

ANNEXURE TO DEPOSIT FORM

Date of Incorporation: 17.08.1989

Date of Declaration and notification as Nidhi: 13.12.1990

Business carried on by Nidhi with details of branches, if any:

LIST OF BRANCHES WITHIN ERNAKULAM		
1	KOTHAMANGALAM	KPB NIDHI LTD.,ANCHERIL BUILDING, NEAR MUNICIPAL OFFICE, KOTHAMANGALAM-686691
2	ALUVA	KPB NIDHI LTD., NSS UNION BUILDING, PALACE ROAD ALUVA 683101
3	ERNAKULAM	KPB NIDHI LTD.1ST FLOOR, BUILDING NO. 173/66, DOOR NO. 66/173,NIRVRITHI, AMMAN KOVIL ROAD, ERNAKULAM,COCHIN PIN : 682 035
4	KALADY	KPB NIDHI LTD., BUILDING NO.7/358 A, SURYA SUPER BAZAR, SHOPPING COMPLEX, KALADY. PIN : 683 574.
5	PERUMBAVOOR	KPB NIDHI LTD., DARSHAN CHAMBERS, VELAPPAS JEWELLERY COMPLEX, BUILDING NO.VII/506 B ,PERUMBAVOOR. PIN : 683 542
6	NORTH PARAVUR	KPB NIDHI LTD, DEVDAS ARCADE, OPP TALUK HEAD QUARTERS HOSPITAL, MAIN ROAD, NORTH PARAVUR, PIN-683513.
7	PUKKATTUPADY	KPB NIDHI LTD. 1ST FLOOR, KALATHIL BUILDING, BUILDING NO.II/64Q , BYE PASS ROAD, EDATHALA P.O., PUKKATTUPADY. PIN : 683 561.
8	TRIPUNITHURA	KPB NIDHI LTD. 1ST FLOOR, STEPHEN'S ARCADE BUILDING, BUILDING NO.XXI/664 , OPPOSITE DHANLAXMI BANK, TEMPLE ROAD, TRIPUNITHURA 682301
9	ATHANI	KPB NIDHI LTD. J & J TOWERS, 1ST FLOOR, ROOM NO.V/1056 , NEAR UNION BANK, ATHANI, PIN : 683 585.
10	CHERAI	KPB NIDHI LTD M.G SQUARE 1ST FLOOR, NEAR HP PETROL PUMP, DEVASWOM NADA, CHERAI -683514
11	EDAPPALLY	KPB NIDHI LTD, IST FLOOR, 1792,B(3), K B PLAZA,EDAPPALLY RAGHAVAN PILLAI ROAD,NEAR CHANGAMPUZHA PARK,EDAPPALLY,KOCHI-682024
12	MATTANCHERRY	KPB NIDHI LTD, BUILDING NO.VI/278, NSS KARAYOGAM BUILDING, ANAVATHIL, NEAR BSNL, MATTANCHERRY, COCHIN 682002
13	NAYARAMBALAM	KPB NIDHI LTD. 1ST FLOOR, NAIR KARAYOGAM BUILDING, BUILDING NO. XVI/93 OPPOSITE BHAGAVATHI TEMPLE, NAYARAMBALAM. PIN : 682 509

14	PIRAVOM	KPB NIDHI LTD., GROUND FLOOR, KARAIKKATTU BUILDING, BUILDING NO.VI/112 ,NEAR POST OFFICE JUNCTION, PIRAVOM. PIN : 686 664.
15	PALLURUTHY	KPB NIDHI LTD,GROUND FLOOR, BUILDING NO.CC13/1107B AND 13/1107C, MARUNNUKADA, PALLURUTHY,COCHIN 682006
16	KURUPPAMPADY	KPB NIDHI LTD. FIRST FLOOR, ROOM NO. 126/C , PALAKKAPPILLY BUILDING, A M ROAD, KURUPPAMPADY. PIN : 683 545
17	ANGAMALI	KPB NIDHI LTD., 1ST FLOOR,ROOM NO. VII/426 B4 , B5 , EDACHERIL COMPLEX, MANJAPRA ROAD, T B JUNCTION, ANGAMALY, PIN : 683 572.
18	MULANTHURUTHY	KPB NIDHI LTD. KURINJIKKATTU BUILDING, BUILDING NO. I/532B , PALLITHAZHAM JUNCTION, MULANTHURUTHY 682314
19	PARAVOOR KAVALA	KPB NIDHI LTD., 1ST FLOOR, PAYYAPPILLY BUILDING OPP KAVALA CASTLE BAR , ALUVA PARAVOOR ROAD, PARAVOOR,THOTTAKKATTUKARA,ALUVA-683108
20	MUVATTUPUZHA	KPB NIDHI LTD., RAJESWARY BUILDING, BUILDING NO.XXI/174. KACHERITHAZHAM, MUVATTUPUZHA. PIN : 686661.
21	ALUVA MARKET	KPB NIDHI LTD., VADAKKANS BUILDING, OPPOSITE METRO PILLAR NO.26/27, METRO SERVICE ROAD, ALUVA, PIN- 683 101.
22	HEAD OFFICE	KPBF MANDIR, BUILDING NO. 8/444(1) , SANGEETHA SABHA ROAD, ALUVA - 683101

