



காசவில் ஒரு வாரத்தில் போர் நிறுத்தம்: இரம்ப் நம்பிக்கை

வாழிங்டான் ஜூன் 28-
காசவில் இல்லேருக்கும் ஹமாஸ்
அமைப்புக்கும் இடையிலான
மொத்தம் ஒரு வாரத்திற்கான போர்
நிறுத்தம் ஏற்பட வாய்ப்புள்ளது
என்று நம்புவதாக அமெரிக்க அதிபர்
டெடானால்டு டிரம்ப் தெரிவித்துள்ளார்.

2023 அக்டோபர் 7 அன்று ஹமாஸ்
இல்லேருக்கும் 200 பேரை
கொண்று, 251 பண்யக்கைத்தில்
பிடித்துச் சென்றதால் காசவில் போர்
தொடங்கியது.

இல்லேருக்கும் உடனான போரை
முடிவுக்கு கொண்டுவருவதற்கான
ஒப்பந்தத்தில் தங்கள் வைமுரள்
பண்யக்கைத்தினை விடுவிக்குத்
தயாராக இருப்பதாக ஹமாஸ்
கற்றுக்கூடினால் ஆனால் முழுமையாக
ஆயுதங்களை முழுமையாக
கைவிட்டால் மட்டுமே போரை
முடிவுக்கு கொண்டு வருவோம் என்று
இல்லேரு தெரிவித்தது. இருப்பினும்
ஆயுதங்கள் முடியாது என்
ஹமாஸ் மற்றது வருகிறது.

இந்த நிலையில் காங்கோ
ருவாண்டா ஒப்பந்தத்தைக்
கொண்டாடும் ஒவ்வொரு அலுவலகம்

இடையே போர் நிறுத்தம்
நெருங்கிலிட்டாக தான் நம்புவதுகை
டிரம்ப் செய்தியாளர்களிடம் கூறினர்.

இது குறித்து கொண்டு வெள்ளை
மாளிகையில் அவர் பேசுகையில்,

"இல்லேரு ஹமாஸ் இடையே போர்
நிறுத்தம் நெருங்கிலிட்டது என்று
நினைக்கிறேன். சம்பந்தப்பட்ட
சிலரிடம் நான் இப்போதுதான்
பேசி நேர். அதுத் வாரத்துக்குள்
போர் நிறுத்தம் ஏற்படும் என்று
நாங்கள் நினைக்கிறோம் என்றார்.

ஆனால் போர் நிறுத்துக்கு குறித்து
யாரிடம் வேறுகிறோம் என்ற
தகவலை டிரம்ப் வெளியிடவில்லை.

'மக்களைக் காப்போம், தமிழகத்தை மீட்போம்'

தமிழகம் முழுவதும் எப்பாடு சுறாவளி சுற்றுப்பயணம் மேட்டுப்பாளையத்தில் 7-ந் தேதி தொடங்குகிறார்

சென்னை, ஜூன் 28-

'மக்களைக் காப்போம்,' என்ற
பெயரில் அண்ணா தி.மு.க.
பொதுச்செயலாளர் எடப்பாடு
பழங்காமி தமிழகம் முழுவதும்
குறவாளி சுற்றுப்பயணம்
செய்திருக்கிற அவர் இந்த பயணத்தை
மேட்டுப்பாளையத்தில் 7-ந் தேதி
தொடங்குகிறார்.

அண்ணா தி.மு.க.
பொதுச்செயலாளர் எடப்பாடு
பழங்காமி, சட்டமன்ற தொகை
வாரியாக தேர்தல் சுற்றுப் பயணத்தை
தொடங்குகிறார்.

அண்ணா தி.மு.க.
பொதுச்செயலாளர் எடப்பாடு
பழங்காமி சட்டமன்ற தொட்டாக
அவரது பயணம் தொட்டான்
அறிவிப்பை அண்ணா தி.மு.க.
தலைமை கழகம் வெளியிட்டு
உள்ளது. அதன் விவரம் வருமாறு-
அண்ணா தி.மு.க.

பொதுச்செயலாளர் எடப்பாடு
பழங்காமியின் 'மக்களைக் காப்போம்,'
தமிழகத்தை மீட்போம் என்ற உள்ளது
ஞாக்கத்துடன் 'புரட்சித் தமிழரின்
எழுசிப் பயணம்' என்ற பெயரில்
முறையில் செய்தி வேண்டும் என்று
கேட்டுக்கொள்கிறோம்.

