of the Company's Plant and Equipment.

(a) The Company has maintained proper records showing full particulars, including quantitative details and situation of Fixed Assets.

(b) The Plant and Equipment of the Company were physically verified in full by the management during the year. According to the information and explanations given to me and as examined by me no material discrepancies were noticed on such verification.

(c) The Company does not own any immovable property.

(d) The Company has not disposed off any substantial value of fixed assets, which could affect going concern concept of the company.

(e) The company has not revalued its plant and equipment during the year.

(f) There are no proceedings initiated or are pending against the company for holding any benami property under the Prohibition of Benami Property Transaction Act,1988 and rules made thereunder.

(ii) The Company has noinventoriesand the paragraphs 3(ii) (a) and (b) of the Order are not applicable.

(iii)a) According to the records of the company, all transactions need to be entered into a register in pursuance of Section 189 of the Companies Act, 2013 have been so entered.

(b) According to the information and explanations given to me, the Company has not granted loans secured on deposits which is covered in the register maintained under Section 189 of the Act,

(c) The Company has accepted Deposits with interest (unsecured) from directors and their relatives amounting to Rs.2,82,27,190/- (Previous Year Rs.3,03,14,459/-).

(d) In my opinion and according to the records of the Company, the rate of interest and other terms and conditions of such deposit taken (unsecured) and loans granted by the company to the directors and their relatives of directors are the same as applicable to others members and are prima facie not prejudicial to the interest of the company.

(e) In my opinion and according to the information and explanations given to me, the rates of interest on deposit from directors are at the rates applicable to other members of the Company at the relevant time are reasonable having regard to the prevailing rates elsewhere.

(f) The payment of principal and interest on such loans and deposits are also regular.

(g) The Company does not have any subsidiaries, joint venturesand associates.

(iv)In my opinion and according to the information and explanations given to me, the Company has not granted any loan or made investments, provided any guarantees and given any security to which the provisions of section 185 and 186 of the Companies Act, 2013 are applicable. Accordingly, provisions stated in paragraph 3(iv) of the Order are not applicable to the Company;

(v)The Company being a Nidhi Company, accepts deposits only from the Shareholders and has complied with the directives issued by the RBI and Ministry of Corporate Affairs, and ather relevant provisions of the Companies Act, 2013, and the Rules framed thereunder. Since the Company is a Nidhi Company Sections 73 to 76 of the Companies Act, 2013 are not applicable.

(vi)As per information and explanations given by the management, maintenance of cost records has not been specified by the Central Government under sub section (1) of section 148 of the Companies Act. Thus reporting under clauses 3(vi) of the order is not applicable to the Company

(vii) (a) According to the information and explanations given to me and on the basis of my examination of the records of the Company amounts, deducted / accrued in the books of account in respect of undisputed statutory dues including Provident fund, Income-tax, Goods and Services tax, Professional tax and other material statutory dues have generally been regularly deposited during the year by the Company with the appropriate authorities and there were no arrears outstanding statutory dues as at 31 March, 2025 for a period of more than six months from the date they became payable.

(b) There were no statutory dues referred to in sub clause (a) which have been in dispute during the year.

(viii) In my opinion and according to the information and explanations given to me the Company has not surrendered or disclosed as income during the year in the tax assessment under the Income Tax act, 1961, any transaction which is not recorded in books of account.

(ix) (a) In my opinion and according to the information and explanations given to me, the Company has not defaulted in the repayment of loans or borrowings to banks or financial institution, banker and government and also did not have any debentures outstanding during the year under report.

(b) The Company has not been declared as a wilful defaulter by any bank or financial institution or other lender.

(c) The company has applied the loan for the purpose for which loan was obtained.

(d) No fund has been raised on short term basis during the year under audit.

(e) According to the information and explanations given to me and on an overall examination of the balance sheet of the Company/examination of the cash flow statement, the Company has not taken any funds from any entity or person on account of or to meet the obligations of its subsidiaries, associates, or joint ventures as defined under the Companies Act, 2013.