LIST OF BRANCHES OUTSIDE ERNAKULAM		
SI No	Name of Branch	Address
1	THODUPUZHA	KPB NIDHI LTD., E A P GARDENS, ROOM NO.XVII/299 , KANJIRAMATTOM BYE PASS ROAD, THODUPUZHA. PIN : 685 584.
2	TRIVANDRUM	KPB NIDHI LTD. BUILDING NO.TC 83/1276, DR. CHANDRASEKHARAN NAIR ROAD,, SREEKANDESWARAM, FORT P O, TRIVANDRUM. PIN : 695 023.
3	MANJERI	KPB NIDHI LTD., COURT GATE, PRIYA BUILDING, ROOM NO . 15/929 J , KACHERIPPADY, MANJERI. PIN : 676121
4	KOTTAYAM	KPB NIDHI LTD. BUILDING NO.17/527, 1ST FLOOR, JAYASREE BUILDING, BUILDING NO.17/527 , TEMPLE ROAD, WEST NADA, KOTTAYAM. PIN : 686 001.
5	KANNUR	KPB NIDHI LTD. GROUND FLOOR, ROOM NO. IV/124 F , DILSHE TOWER,LIC ROAD, THALAP, KANNUR. PIN : 670 002.

6	OLARIKKARA	KPB NIDHI LTD. NO. 18, SATHYA SHOPPING COMPLEX, BUILDING NO. VII/405 , NEAR MOTHER HOSPITAL, PULLAZHI, OLARIKKARA, THRISSUR 680012
7	CHENGANNUR	KPB NIDHI LTD. FIRST FLOOR, 2X/239 ,THEREKATHU BUILDING,NEAR GOVT. HOSPITAL JN CHENGANNUR , PIN : 689121
8	KOZHIKODE	KPB NIDHI LTD., 1ST FLOOR, RAHMATH MAHAL BUILDING, BUILDING NO.18/151 A ,KALLAI ROAD, CALICUT. PIN : 673 002.
9	THRIPRAYAR	KPB NIDHI LTD., 1ST FLOOR, BUILDING NO.XI/1263 A,B ,ASNA SHOPPING COMPLEX, NATTIKA P O, THRIPRAYAR 680566
10	PARLI	KPB NIDHI LTD., VALLAPUZHA TOWER, ROOM NO.IX/814 & 815 , OPP SBI, CHANDHAPURA, PARLI, PALAKKAD, PIN : 678 612.
11	KOLLAM	KPB NIDHI LTD. THALAMADOM BUILDING, NO. 238/22 ,TOWN LIMIT, KILIKOLLOOR P.O., KOLLAM. PIN : 691 004.
12	CHANGANASSERY	KPB NIDHI LTD., 1ST FLOOR, BUILDING NO.XIII/372 , NEDIAKALA PARAMBIL BUILDING, CHANGANASSERY. PIN : 686 101.
13	KANHANGAD	KPB NIDHI LTD., 1ST FLOOR, KRISHNA COMPLEX, BUILDING NO. 01/354 T , RAM NAGAR ROAD, KUNNUMMAL, KANHANGAD. PIN - 671 315.
14	CHAVAKKAD	KPB NIDHI LTD 1ST FLOOR, N K COMPLEX, BUILDING NO.VII/38 , OPPOSITE MUNICIPAL BUS STAND, CHAVAKKAD. PIN : 680506
15	KODAKARA	KPB NIDHI LTD., 1ST FLOOR,BUILDING NO. 766/B , NEAR GOVT. L P SCHOOL, KODAKARA PO ,THRISSUR DIST 680684
16	KODUNGALLUR	KPB NIDHI LTD., BUILDING NO.XII/580/3, 1ST FLOOR, DEVIKRIPA BUILDING, EAST NADA, KODUNGALLUR-680664
17	THRISSUR	KPB NIDHI LTD. LAKSHMI KALYANAMANDAPAM BUILDING, BUILDING NO.XXXVI/3585 , THEKKE MADHOM, PAZHAYA NADAKKAVU, THRISSUR 680001
18	CHERPULASSERY	KPB NIDHI LTD. RESHMI MEDICALS BUILDING, ROOM NO. 17/318,319,320 & 321 OPPOSITE GOVT. HOSPITAL, CHERUPULASSERY, PIN : 679 503.
19	PALAKKAD	KPB NIDHI LTD. IST FLOOR, DOOR NO. 31/404/4 , MARUTHI ARCADE, PUDUPALLI STREET,OPP. HADHEE PHARMA,NURANI P O, PALAKKAD 678 004
20	TIRUR	KPB NIDHI LTD., 2ND FLOOR, AAK TOWER, OPP BSNL OFFICE,THAZHEPALAM,, TIRUR,MALAPPURAM-676101
21	MAVELIKKARA	KPB NIDHI LTD. THOMAS KORAH BUILDING, BUILDING NO.V/38 J , A R JUNCTION, TEMPLE ROAD, MAVELIKKARA. PIN : 690 101.

