

SEMPON PERMANENT NIDHI LIMITED		
Statement of Cash Flows		
For the Years Ending March 31, 2022 and March 31, 2023		
(Rs. In '000)		
	Figures for the current reporting period	Figures for the previous reporting period
Cash Flows from Operating Activities		
Net Income	12,326.31	- 12,274.25
Add:- Expenses Not Requiring Cash:		
Depreciation	378.00	406.58
Provision for taxation	(3,490.00)	(3,410.00)
Locker Maintenance Fee	(20.00)	(8.00)
Insurance & Notice Charges	(70.75)	(75.15)
Other inflows / outflows	5,529.76	11,676.77
	2,327.01	8,590.20
Add:- Decrease in Current Assets :		
Trade receivables	-	84,716.72
	-	84,716.72
Less:- Increase in Current Assets :		
Short-term loans and advances	(10,446.56)	(9,519.45)
Other Current Assets	7,360.84	(106,779.56)
	(3,085.72)	(116,299.01)
Add:- Increase in Current Liability :		
Short Term Borrowings	2,931.18	(269,112.06)
Long Term Borrowings	13,015.33	288,061.65
	15,946.51	18,949.59
Less:- Decrease in Current Liability :		
Other current liabilities	408.44	(21,793.97)
	408.44	(21,793.97)
Net Cash from Operating Activities	27,922.56	(13,562.21)
Cash Flows from Investing Activities		
Less:- Purchase of New Asset	(90.00)	(39.00)
Insurance & Notice Charges	70.75	75.15
Advances & loans made to other parties	(7,490.53)	(9,311.67)
Cash & Loans received	2,525.41	11,189.02
Locker Maintenance Fee	20.00	8.00
Other inflows / outflows	792.90	22,378.47
Net Cash Used for Investing Activities	(4,171.47)	24,299.97
Cash Flows from Financing Activities		
Add:- Share Capital	28.10	27.30
Net Cash from Financing Activities	28.10	27.30
NET INCREASE/(DECREASE) IN CASH	23,779.19	10,765.06
CASH, & CASH EQUIVALENT AT THE BEGINNING OF YEAR	96,339.86	85,574.81
CASH, & CASH EQUIVALENT AT THE END OF YEAR	120,119.05	96,339.86

For M. Karuppiah & Co
Chartered Accountants

sd/-

M. Karuppiah
Partner
Place: Chennai
Date: 31-07-2023

For Sempon Permanent Nidhi Limited

sd/-

Velayutham Anand
(Director)
DIN - 09258334

H Lalithambal
(Director)
DIN: 00975819

S Hemanathan
(Chief Executive)

SEMPON PERMANENT NIDHI LIMITED			
(Formerly Known as M/s. Sempon Permanent Fund Limited)			
No: 111, Madhavaram High Road, Perambur, Chennai - 600 011			
BALANCE SHEET AS ON 31ST MARCH, 2023			
(Rs. In '000)			
Particulars	Note No.	Figures for the current reporting period	Figures for the previous reporting period
		Rs.	Rs.
A EQUITY AND LIABILITIES			
1 Shareholders' funds			
(a) Share capital	1	2,158.73	2,130.63
(b) Reserves and surplus	2	101,872.86	91,591.30
(b) Money Received against share warrents		-	-
2 Share application money pending allotments			
		-	-
3 Non-current liabilities			
(a) Long-term borrowings	3	541,322.63	528,307.30
(b) Deferred tax liabilities (net)		-	-
(c) Other Long Term Liabilities	4	35,689.59	34,896.68
(d) Long term provision	5	33,598.13	29,475.82
4 Current liabilities			
(a) Short Term Borrowings	6	18,665.31	15,734.13
(b) Trade payables			
(A) total outstanding dues of micro enterprises and small enterprises		-	-
(B) total outstanding dues of creditors other than micro and small enterprises		-	-
(c) Other current liabilities	7	4,546.19	4,137.75
(d) Short-term provisions		-	-
TOTAL		737,853.44	706,273.60
B ASSETS			
1 Non-current assets			
(i) Property, Plant and Equipment	8	976.58	1,264.58
(ii) Intangible assets		-	-
(iii) Capital Work in progress		-	-
(iv) Intangible Assets under Development		-	-
(b) Non-current investments			
(c) Deferred Tax Assets	9	66.42	28.63
(d) Long term loans and Advances	10	385,763.61	380,798.48
(e) Other Non Current Assets			
2 Current assets			
(a) Current Investments	11	81,949.25	82,844.45
(b) Inventories		-	-
(c) Trade receivables		-	-
(d) Cash and cash equivalents	12	38,169.80	13,495.41
(e) Short-term loans and advances	13	131,509.06	121,062.50
(f) Other Current Assets	14	99,418.71	106,779.56
TOTAL		737,853.44	706,273.60