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

(g) The Company has neither raised any term loans during the year nor was any unutilised amount left on this account, as at the beginning of the year, therefore the provisions of clause 3(ix) of the Companies (Auditors' Report) order, 2020, are not applicable to the company.

x) (a)The company did not raise any money by way of initial public offer or further public offer (including debt instruments) and any term loans from banks. The Company being aNidhi Company has issued shares to the member for the purpose of transacting with the Company, during the year the Company has allotted shares to the extent of Rs.1,060/-.

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

(xi) (a) During the course of my audit, examination of the books and records of the company, carried out in accordance with the generally accepted auditing practices in India, and according to the information andexplanations given to me, I have neither come across any instance of material fraud by the Company nor on the Company by its officers or employees.

(b) No report under sub section 12 of section 143 of the Companies Act has been filed in Form ADT-4 as prescribed under rule 13 of Companies (Audit and Auditors) Rules, 2014 with the Central Government.

(c) According to the information and explanation given to me by the management, no whistle-blower complaints has been received by the company

(xii)(a) The Company being a Nidhi Company, has complied with the ratio of 1:20 of the net owned funds to deposits to meet out the liability and the Company as specified in the Nidhi rules 2014 to meet out the liability.

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

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

(xiii) According to the information and explanations given to me and based on my examination of the records of the Company all transactions with the related parties are in compliance with Sections 177 and 188 of the Act where applicable and details of such transactions have been disclosed in the financial statements as required by the applicable accounting standards.

(xiv) In my opinion and based on my examination, the company does not have an internal audit system and is not required to have an internal audit system as per provisions of the Companies, Act, 2013.

(xv) According to the information and explanations given to me and based on my examination of the records, the Company has not entered into non-cash transactions with directors or persons connected with him. Accordingly paragraph 3(xv) of the Order and the provisions of Section 192 of the Companies Act, 2013 are not applicable to the Company.

(xvi) According to the information and explanations given to me and based on my examination of the records, the Company is not required to be registered under section 45-IA of the Reserve Bank of India Act, 1934. Accordingly requirement of reporting under paragraphs 3 (xvi) (b) to (d) of the Order are not applicable.

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

(xviii) There has been no resignation of the statutory auditor of the company during the year under report.

(xix) On the basis of the financial ratios, ageing and expected dates of realisation of financial assets and payment of financial liabilities, other information accompanying the financial statements, my knowledge of the Board of Directors and management plans, I am of the opinion that no material uncertainty exists as on the date of the audit report that the Company is capable of meeting its liabilities existing at the date of balance sheet as and when they fall due within a period of one year from the balance sheet date.

(xx) The provisions of section 135 of the Companies Act, 2013 regarding Corporate Social Responsibility is not applicable to the Company and is not required to create a provision for CSR expenditure under the Act. Accordingly the requirement of reporting under paragraphs 3(xx) (a) and (b) of the Order is not applicable.

(xxi) The Company does not have subsidiary company and therefore is not required to prepare consolidated financial statements. Accordingly paragraphs 3(xxi) of the Order are not applicable.

For JPT& CO

CHARTERED ACCOUNTANT

Place : Chennai

Firm Registration No. 0163298

Date :02-08-2026

T.Judy Prasad
Proprietor
Membership No :223299
UDIN :26223299MPTPVM4265

Annexure "B" to the Independent Auditor's Report of **M/s SHENOY NAGAR SAWATHA NIDHI LIMITED (CIN NO.U67120TN1980PLC008433)** (referred to in my report of even date)

Report on the Internal Financial Controls under Clause (i) of Sub-section 3 of Section 143 of the Companies Act, 2013 ("the Act")

I have audited the internal financial controls over financial reporting of SHENOY NAGAR SAWATHA NIDHI LIMITED(CIN-U67120TN1980PLC008433) ("the Company") as of March 31, 2026 in conjunction with my audit of the financial statements of the Company for the year ended on that date.

