SELF Growth Nidhi Ltd.

A HELPING HAND TO THE WORKING HANDS

SELF GROWTH NIDHI LIMITED

Registered Office: No.101, Door No.12-4-369/7, First Floor, Ananthessh, Car Street, Mangaluru -575 001

33rd ANNUAL REPORT - 2025-26

A HELPING HAND TO THE WORKING HANDS

SELF GROWTH NIDHI LIMITED
(CIN: U85110KA1992PLC013547)

Registered Office: No.101, Door No.12-4-369/7, First Floor, Ananthessh, Car Street,
Mangaluru -575 001
Phone: 9188922485
E-mail: aomanager@selfgrowthnidhi.in
Web address: https://selfgrowthnidhi.in

33rd ANNUAL REPORT AND FINANCIAL ACCOUNTS
FOR
THE YEAR ENDED 31.03.2026

D I R E C T O R S

1) Sri.K.Rajesh Kmath, Chairman
2) Sri. K.Ranganath Shenoy, Director
3) Sri. Raghavan Paleri, Director
4) Sri. A.K.Moideen Kunhi, Director

AUDITORS:	**BANKERS:**
CA.Udaya Kumar D. B.com, FCA	**Canara Bank**
Chartered Accountant,	South Indian Bank
No.1188, 1st Floor,	
6th Main, A Block 2nd Stage	
Rajajinagar, Bengaluru -560 010	

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Phone: 91 9188922485/ 9188922480

E-mail: aomanager@selfgrowthnidhi.in

Web address: https://selfgrowthnidhi.in/.

Date: 15.07.2026

NOTICE

NOTICE is hereby given that the Thirty Third Annual General Meeting ("AGM") of the Members of Self Growth Nidhi Limited will be held at the Registered Office of the Company situated at No.101, Door No.12-4-369/7, First Floor, Ananthesh, Car Street, Mangaluru – 575001 on Saturday, the 29th Day of August, 2026 at 11.00 A.M. to transact the following business:

ORDINARY BUSINESS

1. Adoption of Financial Statements

To receive, consider and adopt the Audited Financial Statements of the Company for the financial year ended 31 March 2026 comprising the Balance Sheet, Statement of Profit and Loss, Cash Flow Statement and the Notes forming part thereof together with the Reports of the Board of Directors and the Statutory Auditors thereon.

2. Re-appointment of Director retiring by rotation

To appoint a Director in place of Sri A. K. Moideen Kunhi (DIN: 02413520), who retires by rotation in accordance with Section 152(6) of the Companies Act, 2013 and, being eligible, offers himself for re-appointment.

3. Appointment of Statutory Auditor

To consider and, if thought fit, to pass the following Resolution as an Ordinary Resolution:

"RESOLVED THAT pursuant to the provisions of Sections 139, 141, 142 and other applicable provisions, if any, of the Companies Act, 2013 read with the Companies (Audit and Auditors) Rules, 2014 (including any statutory modification(s) or re-enactment thereof for the time being in force), and pursuant to the recommendation of the Board of Directors, CA. Udaya Kumar D., Chartered Accountant (Membership No. 217576), Bengaluru, be and is hereby appointed as the Statutory Auditor of the Company to hold office for a term of five consecutive years from the conclusion of this Thirty Third Annual General Meeting until the conclusion of the Thirty Eighth Annual General Meeting of the Company to be held in the year 2031, at such remuneration as may be fixed by the Board of Directors in consultation with the Statutory Auditor."

"RESOLVED FURTHER THAT the Board of Directors of the Company be and is hereby authorised to do all such acts, deeds, matters and things as may be necessary to give effect to this Resolution."

By Order of the Board of Directors
For Self Growth Nidhi Limited

Sd/-
(K. Rajesh Kamath)
Chairman
DIN: 06361548

NOTES

1. **A MEMBER ENTITLED TO ATTEND AND VOTE AT THE MEETING IS ENTITLED TO APPOINT A PROXY TO ATTEND AND VOTE ON A POLL INSTEAD OF HIMSELF/HERSELF AND SUCH PROXY NEED NOT BE A MEMBER OF THE COMPANY.**

2. The instrument appointing the proxy, duly completed, must be deposited at the Registered Office of the Company not less than 48 hours before the commencement of the Meeting.

3. Members are requested to intimate immediately any change in their address registered with the Company.

4. Members are requested to bring their attendance slip and share certificate for identification at the Meeting.

5. The Register of Directors and Key Managerial Personnel and their Shareholding maintained under Section 170 of the Companies Act, 2013 and the Register of Contracts maintained under Section 189 of the Act shall be available for inspection during the AGM.

6. All documents referred to in the Notice and Explanatory Statement shall be available for inspection at the Registered Office of the Company during business hours on all working days up to the date of the AGM.

7. A route map showing directions to the venue of the AGM is annexed.

EXPLANATORY STATEMENT
(Pursuant to Section 102 of the Companies Act, 2013)

Item No. 3

M/s P. Ganapathi Bhat & Co., Chartered Accountants (Firm Registration No. 000847S), were appointed as the Statutory Auditors of the Company at the Twenty Ninth Annual General Meeting held on 24 September 2022 for a term of five consecutive years.

Consequent upon the demise of CA. P. Ganapathi Bhat on 24 October 2025, a casual vacancy arose in the office of the Statutory Auditor under Section 139(8) of the Companies Act, 2013. The Board of Directors appointed CA. Udaya Kumar D. (Membership No. 217576), Chartered Accountant, Bengaluru, to fill the casual vacancy, who holds office until the conclusion of this Annual General Meeting.

The Board of Directors has recommended the appointment of CA. Udaya Kumar D. as the Statutory Auditor of the Company for a period of five consecutive years commencing from the conclusion of the Thirty Third Annual General Meeting until the conclusion of the Thirty Eighth Annual General Meeting.

The Auditor has furnished his written consent and a certificate confirming that his appointment, if made, shall be in accordance with Sections 139 and 141 of the Companies Act, 2013 and the applicable Rules.

Accordingly, the Board recommends the Ordinary Resolution set out at Item No. 3 for approval of the Members.

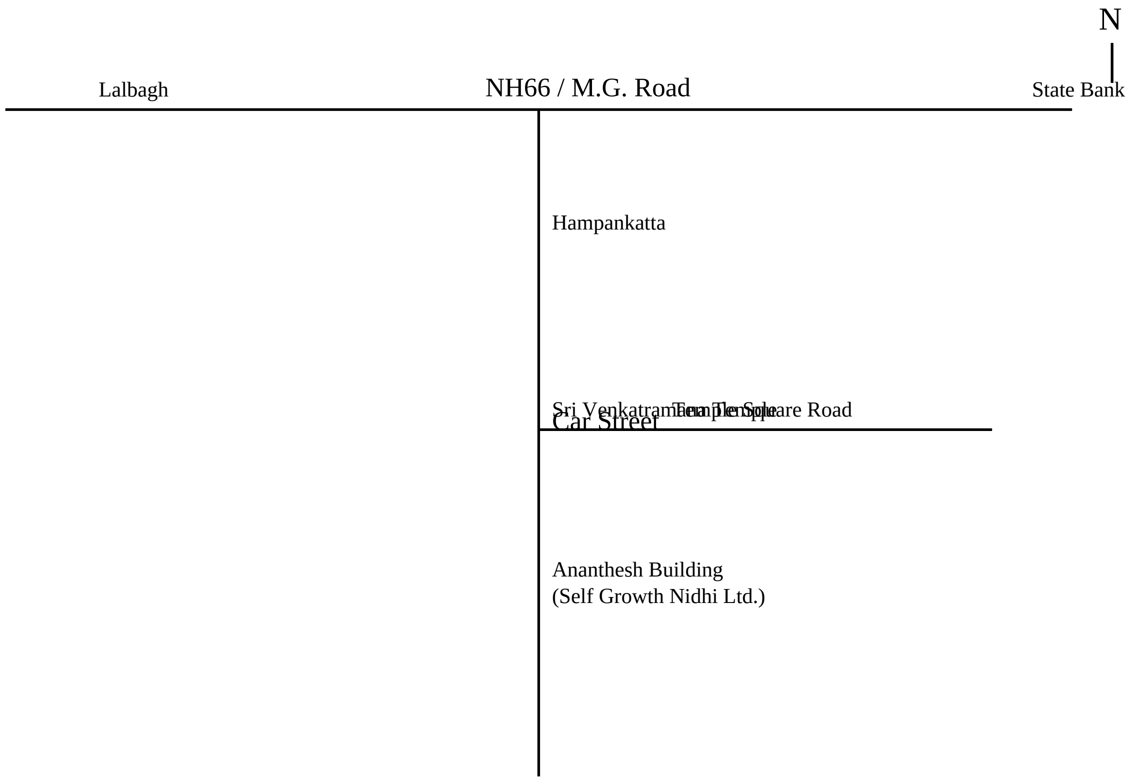
None of the Directors, Key Managerial Personnel or their relatives is concerned or interested, financially or otherwise, in the Resolution except to the extent of their shareholding, if any, in the Company.

BY ORDER OF THE BOARD

Sd/-
(K.Rajesh Kamath)
Chairman
DIN:06361548

Annexure to AGM Notice - Route Map

Registered Office: No.101, Door No.12-4-369/7, First Floor, Ananthesh, Car Street, Mangaluru – 575001



Indicative approach: From M.G. Road/Hampankatta proceed towards Car Street. Continue on Car Street to Ananthesh Building. The Registered Office is situated on the First Floor. This route map is intended for inclusion with the AGM Notice pursuant to the Companies Act, 2013 and Secretarial Standard-2 (SS-2).

SELF GROWTH NIDHI LIMITED

(CIN: U85110KA1992PLC013547)
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Date: 15.07.2026

D I R E C T O R S' R E P O R T

Your directors have pleasure in presenting their 33rd Annual Report on the business and operations of the Company and the accounts for the Financial Year ended March 31, 2026.

1.Financial summary or Highlights/Operations, State of Affairs of the Company:

(All amounts are in Rupees thousands unless otherwise stated)

Particulars	As on 31.03.2026	As on 31.03.2025
Gross Revenue	**61,457.49**	**52,871.01**
Less: Expenses	52,040.36	44,862.48
Profit Before Income Tax and Depreciation	**9,417.13**	**8,008.52**
Depreciation	934.70	845.34
Profit Before Income Tax	**8,482.43**	**7,163.19**
Provision for Current Tax	1,581.50	1,412.70
Provision for deferred Tax	131.93	168.36
Profit After Income Tax	**6,769.00**	**5,582.13**
Balance of Profit Brought Forward	1,18,596.13	1,14,129.00
Balance available for appropriation	1,25,365.13	1,19,711.13
Less: Amount transferred to General Reserve	1,355.00	1,115.00
Balance of profit	**1,24,010.13**	**1,18,596.13**
Earning per equity share of face value of Rs.10 each		
Basic Earning per Share (in Rs.)	24.90	20.52
Diluted Earning per Share (in Rs.)	24.90	20.52

During the financial year ended 31st March, 2026, the Company recorded a satisfactory financial performance. Gross Revenue increased to Rs.614.57 lakhs from Rs.528.71 lakhs in the previous year, registering a growth of about 16.24%.

Profit Before Tax stood at Rs.84.82 lakhs as against Rs.71.63 lakhs in the previous year, reflecting an increase of 18.42%. Profit After Tax also improved to Rs.67.69 lakhs from Rs.55.82 lakhs during the previous year. The improved performance was achieved on account of growth in business operations, effective cost management, and prudent financial discipline. Your Directors are pleased with the Company's steady progress and remain confident of sustaining this growth in the coming years.

2.EVENTS SUBSEQUENT TO THE DATE OF FINANCIAL STATEMENTS (MATERIAL CHANGES AND COMMITMENTS AFFECTING FINANCIAL POSITION OF THE COMPANY BETWEEN 31ST MARCH AND THE DATE OF BOARD'S REPORT): (Sce.134(3)(l) of the Companies Act, 2013)

Material changes and commitments affecting the financial position of the company have not occurred between the end of the financial year of the company i.e. 31.03.2026 to which the financial statement relate and the date of this Director's Report.

3.FUTURE PROSPECTS:

The Company looks forward to achieving sustained growth, maintaining profitability, and exploring new opportunities that will contribute to the realization of its long-term vision and strategic objectives.

4.**CHANGE IN THE NATURE OF BUSINESS: (Rule 8 (5) (ii) of Companies (Accounts) Rules, 2014)**

From the date of inception of the company, the company has been carrying on the business of accepting deposits from members/shareholders and lending the money to members/shareholders. There is no change in the nature of business.

5.DIVIDENDS: (Sec 134(3)(k) of Companies Act, 2013)

Your Directors do not recommend any dividend.

6.RESERVES: (Sec 134(3)(j) of Companies Act, 2013)

In order to comply with Article 8 of the Articles of Association of the company, the Company proposes to transfer Rs.1,355 thousand (20% of net profit for the year) to the general reserve.

7.SHARE CAPITAL: (Disclosure under Rule 4(4) of Companies (Share Capital and Debentures) Rules, 2014)

The total paid-up share capital of the Company has increased from Rs. 27,20,230 to Rs. 27,25,570 during the year under review, pursuant to allotment of 534 equity shares of Rs. 10 each. The Company has not issued shares with differential voting rights and sweat equity shares during the year.

8.NUMBER OF BOARD MEETINGS HELD: (Sec 134(3)(b) of Companies Act, 2013)

The Board met 7 times during the financial year 2025-26. The details are given below:

Details of Board Meeting

Sl No	Date of Board	Total number of directors associated as on the date of meeting	Attendance	
			Number of Dirctors attended	percentage of attendance
1	12.04.2025	6	6	100%
2	12.07.2025	6	6	100%
3	28.08.2005	6	6	100%
4	30.08.2005	6	6	100%
5	11.10.2025	5	5	100%
6	20.11.2025	5	5	100%
7	**10.01.2026**	5	5	100%

Details of Board Meeting and Attendance of Directors

Sl No	Name of the Director	Meetings which directors was entitled to attend	Number of meetings attended	Whether attended previous AGM held
1	Sri. K.Umesh Kamath (DIN:00418633)	4	4	Yes
2	Sri. K.Venugopalan Nair (DIN 03626518)	7	7	Yes
3	Sri. K.Rajesh Kamath (DIN 06361548)	7	7	Yes
4	Sri.K. Ranganath Shenoy (DIN:02288270)	7	7	Yes
5	Sri. Raghavan Paleri (DIN: 02288293)	7	7	Yes
6	Sri. A.K..Moideen Kunhi (DIN: 02413520)	7	7	Yes

SHARE ALLOTMENT AND SHARE TRANSFER COMMITTEE

The Committee initially comprised three members, namely, Sri K. Umesh Kamath (Chairman), Sri A. K. Moideen Kunhi (Member), and Sri K. Ranganath Shenoy (Member).

Sri K. Umesh Kamath resigned as a Director of the Company with effect from 25th September 2025. Consequently, Sri K. Venugopalan Nair was inducted as a member of the Committee in his place with effect from 11 October 2025.

Sadly, Sri K. Venugopalan Nair passed away on 20th March 2026. Consequently, at its meeting held on 12th April 2026, the Board of Directors co-opted Sri Rajesh Kamath as a Chairman of the Committee in place of the late Sri K. Venugopalan Nair.

The Committee met 12 (Twelve) times during the financial year ended 31 March 2026. The details of the meetings are set out below.

Details of attendance to Share Allotment and Share transfer Committee meeting are given below:

Sl No	Date of Committee Meeting	Total number of members associated as on the date of meeting	Attendance	
			Number of members attended	percentage of attendance
1	30.04.2025	3	2	66.67%
2	31.05.2025	3	2	66.67%
3	30.06.2025	3	2	66.67%
4	31.07.2025	3	2	66.67%
5	30.08.2025	3	2	66.67%
6	24.09.2025	3	2	66.67%
7	31.10.2025	3	2	66.67%
8	29.11.2025	3	2	66.67%
9	31.12.2025	3	2	66.67%
10	31.01.2026	3	2	66.67%
11	27.02.2026	3	2	66.67%
12	31.03.2026	2	2	100.00%

Details of Share allotment and share transfer committee meeting attendance

Sl No	Name of the Director	Meetings which directors was entitled to attend	Number of meetings attended	Remark
1	Sri. K.Umesh Kamath (DIN:00418633)	6	6	Resigned
2	Sri. K.Venugopalan Nair (DIN 03626518)	5	5	Expired
3	Sri.K. Ranganath Shenoy (DIN:02288270)	12	1	NA
4	Sri. A.K..Moideen Kunhi (DIN: 02413520)	12	12	NA

9. DIRECTORS AND KEY MANAGERIAL PERSONNEL(Rule 8 (5)(iii) of Companies (Accounts) Rules, 2014)

The present Directors of the Company are as follows: -

1) Sri.K.Rajesh Kmath, Chairman
2) Sri. K.Ranganath Shenoy, Director
3) Sri. Raghavan Paleri, Director
4) Sri. A.K.Moideen Kunhi, Director

Sri. Sri. A.K.Moideen Kunhi, Director, retires by rotation at the forthcoming Annual General Meeting and being eligible, offered himself for re-election/re-appointment. The Directors recommend the re-appointment Sri. A.K.Moideen Kunhi.