See accompanying notes forming part of the financial statements

In terms of our report attached.

For M. Karuppiah & Co
Chartered Accountants

For Sempon Permanent Nidhi Limited

M. Karuppiah
Partner
Place: Chennai
Date: 31-07-2023
UDIN : 23029877BGUMZO7472

Velayutham Anand
(Director)
DIN - 09258334

H Lalithambal
(Director)
DIN: 00975819

S Hemanathan
(Chief Executive)

SEMPON PERMANENT NIDHI LIMITED			
(Formerly Known as M/s. Sempon Permanent Fund Limited)			
No: 111, Madhavaram High Road, Perambur, Chennai - 600 011			
BALANCE SHEET AS ON 31ST MARCH, 2023			
(Rs. In '000)			
Particulars	Note No.	Figures for the current reporting period	Figures for the previous reporting period
		Rs.	Rs.
A EQUITY AND LIABILITIES			
1 Shareholders' funds			
(a) Share capital	1	2,158.73	2,130.63
(b) Reserves and surplus	2	101,872.86	91,591.30
(b) Money Received against share warrents		-	-
2 Share application money pending allotments			
		-	-
3 Non-current liabilities			
(a) Long-term borrowings	3	541,322.63	528,307.30
(b) Deferred tax liabilities (net)		-	-
(c) Other Long Term Liabilities	4	35,689.59	34,896.68
(d) Long term provision	5	33,598.13	29,475.82
4 Current liabilities			
(a) Short Term Borrowings	6	18,665.31	15,734.13
(b) Trade payables			
(A) total outstanding dues of micro enterprises and small enterprises		-	-
(B) total outstanding dues of creditors other than micro and small enterprises		-	-
(c) Other current liabilities	7	4,546.19	4,137.75
(d) Short-term provisions		-	-
TOTAL		737,853.44	706,273.60
B ASSETS			
1 Non-current assets			
(i) Property, Plant and Equipment	8	976.58	1,264.58
(ii) Intangible assets		-	-
(iii) Capital Work in progress		-	-
(iv) Intangible Assets under Development		-	-
(b) Non-current investments			
(c) Deferred Tax Assets	9	66.42	28.63
(d) Long term loans and Advances	10	385,763.61	380,798.48
(e) Other Non Current Assets			
2 Current assets			
(a) Current Investments	11	81,949.25	82,844.45
(b) Inventories		-	-
(c) Trade receivables		-	-
(d) Cash and cash equivalents	12	38,169.80	13,495.41
(e) Short-term loans and advances	13	131,509.06	121,062.50
(f) Other Current Assets	14	99,418.71	106,779.56
TOTAL		737,853.44	706,273.60

See accompanying notes forming part of the financial statements

In terms of our report attached.

For M. Karuppiah & Co

Chartered Accountants

sd/-

M. Karuppiah

Partner

Place: Chennai

Date: 31-07-2023

UDIN : 23029877BGUMZO7472

For Sempon Permanent Nidhi Limited

sd/-

Velayutham Anand

(Director)

DIN - 09258334

H Lalithambal

(Director)

DIN: 00975819

S Hemanathan
(Chief Executive)

