

(In Lakhs.)

See accompanying notes to the financial statements

Aluva
Date: 25th July 2025

KPB Nidhi Limited

(CIN: U65991KL1989PLC005448)

(Address: KPBF MANDIR, REGISTERED OFFICE, NO.VIII/441(1), SANGEETHA SABHAROAD, ALUVA, Kerala, India, 683101)

Statement of Profit and loss for the year ended 31 March 2025

In lacs			
Particulars	Note	31-Mar-25	31-Mar-24
Revenue from Operations	17		7,750.06
Other Income	18	9,222.57	522.08
		936.72	
Total Income		10,159.29	8,272.14
Expenses			
Employee Benefit Expenses	19	1,096.32	1,248.91
Finance Costs	20	5,626.54	5,029.62
Depreciation and Amortization Expenses	21	58.07	58.97
Other Expenses	22	2,538.44	1,251.61
Total expenses		9,319.37	7,589.11
Profit/(Loss) before Exceptional and Extraordinary Item and Tax		839.92	683.03
Exceptional Item			-
Profit/(Loss) before Extraordinary Item and Tax		839.92	683.03
Extraordinary Item			-
Profit/(Loss) before Tax		839.92	683.03
Tax Expenses	23		
- Current Tax		151.16	181.49
- Deferred Tax		(70.18)	(2.88)
Profit/(Loss) after Tax		618.58	504.43
Earnings Per Share (Face Value per Share Rs.10 each)			
-Basic (In Lakhs)	24	1.93	1.58
-Diluted (In Lakhs)	24	1.93	1.58

See accompanying notes to the financial statements

As per our report of even date For Sajeev and Ajith, Chartered Accountants (Regn No 014219s) C A Sajeev P G , FCA, LLB – UDIN:25207625BMJPYF6201	For and on behalf of Board of KPB Nidhi Ltd MOHANDAS PARAYATH MURALEEDHARAN Chairman DIN:0737764 Managing Director DIN:08607833 JAYALAKSHMI. P Elizhabath Mathew Chief Financial Officer PAN ABNPJ3274H Company Secretary	As per our report of even date For Sajeev and Ajith, Chart Accountants (Regn No 014219s) C A Sajeev P G , FCA, LLB – UDIN:24207625BKBSID4076
As per our report of even date For Sajeev and Ajith, Chartered Accountants (Regn No 014219s) C A Sajeev P G , FCA, LLB – UDIN:25207625BMJPYF6201	For and on behalf of Board of KPB Nidhi Ltd MOHANDAS PARAYATH MURALEEDHARAN Chairman DIN:0737764 Managing Director DIN:08607833 JAYALAKSHMI. P Elizhabath Mathew Chief Financial Officer PAN ABNPJ3274H Company Secretar	As per our report of even date For Sajeev and Ajith, Chart Accountants (Regn No 014219s) C A Sajeev P G , FCA, LLB – UDIN:24207625BKBSID4076

KPB NIDHI LIMITED

KPBF Mandir, No.VIII/441(1), Sangeetha Sabha Road, Aluva
CIN : U65991KL1989PLC005448

CASH FLOW STATEMENT FOR THE YEAR ENDED 31 MARCH 2025

(Rs in lakhs)

Particulars	For the Year Ended 31 March 2025	For the Year Ended 31 March 2024
A: CASH FLOW FROM OPERATING ACTIVITIES:		
Net Profit before tax as per Statement of Profit and Loss	839.92	682.00
Adjusted for:		
Provision for Depreciation	58.07	59.30
Provision for NPA	-	-
Bad debts written off	2,002.98	742.00
Operating Profit before Working Capital Changes	2,900.96	1,483.30
(Increase)/Decrease in Loans and advances	(5,994.20)	(4,987.00)
(Increase)/Decrease in Other Current Assets	(171.38)	-
(Increase)/Decrease in Bank Deposits	(645.53)	(691.00)
Increase/(Decrease) in Deposits Accepted	5,232.24	(469.00)
Increase/(Decrease) in Current Liabilities	(85.69)	5,043.00
Increase/(Decrease) in Provision for Employee benefits	(94.14)	74.00
Increase/(Decrease) in Other short term provisions	(188.32)	40.00
Increase/(Decrease) in Other non current asset	(2.80)	25.00
Cash Generated from Operations	951.13	518.30
Taxes Paid (net)	(181.49)	(143.00)
Net Cash from /(used in) Operating Activities	769.64	375.30
B: CASH FLOW FROM INVESTING ACTIVITIES:		
Purchase of Property Plant and Equipments	(337.23)	(112.18)
Proceedings from disposal of Fixed Assets	0.12	0.31
Purchase of current investments	-	-
Sale of current investments	-	-
Net Cash from /(used in) Investing Activities	(337.11)	(111.87)
C: CASH FLOW FROM FINANCING ACTIVITIES:		
Proceeds from issue of Equity Share Capital	13.01	12.00
Final Dividend paid	(351.53)	(318.18)
Share Application Money Pending Allottment	-	-
Net Cash from / (used in) Financing Activities	(338.52)	(306.18)
Net (Decrease)/ Increase in Cash and Cash Equivalents	94.01	(42.76)
Opening Balance of Cash and Cash Equivalents	525.75	569.16
Closing Balance of Cash and Cash Equivalents	619.76	526.40
(Refer Note No. 14)		

Significant Accounting Policies (Refer Note : 1)

The accompanying notes form an integral part of the financial statements

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED MARCH 31, 2025

1. Company Information

KPB Nidhi is a Nidhi Company (formerly Kerala Permanent Benefit Fund Ltd.), incorporated on 17.08.1989 to encourage and afford all facilities for cultivating thrift, saving habits and to render all financial assistance to its members by receiving long and short term deposits and in particular recurring, fixed, saving and other deposits and to lend or advance monies only to its members with security and to provide for the repayment of the same from the members as are allowed by the Ministry of Corporate Affairs vide their notification GSR.555(E) dated 27th July 2001 and its subsequent amendments.