'எடப்பாடு பழங்காமியின்
எழுசிப் பயணத்தின்' போது
சம்பந்தப்பட்ட கழக மாவட்டத்தைச்
சேர்ந்த தலைமைக் கழக நிர்வாகிகள்,

மற்றும் கும்பகோணம்,
திருப்பூர், தஞ்சை மற்றும்
திருவாறூர், 21-ந் தேதி தஞ்சை
ஒருத்தாடு, பட்டுக்கோட்டை மற்றும்
போராவூர்.

எடப்பாடு பழங்காமியின்
எழுசிப் பயணத்தை
ஏற்பட்டு கொடுக்க வேண்டும் என்று
கேட்டுக்கொள்கிறோம்.

'எடப்பாடு பழங்காமியின்
எழுசிப் பயணத்தை
ஏற்பட்டு கொடுக்க வேண்டும் என்று
கேட்டுக்கொள்கிறோம்.

'எடப்பாடு பழங்காமியின்
எழுசிப் பயணம்' என்ற பெயரில்
முறையில் செய்தி வேண்டும் என்று
கேட்டுக்கொள்கிறோம்.

முன்னார் நாடாளுமன்ற,
சட்டமன்ற உறுப்பினர்கள், கழகம் சர்வப்
அனைகிளின் நிர்வாகிகள் மற்றும்
பல்வேறு நிலைகளில் பண்யாற்றி
வரும் கழக நிர்வாகிகள், மாவட்ட
சார்பு அணைகிளின் நிர்வாகிகள், உள்ளாட்சி அமைப்புகள் மற்றும்
கூட்டுறவு சங்கங்களின் முன்னாள்
பிரதிநிதிகளும், அதிலும் தேர்தல் பெற்றுள்ள 2024, 2025 மற்றுத் தேர்வு எழுத
பெற்றோடு இதைப் பத்திரிப் படுத்துவங்கள். பள்ளி, கல்லூரி தலைமை ஆசிரியர்கள்
தங்கள் நோட்டீஸ் போர்களில் தகவல் தெரிவியுங்கள். நன்றி.

நல்ல வாய்ப்பு! விண்ணப்பிக்க சரியான தருணம்

மக்கள் துரல் தங்களுக்கு வழிகாட்டுகிறது (பாகம்-2)

தகவல்: எம்.ஞானசேகர், மக்கள்குரல்,
கல்வி எழுத்தாளர், 95662 53929

'பெற்றோர்களே, பொறியியல், மருத்துவம், ஐ.ஐ.டி. போன்ற அளிய இந்திய தேர்வுகள் எழுத காத்திருக்கும் 10 லட்சம் தமிழக மாணவர்கள் கெலவங்களே!

32 வகையான போதுத் தேர்வுகள் இந்தியாவில் உள்ளன. என்ன படிப்புக்கு, எந்த பெரிய கல்வி / ஆராய்ச்சி மையத்திற்கு என்ன தேர்வு? எப்பொழுது எழுத வேண்டும்? அதற்கு நிறுத்தி வருவதாக அமெரிக்க அதிபர் டெடானால்டு டிரம்ப் தெரிவித்துள்ளார்.

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அன்னா தி.மு.க. பொதுச்செயலாளர் எடப்பாடு பழங்காமி தமிழகத்தைக் கொடுத்துக்கூடிய நிறுத்தம் நெருங்கிலிட்டதாக தான் நம்புவதுகை டிரம்ப் செய்தியாளர்களிடம் கூறினர்.

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**DETAILED PUBLIC STATEMENT IN TERMS OF REGULATIONS 3(1) AND 4 READ WITH REGULATIONS 13(4), 14(3) AND 15(2)
OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (SUBSTANTIAL ACQUISITION OF SHARES AND TAKEOVERS)**

REGULATIONS, 2011, AS AMENDED, FOR THE ATTENTION OF THE PUBLIC SHAREHOLDERS OF

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Registered Office: No. 33/1, Rutherford Road, Vepery, Chennai-600 007, Tamil Nadu.