Obituary :

1. Sri K. Umesh Kamath – Founder Director and Ex-Chairman

The Board of Directors expresses its profound grief and deep sorrow at the sad and untimely demise of Sri K. Umesh Kamath, Founder Director and former Chairman of the Company, on 27^{th} November 2025.

Sri K. Umesh Kamath was a visionary leader whose invaluable guidance, unwavering dedication, and exemplary leadership played a pivotal role in the establishment, growth, and development of the Nidhi. His commitment to the Company's vision and his significant contributions will always be remembered with deep respect, admiration, and gratitude.

The Board places on record its sincere appreciation for the outstanding leadership, wisdom, and guidance rendered by Sri K. Umesh Kamath throughout his long and distinguished association with the Company.

On behalf of the Nidhi, the Board conveys its heartfelt condolences to the bereaved family and prays to the Almighty to grant eternal peace to the departed soul and to bestow strength and courage upon the family to bear this irreparable loss.

2. Sri K. Venugopalan Nair – Director

The Board of Directors expresses its profound grief and deep sorrow at the sad and untimely demise of Sri K. Venugopalan Nair, Director of the Company, on 20th March 2026.

Sri K. Venugopalan Nair was a respected Director whose invaluable guidance, dedication, and wise counsel contributed significantly to the growth and development of the Nidhi. His unwavering commitment to the Company and his valuable contributions will always be remembered with deep respect and gratitude.

The Board places on record its sincere appreciation for the leadership, wisdom, and guidance rendered by Sri K. Venugopalan Nair throughout his association with the Company.

On behalf of the Nidhi, the Board conveys its heartfelt condolences to the bereaved family and prays to the Almighty to grant eternal peace to the departed soul and to bestow strength and courage upon the family to bear this irreparable loss.

No remuneration is paid to any director.

10.DECLARATION U/S 149(7) OF THE COMPANIES ACT, 2013, BY INDEPENDENT DIRECTORS: (Refer Sec 134(3)(d) and Sec 149 (7) of the Companies Act, 2013):

The Company is an unlisted public company and as such, the provisions of Sec 149(6) read with section 149(7) of the Companies Act, 2013, are not applicable to this company. Therefore, a statement u/s 134(3)(d) of the Companies Act, 2013 is not required.

11.COMPOSITION OF AUDIT COMMITTEE (Sec 177 (8) of the Companies Act, 2013 read with Rule 6, of Companies (Meetings of Board and its Powers) Rules, 2014)

The company is an unlisted public company. The paid-up capital is less than Rs.10 crore. The turnover is less than Rs.100 crores. The deposits accepted by the company is outside the scope of definition of “deposit” as per Rule 2(c)(xiv) of the Companies (Acceptance of Deposits) Rules, 2014.

Hence, there is no requirement of constitution of Audit Committee u/s 177(1) read with Rule 6 of Companies (Meetings of Board and its Powers) Rules, 2014. Therefore, the question of disclosure of composition of an Audit Committee as per section 177(8) of Companies Act, 2013, does not arise.

12. STAKEHOLDERS RELATIONSHIP COMMITTEE (Sec 178 (5) of The Companies Act,2013).

The Stakeholders' Relationship Committee of the Company is responsible for considering and resolving the grievances of shareholders and other security holders relating to transfer and transmission of shares, non-receipt of share certificates, and other investor-related matters. The Committee also recommends measures for improving the quality of investor services.

The Committee met once during the financial year, on 31st August 2025. No shareholder complaints were received during the year under review.

The Board of Directors reconstituted the Committee on 11th April 2026. The Committee presently comprises the following members:

1. Sri Rajesh Kamath, Chairman
2. Sri A. K. Moideen Kunhi Member
3. Sri K. Ranganath Shenoy Member

13.POLICY LAID DOWN BY THE NOMINATION AND REMUNERATION COMMITTEE FOR REMUNERATION OF DIRECTORS, KMP &OTHER EMPLOYEES AND THE CRITERIA FORMULATED BY THE COMMITTEE FOR DETERMINING QUALIFICATIONS, POSITIVE ATTRIBUTES, INDEPENDENCE OF A DIRECTOR (Sec 134(3)(e), Sec 178(1) and Proviso to Sec 178(4) of the Companies Act, 2013, read with Rule 6 of Companies (Meetings of Board and its Powers) Rules, 2014)

The company is an unlisted public company. The paid-up capital is less than Rs.10 crores. The turnover is less than Rs.100 crores. The aggregate, outstanding loans, debentures and deposits is also less than fifty crore rupees. The deposits accepted by the company is outside the scope of definition of “deposit” as per Rule 2(c)(xiv) of the Companies (Acceptance of Deposits) Rules, 2014. Hence, there is no requirement of constitution of

Nomination and Remuneration Committee u/s 178(1) read with Rule 6 of Companies (Meetings of Board and its Powers) Rules, 2014. Therefore, the question of disclosure of policy laid down by the Nomination and Remuneration Committee for remuneration of directors, Key managerial personnel, and other employees as per Proviso to section 178(4) of Companies Act, 2013, does not arise. We also state that no remuneration is paid to any director, key managerial personnel etc.

14.VIGIL MECHANISM (Sec 177 (9) and (10) read with Rule 7 of Companies (Meetings of Board and its Powers) Rules, 2014)

The company is an unlisted public company. The deposits accepted by the company are outside the scope of definition of "deposit" as per Rule 2(c)(xiv) of the Companies (Acceptance of Deposits) Rules, 2014.Rule 7(1) of Companies (Meetings of Board and its Powers) Rules, 2014, is not applicable to this company. The company is not required to constitute an Audit Committee. Hence, the company is not required to establish a vigil mechanism as per section 177(9) of the Companies Act, 2013 read with Rule 7 of Companies (Meetings of Board and its Powers) Rules, 2014. Therefore, the question of disclosure of details of vigil mechanism under section 177(10) does not arise.

15.DIRECTOR'S RESPONSIBILITY STATEMENT: (Section 134(3) (c) and 134 (5) of the Companies Act, 2013)

As required under section 134(5) of the Companies Act, 2013, the directors states as follows: -

(a) in the preparation of the annual accounts, the applicable accounting standards had been followed along with proper explanation relating to material departures;

(b) the directors had selected such accounting policies and applied them consistently and made judgments and estimates that are reasonable and prudent so as to give a true and fair view of the state of affairs of the company at the end of the financial year and of the profit of the company for that period;

(c) the directors had taken proper and sufficient care for the maintenance of adequate accounting records in accordance with the provisions of the Companies Act, 2013, for safeguarding the assets of the company and for preventing and detecting fraud and other irregularities.

(d) the directors had prepared the annual accounts on a going concern basis;

(e) the directors had devised proper systems to ensure compliance with the provisions of all applicable laws and that such systems were adequate and operating effectively.

16.INFORMATION ABOUT THE FINANCIAL PERFORMANCE / FINANCIAL POSITION OF THE SUBSIDIARIES / ASSOCIATES/ JOINT VENTURES: (Rule 8 (1) of Companies (Accounts) Rules, 2014).

The company has no subsidiaries, joint ventures, associate companies from the date of its inception. Therefore, the question of reporting on the performance and financial position of these companies under Rule 8 (1) of Companies (Accounts) Rules, 2014, does not arise.

17.INFORMATION ABOUT SUBSIDIARY, JOINT VENTURES, ASSOCIATE COMPANY: (Rule 8 (5) (iv) of Companies (Accounts) Rules, 2014).

The company has no subsidiaries, joint ventures, associate companies from the date of its inception.

18.EXTRACT OF ANNUAL RETURN: (Sec 134(3)(a) and 92(3) of the Companies Act, 2013 read with Rule 12(1) of Companies (Management and Administration) Rules, 2014)

Pursuant to the provisions of Section 92(3) read with Section 134(3)(a) of the Companies Act, 2013 and Rule 12 of the Companies (Management and Administration) Rules, 2014, as amended, the Annual Return (Form MGT-7) for the financial year ended March 31, 2026, is available on the Company's website and can be accessed at https://selfgrowthnidhi.in/.

19.AUDITORS:

M/s P. Ganapathi Bhat & Co., Chartered Accountants (Firm Registration No. 000847S), No. 887, 1st Floor, Dr. Modi Hospital Road, Mahalakshmipuram, 2nd Stage, Bengaluru – 560 086, were appointed as the Statutory Auditors of the Company at the 29th Annual General Meeting held on 24th September 2022 for a term of five consecutive years, commencing from the conclusion of the 29th Annual General Meeting until the conclusion of the 34th Annual General Meeting to be held in the year 2027.

The Board records with profound grief the sad demise of CA. P. Ganapathi Bhat, Sole Proprietor of M/s P. Ganapathi Bhat & Co., on 24th October 2025. The Directors place on record their sincere appreciation for the invaluable professional services rendered by him during his tenure as the Statutory Auditor of the Company.

Consequent upon his demise, a casual vacancy arose in the office of the Statutory Auditor under the provisions of Section 139(8) of the Companies Act, 2013. The Board of Directors, at its meeting held on 20.11.2025, appointed CA. Udaya Kumar D. (Membership No. 217576), Chartered Accountant, No. 1188, Sri Kumara Nilay, 1st Floor, 6th Main, A Block, 2nd Stage, Rajajinagar, Bengaluru – 560 010, as the Statutory Auditor of the Company to fill the casual vacancy and to hold office until the conclusion of the ensuing Annual General Meeting.

Accordingly, the term of the present Statutory Auditor shall conclude at the conclusion of the ensuing 33rd Annual General Meeting.

The Board of Directors, at its meeting held on 15.07.2026, has recommended the appointment of CA. Udaya Kumar D. (Membership No. 217576), Chartered Accountant, Bengaluru, as the Statutory Auditor of the Company for the approval of the Members at the ensuing 33rd Annual General Meeting.

CA. Udaya Kumar Chartered Accountant has furnished his written consent to act as the Statutory Auditor of the Company and has confirmed that his appointment, if made, will be in accordance with the provisions of Sections 139 and 141 of the Companies Act, 2013. He has further confirmed that he satisfies the criteria provided under Section 141 of the Act and is not disqualified from being appointed as the Statutory Auditor of the Company.

The Notice convening the ensuing 33rd Annual General Meeting includes an Ordinary Resolution seeking the approval of the Members for the appointment of CA. Udaya Kumar D. (Membership No. 217576), Chartered Accountant, No. 1188, Sri Kumara Nilay, 1st Floor, 6th Main, A Block, 2nd Stage, Rajajinagar, Bengaluru – 560 010, as the Statutory Auditor of the Company for a term of five consecutive years, commencing from the conclusion of the 33rd Annual General Meeting until the conclusion of the 38th Annual General Meeting to be held in the year 2031.

20.STATUTORY AUDITORS REPORT AND EXPLANATIONS OR COMMENTS ON EVERY QUALIFICATION, RESERVATION OR ADVERSE REMARK OR DISCLAIMER MADE BY THE AUDITORS IN THEIR REPORT: (Sec 134(3)(f)(i) of the Companies Act, 2013)

Certificate under Rule 22 of Nidhi Rules, 2014 – (Sl No.1,2 and 3) Annexure – II referred to in Independent Auditor's report dated 13.07.2026.

The Auditor's observations are self-explanatory.

21.SECRETARIAL AUDIT REPORT AND EXPLANATIONS OR COMMENTS ON EVERY QUALIFICATION, RESERVATION OR ADVERSE REMARK OR DISCLAIMER MADE BY THE COMPANY SECRETARY IN PRACTICE IN HIS SECRETARIAL AUDIT REPORT: (Sec 134(3)(f)(ii) of the Companies Act, 2013)

The company is an unlisted company. The paid-up Capital is less than Rs.50 crores. The turnover is less than Rs. 250 crores. Therefore, Secretarial Audit Report is not required to be obtained as per the Provisions of section 204 (1) of the Companies Act, 2013, read with Rule 9(1) of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014. Therefore, the question of furnishing explanations or comments on every qualification, reservation or adverse remark or disclaimer made in secretarial report does not arise.

22.PARTICULARS WITH RESPECT TO CONSERVATION OF ENERGY, TECHNOLOGY ABSORPTION AND FOREIGN EXCHANGE EARNINGS AND OUTGO : (Sec 134(3)(m) of the Companies Act, 2013 read with Rule 8(3) of the Companies (Accounts) Rules, 2014)

As the company is a Nidhi company, the energy consumption is minimal and wherever possible, necessary steps have been taken to conserve energy.

During the year, the Company has not spent any amount with respect to the technology absorption.

The company has neither spent nor earned anything in foreign exchange.

23.DEPOSITS FROM MEMBERS/SHAREHOLDERS: (Section 134 of the Companies Act, 2013): (Rule 8(5)(v) and (vi) of Companies (Accounts) Rules 2014)

The company is notified by the Central Government as “Nidhi” Company u/s 620 A of the Companies Act, 1956 (i.e now the corresponding section 406 of the Companies Act, 2013) vide Notification No. (F.NO.37/30/94-CL-III) dated 11.08.1994. As in earlier financial years, during the current financial year under report also, the company has accepted deposits from members/shareholders. These deposits are outside the definition of “Deposits” as per Rule 2(c)(xiv) of the Companies (Acceptance of Deposits) Rules, 2014, as they are accepted by this company in accordance with section 406 of the Companies Act, 2013, read with Nidhi Rules 2014 and the deposits accepted by this company are not “deposits” within the meaning of provisions of sections 73 to 76 (Chapter V) of the Companies Act, 2013.

After the commencement of Chapter V of the Companies Act, 2013, sec 406 of the Companies Act, 2013, Nidhi Rules 2014 and Companies (Acceptance of Deposits) Rules, 2014, w.e.f. 01.04.2014, the Non-Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 1998, are not applicable to Nidhi Company as the regulations relating to acceptance of deposits are made in Companies (Acceptance of Deposits) Rules, 2014. It is hereby informed that the deposits accepted by this Nidhi company are not covered under Chapter V of the Companies Act, 2013 and as such, in Director’s Report, no information under Rule 8(5)(v) and (vi) of Companies (Accounts) Rules,2014, has to be furnished in respect of deposits accepted during the year, remained unpaid or unclaimed as at the end of year and such other information.

However, as a matter of transparency, the details of deposits received from members are furnished in accordance with Rule 8(5)(v) and (vi) of Companies (Accounts) Rules, 2014, as given below:

Particulars	(Amount in Rs. thousands)
(i) accepted during the year (including renewals of deposits)	3,32,137.56
(ii) remained unpaid or unclaimed as at the end of the year (represents matured deposits unclaimed)	2,676.05
iii) whether there has been any default in repayment of deposits or payment of interest thereon during the year and if so, number of such cases and the total amount involved	NO
(a) at the beginning of the year	Nil
(b) maximum during the year	Nil
(c) at the end of the year	Nil
(iv) The details of deposits which are not in compliance with the requirements of Chapter V of the Act.	Nil/NA

24.SIGNIFICANT & MATERIAL ORDERS PASSED BY THE REGULATORS: (Rule 8(5)(vii) of Companies (Accounts) Rules, 2014)

No orders have been passed by the Regulators or Courts or Tribunals against the company on any matter and therefore, the question of furnishing the details of significant and material orders passed by the Regulators or Courts or Tribunals impacting the going concern status and company's future operations as per Rule 8 (5) (vii) of Companies (Accounts) Rules, 2014, does not arise.

25.ADEQUACY OF INTERNAL FINANCIAL CONTROLS (Rule 8(5)(viii) of Companies (Accounts) Rules, 2014.