SEMPON PERMANENT NIDHI LIMITED			
(Formerly Known as M/s. Sempon Permanent Fund Limited)			
No: 111, Madhavaram High Road, Perambur, Chennai - 600 011			
STATEMENT OF PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2023			
(Rs. In '000)			
Particulars	Note No.	Figures for the current reporting period	Figures for the previous reporting period
		Rs.	Rs.
I Revenue from operations (gross)	15	81,904.49	82,842.97
Less: Excise Duty		-	-
Revenue from operations (net)		81,904.49	82,842.97
II Other Income	16	4,284.29	4,724.93
III Total Income (I+II)		86,188.78	87,567.90
IV Expenses			
(a) Cost of materials consumed		-	-
(b) Purchase of Stock in Trade		-	-
(c) Changes in inventories of finished goods, work-in-progress		-	-
(d) Employee benefits expenses	17	10,139.55	9,983.19
(e) Finance costs	18	47,261.20	48,529.70
(f) Depreciation and amortisation expenses	8	378.00	406.58
(g) Other expenses	19	16,083.71	16,374.18
Total Expenses		73,862.46	75,293.64
V Profit before exceptional and extraordinary item and tax		12,326.31	12,274.25
VI Exceptional Items		-	-
VII Profit before extraordinary item and tax		12,326.31	12,274.25
VIII Extraordinary Items		-	-
IX Profit before Tax		12,326.31	12,274.25
X Tax Expense:			
(a) Current tax expense		3,490.00	3,410.00
(b) Deferred tax		37.80	28.63
XI Profit / (Loss) for the period from continuing operations		8,874.11	8,892.88
XII Profit / (Loss) from discontinuing operations		-	-
XIII Tax from discontinuing operations		-	-
XIV Profit / (Loss) from discontinuing operations		-	-
XV Profit / (Loss) for the Period		8,874.11	8,892.88
XVI Earning per equity share:			
(1) Basic		4.11	4.17
(2) Diluted		4.11	4.17

In terms of our report attached.

For M. Karuppiah & Co
Chartered Accountants

For Sempon Permanent Nidhi Limited

sd/-

M. Karuppiah
Partner
Place: Chennai
Date: 31-07-2023
UDIN : 23029877BGUMZO7472

Velayutham Anand
(Director)
DIN - 09258334

sd/-

H Lalithambal
(Director)
DIN: 00975819

S Hemanathan
(Chief Executive)

SEMPON PERMANENT NIDHI LIMITED
NOTES ANNEXED TO AND FORMING PART OF THE BALANCE SHEET

Note -1. SHARE CAPITAL

Particulars	Figures for the current reporting period		Figures for the previous reporting period	
	Number of shares	Rs.	Number of shares	Rs.
(a) Authorised Equity shares of Rs.1/- each with voting rights	4000000	4,000,000.00	4000000	4,000,000.00
(b) Issued, Subscribed and Paid up Equity shares of Rs.1/- each with voting rights	2158728	2,158,728.00	2130628	2,130,628.00
Total	2,158,728.00	2,158,728.00	2,130,628.00	2,130,628.00

List of Shareholders holding more than 5% share capital

Name of Shareholders	No. of Shares	%	Value/Share	Total Value
Shanthi Manohar	240,000	11.41%	1	240,000.00
Tamilarasi	90,000	4.28%	1	90,000.00
Velayutham	150,000	7.13%	1	150,000.00
TOTAL	480,000	22.82%		480,000.00

NOTE 1A. SHARES HELD BY PROMOTORS

Current Reporting Period				
Sr No.	Promotor's Name	No of shares	% of total shares	% Change during the year
1	T. Velayutham	150000	7.13%	NIL
2	S. Tamilarasi	90000	4.28%	NIL
3	P. Kannaiyan	60000	2.85%	NIL
4	M. Siddharth	45000	2.14%	NIL
5	H. Lalithambal	1000	0.05%	NIL

Previous reporting Period				
Sr No.	Promotor's Name	No of shares	% of total shares	% Change during the year
1	T. Velayutham	150000	7.13%	NIL
2	S. Tamilarasi	90000	4.28%	NIL
3	P. Kannaiyan	60000	2.85%	NIL
4	M. Siddharth	45000	2.14%	NIL
5	H. Lalithambal	1000	0.05%	NIL

NOTE- 1B. STATEMENTS OF CHANGES IN EQUITY

Current Reporting Period				
Balance at the beginning of the current reporting period	Changes in Equity Share Capital due to prior period error	Related Balance at the beginning of the current reporting period	Changes in Equity Share Capital during the current year	Balance at the end of the current reporting period
2130628	-	2130628	28100	2158728