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Open Offer for acquisition up to 15,60,000 fully paid-up equity shares having face value of ₹10 each representing 26.03% of the Equity Share Capital (as defined below) of Jetmall Spices and Masala Limited ("Jetmall"/"Target Company") at a price of ₹12.50 per equity share from the public shareholders (as defined below) of the Target Company in terms of Securities and Exchange Board of India (Substantial Acquisition of Shares and Takeovers) Regulations, 2011 and subsequent amendment thereto ("SEBI (SAST) Regulations, 2011") by Mr. Raman Aggarwal ("Acquirer 1"), Mrs. Anju Aggarwal ("Acquirer 2") and Mr. Shrey Aggarwal ("Acquirer 3") ("Acquirer 1", "Acquirer 2" and "Acquirer 3" hereinafter collectively referred to as "Acquirers").

This Detailed Public Statement ("DPS") is being issued by Mark Corporate Advisors Private Limited ("Manager"/"Manager to the Open Offer") for and on behalf of the Acquirers, to the public shareholders of the Target Company, pursuant to and in compliance with Regulations 3(1) and 4 read with Regulations 13(4), 14(3), and 15(2) and other applicable regulations of Securities and Exchange Board of India (Substantial Acquisition of Shares and Takeovers) Regulations, 2011 and subsequent amendments thereto ("SEBI (SAST) Regulations, 2011") pursuant to the Public Announcement ("PA") dated June 23, 2025 filed through email with BSE Limited ("BSE"), Securities and Exchange Board of India ("SEBI") and the Target Company in terms of SEBI (SAST) Regulations, 2011.

For the purpose of this Detailed Public Statement, the following terms shall have the meanings assigned to them below:

(i) "Public Shareholders" shall mean all the public shareholders of the Target Company, excluding the members of the Promoter/Promoter Group of the Target Company, the parties to the Underlying Transaction, and any person deemed to be acting in concert ("Deemed PAC(s)") with the parties to the Agreement, pursuant to and in compliance with the SEBI (SAST) Regulations, 2011;

(ii) "Seller" / "Promoter Seller" shall mean i.e., Mr. Bharat Kumar Pukhraj (alias Mr. Bharat Kumar Pukhraj);

(iii) "Voting Capital" means the expected total Voting Share Capital/fully paid-up Equity Share Capital of the Target Company as of the Tenth (10th) Working Day from the closure of the Tendering Period for the Offer;

(iv) "Working Day" means any working day of the Securities and Exchange Board of India ("SEBI").

I. ACQUIRERS, SELLER, TARGET COMPANY AND OFFER:

A. Information about the Acquirers:

1. Information about Mr. Raman Aggarwal ("Acquirer 1"):

1.1. Mr. Raman Aggarwal, s/o Lt. Shri Raj Kumar Aggarwal, aged about 60 years, is resident of House No. 107, Sector-9B, Chandigarh-160009. His Permanent Account Number under Indian Income Tax Act is AAZPA6026B. He is a Fellow Chartered Accountant. He has around 31 years of experience in Information Technology Software. His Contact No. is +91 97802 40000 and Email ID is ramanaggarwal658@gmail.com.

1.2. Acquirer 1 is not part of any group.

1.3. The Net worth of Acquirer 1 is ₹1,209.80 Lakhs as on May 31, 2025 as certified by CA Rishi, (Membership No.: 510005), Partner, M/s GNR & Co., Chartered Accountants (FRN: 019674N) vide certificate dated June 13, 2025, having Office at #14, GF, New Maa Shilma Homes, Desumjara, Near Vikram School, Kharar, Distt. Mohali-140301. Contact No. is +91 0171 4000 455/+91 0172 5001 126 and Email ID is welcome2in@gmail.com.

1.4. As on date, Acquirer 1 holds 4,86,000 Equity Shares representing 8.11% of Equity Share Capital of the Target Company. Further, Acquirer 1 has entered into a Share Purchase Agreement ("SPA") with the Promoter Seller on June 23, 2025 to acquire 7,00,000 equity shares representing 11.68% of the Equity Share Capital of the Target Company.

2. Information about Mrs. Anju Aggarwal ("Acquirer 2"):

2.1. Mrs. Anju Aggarwal, w/o Mr. Raman Aggarwal, aged about 58 years, is resident of House No. 107, Sector-9B, Chandigarh-160009. Her Permanent Account Number under Indian Income Tax Act is ABGPA9823J. She is an Architect and has around 28 years of experience in Architecture. Her Contact No. is +91 98150 74741 and Email ID is anjuaggarwal659@gmail.com.