2. Significant Accounting Policies

2.1. Basis of preparation

The financial statements have been prepared in accordance with the Generally Accepted Accounting Principles (GAAP) under the historical cost convention as a going concern and on accrual basis and in accordance with the provisions of the Companies Act, 2013 and the Accounting Standards specified under section 133 of the Companies Act, 2013 ("the Act") read with Rule 7 of the Companies (Accounts) Rules 2014 (as amended).

All assets and liabilities have been classified as current and non-current as per the Company's normal operating cycle and other criteria set out in the Schedule III of the Companies Act, 2013. Based on the nature of services and their realisation in cash and cash equivalents, the Company has ascertained its operating cycle as 12 months for the purpose of current/non-current classification of assets and liabilities.

Prudential norms: The Company complies all the material aspect, with the prudential norms relating to the income recognition, asset classification and provisioning for bad and doubtful debts and other matters, as applicable to the company.

The financial statements are presented in Indian Rupees, which is also its functional currency and all values are rounded to the nearest Lakhs except when otherwise indicated.

2.2. Uses of Estimates

The preparation of financial statements requires the management to make estimates and assumptions considered in the reported amount of assets and liabilities (including contingent liabilities) as on the date of financial statements and the reported income and expenses during the reporting period.

Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Actual results could differ from these estimates. Any revision to accounting estimates is recognized prospectively in current and future periods.

2.3. Property, Plant and Equipments

Items of property, plant and equipment are measured at cost less accumulated depreciation and accumulated impairment losses, if any. The cost of an item of property, plant and equipment comprises the cost of materials and direct labour, any other costs directly attributable to bringing the item to working condition for its intended use, and estimated costs of dismantling and removing the item and restoring the site on which it is located.

If significant parts of an item of property, plant and equipment have different useful lives, then they are accounted for as separate items (major components) of property, plant and equipment.

Any gain or loss on disposal of an item of property, plant and equipment is recognised in statement of profit and loss

Subsequent expenditure is capitalised only if it is probable that the future economic benefits associated with the expenditure will flow to the Company

2.4. Intangible assets

Intangible assets acquired separately are measured on initial recognition at cost. Following initial recognition, intangible assets are carried at cost less accumulated amortization and accumulated impairment losses, if any.

2.5. Depreciation and Amortisation

Depreciation on Property, Plant and Equipments assets is provided using the Straight Line Method based on the useful life of the asset and is charged to the Statement of Profit and Loss in the manner prescribed in Schedule II to the Companies Act, 2013. Depreciation is provided on a pro-rata basis from the month the assets are put to use during the financial year. In respect of assets sold or disposed off during the year, depreciation is provided upto the month of sale or disposal of the assets. Freehold land is not depreciated.

The Company has revised its policy of providing depreciation on fixed assets effective April 1, 2017. Depreciation is now provided on a straight line basis for all assets. The carrying amount as on April 1, 2017 is depreciated over the remaining useful life. In respect of fixed assets acquired during the year, depreciation/amortisation is charged on a straight line basis so as to write off the cost of the assets over the useful lives of the assets as prescribed in Schedule II to the Companies Act, 2013.

The Company determined that the change in depreciation method from WDV method to a straight-line method is a change in accounting estimate affected by a change in accounting principle. A change in accounting estimate affected by a change in accounting principle is to be applied prospectively. The change is considered preferable because the straight-line method will more accurately reflect the pattern of usage and the expected benefits of such assets and provide greater consistency with the depreciation methods used by other companies in the Company’s industry.

The estimated useful lives of items of property, plant and equipment for the current and comparative periods are as follows:

Asset	Useful life as per Schedule II
Computers and servers	3-6 Years
Office equipment	5 Years
Furniture and fixtures	10 Years
Vehicles	8-10 Years

*Depreciation on additions (disposals) is provided on a pro-rata basis i.e. from (upto) the date on which asset is ready for use (disposed of).

Intangible Assets are amortised on a Straight Line basis over the estimated useful economic life. License Fee for the use of computer software which is not an integral part of the related hardware is classified as an intangible asset, and amortized over 10 years.

2.6. Impairment

At Balance Sheet date, an assessment is done to determine whether there is any indication of impairment in the carrying amount of the Company’s assets. If any such indication exists, the asset’s recoverable amount is estimated. An impairment loss is recognised whenever the carrying amount of an asset exceeds its recoverable amount.

An assessment is also done at each Balance Sheet date whether there is any indication that an impairment loss recognised for an asset in prior accounting periods may no longer exist or may have decreased. If any such indication exists, the asset’s recoverable amount is estimated. The carrying amount of the fixed asset is increased to the revised estimate of its recoverable amount but so that the increased carrying amount does not exceed the carrying amount that would have been determined had no impairment loss been recognised for the asset in prior years. A reversal of impairment loss is recognised in the Statement of Profit and Loss for the year.