Management's Responsibility for Internal Financial Controls

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

Auditors' Responsibility

My responsibility is to express an opinion on the Company's internal financial controls over financial reporting based on my audit. I conducted my audit in accordance with the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting (the "Guidance Note") and the Standards on Auditing, issued by ICAI and deemed to be prescribed under section 143(10) of the Companies Act, 2013, to the extent applicable to an audit of internal financial controls. Those Standards and the Guidance Note require that I complywith ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting was established and maintained and if such controls operated effectively in all material respects.

My audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls system over financial reporting and their operating effectiveness. My 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 of the financial statements, whether due to fraud or error.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my audit opinion on the Company's internal financial controls system over financial reporting.

Meaning of Internal Financial Controls over Financial Reporting

A company's internal financial control over financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles. A company's internal financial control over financial reporting includes those policies and procedures that

(1) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the company;

(2) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the company are being made only in accordance with authorisations of management and directors of the company; and

(3) provide reasonable assurance regarding prevention or timely detection of unauthorised acquisition, use, or disposition of the company's assets that could have a material effect on the financial statements.

Inherent Limitations of Internal Financial Controls over Financial Reporting

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

Opinion

In my opinion, the Company has, in all material respects, an adequate internal financial controls system over financial reporting and such internal financial controls over financial reporting were operating effectively as at 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 JPT& CO
CHARTERED ACCOUNTAN

Place : Chennai Firm Registration No. 0163298
Date :02-08-2026

T.Judy Prasad
Propriter
Membership No :223299
UDIN :26223299MPTPVM4265

T.JUDY PRASAD M.Com.,F.C.A., L.L.B.,

Chartered AccountantNo.11/608 , Anna Nagar 1st Street,

Kulathuvanchery ,Paraniputhur Post,

Iyappanthangal Main Road,Chennai 600122

Cell : 9940404063 Mail: tjudyca@gmail.com

& jptandco@gmail.ocm

CERFITICATE OF STATUTORY AUDITOR

This is to certify that **SHENOY NAGAR SASWATHA NIDHI LIMITED, (CIN U67120TN1980PLC008433)**having its Registered Office No.488 Old No.723, PeriyarE.V.R.High Road, Aminjikarai, Chennai – 600 029 has complied with all the directions specified in the Notification GSR No. 555 (E) Dated 26.07.2021 as amended up to date and Nidhi Rules, 2014 and the Company has been complying with all the required provisions of the Reserve Bank of India Act and the 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 **SHENOY NAGAR SASWATHA NIDHI LIMITED,** has complied with the prudential norms as required by the Ministry of Corporate Affairs Notification GSR No.309 (E) dated 30-04-2002, as amended by Notifications from time to time and Nidhi Rules, 2014 and provision of Sub Standard assets has been made to the extent required and the details have been given in Notes on Accounts forming part of the Audited Statement of Accounts of the Company for the year ended 31st March 2026.