2.2. Acquirer 2 is not part of any group.

2.3. The Net worth of Acquirer 2 is ₹1,476.89 Lakhs as on May 31, 2025 as certified by CA Rishi, (Membership No.: 510005), Partner, M/s GNR & Co., Chartered Accountants (FRN: 019674N) vide certificate dated June 13, 2025, having Office at #14, GF, New Maa Shilma Homes, Desumjara, Near Vikram School, Kharar, Distt. Mohali-140301. Contact No. is +91 0171 4000 455/+91 0172 5001 126 and Email ID is welcome2in@gmail.com.

2.4. As on date, Acquirer 2 holds 2,16,000 Equity Shares representing 3.61% of Equity Share Capital of the Target Company. Further, Acquirer 2 has entered into a Share Purchase Agreement ("SPA") with the Promoter Seller on June 23, 2025 to acquire 3,00,000 equity shares representing 5.01% of the Equity Share Capital of the Target Company.

3. Information about Mr. Shrey Aggarwal ("Acquirer 3"):

3.1. Mr. Shrey Aggarwal, s/o Mr. Raman Aggarwal, aged about 32 years, is resident of House No. 107, Sector-9B, Chandigarh-160009. His Permanent Account Number under Indian Income Tax Act is BBSP9172K. He passed B.A. LLB Honors (5 years integrated course) from Panjab University in May 2017. He has around 7 years of experience working as a lawyer. His Contact No. is +91 99882 8125 and Email ID is shreyaggarwal657@gmail.com.

3.2. Acquirer 3 is not part of any group.

3.3. The Net worth of Acquirer 3 is ₹89.73 Lakhs as on May 31, 2025 as certified by CA Rishi, (Membership No.: 510005), Partner, M/s GNR & Co., Chartered Accountants (FRN: 019674N) vide certificate dated June 13, 2025, having Office at #14, GF, New Maa Shilma Homes, Desumjara, Near Vikram School, Kharar, Distt. Mohali-140301. Contact No. is +91 0171 4000 455/+91 0172 5001 126 and Email ID is welcome2in@gmail.com.

3.4. As on date, Acquirer 3 holds 2,10,000 Equity Shares representing 3.50% of Equity Share Capital of the Target Company. Further, Acquirer 3 has entered into a Share Purchase Agreement ("SPA") with the Promoter Seller on June 23, 2025 to acquire 2,04,300 equity shares representing 3.41% of the Equity Share Capital of the Target Company.

4. Acquirer 2 wife of Acquirer 1 and Acquirer 3 is the son of Acquirer 1.

5. The Acquirers have not been prohibited by SEBI from dealing in securities, in terms of directions issued under Section 11B of the SEBI Act, 1992, as amended, or any other Regulations made under the SEBI Act.

6. The Acquirers have not been categorized or declared as: (i) a 'wilful defaulter' issued by any bank, financial institution, or consortium thereof in accordance with guidelines on wilful defaulters issued by Reserve Bank of India in terms of Regulation 2(1)(je) of SEBI (SAST) Regulations, 2011; or (ii) a fugitive economic offender under Section 12 of Fugitive Economic Offenders Act, 2018 (17 of 2018) in terms of Regulation 2(1)(ja) of SEBI (SAST) Regulations, 2011.

7. There are no Persons Acting in Concert ("PACs") for the purpose of this Open Offer within the meaning of Regulation 2(1)(q)(1) of the SEBI (SAST) Regulations, 2011.

8. As on the date, the Acquirers are holding in aggregate 9,12,000 equity shares representing 15.22% of the Equity share Capital of the Target Company and the details of the same are as below:

Sr. No.	Name of the Acquirers	Category	No. of Equity Shares	% of the Equity Share Capital
1)	Mr. Raman Aggarwal	Acquirer 1	4,86,000	8.11%
2)	Mrs. Anju Aggarwal	Acquirer 2	2,16,000	3.61%
3)	Mr. Shrey Aggarwal	Acquirer 3	2,10,000	3.50%
	Total		9,12,000	15.22%

Apart from the above, the Acquirers have entered into Share Purchase Agreement with the Promoter for acquisition of 12,04,300 equity shares representing 20.10% of the Equity share Capital of the Target Company.