Previous reporting Period				
Balance at the beginning of the previous reporting period	Changes in Equity Share Capital due to prior period error	Related Balance at the beginning of the previous reporting period	Changes in Equity Share Capital during the previous year	Balance at the end of the previous reporting period
2103328	-	2103328	27300	2130628

For Sempon Permanent Nidhi Limited

sd/-
Velayutham Anand **H Lalithambal**
(Director) (Director)
DIN - 09258334 DIN: 00975819

sd/-
S Hemanathan
(Chief Executive)

SEMPON PERMANENT NIDHI LIMITED
NOTES ANNEXED TO AND FORMING PART OF THE BALANCE SHEET

Note 2 RESERVES AND SURPLUS

Particulars	Figures for the current reporting period	Figures for the previous reporting period
	Rs.	Rs.
(A) Reserves & Surplus		
General Reserve	11,680.00	11,180.00
General Reserve II	8,126.21	7,586.52
Contingent Reserve	500.00	500.00
Profit & Loss Account	81,566.66	72,324.77
Closing balance	101,872.86	91,591.30
Surplus / (Deficit) in Statement of Profit and Loss		
Opening balance	72,324.77	63,504.98
Add: Profit / (Loss) for the year	8,874.11	8,892.88
Less: Loss Due to Change in Rate of Depreciation as per Company Act 2013	-	-
Add: Provision for Prudential Norms Writtenback	5,295.64	2,109.01
Less: Provision for Taxation	-	-
Less: Self Asst, A Tax, TDS, Dividend, FBT Tax Rev	2,724.36	-
Less: Transfer to General Reserve	500.00	500.00
Less: Transfer to General Reserve II	539.68	532.66
Less: Transfer to proposed Dividend	539.68	532.66
Less: Transfer from deferred tax	-	-
Less: Transfer to Directors Remuneration	624.14	616.79
Closing balance	81,566.66	72,324.77
Total	101,872.86	91,591.30

Note 3 LONG TERM BORROWINGS

Particulars	Figures for the current reporting period	Figures for the previous reporting period
	Rs.	Rs.
<u>A) Unsecured Loans</u>		
Fixed Deposits	221,316.38	217,024.52
Reinvestment Deposits	283,221.69	275,501.37
Recurring Deposits	36,784.56	35,781.41
TOTAL	541,322.63	528,307.30

Note 4 OTHER LONG TERM LIABILITIES

Particulars	Figures for the current reporting period	Figures for the previous reporting period
	Rs.	Rs.
<u>A) Accrued Interest on Deposits</u>		
Fixed Deposits	1,557.09	1,585.68
Reinvestment Deposits	30,872.00	30,208.76
Recurring Deposits	3,260.50	3,102.23
TOTAL	35,689.59	34,896.68

For Sempon Permanent Nidhi Limited

Velayutham Anand
(Director)
DIN - 09258334

H Lalithambal
(Director)
DIN: 00975819

S Hemanathan
(Chief Executive)

Note 5 LONG TERM PROVISIONS

Particulars	Figures for the current reporting period	Figures for the previous reporting period
	Rs.	Rs.
Provision for Prudential Norms	25,534.30	22,046.38
Provision for Taxation	6,900.00	6,280.00
Directors Remuneration	624.14	616.79
Proposed Dividend	539.68	532.66
TOTAL	33,598.13	29,475.82

Note 6 SHORT TERM BORROWINGS

Particulars	Figures for the current reporting period	Figures for the previous reporting period
	Rs.	Rs.
(a) Secured Loan		
Overdraft from SBI against deposits	-	-
(b) Unsecured Loans		
Fixed Deposits	1,980.00	1,828.24
Reinvestment Deposits	5,143.57	2,578.99
Locker Deposits	1,837.00	1,766.00
RD Maturity & Expelled	983.08	593.91
Saving Deposits & Inoperative Saving A/c	8,721.66	8,967.00
Total	18,665.31	15,734.13