After recognition of impairment loss or reversal of impairment loss as applicable, the depreciation charge for the fixed asset is adjusted in future periods to allocate the asset's revised carrying amount, less its residual value (if any), on written down value basis over its remaining useful life.

2.7. Revenue recognition

- i. General: Revenue is recognised as earned and accrued when it is reasonably certain that its ultimate collection will be made and the revenue is measurable.
- ii. Income from loans
Interest income from loan transactions is accounted for by applying the interest rate implicit in such contracts.

Service charges, documentation charges and other fees on loan transactions are recognised at the commencement of the contract.

Delayed payment charges, fee-based income and interest on trade advances are recognised when they become measurable and when it is not unreasonable to expect their ultimate collection.

- iii. Dividend income: Dividend income is recognized when the Company's right to receive dividend is established by the reporting date. Dividend income is recognised when the right to receive payment is established.
- iv. Income from investments: Profit earned from sale of securities recognised on trade date basis. The cost of securities is computed on weighted average basis.
- v. Other Income: In respect of the other heads of income, the Company accounts the same on accrual basis.

2.8. Investments

Investments are classified into current and non-current investments. Investments that are readily realisable and are intended to be held for not more than one year from the date on which such investments are made, are classified as Current investments. All other investments are classified as long-term investments.

On initial recognition, all investments are measured at cost. The cost comprises purchase price and directly attributable acquisition charges such as brokerage, fees and duties. Current investments are stated at the lower of cost and fair value. The comparison of cost and fair value is done separately in respect of each category of investments. Long-term investments are carried at cost. However, provision for diminution in value is made to recognize a decline other than temporary in the value of the investments. Investment in subsidiary company is stated at cost.

On disposal of an investment, the difference between its carrying amount and net disposal proceeds is charged or credited to the statement of profit and loss.

2.9. Employee Benefits

- i. Short Term Employee Benefits: All employee benefits payable wholly within twelve months of rendering the service are classified as short-term employee benefits and they are recognized in the period in which the employee renders the related service.
- ii. Gratuity scheme: The Company provides for gratuity covering eligible employees under which a lumpsum payment is paid to vested employees at retirement, death, incapacitation or termination of employment, of an amount reckoned on the respective employee's salary and his tenor of employment with the Company. The Company accounts for its liability for future gratuity benefits based on actuarial valuation and the Company makes annual contribution to a Gratuity Fund administered by Life Insurance Corporation of India (LIC). The Company recognizes the net obligation of the gratuity plan in the Balance Sheet as an

asset or liability, respectively in accordance with Accounting Standard 15, 'Employee Benefits'. Actuarial gains and losses arising from experience adjustments and changes in actuarial assumptions are recognised in the Statement of Profit and Loss in the period in which they arise.

- iii. **Provident Fund:** Eligible employees of the Company receive benefits from provident fund, which is a defined contribution plan. Both the eligible employees and the Company make monthly contributions to the Government administered provident fund scheme equal to a specified percentage of the eligible employee's salary. Amounts collected under the provident fund plan are deposited with in a government administered provident fund.

The Company has no further obligation to the plan beyond its monthly contributions.

- iv. **Compensated absences:** The Company has a policy on compensated absences which are both accumulating and non-accumulating in nature.

2.10. Borrowing Cost

Borrowing cost includes interest, amortization of ancillary costs incurred in connection with the arrangement of borrowings and exchange differences arising from foreign currency borrowings to the extent they are regarded as an adjustment to the interest cost.

Borrowing costs, if any, directly attributable to the acquisition, construction or production of an asset that necessarily takes a substantial period of time to get ready for its intended use or sale are capitalized. All other borrowing costs are expensed in the period they occur.

2.11. Income taxes

Income tax comprises current and deferred income tax. Income tax expense is recognised in statement of profit and loss except to the extent that it relates to an item recognised directly in equity in which case it is recognised in other comprehensive income. Current income tax for current year and prior periods is recognised at the amount expected to be paid or recovered from the tax authorities, using the tax rates and laws that have been enacted or substantively enacted by the balance sheet date.

Deferred income tax assets and liabilities are recognised for all temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in the financial statements.

Deferred tax assets are reviewed at each reporting date and are reduced to the extent that it is no longer probable that the related tax benefit will be realised.

Deferred income tax assets and liabilities are measured using the tax rates and laws that have been enacted or substantively enacted by the balance sheet date and are expected to apply to taxable income in the years in which those temporary differences are expected to be recovered or settled. The effect of changes in tax rates on deferred income tax assets and liabilities is recognised as income or expense in the period that includes the enactment or substantive enactment date. A deferred income tax asset is recognised to the extent it is probable that future taxable income will be available against which the deductible temporary timing differences and tax losses can be utilised. The Company offsets income-tax assets and liabilities, where it has a legally enforceable right to set off the recognised amounts and where it intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

2.12. Segment Reporting

The Company primarily operates as a Loan company and its operations are in India. Since the Company has not operated in any other reportable segments, as per AS 17 'Segment Reporting', no segment reporting is applicable. Company operates in a single geographical segment. Hence, secondary geographical segment information disclosure is not applicable.