B. Information about the Sellers/Selling Shareholders:

1) Pursuant to the Share Purchase Agreement ("SPA") entered into between the Acquirers and the Promoter Seller on June 23, 2025, the Acquirers have agreed to acquire 12,04,300 equity shares having face value of ₹10 each at a price of ₹11.00 per equity share representing 20.10% of the Equity Share Capital from the following Promoter Seller of the Target Company:

Sr. No.	Name, PAN & Address	Part of Promoter Group (Yes/No)	Details of Shares/Voting Rights held by the Selling Shareholder		% vis a vis total Equity/ Voting Capital	Number	% vis a vis total Equity/ Voting Capital	Number	% vis a vis total Equity/ Voting Capital
			Pre-Transaction	Post Transaction					
1)	Mr. Bharat Kumar Pukhraj (alias Mr. Bharat Kumar Pukhraj) (Promoter Seller) PAN: AAAPB6422F Address: B7/1503, La Marina, Adani Shantigram, Near Vaishnavdevi Temple, S. G. Highway, Adalaj Post, Gandhinagar, Ahmedabad-382 421, Gujarat	Yes	12,04,300	20.10%	Nil	N.A.			
	TOTAL	-	12,04,300	20.10%	Nil	N.A.			

N.A. – Not Applicable.

Note: Apart from the above, there are six (6) other members of the Promoter Group holding 600 equity shares in aggregate. Upon completion of the Open Offer formalities, the Promoter Seller along with other members of the Promoter Group may no longer hold any Equity Shares. They will transfer control and management of the Target Company to the Acquirers and will be declassified from the Promoter/Promoter Group category, in accordance with Regulation 31 of the SEBI (LDR) Regulations, 2015, as amended.

2) The total purchase consideration for the above-mentioned SPA is ₹1,47,40,300. Out of which ₹10,00,000 have been paid by Acquirer 1 to the Seller as Earnest Money Deposit on the execution of SPA and the balance consideration after adjusting the earnest money deposit would be paid upon the completion of the takeover formalities/payment of consideration to the shareholders who have surrendered their shares in the Open Offer/acquisition of equity shares under Regulation 22(2) of Takeover Regulations.

3) The above-mentioned Equity Shares are currently lying in the Demat Account of the Promoter Seller, which shall be transferred to the demat account of the Acquirers in compliance with SEBI (SAST) Regulations, 2011. The duly signed Delivery Instruction Slip is being in the custody of Manager to the Offer.

4) The Seller has not been prohibited by SEBI from dealing in securities, in terms of directions issued under Section 11B of the SEBI Act, 1992, as amended or under any other Regulations made under the SEBI Act, 1992.

C. Information about the Target Company-Jetmall Spices and Masala Limited ("Jetmall"/"Target Company"):

1) The Target Company, bearing CIN U15500TN2012PLC087533 was originally incorporated on September 06, 2012 in the name of "Jetmall Spices and Masala Private Limited" and a Certificate of Incorporation was issued by Registrar of Companies, Tamil Nadu, Chennai, Andaman and Nicobar Islands. Thereafter, the name of the Target Company was changed to "Jetmall Spices and Masala Limited" on January 29, 2020 and a fresh certificate of Incorporation was issued by Registrar of Companies, Chennai. Thereafter, there is no change in the name of the Target Company.

2) The Registered Office is presently situated at No. 33/1, Rutherford Road, Vepery, Chennai-600 007, Tamil Nadu. The Registered Office was shifted to the current address w.e.f. July 27, 2021.

3) The Target Company is engaged in the business of wide range of dry fruits, spices & masalas, cookies, snacks, mouth fresheners, seeds & sweets.

4) The Authorized Share Capital of the Target Company is ₹6,00,00,000 comprising of 60,00,000 Equity Shares having face value of ₹10 each. The Paid-Up Equity Share Capital of the Target Company is ₹5,99,29,000 comprising of 59,92,900 equity shares of ₹10 each fully paid up.

5) The equity shares of the Target Company are listed on BSE Limited, Mumbai ("BSE") having a scrip code as 543286. The Equity Shares of the Target Company are frequently traded within the meaning of explanation provided in Regulation 2(j) of the SEBI (SAST) Regulations, 2011. The ISIN of the Target Company is JETMALL.

6) The Target Company is listed on SME platform of BSE. The lot size is 6,000 equity shares.

7) As on date, the Target Company is not fully compliant with the listing requirements. Further, BSE has taken punitive action against the Target Company in the past and the Target Company paid the penalties accordingly.