Note 7 OTHER CURRENT LIABILITIES

Particulars	Figures for the current reporting period	Figures for the previous reporting period
	Rs.	Rs.
(a) Accrued Interest		
Fixed Deposits	11.42	10.28
Reinvestment Deposits	98.34	70.85
Saving Deposits Interest	24.28	25.19
B) Others		
Unpaid Dividends	651.51	450.36
C) Duties & Taxes		
TDS Payable	133.74	125.01
GST Payable	30.28	27.94
ESI Payable	0.54	0.64
EPF Payable	62.86	66.56
PT Payable	0.75	-
D) Other Payables		
Sundry Creditors - For Expenses	3,186.38	3,036.98
Sundry Creditors - Others	346.08	323.96
Total	4,546.19	4,137.75

For Sempon Permanent Nidhi Limited

sd/-

Velayutham Anand
(Director)
DIN - 09258334

H Lalithambal
(Director)
DIN: 00975819

sd/-

S Hemanathan
(Chief Executive)

SEMPON PERMANENT NIDHI LIMITED		
NOTES ANNEXED TO AND FORMING PART OF THE BALANCE SHEET		
Note 9 DEFERRED TAX ASSETS		
Particulars	Figures for the current reporting period	Figures for the previous reporting period
	Rs.	Rs.
A) Deferred tax Assets	66.42	28.63
Total	66.42	28.63

Note 10 LONG TERM LOANS & ADVANCES

Particulars	Figures for the current reporting period	Figures for the previous reporting period
	Rs.	Rs.
A) Loans		
Loan against Fixed Deposits	628.28	1,167.82
Loan against Reinvestment Deposits	8,319.43	9,509.26
Loan against Recurring Deposits	49.00	60.55
Loan against Mortgage of House Property	361,977.53	354,891.64
Loan to Staff (House & Vehicle)	1,989.79	2,774.28
B) Advances		
TDS on Interest from Bank FD's & TCS	881.22	1,385.48
Advance Tax for FY 2021-2022	5,500.00	-
Advance Tax for FY 2022-2023	5,400.00	9,800.00
Self Assessment Tax Paid	655.49	856.45
Rental Advance	350.00	350.00
Tax on Regular Assessment	9.87	-
Telephone Deposits	3.00	3.00
Total	385,763.61	380,798.48

Note 11 CURRENT INVESTMENTS

Particulars	Figures for the current reporting period	Figures for the previous reporting period
	Rs.	Rs.
Fixed Deposits with Bank (Short Term)	81,949.25	82,844.45
Total	81,949.25	82,844.45

Note 12 CASH AND CASH EQUIVALENTS

Particulars	Figures for the current reporting period	Figures for the previous reporting period
	Rs.	Rs.
A) Cash In Hand	794.05	1,264.42
B) Bank Balance	36,728.71	11,786.76
C) Unpaid Dividend Account	647.03	444.23
Total	38,169.80	13,495.41

Note 13 SHORT TERM LOANS AND ADVANCES

Particulars	Figures for the current reporting period	Figures for the previous reporting period
	Rs.	Rs.
A) Loans against mortgage of House Property	680.72	2,629.38
B) Loans against Jewels	130,828.35	118,433.12
Total	131,509.06	121,062.50

For Sempon Permanent Nidhi Limited
sd/-

Velayutham Anand
(Director)
DIN - 09258334

H Lalithambal
(Director)
DIN: 00975819

S Hemanathan
(Chief Executive)

Note 14 OTHER CURRENT ASSETS

Particulars	Figures for the current reporting period	Figures for the previous reporting period
	Rs.	Rs.
Accrued interest on Loans Against		
Interest o/s on loans jewels and deposits	6,074.37	6,335.88
Interest o/s on loans on Recurring deposits	0.47	1.23
Default interest o/s on TSL instalments	14,548.91	12,858.05
Instalments o/s on mortgage loans	78,313.42	87,096.98
Accrued interest on bank deposit	458.75	463.03
Bank Interest o/s	22.20	24.39
GST Receivable	0.58	-
Total	99,418.71	106,779.56

For Sempon Permanent Nidhi Limited

sd/-

Velayutham Anand
(Director)
DIN - 09258334

H Lalithambal
(Director)
DIN: 00975819

S Hemanathan
(Chief Executive)