The Company has in place adequate internal financial controls with reference to financial statements. During the year, such controls were tested and no reportable material w weaknesses in the design or operation were observed.

26.PARTICULARS OF LOANS, GUARANTEES OR INVESTMENTS BY THE COMPANY WITHIN THE MEANING SEC 186 OF THE COMPANIES ACT, 2013: (Sec 134(3)(g) read with sec 186 of the Companies Act, 2013)

The company has not made any investment within the meaning of the provisions of section 186 of the Companies Act, 2013.

The company has not given any loans or guarantees within the meaning of the provisions of section 186 of the Companies Act, 2013.

27.STATEMENT INDICATING DEVELOPMENT AND IMPLIMENTATION OF A RISK MANAGEMENT POLICY: (Sec 134(3)(n) of the Companies Act, 2013)

The development and implementation of a risk management policy for the company including identification therein of elements of risk, if any, does not threaten the existence of the company.

28.CORPORATE SOCIAL RESPONSIBILITY POLICY (CSR): (Sec 134(3)(o) and Sec 135 of the Companies Act, 2013)

The net-worth of the company is less than Rs.500 crores. The turnover of the company is less than Rs.1,000 crores and the net profit is less than Rs.5 crores. Therefore, the provisions of sec 134 and 135 of the Companies Act, 2013, relating to Corporate Social Responsibility are not applicable to the company.

29.PARTICULARS OF CONTRACTS OR ARRANGEMENTS WITH RELATED PARTIES REFERRED TO IN SECTION 188 (1) OF THE COMPANIES ACT, 2013: (Sec 134(3)(h), Sec 2(76) and 2(77) of the Companies Act, 2013 read with Rule 8(2) of Companies (Accounts) Rules, 2014, and Rule 4 of Companies (Specification of Definition details) Rules, 2014)

The company has accepted deposits from related parties within the meaning of 2(76) of the Companies Act, 2013, in its ordinary course of business and the terms and conditions of these deposits are on an arm's length basis and these transactions are outside the scope of sec 188(1) of the Companies Act, 2013. The company has taken office premises on lease basis in its ordinary course of business from related parties and the terms and conditions of such lease transactions are on an arm's length basis and hence, these lease transactions are outside the scope of section 188(1) of the Companies Act, 2013. Therefore, the question of furnishing particulars of contracts or arrangements with related parties within the meaning of sec 188(1) read with section 2(76) and 2(77) of the Companies Act, 2013, Rule 8(2) of the Companies (Accounts) Rules, 2014, and Rule 4 of Companies (Specification of Definitions Details)Rules, 2014, does not arise. However, as a matter of transparency, **Annexure-I (Form- AOC-2)** is annexed to this Directors Report.

Members may refer Note No. 43 of the Audited Financial Statements which sets out related party disclosures and deposit accepted from directors who are also members of the company.

30.FORMAL ANNUAL EVALUATION: (Sec 134(3)(p) of the Companies Act, 2013, read with Rule 8(4) of the Companies (Accounts) Rules, 2014.

This is an unlisted public company and the paid up share capital of the company is less than Rs.25 crore for the preceding financial year and therefore, a statement indicating the manner in which formal annual evaluation has been made by the Board of its own performance and that of its Committees and individual directors is not required vide sec 134(3)(p) of Companies Act, 2013, read with Rule 8(4) of the Companies (Accounts) Rules, 2014.

31.STATEMENT REQUIRED U/S 197(12) READ WITH RULE 5(1), 5(2) AND 5(3) OF COMPANIES (APPOINTMENT AND REMUNERATION OF MANAGERIAL PERSONNEL) RULES, 2014

No remuneration is paid to any director. This is an unlisted public company and as such, Sec 197(12) of the Companies Act, 2013, read with Rule 5(1), 5(2) and 5(3) of Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, are not applicable to this company.

During the financial year, the company has not employed any person with aggregate remuneration of Rs. 1,02,00,000 per annum if employed throughout the financial year or Rs.8,50,000/- per month if employed for part of the financial year and therefore, the question of furnishing the details as per Rule 5(2) of Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, does not arise.

None of the employees hold either by himself or along with his spouse or dependent children two per cent or more of equity shares of the company and no remuneration is paid to any Director of the Company and therefore, the question of payment of any remuneration to any employee in excess of that drawn by any Director does not arise.

32.A STATEMENT THAT THE COMPANY HAS COMPLIED WITH PROVISIONS RELATING TO THE CONSTITUTION OF INTERNAL COMPLAINTS COMMITTEE UNDER THE SEXUAL HARASSMENT OF WOMEN AT WORKPLACE (PREVENTION, PROHIBITION AND REDRESSAL) ACT, 2013 [14 OF 2013]

The Company has adopted a policy for prevention of sexual harassment at the workplace, in line with the requirements of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 ("POSH Act"). An Internal Complaints Committee ("ICC") (now referred to as the Internal Committee (IC) has been duly constituted as per the provisions of the POSH Act to redress complaints regarding sexual harassment at the workplace.

During the financial year under review, the Company has complied with all the provisions of the POSH Act and the rules framed thereunder. No complaints were received and/or pending as at the end of the financial year.

The Company is committed to providing a safe and conducive work environment for all its employees.

33.REPORTING OF FRAUDS BY AUDITORS

The Auditors of the Company have not reported any fraud as specified under Section 143(12) of the Act.

34.STATEMENT ON COMPLIANCES OF APPLICABLE SECRETARIAL STANDARDS (SEC 118(10) OF THE COMPANIES ACT,2013)(SS-1 AND SS-2):

The Company has complied with the applicable provisions of Secretarial Standards on meetings of the Board of Directors (SS-1) and of the Shareholders (SS-2), issued by the Institute of Company Secretaries of India

35.MATERNITY BENEFIT: RULE 8(5)(XIII) OF COMPANIES (ACCOUNTS) RULES, 2014

The Company affirms that it has duly complied with all provisions of the Maternity Benefit Act, 1961, and has extended all statutory benefits to eligible women employees during the year.

36.STATEMENT REGARDING OPINION OF THE BOARD WITH REGARD TO INTEGRITY, EXPERTISE AND EXPERIENCE (INCLUDING THE PROFICIENCY) OF THE INDEPENDENT DIRECTORS APPOINTED DURING THE YEAR (Sec 134 of the Companies Act, 2013, read with Rule 8(5)(iiia) of the Companies (Accounts) Rules, 2014.)

The company is an unlisted public company. The paid-up capital is less than Rs.10 crores. The turnover is less than Rs.100 crores. Aggregate, outstanding loans, debentures and deposits is also less than fifty crore rupees. The deposits accepted by the company is outside the scope of definition of "deposit" as per Rule 2(c)(xiv) of the Companies (Acceptance of Deposits) Rules, 2014. Therefore, a statement regarding opinion of the Board with regard to integrity, expertise and experience (including the proficiency) of the independent directors appointed during the year is not required.

37.THE DETAILS OF APPLICATION MADE OR ANY PROCEEDING PENDING UNDER THE INSOLVENCY AND BANKRUPTCY CODE, 2016, (31 OF 2016), DURING THE YEAR ALONGWITH THEIR STATUS AS AT THE END OF THE FINANCIAL YEAR. (Sec 134 of the Companies Act, 2013 read with Rule 8(5)(xi) of the Companies (Accounts) Rules 2014.

The company has not made any of any application under the Insolvency and Bankruptcy Code, 2016, (31 of 2016), during the year and hence, furnishing of details regarding application made or any proceeding pending under the Insolvency and Bankruptcy Code, 2016 (31 of 2016) during the year along with their status as at the end of the financial year does not arise.

38. THE DETAILS OF DIFFERENCE BETWEEN AMOUNT OF THE VALUATION DONE AT THE TIME OF ONE TIME SETTLEMENT AND THE VALUATION DONE WHILE TAKING LOAN FROM THE BANKS OR FINANCIAL INSTITUTIONS ALONG WITH THE REASONS THEREOF (Sec 134 of the Companies Act, 2013, read with Rule 8(5)(xii) of the Companies (Accounts) Rules 2014.

The company has not made any one-time settlement of loans and therefore, the question of valuation does not arise and hence, reporting requirement under above clause is not applicable.

39.ACKNOWLEDGMENT;

Your Directors acknowledge with gratitude the help and co-operation extended by the shareholders, employees, bankers and others.

FOR AND ON BEHALF OF THE BOARD

Place: Kanhangad
Date: 15.07.2026

Sd/-
(K.Rajesh Kamath)
Chairman
DIN:06361548

Self Growth Nidhi Limited
(CIN : U85110KA1992PLC013547)
Annexure – I (Forming part of Board of Directors Report)
FORM NO. AOC -2

Form for disclosure of particulars of contracts/arrangements entered into by thecompany with related parties referred to in sub-section (1) of section 188 of the Companies Act, 2013 including certain arms length transactions under fourth proviso thereto [Pursuant to clause (h) of sub-section (3) of section 134 of the Act and Rule 8(2) of the Companies (Accounts) Rules, 2014]

1.Details of contracts or arrangements or transactions not at arm's length basis

Block-1	
Corporate identity number (CIN) or foreign company registration number (FCRN) or Limited Liability Partnership number (LLPIN) or Foreign Limited Liability Partnership number (FLLPIN) or Permanent Account Number (PAN)/Passport for individuals or any other registration	------ NIL -------
Name(s) of the related party	
Nature of relationship	
Nature of contracts/ arrangements/ transactions	
Duration of the contracts / arrangements/ transactions	
Salient terms of the contracts or arrangements or transactions including actual/expected contractual amount.	
Justification for entering into such contracts or arrangements or transaction	
Date of approval by the Board (DD/MM/YYYY)	
Date on which the resolution was passed in general meeting as required under first orovuso to section 188 (DD/MM/YYY)	
SRN of MGT-14	

2.Details of material contracts or arrangements or transactions at arm's length basis

Block-2	
Corporate identity number (CIN) or foreign company registration number (FCRN) or Limited Liability Partnership number (LLPIN) or Foreign Limited Liability Partnership number (FLLPIN) or Permanent Account Number (PAN)/Passport for individuals or any other registration number	PAN: AELPK2388C
Name(s) of the related party	K.UMESH KAMATH
Nature of relationship	DIRECTOR
Nature of contracts/ arrangements/ transactions	Lease of Office Premises at Umesh & Co. Kottachery, Kanhangad.
Duration of the contracts / arrangements/ transactions	Mutually Agreed between lessor and lessee
Salient terms of the contracts or arrangements or transactions including actual/expected contractual amount.	Rent of Rs.1,61,991 per year at an arm's length basis
Date of approval by the Board (DD/MM/YYYY)	26.09.2020
Amount paid as advances, if any	NIL

Corporate identity number (CIN) or foreign company registration number (FCRN) or Limited Liability Partnership number (LLPIN) or Foreign Limited Liability Partnership number (FLLPIN) or Permanent Account Number (PAN)/Passport for individuals or any other registration number	PAN: AESPK6267R
Name(s) of the related party	K.RAJESH KAMATH
Nature of relationship	DIRECTOR
Nature of contracts/ arrangements/ transactions	Lease of Office Premises at Umesh & Co. Kottachery, Kanhangad.
Duration of the contracts / arrangements/ transactions	Mutually Agreed between lessor and lessee
Salient terms of the contracts or arrangements or transactions including actual/expected contractual amount.	Rent of Rs.2,94,803 per year at an arm's length basis
Date of approval by the Board (DD/MM/YYYY)	26.09.2020
Amount paid as advances, if any	NIL

Corporate identity number (CIN) or foreign company registration number (FCRN) or Limited Liability Partnership number (LLPIN) or Foreign Limited Liability Partnership number (FLLPIN) or Permanent Account Number (PAN)/Passport for individuals or any other registration number	PAN: AXDPR7237A
Name(s) of the related party	RAGHAVAN PALERI
Nature of relationship	DIRECTOR
Nature of contracts/ arrangements/ transactions	Lease of Office Premises at Cherupuza
Duration of the contracts / arrangements/ transactions	Mutually Agreed between lessor and lessee
Salient terms of the contracts or arrangements or transactions including actual/expected contractual amount.	Rent of Rs.1,73,506 per year at an arm's length basis
Date of approval by the Board (DD/MM/YYYY)	26.09.2020
Amount paid as advances, if any	NIL

Corporate identity number (CIN) or foreign company registration number (FCRN) or Limited Liability Partnership number (LLPIN) or Foreign Limited Liability Partnership number (FLLPIN) or Permanent Account Number (PAN)/Passport for individuals or any other registration number	PAN: AIYPS6122A
Name(s) of the related party	K.RANGANATH SHENOY
Nature of relationship	DIRECTOR
Nature of contracts/ arrangements/ transactions	Lease of Office at Premises Mullari
Duration of the contracts / arrangements/ transactions	Mutually Agreed between lessor and lessee
Salient terms of the contracts or arrangements or transactions including actual/expected contractual amount.	Rent of Rs.2,66,197 per year at an arm's length basis
Date of approval by the Board (DD/MM/YYYY)	26.09.2020
Amount paid as advances, if any	NIL

FOR AND ON BEHALF OF THE BOARD

Place: Kanhangad
Date: 15.07.2026

Sd/-
(K.Rajesh Kamath)
Chairman
DIN:06361548

CA. UDAYAKUMAR D, B. Com., F.C.A.,
Chartered Accountant

No. 1188,
Srikumara Nilaya, 1st Floor
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Rajajinagar 2nd Stage,
BENGALURU – 560 010.

Phone: 080 -23374881
Mobile: 9986486198
e-mail:kumaruday_d@rediffmail.com
kumarudayd@gmail.com

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Date: 13.07.2026

Independent Auditor's Report

To the Members of Self Growth Nidhi Limited

Report on the Audit of the Standalone Financial Statements

1.Opinion

I have audited the standalone financial statements of **Self Growth Nidhi Limited** ("the Company"), which comprise the Balance Sheet as at 31st March 2026, the Statement of Profit and Loss and Statement of Cash Flows for the year then ended, and notes to the standalone financial statements, including a summary of significant accounting policies and other explanatory information in which are incorporated the financial figures of all branches for the year ended on that date audited by me. (hereinafter referred to as "the standalone financial statements").

In my opinion and to the best of my information and according to the explanations given to me, the aforesaid standalone financial 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 accounting principles generally accepted in India, of the state of affairs (financial position) of the Company as at 31 March 2026, and its **Profit** (financial performance) and its cash flows for the year ended on that date.

2.Basis for Opinion

I conducted my audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013. My responsibilities under those Standards are 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 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 Rules thereunder, and I have fulfilled my other ethical responsibilities in accordance with these requirements and the ICAI's 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 Standalone financial statements.

3.Key Audit Matters:

The company is an unlisted public company and hence, listing of shares in stock exchange does not arise. Reporting of **key audit matters as per SA 701** is applicable only to a listed company as per para 5 of SA 701 and hence, I have not made any report on this issue.

4.Information Other than the Standalone Financial Statements and Auditor's Report Thereon

The Company's Board of Directors are responsible for the preparation of the other Information. The other information comprises the information included in the Board's Report(Annual Report) but does not include the standalone financial statements and my Independent Auditor's Report thereon.

My opinion on the Standalone Financial Statements does not cover the other information and I do not express any form of assurance conclusion thereon.

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

If, based on the work I have performed, and on the other information obtained prior to the date of this auditor's report, I conclude that there is a material misstatement of this other information, I am required to report that fact. I have nothing to report in this regard.

5.Management's Responsibility for the Standalone Financial Statements:

The Company's Board of Directors is responsible for the matters stated in section 134(5) of the Companies Act, 2013, read Companies (Accounting Standards) Rules, 2021, and amendments made to these Rules from time to time with respect to the preparation of these standalone financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Company in accordance with the accounting principles generally accepted in India, including the Accounting Standards specified under section 133 of the Companies Act,2013. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the standalone financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the standalone financial statements, the Board of Directors (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 Board of Directors (management) either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the company's financial reporting process.

6.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 assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, I exercise professional judgment and maintain professional skepticism throughout the audit. I also:

- Identify and assess the risks of material misstatement of the standalone financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for 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 control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the companies Act, 2013, I am also responsible for expressing my opinion on whether the company has adequate internal financial controls with reference to standalone financial statements 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 audit report to the related disclosures in the standalone financial 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 auditor's report. However, future events or conditions may cause the company to cease to continue as a going concern; and

- Evaluate the overall presentation, structure and content of the standalone financial statements, including the disclosures, and whether the standalone financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of misstatements in the standalone financial statements that, individually or in the aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the standalone 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 standalone 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 standalone financial statements of the current period and are therefore the key audit matters. I describe these matters in my auditor's 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.