2.13. Cash and Cash equivalents

In the cash flow statement, cash and cash equivalents include cash in hand, term deposits with banks and other short term highly liquid investments with original maturities of three months or less.

2.14. Cash Flow Statement

Company has prepared cash flow statement using the Indirect Method, whereby net profit or loss is adjusted for the effects of transactions of a non-cash nature, any deferrals or accruals of past or future operating cash receipts or payments, and items of income or expense associated with investing or financing cash flows.

2.15. Earnings per share

The basic earnings per share is calculated by dividing the net profit for the period attributable to equity shareholders by the weighted average number of equity shares outstanding during the period. The weighted average number of equity shares outstanding during the period and for all periods presented is adjusted for events, such as bonus shares, other than the conversion of potential equity shares that have changed the number of equity shares outstanding, without a corresponding change in resources. For the purpose of calculating diluted earnings per share, the net profit for the period attributable to equity shareholders and the weighted average number of shares outstanding during the period is adjusted for the effects of all dilutive potential equity shares.

2.16. Lease

The Company's leasing arrangements in terms of Accounting Standard 19 on leases are in respect of operating leases for premises. These leasing arrangements, which are cancellable, are usually renewable by mutual consent on mutually agreeable terms.

2.17. Provisions and Contingent liabilities

a. A provision is recognised when the Company has a present obligation as a result of past event and it is probable that an outflow of resources will be required to settle the obligation, in respect of which reliable estimate can be made. These are reviewed at each balance sheet date and adjusted to reflect the current best estimates. Contingent liabilities are not recognised in the financial statements. A contingent asset is neither recognised nor disclosed in the financial statement.

b. Net profit is arrived at after provisions for contingencies, which include provision for Taxation in accordance with statutory requirements. Adequate provision for diminution is made as per provisioning policy of the company in respect of loans.

KPB Nidhi Limited		
(CIN: U65991KL1989PLC005448)		
Notes forming part of the Financial Statements		
Share Capital		(In Lacs)
Particulars	31-March-2025	31 March 2024
Authorised Share Capital		
Equity Shares, Rs. 10 par value, 35000000 (Previous Year -35000000) Equity Shares	3500.00	3500.00
Issued, Subscribed and Fully Paid up Share Capital		
Equity Shares, Rs. 10 par value 31884900 (Previous Year -31768521) Equity Shares paid up	3201.50	3188.49
Total	3201.50	3188.49

(i)	Reconciliation of number of shares				
	Particulars	31 March 2025		31 March 2024	
	Equity Shares	No. of shares	(In Rs)	No. of shares	(In Rs)
	Opening Balance	31884900	3188.49	3,17,68,521	3176.85
	Issued during the year	130063	13.01	1,16,379	11.64
	Deletion	-		-	-
	Closing balance	3,20,14,963	3201.50	3,18,84,900	3188.49

(ii) Rights, preferences, and restrictions attached to shares

Equity Shares: The Company has one class of equity shares. Each shareholder is eligible for one vote per share held. The dividend proposed by the Board of Directors is subject to the approval of the shareholders in the ensuing Annual General Meeting, except in case of interim dividend. In the event of liquidation, the equity shareholders are eligible to receive the remaining assets of the Company after distribution of all preferential amounts, in proportion to their shareholding.

(iii)	Details of Shares held by shareholders holding more than 5% of the aggregate shares in the company				
	Equity Shares	31 March 2025		31 March 2024	
	Name of Shareholder	No. of shares	In %	No. of shares	In %
	NIL				
(iv)	Details of Shares held by promoters in the company				
	Equity Shares	31 March 2025		31 March 2024	
	Name of Shareholder	No. of shares	In %	No. of shares	In %
	NIL				

vi.As per Nidhi (Amendment) rule, 2019 vide notification no GSR467€ dated 01.07.2019 all Nidhi Companies have to file new form NDH 4. The company had complied with the notification and filed the form, but on account of the outbreak of COVID-19,the Company has not received the necessary approval from MCA. Company had allotted shares and issued share certificate; but filing of PAS-3 , return of allotment of shares is pending as the Company has not received necessary NDH4 approval. In the notification MCA has stated that the filing of Form SH7 and PAS3 shall be allowed only after getting necessary approval from MCA.

4. Reserves and Surplus

In Rs.

Particulars	31-March-2025	31 March 2024
Capital Reserves		
Opening Balance	0.92	0.92
Closing Balance	0.92	0.92
General Reserve		
Opening Balance	567.85	441.74
Add: Transfer from P&L	515.52	126.11
Closing Balance	1,083.37	567.85
Statement of Profit and loss		
Balance at the beginning of the year	650.54	590.41
Add: Profit/(loss) during the year	618.58	504.43
Less: Appropriation		
Transfer to General Reserve	515.52	126.11
Dividend on Equity Shares	351.53	318.18
Balance at the end of the year	402.08	650.54
Total	1486.37	1219.31

In respect of the year ended March 31,2025, the Board of Directors has proposed a dividend subject to approval by the shareholders at the ensuing Annual General Meeting after which dividend would be accounted and paid out of the retained earnings available for distribution in accordance with the provisions of the Act.