SEMPON PERMANENT NIDHI LIMITED**Note - 8****STATEMENT OF FIXED ASSETS, AS ON 31 ST MARCH 2023**

(Rs. In '000)											
Particulars	Useful Life of the Assets	G R O S S -- B L O C K					D E P R E C I A T I O N			N E T -- B L O C K	
		As on 01/04/2022	A D D I T I O N S		Sale During the year	As On 31/03/2023	Up To 01/04/2022	For the Year	As On 31/03/2023	As On 31/03/2023	As On 31/03/2022
			Before 30/09/2022	After 30/09/2022							
Furniture and Fittings	10	105.42	-	-	-	105.42	72.34	10.16	82.50	22.92	33.08
Jewel Weighing Machine	10	18.00	-	-	-	18.00	17.10	-	17.10	0.90	0.90
Plant & Machinery	10	504.01	-	-	-	504.01	440.41	0.90	441.31	62.70	63.60
Generator	10	41.88	-	-	-	41.88	40.27	-	40.27	1.62	1.62
Water Cooler	10	15.31	-	-	-	15.31	14.55	-	14.55	0.77	0.77
Computers	3	867.99	-	-	-	867.99	734.53	65.10	799.63	68.36	133.46
Air Conditioners	5	532.16	-	-	-	532.16	488.99	16.56	505.55	26.61	43.17
Coffee Vending Machine	10	11.50	-	-	-	11.50	10.93	-	10.93	0.57	0.57
Motor Cycle	10	154.84	90.00	-	-	244.84	81.08	18.21	99.28	145.56	73.76
Car - Innova	8	2,249.00	-	-	-	2,249.00	1,335.35	267.07	1,602.41	646.59	913.66
Total		4,500.11	90.00	-	-	4,590.11	3,235.53	378.00	3,613.53	976.58	1,264.58
Previous Year		4,461.11	39.00	-	-	4,500.11	2,828.95	406.58	3,235.53	1,264.58	-

For Sempon Permanent Nidhi Limited

sd/-

Velayutham Anand
(Director)
DIN - 09258334

H Lalithambal
(Director)
DIN: 00975819

S Hemanathan
(Chief Executive)

SEMPOON PERMANENT NIDHI LIMITED**Annexure - A**

Particulars of Depreciation allowable as per the Income Tax Act, 1961 in respect of each asset or block of asset as the case may be.

(Rs. In '000)

S.No	PARTICULARS	Rate of Amortization / Depreciation	WDV as on 01.04.2022	Addition during the year		Deductions during the year	Total Amount	Depreciation allowable	WDV as on 31.03.2023
				More than 180 days	Less than 180 days				
1	Furniture and Fittings	10%	47.66	-	-	-	47.66	4.77	42.90
2	Plant and Machinery	15%	93.29	-	-	-	93.29	13.99	79.30
3	Motore Cycle	15%	43.27	90.00	-	-	133.27	19.99	113.28
4	Computer	40%	136.46	-	-	-	136.46	54.59	81.88
5	Car - Innova	15%	997.89	-	-	-	997.89	149.68	848.21
Current Year Total :-			1,318.58	90.00	-	-	1,408.58	243.02	1,165.56

For Sempon Permanent Nidhi Limited

sd/-

Velayutham Anand
(Director)
DIN - 09258334H Lalithambal
(Director)
DIN: 00975819S Hemanathan
(Chief Executive)

SEMPON PERMANENT NIDHI LIMITED		
NOTES ANNEXED TO AND FORMING PART OF STATEMENT OF PROFIT AND LOSS ACCOUNT		
Note 15 REVENUE FROM OPERATIONS		
Particulars	Figures for the current reporting period	Figures for the previous reporting period
	Rs.	Rs.
Interest Income from:		
Mortgage Loan	63,782.27	64,917.58
Special Loan (Jewels, Deposits)	18,079.36	17,879.83
Recurring Deposits	8.31	5.48
Default Interest on recurring deposit subscription	34.56	40.09
Total	81,904.49	82,842.97

Note 16 OTHER INCOME

Particulars	Figures for the current reporting period	Figures for the previous reporting period
	Rs.	Rs.
A) Other Financial Services:		
Interest on deposits with Banks	4,193.39	4,641.78
B) Other Income:		
Insurance & Notice charges collected	70.75	75.15
Interest on IT Refund	0.15	-
Locker Maintenance Fee	20.00	8.00
Total	4,284.29	4,724.93