22	PALA	KPB NIDHI LTD. 1ST FLOOR, ANNA ARCADE, BUILDING NO. 63/2, CHETHIMATTOM,PALA P O 686575
23	ADIMALI	KPB NIDHI LTD., 1ST FLOOR, KANNATT SHOPPING COMPLEX, BUILDING NO.353/(G)(3) KALLAR KUTTY ROAD, ADIMALY. PIN : 685 561.
24	KUNNAMANGALAM	KPB NIDHI LTD, 1ST FLOOR, ACHOOS BUILDING NO. KP10/610U, NEAR BUS STAND, KUNNAMANGALAM. KOZHIKODE: 673 570.
25	THALASSERY	KPB NIDHI LTD, THALASSERY BRANCH, KALPAKA ARCADE, NEW BUS STAND, THALASSERY -670101.
26	CHERPU	KPB NIDHI LTD., 1ST FLOOR, MALITHU TOWER, BUILDING NO. XX/319 ,THAYAMKULANGARA, CHERPU P.O., THRISSUR. PIN : 680561
27	OLLUR	KPB NIDHI LTD 1ST FLOOR, VALIYAKATH TOWER, BUILDING NO. 125/2 , POLICE STATION ROAD, OLLUR. PIN : 680 306.
28	WADAKKANCHERY	KPB NIDHI LTD. 1ST FLOOR, KARUVETTINGAL, BUILDING NO.20/404, 405, 406 & 407 OPPOSITE DISTRICT GOVERNMENT HOSPITAL, OTTUPARA, KUMARANELLUR P.O., WADAKKANCHERY. PIN : 680 590.
29	ALATHUR	KPB NIDHI LTD. GROUND FLOOR, BUILDING NO.III/458 , A R MALL, SWATHI NAGAR, ALATHUR. PIN : 678 541.
30	CHANDRANAGAR	KPB NIDHI LTD. 1ST FLOOR,RAM ARCADE, ROOM NO.XIV/441 , OPPOSITE BHARATH MATHA SCHOOL,CHANDRANAGAR POST, PALAKKAD 678007
31	PERINTHALMANNA	KPB NIDHI LTD., NO.694-5A, 1ST FLOOR, P P COMPLEX, NEAR GOVT. HOSPITAL, MANNARKKAD ROAD, PERINTHALMANNA 679322, MALAPPURAM
32	HARIPAD	KPB NIDHI LTD. 1ST FLOOR, PANACHAMOOTTIL BUILDING, BUILDING NO.178/AA , OPPOSITE ELECTRICITY OFFICE,HARIPAD 690514
33	KOYILANDY	KPB NIDHI LTD. DERIA TOWER, ROOM NO 28/424, A12&13, PANTHALAYANI VILLAGE, NEAR UNION BANK OF INDIA, KOYILANDY. PIN : 673 305.
34	CHALAKUDY	KPB NIDHI LTD. SUPRABHA COMPLEX, BUILDING NO. XXV/1036 B , OPPOSITE MUNICIPAL BUS STAND, SOUTH CHALAKUDY, PIN : 680 307.
35	IRINJALAKUDA	KPB NIDHI LTD., BUILDING NO.559/D , NEAR PVT. BUS STAND, KATTOOR BYE-PASS ROAD, IRINJALAKUDA. PIN : 680 121.
36	VADANAPPILLY	KPB NIDHI LTD., 1ST FLOOR, HAYATH SHOPPING COMPLEX, BUILDING NO.XV/638 , CHETTUVU ROAD, VADANAPPILLY, THRISSUR. PIN : 680 614.