Nature of Reserves and Surplus

General Reserve

Under the erstwhile Companies Act 1956, general reserve was created through an annual transfer of profit for the period at a specified percentage in accordance with applicable regulations. After the introduction of Companies Act 2013, the requirement to mandatorily transfer a specified percentage of the net profit to general reserve has been withdrawn. However, the amount previously transferred to the general reserve can be utilised only in accordance with the specific requirements of the Companies Act, 2013.

Retained earnings or surplus

This reserve represents the cumulative profits of the Company.

5. Long term borrowings

Particulars	31-March-2025	31 March 2024
Unsecured Deposits		
-Term Deposit	62018.64	57233.16
Total	62018.64	57233.16

6.Long term Provisions

Particulars	31-March-2025	31 March 2024
Provision for employee benefits		
-Provision for Gratuity	32.65	126.79
Total	32.65	126.79

7. Short term Borrowings

Particulars	31-March-2025	31 March 2024
Unsecured Deposits		
- Recurring Deposits	1692.97	1392.36
-Savings Deposits	3230.98	3084.83
Total	4923.95	4477.20

8. Other Current Liabilities

Particulars	31-March-2025	31 March 2024
Unpaid matured deposits and interest accrued thereon	34.60	9.02
Statutory dues	32.80	37.87
Unclaimed dividend	26.39	19.38
Other payables		
-Expense Payable	44.01	138.93
-Interest Payable	50.74	72.42
-Other Payables	3.59	0.20
Total	192.13	277.82

9. Short term Provisions

Particulars	31-March-2025	31 March 2024
Provision for income tax	151.16	1,81,49,043
Provision for others		
-Provision for Bad and Doubtful debt		350.00
-Provision for Gold Fluctuation	75.00	25.00
-Provision for Bonus(Employee Benefit)	111.68	----
Total	337.84	556.49

LOANS AND ADVANCES – FINANCING ACTIVITY

	31-March-2025	31 March 2024
Loans		
(A) Property Loan	7,391.96	9,835.30
Gold Loan	48,841.90	42,494.94
Loan on Deposit	1,234.71	1,448.75
Other Loans	49.61	24.38
Staff Loans	228.37	93.23
Total - (A) Gross Amount	57,746.55	53,896.60
(B) (i) Secured by Securities and Assets	57,518.18	53,803.37
(ii) Covered by Other Securities	228.37	93.23
(iii) Unsecured	-	-
Total - (B) Gross Amount	57,746.55	53,896.60
(C) Loans in India		
(i) Public Sector		
(ii) Others	57,746.55	53,896.60
Total - (C)Gross Amount	57,746.55	53,896.60
Total	57,746.55	53,896.60

KPB Nidhi Limited

(CIN: U65991KL1989PLC005448)

Notes forming part of the Financial Statements

Property, Plant and Equipment							(In Lakhs)			
Name of Assets	Gross Block				Depreciation and Amortization			Net Block		
	As on 1.4.24	Addition	Deduction	As on 31.3.25	As on 1.4.24	for the year	Deduction	As on 31.3.25	As on 31.3.25	As on 31.3.24
(i) Property, Plant and Equipment										
Land	692.06	169.61	-	861.67	-	-	-	-	861.67	692.06
Building	637.87	4.00	-	641.87	63.98	9.90	-	73.88	567.99	573.89
Computers	147.83	11.98	-	159.81	123.38	10.97	-	134.35	25.46	24.45
Electrical Fittings	175.98	6.13	0.14	181.97	119.97	10.07	0.01	130.03	51.94	56.01
Furniture and Fittings	406.67	8.21	-	414.87	290.16	20.85	-	311.01	103.87	116.51
Motor Vehicle	14.50	-	-	14.50	3.28	1.73	-	5.01	9.48	11.21
Total	2,074.91	199.92	0.14	2,274.69	600.78	53.52	0.01	654.29	1,620.40	1,474.13
Previous Year										
(ii) Intangible Assets										
License Fee	45.75	-	-	45.75	11.37	4.55	-	15.92	29.83	34.38
Total	45.75	-	-	45.75	11.37	4.55	-	15.92	29.83	34.38
Previous Year										
(iii) Capital Work-in-progress									224.21	86.90
(iii) Capital Work-in-progress									(In Lakhs)	
Particulars									31-Mar-25	31-Mar-24
Opening Balance									86.90	8.43
Add: Addition during the year									137.32	78.47
Less: Capitalised during the year										-
Closing Balance									224.21	86.90

Title deeds of Immovable Property not held in name of the Company

The Company does not have any Immovable Property whose title is not held in the name of the Company.

KPB Nidhi Limited
(CIN: U65991KL1989PLC005448)
Notes forming part of the Financial Statements

11.Deferred tax assets net

Particulars	31-March-2025	31 March 2024
Deferred Tax Asset	55.20	119.99
Deferred Tax Liability	(44.50)	(39.12)
Total	10.69	80.87

12. Long term Loans and advances

Particulars	31-March-2025	31 March 2024
Property Loan	7391.96	9835.30
Balances with Government Authorities		
-Income Tax receivables	23.64	28.73
Total	7415.60	9864.04

Loans and advances due by firms or private companies in which any director is a partner or a director or a member is Nil

13. Other Non-Current Assets

Particulars	31-March-2025	31 March 2024
Security Deposits		
-FDs With Bank with maturity of more than 1 year	1004.47	2825.00
-Others	118.57	115.77
Tota	1123.04	2940.77