Note 17 EMPLOYEE BENEFIT EXPENSES

Particulars	Figures for the current reporting period	Figures for the previous reporting period
	Rs.	Rs.
Salary & Allowances	6,336.54	6,309.05
Bonus to Staff	974.58	964.08
Staff Gratuity	800.00	700.00
Staff Medical Aid	756.00	739.50
Staff Insurance Premium	16.89	18.90
Staff Welfare	828.87	822.18
P F Contribution to Staff	393.64	397.98
E S I C Contribution	33.03	31.50
Total	10,139.55	9,983.19

Note 18 FINANCE COST

Particulars	Figures for the current reporting period	Figures for the previous reporting period
	Rs.	Rs.
Interest On		
Fixed Deposits	17,747.02	18,786.90
Reinvestment Deposits	25,034.17	25,332.49
Savings Deposits	295.19	303.58
Recurring Deposits	4,181.57	3,860.80
Overdraft from Bank	3.25	245.93
Total	47,261.20	48,529.70

For Sempon Permanent Nidhi Limited
sd/-

Velayutham Anand
(Director)
DIN - 09258334

H Lalithambal
(Director)
DIN: 00975819

S Hemanathan
(Chief Executive)

Note 19 OTHER EXPENSES

Particulars	Figures for the current reporting period	Figures for the previous reporting period
	Rs.	Rs.
A) Administrative Expenses		
Conveyance to Other Than Directors	55.00	22.00
Rent	2,548.80	2,407.20
Electricity Charges	206.68	166.82
Printing & Stationery	273.52	204.42
Telephone Charges & Postages	59.96	45.95
Auditors Remuneration	129.80	123.90
Conveyance to Directors	360.00	300.00
Fuel and Maintenance for Generator & Vehicle	229.33	178.81
Repair & Maintenance	210.56	615.31
Meeting Expenses	37.33	39.40
Sitting Fees	1,618.60	1,550.60
Professional Fees	224.41	143.75
Registration & Filing Fees	15.88	9.94
Bank Charges	73.54	92.56
Company Professional Tax	2.50	2.50
Auction Charges	27.40	17.80
Chamber of Nidhis	6.00	10.00
Refreshment	117.07	126.71
Insurance Premium Paid	209.21	209.24
Penalty & Late Fee - GST	0.06	-
Interest on IT Payment	35.96	-
GST Paid	467.17	426.09
Miscellaneous Expenses	320.65	268.97
Computer & Software Maintenance	70.70	103.07
B) Provision for Prudential Norms		
Sub Standard Assets	179.05	1,089.68
Doubtful Assets	934.79	2,092.40
Loss Assets	7,669.74	6,127.08
Total	16,083.71	16,374.18

For Sempon Permanent Nidhi Limited

sd/-

Velayutham Anand
(Director)
DIN - 09258334

H Lalithambal
(Director)
DIN: 00975819

S Hemanathan
(Chief Executive)

I Title deeds of immovable Property not held in name of the Company

Relevant line items in the Balance sheets	Descriptions of Item of property	Gross carrying Value	Title deeds of immovable Property not held in name of the Company	Whether title deed holder is a promoter, director or relative of Promotor' director or employee of promoters/ director	Property held since which date	Reason for not being held in the name of company
NIL	NIL	NIL	NIL	NIL	NIL	NIL

II Where the Company has revalued its Property, Plant and Equipment, the company shall disclose as to whether the revaluation is based on the valuation by a registered valuer as defined under rule 2 of the Companies (Registered Valuers and Valuation) Rules, 2017 NIL

III Where Loans or Advances in the nature of loans are granted to promoters, directors, KMPs and the related parties (as defined under Companies Act, 2013,) either severally or jointly with any other person, that are:
 (a) repayable on demand
 (b) without specifying any terms or period of repayment NIL

Type of Borrower	Amount of loan and Advance in the nature of Loan outstanding	Percentage to the total Loans and Advances in the nature of loans
Promoters Directors KMPs Related Parties	NIL	NIL

IV Capital Work In Progress (CWIP)

(a) For Capital-work-in progress, following ageing schedule shall be given

CWIP	Amount in CWIP for a period of				Total
	Less than 1 year	1-2 years	2-3 Years	More than 3 years	
Projects in progress	NIL	NIL	NIL	NIL	NIL
Projects temporarily suspended					