37	PUDUNAGARAM	KPB NIDHI LTD., 1ST FLOOR, RUBY COMPLEX, BUILDING NO. 4/579 & 580, M H S ROAD, PALAKKAD 678503
38	SASTHAMANGALAM	KPB NIDHI LTD., KAMALA BUILDING, BUILDING NO.TC-22/2442 , SANKER ROAD, SASTHAMANGALAM, TRIVANDRUM. PIN : 695 010.
39	THIRUVALLAM	KPB NIDHI LTD., 1ST FLOOR, BUILDING NO.TC 48/1059(5), LEKSHMI, AMBALATHARA, THIRUVALLAM, TRIVANDRUM. PIN - 695 026.
40	ETTUMANOOR	KPB NIDHI LTD., MANAKKAPARAMBIL BUILDING, BUILDING NO.521 , ETTUMANOOR P.O, KOTTAYAM. PIN : 686 631.
41	MANNAR	KPB NIDHI LTD., 1ST FLOOR, THIRUVONAM BUILDING, BUILDING NO.17/618,KURATTISSERY, MANNAR. - 689 622.
42	KUNNAMKULAM	KPB NIDHI LTD., 1ST FLOOR, CHORUS SHOPPING COMPLEX, NO.XII/580/3, GURUVAYUR ROAD, KUNNAMKULAM. PIN : 680 503.
43	ADOOR	KPB NIDHI LTD., CHITTUNDAYIL TOWER, BUILDING NO.802/2 , NEAR FEDERAL BANK, ADOOR. PIN : 691 523.
44	AMBALAPUZHA	KPB NIDHI LTD., 1ST FLOOR,ROOM NO. 12/719 L PLAKKUDY BUILDING COMPLEX, TEMPLE ROAD, AMBALAPPUZHA. PIN : 688 561.
45	NEMMARA	KPB NIDHI LTD., U B ARCADE, BUILDING NO.XVI/1067,1068 & 1069 MAIN ROAD NEMMARA – 678 508
46	KOTTARAKKARA	KPB NIDHI LTD., BUILDING NO.KP/XVII/792, 1ST FLOOR, AJMAL BUILDING, CHANDAMUKKU, KOTTARAKKARA. PIN : 691 508
47	PUNALUR	KPB NIDHI LTD., 1ST FLOOR, SHANMUGHAVILASAM BUILDING, BUILDING NO.X/183 , MAIN ROAD, NEAR POST OFFICE, PUNALUR. PIN : 691 305.
48	KOLENCHERY	KPB NIDHI LTD., 1ST FLOOR, ROOM NO.171, VPC & SONS BUILDING, KOLENCHERRY. PIN : 682 311
49	PATTAMBI	KPB NIDHI LTD., GROUND FLOOR, R/NO.XI/189, TRADE CENTRE, MELE PATTAMBI P.O., PATTAMBI, PALAKKAD PIN : 679 306
50	KOLLAM CIVIL STATION	KPB NIDHI LTD., 1ST FLOOR, BUILDING NO. KMC/50/529/2004 RAJA MANDIR, AMMACHIVEEDU, KOLLAM. PIN : 691 013.

51	ERATTUPETTA	KPB NIDHI LTD., 1ST FLOOR, KUNNAKATTU BUILDING, BUILDING NO.III/524,525, NEAR POLICE STATION, VADAKKEKARA, ERATTUPETTA. PIN : 686 121.
52	PAYYANUR	KPB NIDHI LTD., ROOM NO. PMC 19/583 , OPPOSITE ST. MARY'S GIRLS HIGH SCHOOL, BKM JUNCTION, MAIN ROAD, PAYYANUR, PIN : 670 307.
53	OTTAPPALAM	KPB NIDHI LTD., 1ST FLOOR,WHITE MOUNT BUILDING,ROOM NO.IX/38 & 39 , MAIN ROAD, OTTAPALAM, PIN : 679 101.
54	KASARGOD	KPB NIDHI LTD., FIRST FLOOR,BUILDING NO. 1812 , ARAMANA ARCADE, BANK ROAD, KASARGOD.
55	ATTINGAL	KPB NIDHI LTD., SHAMS COMPLEX, BUILDING NO.AMC/17/1254 , V V CLINIC ROAD, NEAR: KSRTC BUS STAND ,ATTINGAL 695 101
56	KARUNAGAPPALLY VAVVAKKAVU	KPB NIDHI LTD., DHARMALAYAM BUILDING, BUILDING NO. 550, VALLIKKAVU ROAD, VAVVAKKAVU P O, KARUNAGAPPILLY 690528
57	VALANCHERY	KPB NIDHI LTD., 1ST FLOOR, ROOM NO .UI 376/1 , VOLGO COMPLEX, PATTAMBI ROAD,NEAR PUNJAB NATIONAL BANK,VALANCHERY,MALAPPURAM DISTRICT 676552
58	UPPALA	KPB NIDHI LTD., KODIBAIL CHAMBERS, BUILDING NO. MP5 446 , NEAR PRAKYATH GARAGE, NH 66 UPPALA
59	KODUVAYUR	KPB NIDHI LIMITED FIRST FLOOR, ROOM NO. IX/437, KODUVAYUR VILLAGE/ PANCHAYATH IN CHITTUR TALUK, SIVA SAKTHI COMPLEX, PALAKKAD - 678501
60	VAZHAKULAM	KPB NIDHI LTD. KOTTUPPILLY BUILDING, KALLOORKADU JUNCTION,VAZHAKULAM-686670
61	KOOTHATTUKULAM	TRINITY ARCADE, NADAPPURAM BY- PASS , KOOTHATTUKULAM-686662