14.Cash & Cash Equivalents

Particulars	31-March-2025	31 March 2024
Cash on hand	188.23	249.51
Balances with banks in current accounts	405.16	256.86
Others		
-In Deposit Accounts	5865.22	3399.16
-Unpaid Dividend Accounts	26.38	19.37
Total	6484.98	3924.90

15.Short term Loans and Advances

Particulars	31-March-2025	31 March 2024
Gold Loan	48,841.90	42,494.94
Loan on Deposit	1,234.71	1,448.75
Loans and advances to employees	11.75	9.95
Other Loans	49.61	24.38
Staff Loans	216.61	83.29
TDS & Advance Tax	499.80	407.52
Prepaid Expense	15.82	13.30
Other Advance	83.68	32.12
Total	50953.90	44514.23

16.Other Current Assets

Particulars	31-March-2025	31 March 2024
Interest accrued		
-Interest Accrued on Advances	4326.51	4156.84
Others		
-Other Advances	3.42	1.75
-Stamps in Stock	0.48	0.44
Total	4330.41	4159.03

17.Revenue from Operations

Particulars	31-March-2025	31 March 2024
Other operating revenues		
-Interest Received	9222.57	7750.06
Total	9222.57	7750.06

18.Other Income

Particulars	31-March-2025	31 March 2024
Interest Income		
-Interest received from Deposits	545.14	485.89
-Others	0.01	0.01
Other non-operating income (net of expenses)		
-Income from Investment	12.00	12.16
-Inoperative Account Charges	7.21	8.55
-Interest received IT - Refund	8.20	9.75
-Other Miscellaneous Income	0.11	0.43
-Profit on disposal of Fixed Assets	0.07	0.34
-Reversal of Provision for Bad & Doubtful debts	350.00	---
-Others	13.99	4.96
Total	936.72	522.08

19.Employee Benefit Expenses

Particulars	31-March-2025	31 March 2024
Salaries and wages	915.45	1,035.17
Contribution to provident and other funds	145.70	172.52
Staff welfare expenses	35.17	41.21
Total	1,096.32	1,248.91

20.Finance Cost

Particulars	31-March-2025	31 March 2024
Interest expense	5,622.20	5,025.15
Bank Charges	4.34	4.47
Total	5,626.54	5,029.62

21. Depreciation and Amortization Expenses

Particulars	31-March-2025	31 March 2024
Amortization of intangible assets	4.55	4.49
Depreciation on property, plant, and equipment	53.52	54.48
Total	58.07	58.97

22.Other Expenses

Particulars	31 March 2025	31 March 2024
Auditors' Remuneration	7.08	7.08
Consultancy fees	0.65	0.69
Insurance	10.59	9.07
Diesel Charge for Generator	0.38	0.36
Electricity Charges	19.26	19.05
Filing Fees	0.51	0.16
Legal Charges	7.25	0.42
Manager/Regional Manager Conference	3.06	2.00
Rent	170.26	160.88
Repairs others	14.85	14.01
Rates and taxes	5.06	4.48
Other Business Administrative Expenses	7.30	14.87

Telephone expenses	5.82	17.95
Travelling Expenses	84.09	84.19
AGM Expense	1.88	1.92
Appraiser Charges	0.78	0.37
Bad Debts	2,002.98	741.76
Board Meeting Expenses	1.08	1.26
CSR Expenditure	11.82	10.71
Donation	0.55	0.52
Fees and Other Renewals	0.43	1.73
GST	10.00	8.31
Insurance & Tax For Vehicles	0.23	0.18
Interest waived Gold Loan	1.80	6.41
Internet Charges	10.37	10.35
Loss On Sale Of Property/Fixed Assets	0.00	0.06
Miscellaneous Expenses	3.49	9.77
Newspaper	3.97	1.11
Office Expenses	23.44	16.06
Postage	2.95	4.48
Printing & Stationery	7.99	3.88
Provision for Gold rate fluctuation	50.00	25.00
Refreshment Expenses	4.81	3.10
Reimbursement for Expenses	20.24	25.99
Sitting Fees	4.42	5.82
Software Maintenance Charges	29.92	30.50
Stamp Charges	0.55	0.52
Training Expenses	1.31	0.01
Vehicle running expenses	5.26	4.78
Water Charges	2.02	1.78
Total	2,538.44	1,251.61

23. Tax Expenses

Particulars	31-March-2025	31 March 2024
Current Tax	151.16	181.49
Deferred Tax	(70.18)	(2.88)
Total	80.98	178.61

24. Earnings Per Share

Particulars	31-March-2025	31 March 2024
Profit for the year (In Lakhs)	618.58	504.43
Less: Dividend on Preference Shares (In Lakhs)	--	--
Profit attributable to equity shareholders (In Lakhs)	618.58	504.43
Weighted average number of Equity Shares	32019736	31901874
Earnings per share basic (Rs)	1.93	1.58
Earnings per share diluted (Rs)	1.93	1.58
Face value per equity share (Rs)	10.00	10.00

The company reports basic and diluted Earnings per Share in accordance with AS 20. Basic Earnings per equity share have been computed by dividing net profit after tax by the weighted average number of equity shares outstanding at the end of the year. Diluted Earnings per share have been computed using

the weighted average number of equity shares and potential equity shares outstanding at the end of the year.
The company has not issued any potential equity shares. Hence basic and diluted EPS remains the same.