7.Report on Other Legal and Regulatory Requirements

A.As required by the Companies (Auditor's Report) Order, 2020 ("the Order") issued by the Central Government of India(Ministry of Corporate Affairs) in terms of sub-section (11) of section 143 of the Companies Act, 2013, I give in the **Annexure - I** a statement on the matters specified in the paragraph 3 and 4 of the Order, to the extent applicable.

B. As required under Rule 22 of Nidhi Rules, 2014, I give in the **Annexure - II** a Certificate regarding Compliance of provisions contained in Nidhi Rules, 2014.

C. As required by Section 143 (3) of the Companies Act, 2013, 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 Statement dealt with in the Report are in agreement with the books of account.

(d) In my opinion, the aforesaid standalone financial statements comply with the Accounting Standards specified under Section 133 of the Companies Act,2013.

(e) On the basis of the written representations received from the directors as on 31st March, 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 Section 164(2) of the Companies Act,2013.

(f) with respect to adequacy of the internal financial controls with reference to standalone financial statements of the company and the operating effectiveness of such controls, refer to my separate report in **Annexure - III** and

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

(i)The Company does not have any pending litigations which would impact its financial position.

(ii) The Company does not have any long-term contracts including derivative contracts, having any material foreseeable losses, for which provision was required.

(iii)There were no amounts which were required to be transferred to the Investor Education and Protection Fund by the Company.

(iv) (a) The management has represented to me that, to the best of its knowledge and belief, other than as disclosed in the notes to the accounts to the financial statements, if any, 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 or entity, 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.

(b) the management has represented to me, that, to the best of its knowledge and belief, other than as disclosed in the notes to the accounts to the Financial Statements, if any, no funds have been received by the Company from any person or entity, 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.

(c) Based on the information and explanation given to me and audit procedures performed as considered reasonable and appropriate in the circumstances, nothing has come to our notice that has caused us to believe that the representations made by the management and as mentioned under sub-clause (v)(a) and (v)(b) above contain any material misstatement.

v) The company has not declared any dividend nor recommended any dividend during the year. Therefore, provisions of section 123 of the Companies Act, 2013, are not applicable to this company

vi) Based on my examination, which included test checks, the Company has used accounting software systems for maintaining its books of account for the financial year ended March 31, 2026 which have the feature of recording audit trail (edit log) facility and the same has operated throughout the year for all relevant transactions recorded in the software systems. Further, during the course of my audit I did not come across any instance of the audit trail feature being tampered with and the audit trail has been preserved by the Company as per the statutory requirements for record retention.

C. With respect to the matter to be included in the Auditors' Report under Section 197(16):

According to the information and explanations given to me, the company has not paid any managerial remuneration. Therefore, statement u/s 197(16) is not required.

Sd/-
Udaya Kumar D
M.No.217576
Chartered Accountant

Place: Bengaluru
Date: 13.07.2026

CA. UDAYAKUMAR D, B. Com., F.C.A.,
Chartered Accountant

No. 1188,
Srikumara Nilaya, 1st Floor
6th Main, 'A' Block,
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e-mail:kumaruday_d@rediffmail.com
kumarudayd@gmail.com

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Date: 13.07.2026

REG: Self Growth Nidhi Limited

Annexure – I: TO THE INDEPENDENT AUDITOR'S REPORT

(Referred to in Paragraph 7 A under the heading "Report on Other legal and Regulatory Requirements" of our report on even date)

i) a) A) The company has maintained proper records showing full, including quantitative details and the situation of Property, Plant and Equipment.

B) The company has maintained proper records showing full particulars, of intangible assets.

(b) According to the information and explanations given to me and on the basis of my examination of the records of the Company, the Company has a regular programme of physical verification of its Property, Plant and Equipment by which all property, plant and equipment are verified in a phased manner. In accordance with this programme, certain property, plant and equipment were verified during the year. In my opinion, this periodicity of physical verification is reasonable having regard to the size of the Company and the nature of its assets. No material discrepancies were noticed on such verification.

(c) According to the information and explanations given to me, the title deeds of all the immovable properties (other than properties where the company is the lessee and the lease agreements are duly executed in favour of the lessee) disclosed in the financial statements are held in the name of the company.

(d) According to the information and explanations given to me and on the basis of my examination of the records of the Company, the Company has not revalued its Property, Plant and Equipment (including right to use assets) or intangible assets or both during the year.

(e) According to the information and explanations given to me and on the basis of my examination of the records of the Company, there are no proceedings initiated or pending against the Company for holding any benami property under the Prohibition of Benami Property Transactions Act, 1988 (45 of 1988) and rules made thereunder.

(ii) a)The company is a Non-banking Financial Company and declared as 'Nidhi' by the Central Government of India u/s 620A of the Companies Act, 1956(i.e now the corresponding section is 406 of the Companies Act, 2013). Since the Company does not hold any inventory, the requirements of clause 3(ii)(a) of the Order are not applicable.

b) During any point of time of the year, the company has not been sanctioned any working capital limits from banks or financial institutions on the basis of security of current assets or any other asset and hence, my reporting under clause 3(ii)(b) of the Companies (Auditor's Report) Order, 2020, is not required.

(iii) a) The company is a Non- banking Financial Company and declared as 'Nidhi' by the Central Government of India u/s 620A of the Companies Act, 1956(i.e now the corresponding section is 406 of the Companies Act, 2013) and the company is carrying on the business of accepting deposits from member/shareholder and lending it to member/shareholder. During the year, the company has not made any investments in, provided any guarantee or security or granted any loans or advances in the nature of loans, secured or unsecured, to companies, firms, limited liability partnership or any other party and therefore, my reporting under clauses 3(iii) of the Order is not required.

(iv) According to the information and explanations given to me and on the basis of my examination of the records, the Company has not granted any loan, made any investment or given any guarantee and security as per provisions of Section 185 and 186 of the Companies Act, 2013. Therefore, our reporting under the provisions of paragraph 3(iv) of the Companies (Auditor's Report) Order, 2020, is not required.

(v) The company is notified by the Central Government as "Nidhi" Company u/s 620A of the Companies Act, 1956 (i.e now the corresponding section is 406 of the Companies Act, 2013) vide Central Government's Gazette Notification No .GSR 441 dated 11.08.1994. As in earlier financial years, during the current financial year under report also, the company has accepted deposits from members/shareholders. These deposits are outside the definition of "Deposits" as per Rule 2(c)(xiv) of the Companies (Acceptance of Deposits) Rules, 2014, as they are accepted by this company in accordance with Section 406 of the Companies Act, 2013, read with Nidhi Rules 2014, and the deposits accepted by this company are not "deposits" within the meaning of provisions of Sections 73 to 76 (Chapter V) of the of the Companies Act, 2013. After the commencement of Chapter V of the Companies Act, 2013, Sec 406 of the Companies Act, 2013, Nidhi Rules, 2014, and Companies (Acceptance of Deposits) Rules, 2014, w.e.f. 01.04.2014, the Non-Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 1998, are not applicable to Nidhi Company as the regulations relating to acceptance of deposits are made in Companies (Acceptance of Deposits) Rules, 2014. It is hereby informed that the deposits accepted by this Nidhi company are not covered under Chapter V of the Companies Act, 2013. Therefore, in respect of deposits accepted by the company, the company has complied with relevant provisions of the Companies Act, 2013, and the Rules framed thereunder.

(vi) The maintenance of cost records has not been prescribed by the Central Government under sub-section (1) of Section 148 of the Companies Act, 2013, read with Companies (Cost Records and Audit) Rules, 2014. Accordingly, the provisions of paragraph 3(vi) of the Companies (Auditor's Report) Order, 2020, are not applicable to the company.

(vii) (a) During the year, undisputed statutory dues including Goods and Services Tax, provident fund, employees' state insurance, income-tax, sales-tax, service tax, duty of customs, duty of excise, value added tax, cess and any other statutory dues to the appropriate authorities have generally been regularly deposited with the appropriate authorities.

b)According to information and explanations given to me, no undisputed Goods and Services Tax, provident fund, employees' state insurance, income-tax, sales-tax, service tax, duty of customs, duty of excise, value added tax, cess and any other statutory dues were in arrears, as at 31.03.2026 for a period of more than six months from the date they became payable.

(viii) According to the information and explanations given to me and on the basis of my examination of the records of the Company, the Company has not surrendered or disclosed any transactions, previously unrecorded as income in the books of account, in the tax assessments under the Income Tax Act, 1961, as income during the year.

(ix) (a) According to the information and explanations given to me and on the basis of my examination of the records of the Company, the Company has not defaulted in repayment of loans and borrowing or in the payment of interest thereon including deposits accepted from members to any lender or depositor.

(b) According to the information and explanations given to me and based on my examination of the records of the Company, the Company has not been declared as willful defaulter by any bank or financial institution or other lender.

(c) According to the information and explanations given to me, the company has not taken any term loan during the year under report. Accordingly, the provisions of paragraph 3(ix)(c) of the Companies (Auditor’s Report) Order, 2020, are not applicable to the company.

(d) According to the information and explanations given to me and on an overall examination of the balance sheet of the company, I report that no funds raised on short-term basis have been used for long-term purposes by the Company.

(e) According to the information and explanations given to me, the Company did not have any subsidiary, associate or joint venture (as defined under Companies Act, 2013) for the year ended March 31, 2026. Accordingly, the provisions of paragraph 3(ix)(e) of the Companies (Auditor's Report) Order, 2020, are not applicable to the company.

(f) According to the information and explanations given to me, the Company did not have any subsidiary, associate or joint venture (as defined under Companies Act, 2013) during the year ended March 31, 2026. Accordingly, the provisions of paragraph 3(ix)(f) of the Companies (Auditor's Report) Order, 2020, are not applicable to the company.

(x) (a) According to the information and explanations given to me and in my opinion the Company has not raised any money by way of Initial public offer or further public offer (including debt instrument) during the year and hence, reporting under clause 3(x)(a) of the Order is not applicable to the Company.

(b) According to information and explanation given to me, the company has not made any preferential allotment or private placement of shares or convertible debentures (fully, partially or optionally convertible) during the year under review. Accordingly, clause 3(x)(b) of the Companies (Auditor's Report) Order, 2020, are not applicable to the company.

(xi) (a) During the course of my audit, on 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 and explanations given to me, I have neither come across any instance of material fraud by the Company nor on the Company.

(b) According to the information and explanations given to me, no report under sub-section (12) of Section 143 of the Companies Act, 2013, has been filed by the auditors in Form ADT-4 as prescribed under Rule 13 of Companies (Audit and Auditors) Rules, 2014, with the Central Government.

(c) The company is an unlisted public company. The deposits accepted by the company is outside the scope of definition of “deposit” as per Rule 2(c)(xiv) of the Companies (Acceptance of Deposits) Rules, 2014.Rule 7(1) of Companies (Meetings of Board and its Powers) Rules, 2014, is not applicable to this company. The company is not required to constitute an Audit Committee. Hence, the company is not required to establish a vigil mechanism/ whistle-blower policy, as per section 177(9) of the Companies Act, 2013, read with Rule 7 of Companies (Meetings of Board and its Powers) Rules, 2014. Accordingly, the provisions of paragraph 3(xi) (c) of the Companies (Auditor’s Report) Order, 2020, are not applicable to the company.

(xii) a)The Company has complied with the Net Owned Funds to Deposits in the ratio of 1: 20 to meet out the liability as specified in the Nidhi Rules, 2014.

Net-owned funds to deposit liability ratio is less than 1:20 as on the date of Balance Sheet as given below:

Particulars	Amount in thousands
Net owned fund as on 31.03.2026	1,72,468.70
Total deposit from members as on 31.03.2026	3,32,137.56
Ratio of Net owned funds to deposit Liability is: 1: 1.93	

Net Owned Funds to Deposit ratio is within the prescribed limit of 1:20.

b) According to the information and explanations given to me and based on my examination of the records of the Company, the Company is maintaining ten per cent unencumbered term deposits as specified in the Nidhi Rules, 2014, to meet out the liability.

c) According to the information and explanations given to me and based on my examination of the records of the Company, the Company has not defaulted in payment of interest on deposits or repayment deposits.

(xiii) According to information and explanations given to me and based on my examination of the records of the company, the transactions with the related parties are in compliance with section 177 and 188 of Companies Act, 2013, wherever applicable and the details have been disclosed in the Financial Statements etc., as required by the applicable accounting standards.

(xiv) a) This is an unlisted public limited company and not required to appoint an internal auditor for the following reasons:

a) the paid- up share capital is less than fifty crore rupees.
b) the turnover of the company is less than two hundred crore rupees during the preceding financial year.
c) outstanding loans or borrowings from banks or public financial institutions not exceeded one hundred crore at any point of time during the preceding financial year;(no borrowings during the year)
d) outstanding deposits exceeded twenty-five crore rupees during the preceding financial year. The deposits accepted by the company is outside the scope of definition of “deposit” as per Rule 2(c)(xiv) of the Companies (Acceptance of Deposits) Rules, 2014.

However, the company has an internal audit system commensurate with the size and nature of its business.

(b) I have considered the internal audit reports for the year under audit issued to the Company during the year and till date, in determining nature, timing and extent of my audit procedure.

(xv) According to information and explanations given to me, the company has not entered into any non-cash transactions with directors or persons connected with him (section 192 of Companies Act, 2013). Accordingly, the provisions of paragraph 3(xv) of the Companies (Auditor’s Report) Order, 2020, are not applicable to the company.

(xvi) a) The Company is a Nidhi Company and accordingly registration under Section 45-IA of the RBI Act is not required. Accordingly, the provisions of paragraph 3(xvi) of the Companies (Auditor’s Report) Order, 2020, are not applicable to the company.

b) The company is not carrying on any Non-Banking Financial or Housing Finance activities and therefore, not required to be registered under Section 45-IA of the Reserve Bank of India Act, 1934. Accordingly, clause 3(xvi)(b) of the Order is not applicable.

(c) The Company is not a Core Investment Company (CIC) as defined in the regulations made by the Reserve Bank of India. Accordingly, clause 3(xvi)(c) of the Order is not applicable.

(d) According to the information and explanation given to me by the management, the company does not have any “Group company” as per the provisions of the Core Investment Companies (Reserve Bank) Directions, 2016). Accordingly, clause 3(xvi)(d) of the Order is not applicable.

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

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

(xix) According to the information and explanations given to me and on the basis of the financial ratios, ageing and expected dates of realisation of financial assets and payment of financial liabilities, other information accompanying the standalone financial statements, my knowledge of the Board of Directors and management plans and based on our examination of the evidence supporting the assumptions, nothing has come to my attention, which causes I to believe that any material uncertainty exists as on the date of the audit report that Company is not 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. I, however, state that this is not an assurance as to the future viability of the Company. I further state that my reporting is based on the facts up to the date of the audit report and I neither give any guarantee nor any assurance that all liabilities falling due within a period of one year from the balance sheet date, will get discharged by the Company as and when they fall due.

(xx) In my opinion and according to the information and explanations given to me the provisions of sec 135 of the Companies Act, 2013 (the provisions of Corporate Social Responsibility) are not applicable to this company. Accordingly, clauses 3(xx)(a) and 3(xx)(b) of the Order are not applicable.

Sd/-
Udaya Kumar D
M.No.217576
Chartered Accountant

Place: Bengaluru
Date: 13.07.2026

CA. UDAYAKUMAR D, B. Com., F.C.A.,
Chartered Accountant

No. 1188,
Srikumara Nilaya, 1st Floor
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BENGALURU – 560 010.

Phone: 080 -23374881
Mobile: 9986486198
e-mail:kumaruday_d@rediffmail.com
kumarudayd@gmail.com

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Date: 13.07.2026

REG: Self Growth Nidhi Limited

Annexure - II: TO THE INDEPENDENT AUDITOR'S REPORT

(Referred to in Paragraph 7B under the heading "Report on Other Legal and Regulatory Requirements" of my report on even date).

Certificate under Rule 22 of the Nidhi Rules, 2014

1. During the earlier years, the company has granted loans (SPUN loans) to shareholders/members against the credit balance in SDND deposit accounts.(The company has not granted such loans during the year under report). These SDND deposit accounts are shown in the Balance Sheet as at 31.03.2026 as 'recurring deposits' under the head 'Details of various Deposits from Members/shareholders - Unsecured (Note No. 4.1) The total amount of outstanding deposit (SDND A/C and recurring deposits) as on 31.03.2026 is Rs. 1,05,073.76 thousand.