For JPT & CO
CHARTERED ACCOUNTANT

Place : Chennai
Date :02-08-2026

Firm Registration No. 0163298

T.Judy Prasad
Proprietor
Membership No :223299
UDIN :26223299MPTPVM4265

SHENOY NAGAR SASWATHA NIDHI LTD

New.No:488,Old.No:723, Periyar E.V.R.High Road, Aminjikarai, Chennai - 600 029

Balance Sheet as at 31st March 2026

Particulars	Note No.	As at 31st Mar 2026	As at 31st Mar 2025
I.EQUITY AND LIABILITIES		Rs in '00	Rs in '00
(1) Shareholders funds			
(a) Share capital	1,2,3 & 4	10,575.78	10,563.08
(b) Reserves and surplus	5	86,704.25	80,894.77
(2). Non-current liabilities			
(a) Long-term borrowings	6	459,461.94	270,794.79
- Deposits from Members			
(3).Current Liabilities			
(a) Short-term borrowings (deposits from member)	7	407,883.59	562,193.19
(b) other current liabilities	8	5,160.00	5,319.52
(c) Short -term provisions	9	2,950.00	3,750.00
TOTAL		972,735.56	933,515.36
II ASSETS Non-current assets			
(1) (a) Fixed assets			
(I) Tangible assets	10	539.77	614.40
(b) Non-current investments	11	103,423.31	84,121.32
(c) Deferred tax assets(net)		195.32	197.62
(d) Long-term loans and advances	12	316,639.66	401,803.88
(2) Current assets			
(e) Cash and cash equivalents	13	13,494.72	13,114.31
(f) Short-term loans and advances to members	14	534,096.97	424,185.78
(g) Other current assets	15	4,345.81	9,478.06
TOTAL		972,735.56	933,515.36

Notes on Accounts

Note 1 to 15 and 21 form an integral part of this Balance Sheet.

This is the Balace Sheet referred to in my report of even date.

T.JUDY PRASAD	R.LAKSHMIPATHI	P.RAVICHANDRAN	
Chartered Accountant	Manager	President	Directors

UDIN - 26223299MPTPVM4265

Place : Chennai

Date : 2nd August 2026

FORM OF STATEMENT OF PROFIT AND LOSS

Name of the Company :SHENOY NAGAR SASWATHA NIDHI LIMITED

New.No:488,Old.No:723, Periyar E.V.R.High Road, Aminjikarai, Chennai - 600 029

Profit and Loss statement for the year ended 31st March 2026

Particulars		Note No.	As at 31st Mar 2026	As at 31st Mar 2025
			Rs in '00	Rs in '00
I	Revenue from operations	16	118,873.52	108,476.23
II	Other Income	17	8,075.50	7,164.12
III	Total Revenue (I+II)		126,949.02	115,640.35
IV	Expenses			
	Employee benefits expense	18	26,228.15	27,470.40
	Finance costs	19	73,164.29	62,681.60
	Depreciation and amortization expenses	10	142.12	186.92
	Other expenses	20	16,088.91	11,115.02
	Total expenses		115,623.47	101,453.94
V	Profit before exceptional and extraordinay items and tax(III-IV)		11,325.55	14,186.41
	Add: Brought Forward P&L Account		219.74	137.54
			11,545.29	14,323.95
X	Less : Tax expense			
	(1) Current tax		2,950.00	3,750.00
	(2) Deferred tax Assets		2.30	(3.09)
	Value of the expired useful life of assets transferred to Res.&Surplus		7.93	2.44
	transferred to captial redemption reserve			-
	Provision / (Excess) for tax / earlier year		-	-
	Less Short Provision of Tax of earlier year		2,614.30	50.34
	Proposed dividends		-	-
	Transfer to Reserves		5,746.94	10,304.56
			11,321.47	14,104.25
	Carried Forward to P&L Account		223.82	219.70
XVI	Earning per equity share:			
	(1) Basic(for Re.1/- equity shares)		0.79	0.99
	(2) diluted			

Notes on Account

Note 16 to 20 and 10 form an integral part of this Profit & Loss Account

This is the Balance Sheet referred to in my report of even date

T.JUDY PRASAD	R.LAKSHMIPATHI	P.RAVICHANDRAN	
Chartered Accountant	Manager	Presidsent	Directors