25. Contingent Liabilities and Commitments		(In Lakhs)
Particulars	31 March 2025	31 March 2024
Claims against the Company not acknowledged as deb	-	-
- Income tax demand	-	-
- Indirect tax demand	-	-
Total	-	-

Future cash outflow in respect of above is determinable only on receipt of judgments /decision pending with various forums/authorities. The Company is of the opinion that the above demands are not tenable and expects to succeed in its appeals/defense. The management believes that the ultimate outcome of these proceedings will not have a material adverse effect on the Company’s financial position and results of operations.

26. Micro and Small Enterprise

Payment against the supplies from the undertakings covered under the Micro, Small & Medium Enterprises Development Act, 2000 are generally made in accordance with the agreed credit terms. On the basis of information and record available with the management, the details of the outstanding balances of such suppliers and interest due on such accounts as on March 31, 2025, is Nil, (as on March 31, 2024, is Nil). Accordingly, no disclosures relating to principal amounts unpaid as at the period ended March 31, 2025, together with interest paid /payable are required to be furnished.

KPB NIDHI LIMITED

NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

NOTE: 27 - DISCLOSURE ON EMPLOYEE BENEFITS AS PER AS 15

Employee Benefits for the below mentioned defined benefits schemes have been provided in the accounts

(i) Gratuity

i. Expenses recognized in the Statement of Profit and loss (In Lakhs)

Particulars	For the Year Ended 31 March 2025	For the Year Ended 31 March 2024
Current service cost	21.19	35.60
Interest cost	16.95	-
Expected return on plan assets	(8.85)	(6.62)
Actuarial losses/(gains)	(73.43)	10.50
Total expense recognised in the Statement of Profit and Loss	(44.14)	39.48

ii. Actual contribution and benefit payments for year (In Lakhs)

Particulars	For the Year Ended 31 March 2025	For the Year Ended 31 March 2024
Actual benefit payments	22.85	13.11
Actual contributions	50.00	50.00

iii. Net asset/(liability) recognized in the Balance Sheet (In Lakhs)

Particulars	For the Year Ended 31 March 2025	For the Year Ended 31 March 2024
Present value of defined benefit obligation	195.46	253.24
Fair value of plan assets	162.81	126.45
Funded status [Surplus / (Deficit)]	(32.65)	(126.79)
Net asset / (liability) recognised in the Balance Sheet	(32.65)	(126.79)

iv. Change in defined benefit obligations (DBO) during the year (In Lakhs)

Particulars	For the Year Ended 31 March 2025	For the Year Ended 31 March 2024
Present value of DBO at beginning of the year	253.24	170.69

Current service cost	21.19	35.60
Interest cost	16.95	-
Unrecognised past service costs	-	73.11
Actuarial (gains) / losses	(73.07)	(13.04)
Benefits paid	(22.85)	(13.11)
Present value of DBO at the end of the year	195.46	253.24

v. Change in fair value of assets during the year **(In Lakhs)**

Particulars	For the Year Ended 31 March 2025	For the Year Ended 31 March 2024
Plan assets at beginning of the year	126.45	83.38
Expected return on plan assets	8.85	6.62
Actual company contributions	50.00	50.00
Actuarial gain / (loss)	0.36	(0.43)
Benefits paid	(22.85)	(13.11)
Plan assets at the end of the year	162.81	126.45

vi. Composition of the plan assets is as follows: **(In Lakhs)**

Particulars	For the Year Ended 31 March 2025	For the Year Ended 31 March 2024
Government bonds	-	-
PSU bonds	-	-
Equity mutual funds	-	-
Insurer Managed Funds	162.81	126.45

vii. Actuarial assumptions

Particulars	For the Year Ended 31 March 2025	For the Year Ended 31 March 2024
Discount rate	7.01%	7.25%
Rate of return on plan assets	7.00%	7.01%
Salary escalation	5.00%	7.00%
Attrition Rate	10.00%	7.67%

The above disclosures are based on information furnished by the independent actuary and relied upon by the auditors. The figures are extracted from valuation report and not from valuation table as it has not been made available to us.

The estimates of future Salary increases, considered in the actuarial valuation, takes into account of inflation, seniority, promotion and other relevant factors, such as supply and demand in the employment market.

KPB NIDHI LIMITED

NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH, 2025

NOTE : 28 - RELATED PARTY DISCLOSURES

As per Accounting Standard 18, the disclosures of transactions with the related parties are given below:

(i) List of related parties where control exists and related parties with whom transactions have taken place and relationship

Sl No.	Name of the Related Party	Name of the Related Party
1	Key Managerial Personnel	
	M Muraleedharan	Managing Director
	Jayalakshmi P.	Chief Financial Officer
	Elizhabath Mathew	Company Secretary
2	Relative of Key Managerial Person	
	Siddesh M	Son of MD
	Swathy Muralidharan	Daughter of MD
	Raja Narayanan V M	Spouse of CFO
	Padmavathi Amma	Parent of CFO
	Prateetha Raj	Daughter of CFO
	Anup Unnikrishnan	Son in Law of CFO
3	Entities in which KMP / Relatives of KMP can exercise significant influence	

(ii) Disclosure in Respect of Significant Related Party Transactions during the year: (In Lakhs)