   The total amount outstanding and receivable as on 31.03.2026 in respect of these SPUN Loans amounted to Rs. 3,882.57 thousand (i.e Rs. 3,072.33 thousand + Rs. 810.23 thousand Note 10.1 of Balance Sheet) and out of this amount, a sum of Rs. 3,072.33 thousand is secured by credit balance in SDND deposit accounts and security of immovable property of members/shareholders and balance of Rs.810.23 thousand is unsecured and considered good as on

31.03.2026. These SPUN loans are shown in the Balance Sheet as at 31.03.2026 as 'Loans against other deposits (SDND)' in Note No.10.1 read with Note No. 13. The unsecured portion of SPUN loans is arrived at on the basis of outstanding balance of individual loans to each borrower even though there is no unsecured portion of loan if you consider the total of outstanding deposit (SDND A/C and recurring deposits) as on 31.03.2026 and the total outstanding amount of SPUN loans as on 31.03.2026.The company has made a 100% provision in the books for unsecured portion of the loans.

2. As per Rule 15(4) of Nidhi Rules,2014, a Nidhi company shall give loans to its members only against certain securities stated in the said Rule. As per Rule 15(4) a Nidhi Company can give loans to its members only against immovable properties, gold, silver, fixed deposit receipts, NSC, other Government securities and insurance policies.

   The unsecured portion of the loan refers to loans against Self Daily Nidhi Deposits (SDND). These Self Daily Nidhi Deposits are equivalent to Recurring Deposits. Fixed deposits are also known as "Term deposits" in the banking sector. There is no definition for "fixed deposit receipts or recurring deposits" in Companies Act, 1956, or in Companies Act, 2013, or in Nidhi Rules, 2014. However, the RBI has issued a Master Direction called "Reserve Bank of India (Interest Rate on Deposits) Directions ,2016 vide RBI/DBR/2015-16/19 - Master Direction DBR. Dir. No.84/13.03.00/2015-16 dated 03.03.2016 (Updated as on 19.09.2022).

   In the above referred Directions of the RBI vide Chapter – I – Direction No.3 - Definitions - (a) (xviii), the word "Term Deposit" is defined as follows:

   Chapter – I – Preliminary - Not relevant

   Direction No.3 - Definitions
   (a)
   (i)to (xvii) are not relevant.
   (xviii) "Term deposit" means an interest bearing deposit received by the bank for a fixed period and shall also include deposits such as *Recurring /Cumulative /Annuity /Reinvestment deposits and Cash Certificates;*

   SDND deposits accepted by the company from its members are in the nature of recurring deposits. As per the definition given by RBI, term deposit (i.e fixed deposit) includes recurring deposit also. In the absence of any definition in the

Companies Act, 1956, or in Companies Act, 2013, or in Nidhi Rules, 2014, the definition given by RBI in respect of term deposit (i.e. fixed deposit) may reasonably be relied upon and therefore, the SDND deposit which is in the nature of recurring deposit has to be treated as “fixed deposit” for the purpose of Rule 15(4)(c) of Nidhi Rules, 2014.

3. The company was incorporated on 21.09.1992 and obtained Certificate for Commencement of Business with effect from 22.12.1992. The company was declared as Nidhi company u/s 620A of the Companies Act, 1956, vide Central Government’s Notification dated 11.08.1994 (F.NO.37/30/94-CL-III) which is also published in Gazette of India on 13.09.1994. After incorporation of the company on 21.09.1992, the registered office of the company was in Bangalore of Karnataka State up to 05.10.2008 and later, by complying with the required formalities under the Companies Act, 1956, the registered office was shifted to Mangalore of Karnataka State with effect from 06.08.2008.

The company opened its branches as follows:

SL.No.	Place of branch	Date of opening
1	Kanhangad Branch, State of Kerala	15.03.1995
2	Kalapetta Branch, State of Kerala	20.05.1996
3	Cherupuza Branch, State of Kerala	10.06.1995
4	Kasaragod Branch, State of Kerala	15.03.1995
5	Mullaria Branch, State of Kerala	07.04.1995

In exercise of the powers conferred under sec 406(1) read with sub-sections (1) and(2) of section 469 of the Companies Act, 2013, the Central Government notified Nidhi Rules, 2014 (GSR 258 (E), dated 31.03.2014) and these Nidhi Rules have come into force on 01.04.2014. Rule 10 of the Nidhi Rules, 2014 is reproduced below:

10 Branches.

(1) A Nidhi may open branches, only if it has earned net profits after tax continuously during the preceding three financial years.

(2) Subject to the provisions contained in sub-rule (1), a Nidhi may open up to three branches within the district.

(3) If a Nidhi proposes to open more than three branches within the district or any branch outside the district, it shall obtain the prior permission of the Regional Director [by applying in Form NDH-2 along with fee specified in the

Companies (the Registration Offices and Fees) Rules,2014] and an intimation is to be given to the Registrar about opening of every branch within thirty days of such opening.

(4) No Nidhi shall open branches or whatever name called outside the State where its registered office is situated.

(5) No Nidhi shall open branches or whatever name called unless financial statement and annual return (up to date) are filed with the Registrar.

(6) (a) A Nidhi shall not close any branch, unless, -

(i) the proposal to close the branch along with the plan as to how the existing deposits have been or shall be paid off and how the existing loan shall be recovered is duly approved by the Board at its meeting; and

(ii) it has obtained the prior approval of the Regional Director by applying in Form NDH-2 along with fee as specified in the Companies (the Registration Offices and Fees) Rules, 2014 at least sixty days prior to such closure.

Provided that the Regional director shall consider such application and pass orders within a period of thirty days of receipt of such application.

(b) After obtaining approval from the Regional Director, the Nidhi shall-

(i) publish advertisement, as per format NDH-5, in a newspaper in vernacular language in the place where it carries on business at least thirty days prior to such closure, informing the public about such closure;

(ii) fixes a copy of such advertisement or a notice informing such closure of the branch on the notice board of Nidhi as well as the relevant Branch for a period of at least thirty days from the date on which advertisement was published;

(iii) give an intimation to the Registrar within a period of thirty days of such closure in Form NDH-2 along with fee as specified in Companies (the Registration Offices and Fees) Rules, 2014]

(7) Any place, not being a registered office or a branch, where a Nidhi carries on its operation shall be closed within a period of six months from the date of commencement of the Nidhi (Amendment) Rules,2022 and intimation shall be sent to the Registrar in this regard in Form NDH-2.

From the table given above, it is found that all the branches have been opened prior to the commencement of old section 406 of the Companies Act, 2013, and prior to the commencement of Nidhi Rules, 2014. The original Section 406 in the Companies Act, 2013, (Chapter XXVI) refers to "Power to modify Act in its application to Nidhis" and it has come into force w.e.f 01.04.2014.The section 406 of Companies Act, 2013 which has come into force with effect from 01.04.2014 is substituted by new section 406 by the Companies (Amendment) Act, 2017 w.e.f. 15.08.2019. In the new section 406 of the Companies Act, 2013, the head note is given as "Provision relating to Nidhis and its application".

In my opinion, Rule 10 of Nidhi Rules, 2014, is not applicable to the branches opened prior to 01.04.2014 since section 406 of the Companies Act, 2013, and Nidhi Rules, 2014, were enforced w.e.f 01.04.2014. The earlier Section 406 of Companies Act, 2013, and Nidhi Rules, 2014, have no retrospective effect.

Subject to the observations and explanations contained above, I hereby certify that, in my opinion and based on the information and explanations provided to me, Self Growth Nidhi Limited, No. 101, Door No. 12-4-369/7, First Floor, Ananthesh, Car Street, Mangaluru – 575003, has complied with the applicable provisions of the Nidhi Rules, 2014.

Sd/-
Udaya Kumar D
M.No.217576
Chartered Accountant

Place: Bengaluru
Date: 13.07.2026

CA. UDAYAKUMAR D, B. Com., F.C.A.,
Chartered Accountant

No. 1188,
Srikumara Nilaya, 1st Floor
6th Main, 'A' Block,
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kumarudayd@gmail.com

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Date: 13.07.2026

REG: Self Growth Nidhi Limited

Annexure - III: TO THE INDEPENDENT AUDITOR'S REPORT

(Referred to in Paragraph 7 (C) (f) under the heading "Report on Other legal and Regulatory Requirements" of my report on even date).

Report on the Audit of Internal Financial Controls with Reference to Standalone Financial Statements under Clause (i) of Sub-section (3) of Section 143 of the Companies Act, 2013 ("the Act")

I have audited the internal financial controls with reference to standalone financial statements of **Self Growth Nidhi Limited** ("the Company") as at 31st March 2026 in conjunction with my audit of the standalone financial statements of the Company for the year then ended.

Management's Responsibility for Internal Financial Controls

The Company's management is responsible for establishing and maintaining internal financial controls based on the internal controls with reference to standalone financial statements criteria established by the Company considering the essential components of internal controls stated in the Guidance Note on Audit of Internal Financial Controls over Financial Reporting (the "Guidance note") 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 with reference to standalone financial statements 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") issued by the Institute of Chartered Accountants of India and the Standards on Auditing prescribed under Section 143(10) of the Companies Act, 2013, to the extent applicable to an audit of internal financial controls. Those Standards and the Guidance Note require that I comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls with reference to standalone financial statements 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 with reference to standalone financial statements and their operating effectiveness. my audit of internal financial controls with reference to standalone financial statements included obtaining an understanding of internal financial controls with reference to standalone financial statements, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal controls based on the assessed risk. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the standalone financial statements, whether due to fraud or error.

I believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for my audit opinion on the Company's internal financial control system with reference to financial statements.

Meaning of Internal Financial Controls with reference to Standalone Financial Statements

A company's internal financial controls with reference to financial statements is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of standalone financial statements for external purposes in accordance with generally accepted accounting principles. A company's internal financial controls with reference to standalone financial statements 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 with reference to Standalone Financial Statements

Because of the inherent limitations of internal financial controls with reference to standalone financial statements, 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 with reference to standalone financial statements to future periods are subject to the risk that the internal standalone financial controls with reference to financial statements 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 control system with reference to standalone financial statements and such internal financial controls with reference to financial statements were operating effectively as at 31 March 2026, based on the internal controls with reference to standalone financial statements criteria established by the Company considering the essential components of internal controls stated in the Guidance Note issued by Institute of Chartered Accountants of India (ICAI).

Sd/
Udaya Kumar D
M.No.217576
Chartered Accountant

Place: Bengaluru
Date: 13.07.2026

SELF Growth Nidhi Ltd.
A HELPING HAND TO THE WORKING HANDS

SELF GROWTH NIDHI LIMITED

CIN : U85110KA1992PLC013547

(All amounts are in Rupees thousands unless otherwise stated)

BALANCE SHEET AS AT 31.03.2026

(Amount in Rs. thousands)

PARTICULARS	Note No.	As at 31.03.2026	As at 31.03.2025
I. EQUITY AND LIABILITIES			
(1) Shareholder's Funds			
(a) Share Capital	2	2,725.57	2,720.23
(b) Reserves and Surplus	3	1,69,743.13	1,62,974.13
(c) Money received against share warrants		Nil	Nil
(2) Share application money pending allotment		Nil	Nil
(3) Non-Current Liabilities			
(a) Long-term borrowings	4	1,09,548.56	92,728.16
(b) Deferred tax liabilities (Net)	5	333.91	201.98
(c) Other Long term liabilities	-	Nil	Nil
(d) Long term provisions	-	Nil	Nil
(4) Current Liabilities			
(a) Short-term borrowings	6	2,19,912.95	1,64,543.86
(b) Trade payables:	7		
(A) total outstanding dues of micro enterprises and small enterprises		Nil	Nil
(B) total outstanding dues of creditors other than than micro enterprises and small enterprises		Nil	Nil
(c) Other current liabilities	8	13,341.34	11,436.84
(d) Short-term provisions	9	6,708.03	8,311.44
TOTAL		**5,22,313.49**	**4,42,916.64**
II.ASSETS			
(1) Non-current assets			
(a) Property, Plant and Equipment and Intangible Assets	14		
(i) Property, Plant and Equipment		12,211.55	11,642.41
(ii) Intangible assets		31.50	31.50
(iii) Capital work-in-progress		Nil	Nil
(iv) Intangible assets under development		Nil	Nil
(b) Non-current investments		Nil	Nil
(c) Deferred tax assets (net)		Nil	Nil
(d) Long term loans and advances	10	41,670.39	50,997.02
(e) Other non-current assets	11	5,755.40	18.37

A HELPING HAND TO THE WORKING HANDS

SELF GROWTH NIDHI LIMITED

CIN : U85110KA1992PLC013547

(All amounts are in Rupees thousands unless otherwise stated)

BALANCE SHEET AS AT 31.03.2026 **(Amount in Rs. thousands)**

PARTICULARS	Note No.	As at 31.03.2026	As at 31.03.2025
(2) Current assets			
(a) Current investments		Nil	Nil
(b) Inventories	-	Nil	Nil
(c) Trade receivables	-	Nil	Nil
(d) Cash and cash equivalents	12	65,779.52	63,934.81
(e) Short-term loans and advances	13	3,96,865.13	3,16,292.52
(f) Other current assets	-	Nil	Nil
See accompanying notes to the standalone financial statements	1 to 43		
TOTAL		**5,22,313.49**	**4,42,916.64**

The accompanying notes are an integral part of the financial statements.

For and on behalf of the Board of Directors of Self Growth Nidhi Limited

Sd/-
(K.RAJESH KAMATH)
Chairman
DIN: 06361548

Sd/-
(K.RANGANATH SHENOY)
Director
DIN:02288270

Sd/-
(A.K.MOIDEEN KUNHI)
Director
DIN:02413520

Sd/-
(RAGHAVAN PALERI)
Director
DIN:02288293

Place:Kanhangad
Date: 11.07.2026

As per my report of even date

Place:Bengaluru
Date: 13.07.2026

Sd/-
(Udaya Kumar D)
Chartered Accountant
M.No. 217576

SELF Growth Nidhi Ltd.
A HELPING HAND TO THE WORKING HANDS

SELF GROWTH NIDHI LIMITED
CIN : U85110KA1992PLC013547
(All amounts are in Rupees thousands unless otherwise stated)
STATEMENT OF PROFIT AND LOSS FOR THE YEAR ENDED 31ST MARCH 2026

(Amount in Rs. thousands)

Particulars	Note No.	AS ON 31.03.2026	AS ON 31.03.2025
INCOME			
I. Revenue from operations	15	58,879.14	51,357.53
II. Other Income	16	2,578.35	1,513.48
III. Total Income (I + II)		**61,457.49**	**52,871.01**
IV. EXPENSES			
Cost of materials consumed	-	Nil	Nil
Purchase of Stock-in-Trade		Nil	Nil
Changes in inventories of finished goods,			
Work-in-progress and Stock-in-Trade	-	Nil	Nil
Employee benefit expense	17	18,233.63	17,066.75
Financial costs	18	20,290.50	15,828.18
Depreciation and amortization expense	19	934.70	845.34
Other expenses	20	13,516.23	11,967.56
Total Expenses		**52,975.06**	**45,707.82**
V.Profit before exceptional and extraordinary items and tax (III-IV)		8,482.43	7,163.19
VI. Exceptional Items		Nil	Nil
VII.Profit before extraordinary items and tax (V - VI)		8,482.43	7,163.19
VIII. Extraordinary Items		Nil	Nil
IX Profit before tax (VII-VIII)		8,482.43	7,163.19
X. Tax expense:			
(1) Current tax		1,581.50	1,412.70
(2) Deferred tax		131.93	168.36
XI. Profit for the year from continuing operations (IX -X)		**6,769.00**	**5,582.13**
XII. Profit/(Loss) from discontinuing operations		Nil	Nil
XIII. Tax expense of discontinuing operations		Nil	Nil
XIV. Profit/(Loss) from discontinuing operations after tax(XII -XIII)		Nil	Nil
XV. Profit for the period (XI + XIV)		**6,769.00**	**5,582.13**
XVI. Earning per equity share of face value of Rs.10 each			
Basic Earning per Share (Rs.)	21	24.90	20.52
Diluted Earning per Share (Rs)		24.90	20.52
See accompanying notes to the standalone financial statements	1 to 43		

The accompanying notes are an integral part of these financial statements

For and on behalf of the Board of Directors of Self Growth Nidhi Limited

Sd/-
(K.RAJESH KAMATH)
Chairman
DIN: 06361548

Sd/-
(K.RANGANATH SHENOY)
Director
DIN:02288270

Sd/-
(A.K.MOIDEEN KUNHI)
Director
DIN:02413520

Sd/-
(RAGHAVAN PALERI)
Director
DIN:02288293

Place:Kanhangad
Date: 11.07.2026

As per my report of even date

Place:Bengaluru
Date: 13.07.2026

Sd/-
(Udaya Kumar D)
Chartered Accountant
M.No. 217576

SELF Growth Nidhi Ltd.