UDIN - 26223299MPTPVM4265

Place : Chennai

Date : 2nd August 2026

SHENOY NAGAR SASWATHA NIDHI LTD

New.No:488,Old.No:723, Periyar E.V.R.High Road, Aminjikarai, Chennai - 600 029

Cash Flow Statement for the year ended 31.03.2026

			As at 31st Mar 2026	As at 31st Mar 2025
A	CASH FLOW FROM OPERATING ACTIVITIES		Rs in '00	Rs in '00
	Net Profit Before Tax (PBT)		11,325.55	14,186.41
	Adjustments for Depreciation/ Life Expired Assets		142.12	186.92
	Operating Profit before Working Capital Changes		11,467.67	14,373.33
	Adjustments for:			
	Less : Change in Net Current Assets		105,067.46	47,275.81
	Less:Adjust. of Dividend Distribn. Tax and Taxation		6,017.32	2,269.93
	Cash generated from operations		(99,617.11)	(35,172.41)
	Net Cash flow from Operating activities		(99,617.11)	(35,172.41)
B	CASH FLOW FROM INVESTING ACTIVITIES			
	Purchase of Fixed Assets	75.42		
	Change in Advances & others	(85,164.23)		
	Net Cash used in Investing activities		(85,088.79)	45,052.91
			(14,528.32)	(80,225.32)
C	Change in Non Current Assets		19,301.99	(6,061.26)
			(33,830.31)	(74,164.06)
D	CASH FLOW FROM FINANCING ACTIVITIES			
	Repayment of Long term Borrowings	34,357.54		
	Less : Change in Net Current Liabilities	(159.52)		
-	Net Cash used in financing activities		34,198.02	67,752.81
			367.71	(6,411.25)
E	Share Capital - Increase	(+)	12.70	10.60
F	Payment of Divident	(-)	-	-
	Net increase in cash & Cash Equivalents		380.41	(6,400.65)
	Cash and Cash equivalents - Opening		13,114.31	19,514.91
	Cash and Cash equivalents - Closing		13,494.72	13,114.26
			(0.00)	(0.04)
	Cash & Cash Equivalents	As on		-
		01.04.2024	31.03.2025	31.03.2026
	Cash in Hand	11,279.88	3,324.55	9,089.86
	Cash at Bank	8,235.03	9,789.76	4,404.86
	Cash & Cash equivalents as stated	19,514.91	13,114.31	13,494.72

T.JUDY PRASAD	R.LAKSHMIPATHI	P.RAVICHANDRAN	
Chartered Accountant	Manager	Presidsent	Directors

UDIN - 26223299MPTPVM4265

Place : Chennai

Date : 2nd August 2026

SHENOY NAGAR SASWATHA NIDHI LTD

Particulars			As at 31st Mar 2026	As at 31st Mar 2025
NOTE - 1			Rs in '00	Rs in '00
SHARE CAPITAL				
Authorised:				
2,00,000 Equity Shares of Re.1/-each			2,000.00	2,000.00
2,00,000 Equity Shares of Rs.10/-each			20,000.00	20,000.00
3,00,000 15% Non-Cumulative Redeemable Preference Shares of Re.1/-each (redeemable when the shareholder ceases to have transactions)			3,000.00	3,000.00
	TOTAL		25,000.00	25,000.00
NOTE - 2				
ISSUED, SUBSCRIBED AND PAIDUP :				
1,77,008 Equity Shares of Re.1/- each			1,770.08	1,770.08
880570 Equity shares of Rs.10/-each			8,805.70	8,793.00
	TOTAL		10,575.78	10,563.08
Note - 3				
Share Held				
Name of the persons holding shares in excess of 5% paid up capital				
		No.of shares	Amount of Shares	
1.D.Dasarathan		11500	61,000.00	Nil
2.M.R.Muralikrishnan		9500	68,000.00	Nil
3.D.Saraswathi		8500	58,000.00	Nil
Note - 4				
	Shares at the begining the year	Issued during the year	Redeemed during the year	Total
Rs.10/- Equity	879.3	1.27		880.57
Rs.1/- Equity	1770.08	Nil		1,770.08
Note - 4A				
Details of Promoters Share holding Pattern		No.of shares	Amount of shares	
1.D.Dasarathan		11500	61,000.00	
2.M.R.Muralilkrishnan		9500	68,000.00	
3.D.Saraswathi		8500	58,000.00	
4.P.Ravichandran		8810	17,810.00	
5.J.Hariharan		8000	35,000.00	
6.V.Deenadayalan		6800	33,800.00	
7.S.Gopinath		6212	28,712.00	
Note - 5				
RESERVES & SURPLUS				
A.GENERAL RESERVE				
Begining from last Balance Sheet			70,900.00	60,684.64
Add/Less transferred to provison for npa a/c			-	1,215.36
			70,900.00	61,900.00
Transferred from Profit & Loss A/c			4,700.00	9,000.00
	Total (A)		75,600.00	70,900.00
B.BAD DEBTS RESERVE				
Begining from Last Balace Sheet			6,335.82	5,292.17
Transferred from Profit & Loss A/c			837.56	1,043.64
	Total (B)		7,173.38	6,335.81
C. RESERVE FOR CHARITY				
Begining from last Balance Sheet			3,126.49	2,865.58
Transferred from Profit & Loss A/c			209.39	260.91
	Total (C)		3,335.88	3,126.49
D. Capital Redemption Reserve				
Begining from last Balance Sheet			312.76	312.76
Transferred from Profit & Loss A/c				
	Total (D)		312.76	312.76