Brief Particulars of the management of Nidhi (Name, address and occupation of Directors, including DIN)

DIN	Name		Address	Occupation
06817818	MOHANAN AIMURY WARRIOM RAGHAVA VARRIER	Director	B1, Kairali Apartments, West Layam Road, Tripunithura,	Retired Bank Official, Vijaya Bank

			Ernakulam. PIN – 682301	
08607833	MURALEEDHARAN.M	Managing Director	Madathil House, Sankarankulangara Road, Punkunnam PO, Thrissur. PIN - 680002	Retired Deputy General Manager, Dhanalakshmi Bank Ltd.
00256061	VISWAROOPAN PEEDIKAPARAMBIL	Director	401, Ashtapadi, Pottayil Lane, M G Road, Poothole SO, Thrissur. PIN - 680004	Business
06651893	RAJESH PADMANABHAN	Director	Palazhy, Aimanam, Mariathuruthu, Kottayam. PIN - 686017	Chartered Accountant
07377644	MOHANDAS PARAYATH	Independent Director	Parayath, Karthika, High Road, Aluva - 683101	Chartered Accountant
09249975	HAREESH MEKANAKKIL RAMACHANDRAN	Director	Harinam, Mangad, Kalliasseri PO, Thaliparamba, Kanul, Kannur. Pin - 670562	Advocate
09695805	PUTHIAVEETIL RAJUPILLAI RAJIMOL	Independent Director	Medalil, Ooramana PO, Memury, Ernakulam. Pin - 686663	Chartered Accountant
09704625	PAZHANIKUTTY SWAMINATHAN	Director	46/805-1, Gayathri, Chinmaya Nagar, Melamuri, Palakkad. Pin - 678006	Cultural Services
10045022	PUTHENKOVILAKOM VIJAYAKUMAR	Independent Director	E1, Lotus Gardens, Near Poorthrayeesa Temple, Tripunithura. PIN - 682301	Lawyer

10088429	SASIDHARAN DINNY	Independent Director	C/o C P Sasidharan Nair, Lakshanam, Valathungal, Eravipuram, Kollam. Pin - 691011	Retired Colonel, Columnist, Participant in media debates, seminars.
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Net profits of Nidhi before and after making provision for tax for the preceding three financial years:

Particulars	2023	2022	2021
Net Profit Before Provision	593.51	496.53	416.17
Provision For Tax	140.50	138.09	101.15
Net Profit After Provision	453.01	358.44	315.02

Dividend declared by Nidhi during the preceding three financial years:

Particulars	2023	2022	2021
Dividend declared	Rs.1.00 for each equity share	Rs.0.70 for each equity share	Rs.0.50 for each equity share

A summary of the financials of the company as per the latest two audited financial statements as given below:

Particulars	2023	2022
Net Owned Funds	4209.91	3960.66
Deposits Accepted	177749.42	184031.15
Deposits Repaid	179573.04	181338.93
Deposits Claimed But remaining unpaid	0	0
Loan Disbursed against:		
a. Immovable Property	10988.43	11463.53
b. Deposits	1041.48	1148.94
c. Gold and Jewellery	37554.09	33965.80
Profit Before Tax	593.51	496.53
Provision for Tax	140.50	138.09
Profit After Tax	453.01	358.44
Dividend Per Share	1.00	0.70