A HELPING HAND TO THE WORKING HANDS

SELF GROWTH NIDHI LIMITED

CIN : U85110KA1992PLC013547

(All amounts are in Rupees thousands unless otherwise stated)

Cash Flow Statement for the year ended 31.03.2026 **(Amount in Rs. thousands)**

PARTICULARS	As at 31.03.2026	As at 31.03.2025
CASH FLOW FROM OPERATING ACTIVITIES		
Net Profit/(Loss) before tax and before Extraordinary items	8,482.43	7,163.19
Adjustment for-		
Depreciation and Amortisation Expense	934.70	845.34
Loss/Profit on sale of fixed assets	(57.57)	(2.69)
Operating Profit before working capital changes	**9,359.55**	**8,005.83**
Changes in Working Capital		
Loans and advances and trade receivable	86.40	36.01
Trade and Other payables	(1,380.69)	40.79
Net Change in Working Capital	**(1,294.29)**	**76.80**
Changes in Operating Asset and liabilities		
Loans and advances long term and short term	(78,194.13)	(57,418.02)
Deposit from members	73,702.47	48,783.89
Changes in Operating Asset and liabilities	**(4,491.66)**	**(8,634.13)**
Cash Generated from Operations	**3,573.61**	**(551.50)**
Direct taxes paid	(1,149.75)	(2,290.16)
Cash generated from operations - (A)	**2,423.85**	**(2,841.65)**
Cash flow from investing activities		
Sale of Fixed assets	**68.50**	**14.00**
Purchase of fixed assets/Change in Capital WIP	(1,514.76)	(2,485.74)
Net cash flow from investing activities -(B)	**(1,446.26)**	**(2,471.74)**
Cash flow from financing activities		
Issue of Share Capital	5.34	7.47
Net cash flow from financial activities - (C)	**5.34**	**7.47**
Net increase in cash or cash equivalents (A+B+C)	**983**	**(5,305.93)**
Cash and Cash equivalents at the beginning of the financial year	7,441.91	12,747.84
Cash and Cash equivalents at the end of the year	8,424.85	7,441.91

For and on behalf of the Board of Directors of Self Growth Nidhi Limited

Sd/- (K.RAJESH KAMATH) Chairman DIN: 06361548	Sd/- (K.RANGANATH SHENOY) Director DIN:02288270
Sd/- (A.K.MOIDEEN KUNHI) Director DIN:02413520	Sd/- (RAGHAVAN PALERI) Director DIN:02288293

Place:Kanhangad
Date: 11.07.2026

As per my report of even date

Place:Bengaluru
Date: 13.07.2026

Sd/-
(Udaya Kumar D)
Chartered Accountant
M.No. 217576

NOTE NO.1

Notes to Standalone Financial Statements for the year ended 31 March 2026

Corporate information:

The main objective of the Company is to cultivate the habit of thrift and savings among its members by receiving deposits from, and lending only to, its members for their mutual benefit, in accordance with the rules prescribed by the Ministry of Corporate Affairs. The Company has been declared a Nidhi Company u/s 620 A of the Companies Act, 1956, vide Central Government's Gazette Notification No .GSR 441dated 11.08.1994.

Summary of significant accounting policies followed by the Company

Basis of preparation:

These financial statements have been prepared under the historical cost convention from the books of accounts maintained on an accrual basis (unless otherwise stated hereinafter) in conformity with accounting principles generally accepted in India.

These financial statements have been prepared in accordance with Companies (Accounting Standards) Rules, 2021, and amendments made to these Rules from time to time. The accounting policies applied by the company are consistent with those used in the previous year. The financial statements have been prepared on a going concern basis.

These financial statements comply with the applicable provisions of the Companies Act, 2013, the Accounting Standards prescribed under Section 133 read with the Companies (Accounting Standards) Rules, 2021, and Schedule III to the Companies Act, 2013.

Assets and liabilities are classified as current and non-current in accordance with the criteria prescribed under Schedule III.

The company is a Nidhi Company and complies with the Nidhi Rules 2014 including compliance with Prudential Norms for Income Recognition issued by Ministry of Corporate Affairs.

NOTE NO.1 (cont…)
Notes to Standalone Financial Statements for the year ended 31 March 2026

The Company is a Small and Medium Sized Company (SMC) as defined in the Companies (Accounting Standards) Rules, 2021, notified under the Companies Act, 2013. Accordingly, the Company has complied with the Accounting Standards as applicable to a Small and Medium Sized Company.

Significant accounting policies

This note provides a list of the significant accounting policies adopted in the preparation of these financial statements. These policies have been consistently applied to all the years presented, unless otherwise stated.

Use of estimates:

The preparation of financial statements is in conformity with the generally accepted accounting principles which requires the management of the Company to make estimates and assumptions that affect the reported amount of assets and liabilities, and disclosures of the contingent assets and liabilities as at the date of the financial statements and the results of operations during the reporting period. Although these estimates are based on the management's best knowledge of current events and actions, actual results could differ from those estimates. The differences, if any, will be dealt accordingly in subsequent years. Significant estimates used by the management during the year under review include estimate of economic useful life of the assets, provisions for bad and doubtful debts and accruals for employee benefit.

Property, Plant and Equipment and Intangible Assets and Depreciation/Amortization:

Property, plant and equipment

Property, plant and equipment are stated at cost comprising of purchase price and any initial directly attributable cost of bringing the asset to its working condition for its intended use, less accumulated depreciation.

Intangible Assets

Intangible Assets are stated at cost less accumulated amortisation. The cost of an asset comprises its purchase price and any directly attributable cost of bringing the asset to its present condition for intended use.

NOTE NO.1 (cont…)

Notes to Standalone Financial Statements for the year ended 31 March 2026

Depreciation

Tangible Assets

Depreciation is provided for property, plant and equipment on a straight line basis so as to expense the cost less residual value over their estimated useful lives based on a technical evaluation. Depreciation is provided based on useful life of the assets as prescribed in Schedule II to the Companies Act, 2013.

Intangible Assets – Computer Software amortized over a period of 6 years

Borrowing Cost

Borrowing costs attributable to the acquisition or construction of a qualifying asset are capitalized as part of the cost of that asset. Other borrowing costs are recognized as an expense and charged to Statement of Profit and Loss in the year in which they are incurred.(AS 16). During the year, the Company did not have any borrowing.

Revenue recognition

a). The company generally follows mercantile system of accounting and recognises significant items of income and expenditure on accrual basis.

b) Interest Income on Various Loans to members/shareholders:

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.

The company adhered to the prudential norms for revenue recognition as per Rule 20 of Nidhi Rules, 2014.

NOTE NO.1 (cont…)
Notes to Standalone Financial Statements for the year ended 31 March 2026

Taxes on Income

The income tax expense or credit for the period is the tax payable on the current period's taxable income based on the applicable income tax rate adjusted by changes in deferred tax assets and liabilities attributable to temporary differences and to unused tax losses, if any.

Income tax comprises current and deferred tax. Income tax expense is recognized in the statement of profit and loss except to the extent it relates to items directly recognized in equity or in other comprehensive income. In this case, the tax expense is also recognized in other comprehensive income or directly in equity, as the case may be.

Current tax is based on taxable profit for the year. Taxable profit is different from accounting profit due to temporary differences between accounting and tax treatments, and due to items, that are never taxable or tax deductible. Current tax is measured at the amount expected to be paid to the tax authorities in accordance with the taxation laws prevailing and applicable for the relevant assessment year.

Deferred income tax is provided in full, using the liability method, on temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in the financial statements. Deferred income tax is determined using tax rates (and laws) that have been enacted or substantially enacted by the end of the reporting period and are expected to apply when the related deferred income tax asset is realized or the deferred income tax liability is settled.

The Company offsets, the tax assets and liabilities (on a year on year basis) where it has a legally enforceable right and where it intends to settle such assets and liabilities on a net basis or to realise the assets and liabilities on net basis.

The carrying amount of deferred income tax assets is reviewed at each reporting date and reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow all or part of the deferred income tax asset to be utilized.

Deferred income tax assets and liabilities are measured at the tax rates that are expected to apply in the period when the asset is realized or the liability is settled, based on tax rates (and tax laws) that have been enacted or substantively enacted at the reporting date.

NOTE NO.1 (cont…)
Notes to Standalone Financial Statements for the year ended 31 March 2026

Retirement benefits(AS -15)

a) The statutory provisions with regard to Provident fund and pension funds are duly complied with by the company and the Company's contribution towards these funds has been charged to revenue.

b) The Company has obtained a policy through Gratuity Trust from Life Insurance Corporation of India covering liability under Payment of Gratuity Act, 1972.

Provisions and Contingencies

A provision is recognized when the company has present obligations as a result of past event, it is probable that an outflow of resources will be required to settle the obligations, in respect of which reliable estimate can be made. Provisions are not discounted to its present value and are determined based on the best estimates required to settle the obligations at the balance sheet date. These are reviewed at each balance sheet date and adjusted to reflect a current best estimate.(AS-29)

All known liabilities wherever material are provided for. Liabilities which are material and whose future outcome cannot be ascertained with reasonable certainty are treated as contingent and disclosed by way of notes to the accounts.

Impairment of assets:

The Company assesses at each Balance Sheet date as to whether there is any indication that an asset may be impaired. If any such indication exists, the Company estimates the recoverable value of the assets. If the recoverable value of the asset is less than its carrying value, the carrying amount is reduced to its recoverable amount. The reduction is accounted as impairment loss and charged to Statement of Profit and Loss.(AS-28)

Segment reporting.

Interest income is the only identifiable business segment and as such the disclosure requirements of Accounting Standard 17 “Segment Reporting” issued by the Institute of Chartered Accountants of India are not applicable.

NOTE NO.1 (cont…)
Notes to Standalone Financial Statements for the year ended 31 March 2026

CASH AND CASH EQUIVALENTS

In the cash flow statement, cash and cash equivalents include cash on hand, bank balances and deposits with banks with original maturities of three months or less, that are readily convertible into a known amount of cash and which are subject to an insignificant risk of changes in value.

Cash Flow Statement

Company has prepared cash flow statement using the Indirect Method.

SIGNIFICANT & MATERIAL ORDERS PASSED BY THE REGULATORS:

No orders have been passed by the Regulators or Courts or Tribunals against the company on any matter.

SELF
Growth Nidhi Ltd.
A HELPING HAND TO THE WORKING HANDS

SELF GROWTH NIDHI LIMITED

CIN : U85110KA1992PLC013547

NOTES TO THE STANDALONE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31.03.2026

(All amounts are in Rupees thousands unless otherwise stated)

NOTE NO. 2

SHARE CAPITAL : **(Amount in Rs. thousands)**

Particulars	AS AT 31.03.2026	AS AT 31.03.2025
a) Authorised:		
4,50,000(Previous Year 4,50,000) Equity shares of Rs.10/- each	4,500.00	4,500.00
	4,500.00	4,500.00
b) Issued, Subscribed, Called up and Paid up:		
2,72,557 (Previous Year 2,72,023) Equity Shares of Rs. 10/- each	2,725.57	2,720.23
	2,725.57	**2,720.23**

c) Reconciliation of Number of shares outstanding is as set out below:

(Amount in Rs. thousands)

Particulars	AS AT 31.03.2026		AS AT 31.03.2025	
	No. of shares	Amount	No. of shares	Amount
Number of Equity shares at the beginning of the year	2,71,276	2,712.76	2,71,276	2,712.76
Add: Shares issued during the year	534	5.34	747	7.47
	2,71,810	2,718.10	2,72,023	2,720.23
Less: Number of Shares cancelled during the year	Nil	Nil	Nil	Nil
Equity shares at the end of the year	2,71,810	2,718.10	2,72,023	2,720.23

d) Rights, preferences and restrictions attached to shares

(i) Equity shares:-

The company has one class of equity shares having a par value of Rs.10 each. Each shareholder is eligible for vote as per provisions of sec 47 of the Companies Act, 2013.

(ii) Preference share:-

The company has not issued any preference share

e) The details of Shareholders holding more than 5% shares:

Name of the Shareholder	AS AT 31.03.2026	AS AT 31.03.2025
Equity shares of Rs.10 each fully paid	Nil	Nil

SELF Growth Nidhi Ltd.
A HELPING HAND TO THE WORKING HANDS

SELF GROWTH NIDHI LIMITED

CIN : U85110KA1992PLC013547

NOTES TO THE STANDALONE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31.03.2026

(All amounts are in Rupees thousands unless otherwise stated)

f) Shareholding of Promoters:

(i) Current Reporting Period as on 31.03.2026

Promotor's Name	No of shares	Percentage of total shares	Percentage of Change during the year
N.D.Prabhu	300	0.11%	Nil
K.Umesh Kamath	1,799	0.66%	Nil
B.Yogesh Prabhu	300	0.11%	Nil
M.Ganeshan	300	0.11%	Nil
N.C.Shenoy	300	0.11%	Nil
G.Umesh Shenoy	100	0.04%	Nil
K.Ranganath Shenoy	601	0.22%	Nil
Raghavan Palery	601	0.22%	Nil
K.Venugopalan Nair	600	0.22%	0.18%
K.Rajesh Kamath	600	0.22%	0.18%
A.K.Maoideen Kunhi	689	0.25%	Nil
K.Dayananda Kamath	100	0.04%	Nil

(ii) Previous Reporting Period as on 31.03.2025

Promotor's Name	No of shares	Percentage of total shares	Percentage of Change during the year
N.D.Prabhu	300	0.11%	Nil
K.Umesh Kamath	1,799	0.66%	Nil
B.Yogesh Prabhu	300	0.11%	Nil
M.Ganeshan	300	0.11%	Nil
N.C.Shenoy	300	0.11%	Nil
G.Umesh Shenoy	100	0.04%	Nil
K.Ranganath Shenoy	601	0.22%	Nil
Raghavan Palery	601	0.22%	Nil
K.Venugopalan Nair	100	0.04%	Nil
K.Rajesh Kamath	100	0.04%	Nil
A.K.Maoideen Kunhi	689	0.25%	Nil
K.Dayananda Kamath	100	0.04%	Nil

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SELF GROWTH NIDHI LIMITED
NOTES TO THE STANDALONE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31.03.2026
(All amounts are in Rupees thousands unless otherwise stated)

NOTE NO. 3
RESERVES AND SURPLUS: **(Amount in Rs. thousands)**

Particulars	AS AT 31.03.2026	AS AT 31.03.2025
RESERVES AND SURPLUS:		
A. General Reserve		
Balance as per last Balance Sheet	44,378.00	43,263.00
Add: Additions during the year	1,355.00	1,115.00
TOTAL - (A)	**45,733.00**	**44,378.00**
B. Surplus in Profit and Loss Statement		
Balance as per last Balance Sheet	1,18,596.13	1,14,129.00
Add: Profit for the Year	6,769.00	5,582.13
	1,25,365.13	1,19,711.13
Less: Amount transferred to General Reserve	1,355.00	1,115.00
TOTAL - (B)	**1,24,010.13**	**1,18,596.13**
GRAND TOTAL (A+B)	**1,69,743.13**	**1,62,974.13**

NOTE NO. 4
LONG TERM BORROWINGS: **(Amount in Rs. thousands)**

Particulars	AS AT 31.03.2026	AS AT 31.03.2025
Deposits		
Deposit from members/Shareholders:-		
Secured	Nil	Nil
Unsecured	1,09,548.56	92,728.16
TOTAL	**1,09,548.56**	**92,728.16**

NOTE NO. 4.1
Details of various Deposits from Members/shareholders - Unsecured

(Amount in Rs. thousands)