SHENOY NAGAR SASWATHA NIDHI LTD		
Particulars	As at 31st Mar 2026	As at 31st Mar 2025
	Rs in '00	Rs in '00
E: Provison for NPA a/c	-	1,215.36
Add/Less transferred to provison for npa a/c	-	1,215.36
Transferred from General Reservce Total (E)	-	-
F. PROFIT & LOSS ACCOUNT		
Begining from last balance sheet	219.74	137.54
Add: Profit & Loss account	11,325.55	14,186.41
Add : last year (exces) provision of Tax	58.44	
	11,603.73	14,323.95
Less: Transfer to Reserves	5,746.94	10,304.55
Transfer to Capital redemsion reserve		
Less: short tax provision last year	2,614.30	50.34
Less: Provision for tax for asst.year	2,950.00	3,750.00
Value of the expired useful life of assets transferred to Res.&Surplus	7.93	2.44
Differred tax Assets	2.30	(3.09)
	11,321.47	14,104.24
Total (F)	282.26	219.71
Full Total(A+B+C+D+E+F)	86,704.25	80,894.77
Note - 6		
LONG-TERM BORROWINGS(DEPOSITS)(UNSECURED)		
Fixed Deposit	81,839.52	59,250.48
Interest Accrued thereon	33.30	-
Cumulative Deposit	201,920.95	83,186.43
Interest Accrued thereon	11,799.49	2,897.55
Recurring Deposit	6,875.00	3,335.00
Interest Accrued thereon	428.15	91.26
Due to Directors & their relatives	152,146.83	117,028.04
Interest Accrued thereon	4,418.70	5,006.04
TOTAL	459,461.94	270,794.79
Note - 7		
SHORT-TERM BORROWINGS(DEPOSITS)(UNSECURED)		
Fixed Deposit	74,600.48	84,433.90
Interest Accrued thereon	2.92	45.60
Cumulative Deposit	148,843.29	239,419.19
Interest Accrued thereon	13,412.07	27,510.21
Recurring Deposit	10,429.00	16,424.00
Interest Accrued thereon	528.70	1,071.33
Savings Deposit	15,145.79	12,178.46
Due to Directors & their relatives	130,125.07	167,852.71
Interest Accrued thereon	14,796.27	13,257.80
TOTAL	407,883.59	562,193.19
Note - 8		
OTHER CURRENT LIABILITIES		
Bonus Payable to staff	1,800.80	1,715.80
Remuneration Payable to Directors	1,019.30	1,276.79
G S T Payable	502.14	647.93
T D S payable for Director's remuneration	116.26	141.86
Interest reverse on npa a/c		
Unpaid Dividends	607.77	719.23
Other Liabilities	1,113.73	817.90
TOTAL	5,160.00	5,319.52
Note - 9		
SHORT TERM PROVISIONS		
Provision for tax	2,950.00	3,750.00
TOTAL	2,950.00	3,750.00