Particulars	KMP		Relatives of KMP	
	March 31, 2025	March 31, 2024	March 31, 2025	March 31, 2024
Remuneration and Allowance	20.59	20.78	-	-
Expenses Reimbursed	0.24	0.24	-	-
Interest paid on Deposits	1.56	2.31	8.07	6.34
Fixed Deposit Accepted	-	10.00	16.00	56.00
Fixed Deposit Repaid	5.00	5.00	33.00	15.00
Other Deposit Accepted	7.39	13.64	29.58	20.29
Other Deposit Repaid	12.14	7.58	19.78	23.72

Particulars	Holding Company		Entities in which KMP/Relatives of KMP can exercise significant influence	
	March 31, 2025	March 31, 2024	March 31, 2025	March 31, 2024
Service Rendered/Capital Asset Acquired	-	-	-	-

(iii) Amount outstanding at the year end: Asset/(Liability) (In Lakhs)

Particulars	KMP		Relatives of KMP	
	March 31, 2025	March 31, 2024	March 31, 2025	March 31, 2024
Deposit Outstanding	8.86	18.64	69.49	76.29
Interest Payable	-	0.02	0.08	0.16

NOTE : 29 - TRANSACTION WITH NON EXECUTIVE DIRECTOR

Name of Non-Executive Director	Particulars	March 31, 2025	March 31, 2024
A R Mohanan	Sitting Fee	-	0.62
P Viswaroopan	Sitting Fee	0.30	0.60
P. Rajesh	Sitting Fee	0.78	0.56
Hareesh M R	Sitting Fee	0.44	0.50
Mohandas P	Sitting Fee	0.62	0.88
Rajimol P	Sitting Fee	0.78	0.88
Swaminathan P	Sitting Fee	0.54	0.60
S Dinny	Sitting Fee	0.66	0.64
Vijayakumar P	Sitting Fee	0.30	0.54
Mohandas P	Interest Paid	1.73	1.70
A R Mohanan	Interest Paid	-	2.94
Rajimol P	Interest Paid	0.90	
P Vijayakumar	Interest Paid	-	
Mohanachandran C P	Interest Paid	-	0.31
P. Rajesh	Interest Paid	-	
P Viswaroopan	Interest Paid	4.05	14.30

30 GOLD LOAN PORTFOLIO

(In Lakhs)

Particulars	31 March 2025	31 March 2024
Total Gold Portfolio	48,842	42,495
Total Assets	72,193	67,079
Gold loan portfolio as a percentage of total assets	67.65%	63.35%

31 Loans and Advances given to Related Parties

The Company has not advanced any loans or advances in the nature of loans to specified persons viz. promoters, directors, KMPs, related parties; which are repayable on demand or where the agreement does not specify any terms or period of repayment.

32 Relationship with Struck off Companies

The Company does not have any transaction s with struck-off companies.

33 Ratio Analysis

(times / percentage)

\	Numerator/Denominator	31-Mar-25	31-Mar-24	Change in (times / percentage)
(a) Current Ratio	Current Assets / Current Liabilities	11.33	9.90	0.14
(b) Debt-Equity Ratio	Total Debts / Shareholder's Equity	14.29	14.03	0.02
(b) Debt Service Coverage Ratio	Earning available for Debt Service/ Debt Service	-	-	-
(c) Return on Equity Ratio	Profit after Tax / Average Shareholder's Equity	13.60%	11.71%	16.19%
(c) Inventory turnover ratio	Total Turnover/ Average Inventories	-	-	-
(c) Trade receivables turnover ratio	Total Turnover / Average Account Receivable	-	-	-
(c) Trade payables turnover ratio	Total Purchases / Average Account Payable	-	-	0.00
(d) Net capital turnover ratio	Total Turnover / Net Working Capital	0.180	0.175	0.03
(e) Net profit ratio	Net Profit / Total Turnover	6.71%	6.51%	3.05%
(f) Return on Capital employed	Earning before interest and taxes / Capital Employed	9.02%	8.63%	4.53%
(f) Return on investment	Return on Investment / Total Investment	-	-	-

34 Disclosure where company has given loan or invested to other person or entity to lend or invest in another person or entity

The Company has not advanced or loaned or invested funds to any other person(s) or entity(ies), including foreign entities (Intermediaries) with the understanding that the Intermediary shall:

- (a) 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
- (b) provide any guarantee, security or the like to or on behalf of the Ultimate Beneficiaries.

35 Disclosure where company has received fund from other person or entity to lend or invest in other person or entity

The 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:

- (a) 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
- (b) provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries.

36 Undisclosed Income

The Company does not have any transaction which is not recorded in the books of accounts but has been surrendered or disclosed as income during the year in the tax assessments under the Income Tax Act, 1961 (such as, search or survey or any other relevant provisions of the Income Tax Act, 1961).

37 Regrouping

Previous Year Figures have been regrouped And reclassified wherever necessary

38 Values indicated by 0 represents amounts less than rounding off norms adopted by the company.

As per our report of even date For Sajeev and Ajith, Chartered Accountants (Regn No 014219s) C A Sajeev P G , FCA, LLB - UDIN:25207625BMJPYF6201	For and on behalf of Board of KPB Nidhi Ltd MOHANDAS PARAYATH MURALEEDHARAN Chairman DIN:0737764 Managing Director DIN:08607833 JAYALAKSHMI. P Elizhabath Mathew Chief Financial Officer PAN ABNPJ3274H Company Secretary Membership No A60259
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