Particulars	AS AT 31.03.2026	AS AT 31.03.2025
Fixed Deposits	67,220.39	48,293.82
Recurring Deposits	1,05,073.76	93,820.81
Saving Deposits	1.22	1.22
Cumulative Deposits	1,59,842.19	1,16,319.24
Total of all deposits from members	**3,32,137.56**	**2,58,435.09**
Less:		
Current maturities of long term debt (i.e deposit from members/shareholders) shown under 'short-term borrowings' [(Refer Note No. 6)]	2,19,912.95	1,64,543.86
	1,12,224.61	**93,891.23**
Less:		
Unclaimed Matured deposits [(refer note no.8(d)]		
(shown under 'other current liabilities' [(Refer Note No.8.(d)]	2,676.05	1,163.07
Long Term Deposits - Unsecured	**1,09,548.56**	**92,728.16**

SELF Growth Nidhi Ltd.
A HELPING HAND TO THE WORKING HANDS

SELF GROWTH NIDHI LIMITED
NOTES TO THE STANDALONE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31.03.2026
(All amounts are in Rupees thousands unless otherwise stated)

NOTE NO. 4.2

Disclosure of deposit accepted from relatives **(Amount in Rs. thousands)**

Particulars	AS AT 31.03.2026	AS AT 31.03.2025
Out of the total deposits shown in Note No. 4.1 above		
Various deposits from related parties - Long Term Deposits		
(they are also members/ shareholders of the company)	18,400.52	20,024.18
Total of Various deposits from related parties	**18,400.52**	**20,024.18**

NOTE NO. 4.3
Maturity Pattern of Deposits Accepted from Members/Shareholders **(Amount in Rs. thousands)**

Particulars	AS AT 31.03.2026	AS AT 31.03.2025
Deposits maturing as follows		
- Within one year (Refer Note No.6)	2,17,236.90	1,64,543.86
Unclaimed Matured deposits		
(shown under 'other current liabilities' [(Refer Note No. 8]	2,676.05	1,163.07
Between one year & two years	42,997.07	46,202.82
Two years and above	69,227.52	46,525.13
Total of all deposits from members	**3,32,137.54**	**2,58,434.89**

NOTE NO. 5

DEFERRED TAX (NET) **(Amount in Rs. thousands)**

Particulars	AS AT 31.03.2026	AS AT 31.03.2025
DEFERRED TAX ASSETS (NET)		
Deferred tax Assets		
Related to Fixed Assets and Expenses	333.91	201.98
TOTAL	**333.91**	**201.98**

NOTE NO. 6

SHORT TERM BORROWINGS: **(Amount in Rs. thousands)**

Particulars	AS AT 31.03.2026	AS AT 31.03.2025
From Banks:		
Secured	Nil	Nil
Unsecured	Nil	Nil
From others:		
Secured	Nil	Nil
Unsecured	Nil	Nil
Deposits from Members/shareholders - Unsecured:		
Current maturities of long term Debt (Refer Note No. 4.1)	2,19,912.95	1,64,543.86
(Represents term deposits from members/shareholders that are repayable		
ithin twelve months from the balance sheet date)		
TOTAL	**2,19,912.95**	**1,64,543.86**

SELF GROWTH NIDHI LIMITED
NOTES TO THE STANDALONE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31.03.2026
(All amounts are in Rupees thousands unless otherwise stated)

NOTE NO. 7

TRADE PAYABLES **(Amount in Rs. thousands)**

Particulars	AS AT 31.03.2026	AS AT 31.03.2025
Sundry Creditors	-	-
TOTAL	**-**	**-**

Dues to Micro, Small and Medium Enterprises:
Details/information relating to total outstanding dues to micro, small and medium enterprises within the meaning of Micro, Small and Medium Enterprises Development Act,2006, are not available with the company as these Micro, Small and Medium Enterprises have not disclosed the information relating to their registration under the above referred Act and therefore, the trade payables are presumed to be dues to creditors other than Micro, Small and Medium Enterprises.

In view of the above facts, it is not possible to furnish the following details/information in respect micro, small and medium enterprises :
i) Principal amount due to suppliers registered under the MSMED Act and remaining unpaid as at year end
ii) Interest due to suppliers registered under the MSMED Act and remaining unpaid as at year end
iii) Principal amounts paid to suppliers registered under the MSMED Act, beyond the appointed day during the year
iv) Interest paid, under Section 16 of MSMED Act, to suppliers registered under the MSMED Act, beyond the appointed day during the year
v) Interest paid, other than under Section 16 of MSMED Act, to suppliers registered under the MSMED Act, beyond the appointed day during the year
vi) Interest due and payable towards suppliers registered under MSMED Act, for payments already made
vii) Further interest remaining due and payable for earlier years

NOTE NO. 7.1

TRADE PAYABLES - AGEING SCHEDULE **(Amount in Rs. thousands)**

Particulars	AS AT 31.03.2026	AS AT 31.03.2025
Outstanding for following periods from due date of payment :		
Less than one year:		
MSME	Nil	Nil
Others (only one party)	Nil	Nil
More than than one year and above		
MSME	Nil	Nil
Others	Nil	Nil
TOTAL	**-**	Nil

SELF Growth Nidhi Ltd.
A HELPING HAND TO THE WORKING HANDS

SELF GROWTH NIDHI LIMITED

NOTES TO THE STANDALONE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31.03.2026

(All amounts are in Rupees thousands unless otherwise stated)

NOTE NO. 8

OTHER CURRENT LIABILITIES **(Amount in Rs. thousands)**

Particulars	AS AT 31.03.2026	AS AT 31.03.2025
a)Interest accrued but not due on deposits from members	7,602.42	7,517.88
b) Liabilities for Expenses	2,808.61	2,685.56
c) Statutory Liabilities	254.27	70.33
d) Unpaid matured deposits and interest accrued thereon:-		
- Unclaimed Matured deposits/overdue deposits	2,676.05	1,163.07
Notes:		
(i) All the matured deposits are unclaimed for a period of less than 1 year)		
(ii) The matured deposits have not been claimed by the respective member on maturity or members have not opted for auto renewal of deposits		
TOTAL	**13,341.34**	**11,436.84**

NOTE NO. 9

SHORT TERM PROVISIONS **(Amount in Rs. thousands)**

Particulars	AS AT 31.03.2026	AS AT 31.03.2025
Provision for Income Tax	1,581.50	1,412.70
Sub Total	**1,581.50**	**1,412.70**
Provision for Sub Standard Assets		
Opening balance	6,898.74	7,806.92
Add: Amount provided in the current year	665.72	592.83
	7,564.46	8,399.76
Less: Provision reversed	2,437.93	1,501.02
Sub Total	**5,126.53**	**6,898.74**
TOTAL	**6,708.03**	**8,311.44**

NOTE NO. 10

LONG TERM LOANS AND ADVANCES **(Amount in Rs. thousands)**

Particulars	AS AT 31.03.2026	AS AT 31.03.2025
Advances recoverable either in cash or in kind or for value to be received		
Loans to members/Shareholders (also refer note note No.13)	41,152.03	50,635.26
Office Lease Rent Deposit (Secured & considered good)	515.36	358.76
Deposit with Govt. Department and others (Secured & considered good)	3.00	3.00
TOTAL	**41,670.39**	**50,997.02**

SELF Growth Nidhi Ltd.
A HELPING HAND TO THE WORKING HANDS

SELF GROWTH NIDHI LIMITED
NOTES TO THE STANDALONE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31.03.2026
(All amounts are in Rupees thousands unless otherwise stated)
NOTE NO. 10.1

Details of various loans to members/shareholders **(Amount in Rs. thousands)**

Particulars	AS AT 31.03.2026	AS AT 31.03.2025
Secured		
Gold loans	3,86,982.22	3,11,097.44
Loans Against Fixed deposits and Cash Certificates	13,386.04	12,701.03
Loans Against other deposits (SDND) (Secured portion)	3,072.33	4,722.24
Loans Against immovable properties (Mortgage Loans)	28,741.78	31,568.31
Loans Against Insurance Policies	2,739.14	2,651.32
Unsecured		
Loans Against Deposits:-		
- Loans Against other deposits (SDND) (unsecured portion)	810.23	1,396.08
(Note: Considered good and secured by personal guarantee of the borrower)		
Total of all loans to members	**4,35,731.74**	**3,64,136.41**
Less: Loans recoverable within 12 months from the date of balance sheet date (refer Note No.13) - Classified as short term	3,94,579.71	3,13,501.15
Total of long term loans (classified as long term and Non- Current)	41,152.03	50,635.26

NOTE NO. 10.2

Additional Particulars **(Amount in Rs. thousands)**

Particulars	AS AT 31.03.2026	AS AT 31.03.2025
Loans and advances due by directors or other officers of the company or any of them either severally or jointly with any other person	Nil	Nil
Loans and advances due by firms or private companies in which any director is a partner or a director or a member	Nil	Nil

NOTE NO. 10.3

Maturity pattern of loans to Members/Shareholders **(Amount in Rs. thousands)**

Particulars	AS AT 31.03.2026	AS AT 31.03.2025
Below one year - Current asset	3,94,579.71	3,13,501.15
Between one year & two years - Non- Current asset	14,615.12	24,202.96
Two years and above - Non- Current asset	26,537.01	26,307.64
Total of all loans to members	**4,35,731.84**	**3,64,011.75**

SELF Growth Nidhi Ltd.

A HELPING HAND TO THE WORKING HANDS

SELF GROWTH NIDHI LIMITED

NOTES TO THE STANDALONE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31.03.2026

(All amounts are in Rupees thousands unless otherwise stated)

NOTE NO. 11

OTHER NON-CURRENT ASSETS **(Amount in Rs. thousands)**

Particulars	AS AT 31.03.2026	AS AT 31.03.2025
OTHER BANK BALANCES - LONG TERM		
Fixed Deposits with Banks	5,755.40	18.37
(Fixed deposit with banks which have maturity of more than 12 months from the date of balance sheet)		
TOTAL	**5,755.40**	**18.37**

NOTE NO. 12

CASH AND CASH EQUIVALENTS **(Amount in Rs. thousands)**

Particulars	AS AT 31.03.2026	AS AT 31.03.2025
Cash and bank balances		
A.Cash and Cash Equivalents		
Cash on hand	2,348.36	3,376.37
Balances with Banks	1,856.85	2,363.85
Fixed Deposits with Banks		
(i) Original maturities of three months or less	Nil	Nil
(ii) Fixed Deposit with maturity of less than 3 months from the date of Balance Sheet	4,219.64	1,701.70
Cash & cash equivalent as per Cash -Flow Statement	**8,424.85**	**7,441.91**
B.Other Bank Balances:-		
- Fixed Deposits with Banks:-		
- Fixed Deposits with Banks	57,354.67	56,492.90
(Fixed Deposit with maturity of more than 3 months but less than 12 months from the date of balance sheet)		
Note: These deposits kept as unencumbered term deposits with Scheduled bank to comply the Nidhi Rules, 2014)		
TOTAL	65,779.52	63,934.81

NOTE NO. 13

SHORT TERM LOANS AND ADVANCES **(Amount in Rs. thousands)**

Particulars	AS AT 31.03.2026	AS AT 31.03.2025
Advances recoverable either in cash or in kind or for value to be received)		
Advance made against supplies	76.43	319.43
Loans to Members/ Shareholders (Refer Note No.10.1 and 10.3)	3,94,579.71	3,13,501.15
Advance Income Tax and TDS credit	2,209.00	2,471.94
	3,96,865.13	**3,16,292.52**
Additional Particulars		
Loans and advances due by directors or other officers of the company or any of them either severally or jointly with any other person	Nil	Nil
Loans and advances due by firms or private companies in which any director is a partner or a director or a member	Nil	Nil

SELF Growth Nidhi Ltd.
A HELPING HAND TO THE WORKING HANDS

SELF GROWTH NIDHI LIMITED
NOTES TO THE STANDALONE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31.03.2026
(All amounts are in Rupees thousands unless otherwise stated)

Non-Current Assets:

Note No. 14
Property, Plant and Equipment (PPE) and Intangible Assets
For the year ended 31.03.2026 (Current reporting period)

(Amount in Rs. thousands)

Particulars	Building	Furniture & Fixtures	Electrical Fittings/Office equipment	Computer	Vehicles- Two Wheeler	Total of Tangible assets	**Assets- Computer software**
Cost							
Cost as on 01.04.2025	4,797.49	3,987.87	6,472.81	3,283.62	80.00	18,621.79	630.00
Add: Additions during the Year	-	952.25	353.93	208.58	-	1,514.76	-
Less: Disposals	-	208.30	10.20	-	-	218.50	-
Cost as at 31.03.2026 (A)	4,797.49	4,731.82	6,816.54	3,492.21	80.00	19,918.05	630.00
Accumulated depreciation							
Accumulated depreciation as at 01.04.2025	151.92	2,128.59	1,579.84	3,071.52	47.50	6,979.38	598.50
Add: Depreciation for the year	151.92	272.80	395.17	105.30	9.50	934.70	-
Less: Disposals	-	197.88	9.69	-	-	207.57	-
Accumulated depreciation as at 31.03.2026 (B)	303.84	2,203.51	1,965.33	3,176.82	57.00	7,706.50	598.50
Net carrying amount as at 31.03.2026 (A)-(B)	4,493.65	2,528.30	4,851.22	315.39	23.00	12,211.55	31.50

SELF GROWTH NIDHI LIMITED

NOTES TO THE STANDALONE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31.03.2026

(All amounts are in Rupees thousands unless otherwise stated)

For the year ended 31.03.2025 (Previous reporting period)

Cost

Cost as on 01.04.2024	4,797.49	2,643.18	5,497.65	3,157.72	80.00	16,176.05	630.00
Add: Additions during the Year	-	1,359.88	999.96	125.90	-	2,485.74	
Less: Disposals	-	15.20	24.80	-	-	40.00	-
Cost as at 31.03.2025 (A)	4,797.49	3,987.87	6,472.81	3,283.62	80.00	18,621.79	630.00

Accumulated depreciation

Accumulated depreciation as at 01.04.2024	-	1,914.45	1,209.72	3,000.57	38.00	6,162.73	598.50
Add: Depreciation for the year	151.92	228.59	384.38	70.95	9.50	845.34	-
Less: Disposals	-	14.44	14.25	-	-	28.69	-
Accumulated depreciation as at 31.03.2025 (B)	151.92	2,128.59	1,579.84	3,071.52	47.50	6,979.38	598.50

Net carrying amount as at 31.03.2025 (A)-(B)	4,645.57	1,859.27	4,892.97	212.10	32.50	11,642.41	31.50

Notes:

1. The Company has not acquired any Property, Plant and Equipment or Intangible Assets through business combinations during the current year or the previous year.
2. The Company has not revalued any of its Property, Plant and Equipment or Intangible Assets during the current year or the previous year.
3. The title deeds of all immovable properties are held in the name of the Company.