SHENOY NAGAR SASWATHA NIDHI LTD

Particulars	As at 31st Mar 2026	As at 31st Mar 2025
Note - 11	Rs in '00	Rs in '00
NON-CURRENT INVESTMENTS		
Fixed Deposit with Banks (including MCA notification deposits)	99,165.13	79,000.00
Interest Accrued on Bank Deposits	4,258.18	5,121.32
TOTAL	103,423.31	84,121.32
Note - 12		
LONG TERM LOANS ADVANCED(Secured considered good)		
On Fixed Deposits	7,647.49	19,205.95
On Cumulative Deposits	5,529.70	18,851.68
On Recuring Deposits	-	450.00
On security of Jewels	289,687.08	325,009.97
On security of property	5,546.43	15,134.33
Interest Accrued - on Loans	8,228.96	21,867.95
Due from Director & their relatives	-	1,284.00
TOTAL	316,639.66	401,803.88
Note - 13		
CASH AND CASH EQUIVALENTS		
Cash on Hand	9,089.86	3,324.55
Cash with Scheduled Bank - In Current Account	4,048.18	8,989.76
- In IOB Dividend Account	356.68	799.99
TOTAL	13,494.72	13,114.31
Note - 14		
SHORT TERM LOANS ADVANCED(Secured considered good)		
On Fixed Deposits	999.99	5,800.46
On Cumulative Deposits	603.00	5,630.00
On Recurring Depoists	-	-
On Security of Jewels	514,744.32	406,771.50
On security of property	-	-
Interest Accrued - on Loans	17,749.66	5,983.82
Due from Director & their relatives	-	-
TOTAL	534,096.97	424,185.78
Note - 15		
OTHER CURRENT ASSETS		
Income tax refundable	-	2,461.14
Advane tax & T D S	2,350.97	2,639.51
Staff	20.00	
Rent Advance	1,500.00	4,000.00
Telephone Deposit		-
Stock of Printing & Stationery	254.44	290.59
GST ITC	220.40	
TDS receivable		86.82
TOTAL	4,345.81	9,478.06
Note - 16		
REVENUE FROM OPERATIONS		
Interest on:(including Default Interest)		
Jewel loan	112,910.93	97,888.14
Fixed Deposit Loan	1,970.38	3,009.93
Cumulative Deposit Loan	2,464.53	2,598.70
Recurring Deposit Loan	16.60	25.10
Mortgage loan	1,511.07	4,954.35
TOTAL	118,873.52	108,476.23

SHENOY NAGAR SASWATHA NIDHI LTD

Particulars	As at 31st Mar 2026	As at 31st Mar 2025
Note - 17	Rs in '00	Rs in '00
OTHER REVENUE		
Interest on Deposits with bank	6,509.67	5,795.09
Other Receipts	1,565.83	1,369.03
Profit on Sale of Assets		-
TOTAL	8,075.50	7,164.12
Note - 18		
EMPLOYEE BENEFITS EXPENSES		
Staff Salaries,Allowance & Bonus	23,502.66	22,776.42
Staff Provident Fund	1,424.64	1,434.82
Staff Insurance	613.72	728.90
Staff Welfare Expenses	561.50	573.50
Gratuity Paid		1,831.13
Professional Tax	125.63	125.63
TOTAL	26,228.15	27,470.40
Note - 19		
FINANCE COSTS		
Interest on:		
Fixed Deposit	19,373.11	16,667.83
Cumulative Deposit	51,727.47	43,914.81
Recurring Deposit	1,517.88	1,551.51
Savings Deposit	545.83	547.40
TOTAL	73,164.29	62,681.60
Note - 20		
OTHER EXPENSES		
Rent	4,140.00	3,600.00
Electricity	404.93	405.16
Directors Board Meeting Sitting Fees	1,470.00	1,200.00
Directors Remuneration with gst	1,336.42	1,674.01
Jewel Inspection charges to Directors	30.00	20.00
Conveyance to Directors	510.00	270.00
Conveyance to Directors - Key Guardian	900.00	690.00
Audit Fees inclu. of service tax for - Statutory Audit	170.00	170.00
Tax Audit & Other Services	165.00	150.00
Miscellaneous Expenses	6,413.71	2,332.99
Insurance Charges	488.86	450.36
Professional Tax	60.00	152.50
Legal charges		-
TOTAL	16,088.91	11,115.02