(b) For capital-work-in progress, whose completion is overdue or has exceeded its cost compared to its original plan, following

CWIP	To be Completed in				Total
	Less than 1 year	1-2 years	2-3 Years	More than 3 years	
Project 1	NIL	NIL	NIL	NIL	NIL
Project 2					

V Intangible assets under development:

(a) For Intangible assets under development

Intangible Assets under Development	Amount in CWIP for a period of				Total
	Less than 1 year	1-2 years	2-3 Years	More than 3 years	
Project 1	NIL	NIL	NIL	NIL	NIL
Project 2					

(b) Intangible assets under development completion schedule

Intangible Assets under Development	To be Completed in				Total
	Less than 1 year	1-2 years	2-3 Years	More than 3 years	
Project 1	NIL	NIL	NIL	NIL	NIL
Project 2					

VI Details of Benami Property held

NIL

VII Where the Company has borrowings from banks or financial institutions on the basis of current assets

(a) whether quarterly returns or statements of current assets filed by the Company with banks or financial institutions are in agreement with the books of accounts.

NIL

(b) if not, summary of reconciliation and reasons of material discrepancies, if any to be adequately disclosed

NIL

VIII Wilful Defaulter

a. Date of declaration as wilful defaulter,

NIL

b. Details of defaults (amount and nature of defaults),

NIL

IX Relationship with Struck off Companies

Where the company has any transactions with companies struck off under section 248 of the Companies Act, 2013 or section 560 of Companies Act, 1956, the Company shall disclose the following details:-

Name of struck off Company	Nature of transactions with struck-off Company	Balance outstanding	Relationship with the Struck off company, if any, to be disclosed
NIL	Investments in securities	NIL	NIL
	Receivables		
	Payables		
	Shares held by struck-off Company		
	Other outstanding balances (to be		

X Registration of charges or satisfaction with Registrar of Companies

Where any charges or satisfaction yet to be registered with Registrar of Companies beyond the statutory period, details and reasons thereof shall be disclosed.

NIL

XI Compliance with number of layers of companies

Where the company has not complied with the number of layers prescribed under clause (87) of section 2 of the Act read with Companies (Restriction on number of Layers) Rules, 2017, the name and CIN of the companies beyond the specified layers and the relationship/extent of holding of the company in such downstream companies shall be disclosed.

NIL

XI Ratios

Ratios	Numerator	Denominator	Current Reporting Period	Previous reporting period	% of Change	Reason for Variation (if >25%)
Current Ratio	Current Asset	Current Liabilities	15.12	16.31	-7.29%	NA
Debt Equity Ratio	Debt Capital	Shareholder's Equity	5.38	5.80	-7.27%	NA
Debt Service coverage ratio	EBITDA-CAPEX	Debt Service (Int+Principal)	0.11	0.11	-4.91%	NA
Return on Equity Ratio	Profit for the year	Average Shareholder's Equity	0.09	0.10	-10.40%	NA
Inventory Turnover Ratio	COGS	Average Inventory	NIL	NIL	NIL	NA
Trade Receivables turnover ratio	Net Sales	Average trade receivables	NIL	NIL	NIL	NA
Trade payables turnover ratio	Total Purchases (Fuel Cost + Other Expenses+Closing Inventory-Opening Inventory)	Closing Trade Payables	NIL	NIL	NIL	NA
Net capital turnover ratio	Sales	Average Working capital	0.27	0.29	-8.19%	NA
Net profit ratio	Net Profit	Sales	0.108	0.107	0.93%	NA
Return on Capital employed	Earnings before interest and tax	Capital Employed	0.08	0.09	-5.87%	NA
Return on investment	Net Profit	Investment	0.108	0.107	0.88%	NA

XII Compliance with approved Scheme(s) of Arrangements

Where any Scheme of Arrangements has been approved by the Competent Authority in terms of sections 230 to 237 of the Companies Act, 2013, the Company shall disclose that the effect of such Scheme of Arrangements have been accounted for in the books of account of the Company 'in accordance with the Scheme' and 'in accordance with accounting standards' and deviation in this regard shall be explained

NIL

XIII Utilisation of Borrowed funds and share premium:

NIL