A HELPING HAND TO THE WORKING HANDS

SELF GROWTH NIDHI LIMITED

NOTES TO THE STANDALONE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31.03.2026

(All amounts are in Rupees thousands unless otherwise stated)

NOTE NO. 15

REVENUE FROM OPERATIONS **(Amount in Rs. thousands)**

Particulars	AS AT 31.03.2026	AS AT 31.03.2025
Interest received on loans	49,845.79	44,966.52
Service charges received	4,947.27	2,237.61
Other operating revenue	4,086.08	4,153.41
TOTAL	**58,879.14**	**51,357.53**
Details of other operating Revenue:		
Interest received on Fixed deposits with banks	4,086.08	4,153.41
	4,086.08	4,153.41

NOTE NO. 16

OTHER INCOME **(Amount in Rs. thousands)**

Particulars	AS AT 31.03.2026	AS AT 31.03.2025
Miscellaneous income	2.78	**9.77**
Interest on income tax refund	58.01	-
Profit on sale of fixed assets	57.57	2.69
Bad debts recovered	22.05	-
Provision for Sub-Standard assets not required and reversed	2,437.93	1,501.02
TOTAL	**2,578.35**	**1,513.48**

NOTE NO. 17

EMPLOYEE BENEFIT EXPENSES **(Amount in Rs. thousands)**

Particulars	AS AT 31.03.2026	AS AT 31.03.2025
Staff Cost	15,371.28	15,377.64
Gratuity	1,546.99	334.09
Contribution to Provident Fund and other funds	925.05	942.37
Staff welfare expenses	390.32	412.65
TOTAL	**18,233.63**	**17,066.75**

NOTE NO. 18

FINANCIAL COST **(Amount in Rs. thousands)**

Particulars	AS AT 31.03.2026	AS AT 31.03.2025
Interest paid on Deposits	20,270.65	15,821.82
Other Borrowing costs:-		
Bank charges	19.85	6.36
TOTAL	**20,290.50**	**15,828.18**

SELF GROWTH NIDHI LIMITED

NOTES TO THE STANDALONE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31.03.2026

(All amounts are in Rupees thousands unless otherwise stated)

NOTE NO. 19

DEPRECIATION AND AMORTISATION EXPENSE

(Amount in Rs. thousands)

Particulars	AS AT 31.03.2026	AS AT 31.03.2025
Depreciation and Amortisation Expense	934.70	845.34
TOTAL	934.70	845.34

NOTE NO. 20

OTHER EXPENSES

(Amount in Rs. thousands)

Particulars	AS AT 31.03.2026	AS AT 31.03.2025
Conveyance	3,082.30	3,933.52
Printing & Stationery	852.99	571.86
Office Rent	1,740.96	1,524.55
Postage, Telegrams and Telephones	951.16	811.31
Electricity & Water charges	246.10	263.37
Internal Audit fees	256.20	261.60
Bad debts written off	953.45	Nil
Insurance -Burglary, Fire, gold and on cash balance (including health)	995.08	559.20
Expenses - Staff, management, Board, & members meeting (AGM)	943.99	1,180.42
Provision for Auditors remuneration:		
Statutory Audit	150.00	150.00
Certification work	20.00	20.00
Tax Audit	30.00	30.00
Taxation work	100.00	Nil
Expenses	26.22	Nil
Sitting fees to directors	122.84	77.40
Rates and Taxes	54.41	48.80
General Expenses	2,324.82	1,942.69
Provision for Sub-Standard Asset	665.72	592.83
TOTAL	**13,516.23**	**11,967.56**

NOTE NO. 21

EARNING PER SHARE

Particulars	AS AT 31.03.2026	AS AT 31.03.2025
A. Basic Earnings Per Share		
(i) Net profit after tax as per Statement of Profit and Loss Account attributable to Equity Shareholders	6,769.00	5,582.13
(ii) Basic earning per share (in Rs.)	24.90	20.52
(iii) Diluted earning per share (in RS.)	24.90	20.52
(iv) Face Value per share (in Rs.)	10.00	10.00
(v) No. of eq. shares (Nos)	2,71,810.00	2,72,023.00

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SELF GROWTH NIDHI LIMITED
NOTES TO THE STANDALONE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31.03.2026
(All amounts are in Rupees thousands unless otherwise stated)

NOTE NO. 22

CONTINGENT LIABILITIES AND COMMITMENTS **(Amount in Rs. thousands)**

Particulars	AS AT 31.03.2026	AS AT 31.03.2025
Claims against the company not acknowledged as debt	Nil	Nil
Estimated amount of contracts remaining to be executed on capital account not provided for	Nil	Nil
Other Contingent Liabilities	Nil	Nil

NOTE NO. 23

EXPENDITURE IN FOREIGN CURRENCY IN RESPECT OF **(Amount in Rs. thousands)**

Particulars	AS AT 31.03.2026	AS AT 31.03.2025
Royalty, Know-how, Professional Consultancy fees, Interest and Other matters	NIL	NIL

NOTE NO. 24

EARNINGS IN FOREIGN EXCHANGE **(Amount in Rs. thousands)**

Particulars	AS AT 31.03.2026	AS AT 31.03.2025
FOB Value of Exports	Nil	Nil
Others	Nil	Nil

NOTE NO. 25

REMITTANCE IN FOREIGN CURRENCY ON ACCOUNT OF DIVIDEND

(Amount in Rs. thousands)

Particulars	AS AT 31.03.2026	AS AT 31.03.2025
Remittance in Foreign currency on account of Dividend	Nil	Nil

NOTES TO THE STANDALONE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31.03.2026

NOTE NO. 26

Dues to Micro, Small and Medium Enterprises:

The company is a Nidhi company and all purchases of stationery items are made only against payment and no amount is due to Micro, Small and Medium Enterprises under the Micro, Small and Medium Enterprise Development Act, 2006.

NOTE NO. 27

a) Balances shown under Long Term Loans and advances and Short-Term Loans and Advances, liabilities shown under Other Current liabilities are subject to confirmation from respective parties and reconciliation.

b) In the opinion of the Board of Directors, Long Term Loans and Advances and Short-Term Loans and Advances have a value on realization in the ordinary course of business at least equal to the amount at which they are stated in the Balance Sheet.

c) Provision for Income tax has been made as per provisions of Income Tax Act, 1961.

d) The amounts of previous reported period have been regrouped/reclassified wherever considered necessary in order to comply with financial reporting requirements

e) All the numbers have been rounded off to the nearest thousands unless otherwise stated.

NOTES TO THE STANDALONE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31.03.2026

NOTE NO. 28

Utilisation of borrowings availed from banks and financial institutions

The company has not borrowed any amount from any bank and or any financial institutions.

NOTE NO. 29

Title deeds of immovable properties:

The title deeds of all the immovable properties, as disclosed in note No 14 to the financial statements, are held in the name of the company.

NOTE NO. 30

Valuation of Property Plant & Equipment, intangible asset:

The Company has not revalued its property, plant and equipment or intangible assets or both during the current or previous year.

NOTE NO. 31

Details of benami property held

1. The company does not hold any benami property.

2. No proceedings have been initiated or are pending against the Company for holding benami property under the Benami Transactions (Prohibition) Act, 1988 (45 of 1988) and Rules made thereunder.

NOTES TO THE STANDALONE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31.03.2026

NOTE NO. 32

Borrowing secured against current assets

The company has not borrowed/ obtained any loan from banks during the year based on security of current assets and hence, question of filing quarterly returns or statements of current assets with banks does not arise.

NOTE NO. 33

Willful defaulter

The Company does not have any borrowings from any bank or financial institution or other lender and therefore, the question of declaring the company as willful defaulter by any bank or financial institution or other lender does not arise.

NOTE NO. 34

Relationship with struck off companies

The Company has no transactions with the companies struck off under Section 248 of the Companies Act, 2013 or Section 560 of the Companies Act, 1956.

NOTE NO. 35

Registration of charges or satisfaction with Registrar of Companies (ROC)

There are no charges or satisfaction yet to be registered with Registrar of Companies (ROC) beyond the statutory period.

NOTES TO THE STANDALONE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31.03.2026

NOTE NO. 36

Compliance with number of layers of companies

The Company does not have any subsidiary company and hence, the complying the provisions of number of layers prescribed under the Section 2(87) of the Companies Act, 2013, read with Companies (Restriction on Number of Layers) Rules, 2017, is not applicable.

NOTE NO. 37

Compliance with approved scheme(s) of arrangements

The Company has not entered into any Scheme of Arrangement.

NOTE NO. 38

Utilisation of borrowed funds and share premium

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;

NOTES TO THE STANDALONE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31.03.2026

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

NOTE NO. 39

UNDISCLOSED INCOME

There is no income surrendered or disclosed as income during the current or previous year in the tax assessments under the Income Tax Act, 1961, that has not been recorded previously in the books of account

NOTE NO. 40

DETAILS OF CRYPTO CURRENCY OR VIRTUAL CURRENCY

The Company has not traded or invested in crypto currency or virtual currency during the current or previous year.

NOTE NO. 41

The MCA wide notification dated March 24, 2021 has amended Schedule lll to the Companies Act, 2013, in respect of certain disclosures. The Company has incorporated appropriate changes in this financial statement.

SELF Growth Nidhi Ltd.

A HELPING HAND TO THE WORKING HANDS

SELF GROWTH NIDHI LIMITED

NOTES TO THE STANDALONE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31.03.2026

(All amounts are in Rupees thousands unless otherwise stated)

NOTE NO. 42

Ratios: For the year ended 31.03.2026 (Current reporting period)

Ratios	Numerator	Denominator	Current Reporting Period	Previous reporting period	% of Change	Explanation for change in the ratio by more than 25% as compared to the preceding year
Current Ratio	Current Assets	Current Liabilities	1.93	2.06	6.55	NA
Debt – Equity Ratio	Total Debt	Shareholder's Equity	1.91	1.55	(23.03)	NA
Debt Service Coverage Ratio	Earnings available for debt service	Debt Service	NA	NA	NA	NA
Return on Equity (ROE)	Net Profits after taxes – Preference Dividend (if any)	Average Shareholder's Equity	2.00%	1.71%	(16.83)	NA
Inventory Turnover Ratio	Cost of goods sold OR sales	Average Inventory	NA	NA	NA	NA
Trade receivables turnover ratio	Net Credit Sales	Average Accounts Receivable	NA	NA	NA	NA
Trade payables turnover ratio	Net Credit Purchases	Average Trade Payables	NA	NA	NA	NA
Net capital turnover ratio	Net Sales	Average Working Capital	0.26	0.26	(0.88)	NA
Net profit ratio	Net Profit	Net Sales	11.50%	10.87%	(5.77)	NA
Return on capital employed (ROCE)	Earning before interest and taxes	Capital Employed	1.69%	1.69%	0.23	NA
Return on investment	Profit for the year	Total Equity	3.92%	3.37%	(16.50)	NA

SELF Growth Nidhi Ltd.
A HELPING HAND TO THE WORKING HANDS

SELF GROWTH NIDHI LIMITED

NOTES TO THE STANDALONE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31.03.2026

Ratios: For the year ended 31.03.2025 (Previous reporting period)

Ratios	Numerator	Denominator	Current Reporting Period	Previous reporting period	% of Change	Explanation for change in the ratio by more than 25% as compared to the preceding year
Current Ratio	Current Assets	Current Liabilities	2.06	1.97	(4.58)	Due to increase in short term loans (gold loans) and increase in cash and bank balances at the year end.
Debt – Equity Ratio	Total Debt	Shareholder's Equity	1.55	1.31	(18.59)	NA
Debt Service Coverage Ratio	Earnings available for debt service	Debt Service	NA	NA	NA	NA
Return on Equity (ROE)	Net Profits after taxes – Preference Dividend (if any)	Average Shareholder's Equity	0.02	0.03	50.07	Due to increase in interest income from gold loans, reversal of NPA provisions, the net profit of the company is increased.
Inventory Turnover Ratio	Cost of goods sold OR sales	Average Inventory	NA	NA	NA	NA
Trade receivables turnover ratio	Net Credit Sales	Average Accounts Receivable	NA	NA	NA	NA
Trade payables turnover ratio	Net Credit Purchases	Average Trade Payables	NA	NA	NA	NA
Net capital turnover ratio	Net Sales	Average Working Capital	0.26	0.28	6.72	Due to increase in interest income from gold loans, reversal of NPA provisions, the net profit of the company is increased.
Net profit ratio	Net Profit	Net Sales	10.87%	21.96%	50.51	Due to increase in interest income from gold loans, reversal of NPA provisions, the net profit of the company is increased.
Return on capital employed (ROCE)	Earning before interest and taxes	Capital Employed	1.69%	3.69%	54.11	Due to increase in interest income from gold loans, reversal of NPA provisions, the net profit of the company is increased.
Return on investment	Profit for the year	Total Equity	3.37%	6.64%	49.23	Due to increase in interest income from gold loans, reversal of NPA provisions, the net profit of the company is increased.

SELF Growth Nidhi Ltd.

A HELPING HAND TO THE WORKING HANDS

SELF GROWTH NIDHI LIMITED

NOTES TO THE STANDALONE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31.03.2026

(All amounts are in Rupees thousands unless otherwise stated)

NOTE No.43

RELATED PARTY DISCLOSURE AS REQUIRED UNDER AS-18 (Refer Companies (Accounting Standards) Rules, 2021.

(Amount in Rs. thousands)

Name of the related party and nature of relationship	Nature of Transaction	F.Y. 2025-26		F.Y. 2024-25	
		Transaction Value	Outstanding amount carried in the Balance Sheet	Transaction Value	Outstanding amount carried in the Balance Sheet
a) Subsidiaries	NA	Nil	Nil	Nil	Nil
b) Associated Joint Ventures	NA	Nil	Nil	Nil	Nil
c) Directors and Relatives					
Sri.K.Umesh Kamath, Director	Rent Paid	161.99		198.48	
(Director up to 25.09.2025)	Deposits accepted/repaid (Net)	(5,597.27)	-	1,500.80	5,597.27
K.Rajesh Kamath, Director	Rent Paid	294.80		213.28	
	Deposits accepted/repaid (Net)	-	-	-	-
Veena Kamath W/o K Umesh Kamath, Director	Deposits accepted/repaid (Net)	3,997.40	10,460.40	1,502.60	6,463.00
Radhika Kamath S/o .K.Rajesh Kamath, Director	Deposits accepted/repaid (Net)	-	2,003.00	2,003.00	2,003.00
K.Ranganath Shenoy, Director	Rent Paid	266.14		192.00	
	Deposits accepted/repaid (Net)	4.58	28.28	(57.45)	23.70
Usha R Shenoy w/o K.Ranganath Shenoy, Director	Rent Paid				
	Deposits accepted/repaid (Net)	4.47	47.22	-	42.75
Raghavan Paleri, Director	Rent Paid	173.51		146.54	
	Deposits accepted/repaid (Net)	131.05	2,533.99	(200.00)	2,402.94
Bhabumathi Raghavan W/o Raghavan Paleri, Director	Deposits accepted/repaid (Net)	1,306.00	3,314.53	(514.17)	2,008.53
A.K.Moideen Kunhi, Director	Deposits accepted/repaid (Net)	1.12	13.11	-	11.99
Ambike W/o .K. Venugopalan Nair, Director	Deposits accepted/repaid (Net)	(1,271.00)	-	1,271.00	1,271.00
K. Venugopalan Nair, Director (up to 20.03.2026)	Deposits accepted/repaid (Net)	(200.00)	-	200.00	200.00

Notes:

1. The deposits are accepted from directors and their relatives (who are also shareholders/members of the company)(related parties) in the ordinary course of business of the company on an arm's length basis.
2. The company has taken office premises on lease from directors (related parties) in the ordinary course of business on market rent on an arm's length basis.

For and on behalf of the Board of Directors of Self Growth Nidhi Limited

Sd/-
(K.RAJESH KAMATH)
Chairman
DIN: 06361548

Sd/-
(K.RANGANATH SHENOY)
Director
DIN:02288270

(A.K.MOIDEEN KUNHI)
Director
DIN:02413520

(RAGHAVAN PALERI)
Director
DIN:02288293

Place:Kanhangad
Date:11.07.2026

As per my report of even date

Place:Bengaluru
Date: 13.07.2026

Sd/-
(Udaya Kumar D)
Chartered Accountant
M.No. 217576

Form No. MGT-11
(PROXY FORM)
(Pursuant to Section 105(6) of the Companies Act, 2013 and rules 19(3) of the Companies (Management and Administration) Rules, 2014)

Name of the Company: **SELF GROWTH NIDHI LIMITED**
CIN : U85110KA1992PLC013547

Registered office: No.101, Door No.12-4-369/7, First Floor, Ananteessh, Car Street, Mangaluru -570 001

Name of the member (s)	
Registered Address :	
E.Mail Id	
Folio No./Client Id/DP ID	

I/We,being the member(s) holding ....shares of the above named Company, hereby appoint

1.Name
Address:..
E.mail ID:...Signature:.. or failing him

2.Name
Address:..
E.mail ID:...Signature:.. or failing him

3..Name
Address:..
E.mail ID:...Signature:..

as my/our proxy to attend and vote(on a poll) for me/us and on my/our behalf at the 33rd Annual General Meeting of the Company, to be held on Saturday the 29th day of August 2026 at 11.00 A.M at No.101, Door No.12-4-369/7, First Floor, Ananthessh, Car Street, Mangaluru -575 001 and at any adjournment thereof in respect of such resolutions as are indicated below:

Resolution No.
1:...2:...3:..................
....

Signed this............day of 2025

Signature of shareholder

Signature of Proxy holder(s)

Affix Revenue Stamp

Note: This form duly filled up, stamped and signed by the appointer or his attorney duly authorized in writing or if the appointer is a Body Corporate, under the seal or signed by an attorney duly authorized by it shall be deposited at the Registered Office of the Company along with the power of Attorney, if any under which the Proxy Form is signed , not less than 48 hours before the time for holding the meeting