MISCELLANEOUS EXPENSES		
G S T	3,477.85	705.01
Telephone Charges	143.95	142.54
Postage	2.07	1.28
Bank Charges	39.25	37.59
Pooja Expenses	61.70	56.35
Office Maintenance Expenses	602.79	589.53
Subscription	50.00	50.00
Annual Inspection Expenses	62.12	46.04
Annual General Meeting & Other Meeting Expenses	171.22	96.06
Computer Consulting Fees	565.59	367.97
Travelling & Conveyance	19.30	22.30
Printing & Stationery	123.47	107.13
conveyance to auditors	30.00	50.00
Filing Fees	206.07	61.18
Repairs and maintenance	858.34	
TOTAL	6,413.71	2,332.99

C.Additional Regulatory Information						
(i) Analytical Ratios						
Ratio	**Numerator**	**Demominator**	**Current Period**	**Previous Period**	**% of Variation**	**Reason**
(a) Current Ratio,	Current Assets	Current Liabilities	1.33	0.78	54.47%	Normal Business effect
(b) Debt-Equity Ratio,	Total Debts	Share holder's Equity	8.92	9.11	-19.19%	Normal Business effect
(c) Debt Service Coverage Ratio,	Earning available for debt Service	Debt Service	1.15	1.23	-7.15%	Normal Business effect
(d) Return on Equity Ratio,	Net Profit after Tax	Share holder's Equity	0.12	0.16	-3.87%	Normal Business effect
(e) Inventory turnover ratio,	(Not Applicable)					
(f) Trade Receivables turnover ratio,	(Not Applicable)					
(g) Trade payables turnover ratio,	(Not Applicable)					
(h) Net capital turnover ratio,	(Not Applicable)					
(i) Net profit ratio,	Net Profit	Gross Receipts	0.10	0.13	-3.55%	Net Profit decreased due to payment of Gratuity
(j) Return on Capital employed,	Earning before Interest and Taxes	Capital Employed	1.07	1.34	-27.21%	Net Profit decreased due to payment of Gratuity
(k) Return on investment.	(Not Applicable)					

(ii) Company has not advanced or loaned or invested funds(either borrowed funds or Share Premium or any other sources or kind of funds to any other person(s) or entity(ies) including foreign entities (intermediaries) with the understanding (whether recorded in writing or otherwise that the the intermediary shall (i) 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 (ii) provide any guarantee, securityh or the like to or on behalf of the Ultimate Beneficiaries:

(iii) Company has not received any fund from any person(s) or entity(ies),including foreign entities(Funding Party) with the understanding (whether recorded in writing or otherwise) that the company shall(i) directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of t he Funding Party (Ultimate Beneficiaries) or(ii) provide any guarantee,security or the like on behalf of the Ultimate Beneficiaries.

(iv) The Company has no transaction with companies struck off under section 248 of the companies Act,2013 or section 560 of the Companies Act,1956

(v)The Company does not owns any immovable property.

T.JUDY PRASAD	**R.LAKSHMIPATHI**	**P.RAVICHANDRAN**
Chartered Accountant	**Manager**	**President**
UDIN - 26223299MPTPVM4265		**Directors**

Place : Chennai Date : 2nd August 2026