8) The key financial information of the Target Company is based on the Audited Financial Statements for Financial Years ending on March 31, 2025 and Audited Financial Statements for Financial Years ending on March 31, 2024 and March 31, 2023 are as under:

(Figures in Lakhs, except EPS)

Particulars	FY 2024-2025	FY 2023-2024	FY 2022-2023
Total Revenue (Including Other Income)	79.94	148.96	394.90
Profit/(Loss) for the Year/Period	(74.49)	4.29	29.25
EPS (₹ per share)	Negative	0.07	0.49
Net worth/Shareholders' Funds	902.27	976.29	972.00

1) As of the date of this DPS, there are no Statutory Approvals required by the Acquirers to complete the underlying transaction and this Open Offer. In case, if any Statutory Approval(s) are required or become applicable at a later

date before the closure of the Tendering Period, this Open Offer shall be subject to the receipt of such Statutory Approval(s). The Acquirers shall make the necessary applications for such Statutory Approvals.

2) In the event of non-receipt of any such Statutory Approvals which may become applicable prior to completion of Open Offer, for reasons outside the reasonable control of the Acquirers, the Acquirers shall have the right to withdraw this Open Offer in accordance with the provisions of Regulation 23(1)

MADURANTAKAM CO-OPERATIVE URBAN BANK LTD., No.192

No.97/50 Car Street, Madurantakam 603 306. Phone : 27552420, Email Id : ucbsmkm@yahoo.com

ANNEXURE I - FORM A BALANCE SHEET AS ON 31st MARCH, 2025

LIABILITIES	SCH	31.03.2025	31.03.2024
Capital	I	9767035.00	9285235.00
Reserves & Surplus	II	29655537.47	31332543.94
Deposits	III	196522420.08	190309526.08
Borrowings	IV	1059451.00	1170058.00
Other Liabilities and Provisions	V	27871077.67	26906515.14
Total		264875521.22	259003878.16
CONTINGENT LIABILITIES	XII		
Depositors Education and Awareness Fund.		1046359.89	1000989.89
ASSETS			
Cash and Balances with RBI	VI	1930433.00	1124095.00
Balances with Banks and Money at Call and Short Notice	VII	10570416.99	11420167.00
Investments	VIII	63035666.25	89465850.25
Advances	IX	155982743.00	123067445.00
Fixed Assets	X	7171397.31	7456538.79
Other Assets	XI	26184864.67	26469782.12
Total		264875521.22	259003878.16
Depositors Education and Awareness Fund.		1046359.89	1000989.89

ANNEXURE I - FORM B PROFIT AND LOSS ACCOUNT DURING THE YEAR ENDED 31st MARCH, 2025

PARTICULARS	SCH	31/03/2025	31/03/2024
I. INCOME			
INTEREST EARNED	XIII	18104975.00	20146256.00
OTHER INCOME	XIV	596617.00	138627.00
TOTAL		18701592.00	20284883.00
II. EXPENDITURE			
INTERST EXPENDED	XV	10049539.80	10349119.00
OPERATING EXPENSE	XVI	8049414.94	9542128.63
PROVISIONS AND CONTINGENCIES		0.00	0.00
TOTAL		18098954.74	19891247.63
PROFIT/LOSS			
NET PROFIT /LOSS FOR THE CURRENT YEAR		(+)602637.26	(+)393635.37
PROFIT & LOSS BROUGHT FORWARD		-	-
TOTAL		602637.26	393635.37
APPROPRIATIONS			
TRANSFER TO STATUTORY RESERVES		0.00	0.00
TRANSFER TO OTHER RESERVES		0.00	0.00
TRANSFER TO GOVERNMENT/PROPOSED DIVIDEND		0.00	0.00
BALANCE CARRIED OVER TO BALANCE SHEET		0.00	0.00

NOTES ON ACCOUNTS

1. STATEMENT OF SIGNIFICANT ACCOUNTING POLICIES

1.1 AS - 1: Disclosure of Basis of Accounting

The financial Statements have been prepared under the historical cost convention and on accrual basis of accounting except where stated otherwise and conform to the statutory provisions and practices prevailing within the Banking Industry in India. The Bank has complied with the accounting standard, prescribed by the Institute of Chartered Accountants of India to the extent permissible under the laws and regulations governing Co-operative Banks. The accounts have been prepared on the Principles applicable to 'Going Concern'.

1.2 AS - 5: Net profit / Loss for the period and the prior period items:

All items of income and expenses pertaining to the year are included in arriving at the profit for the year, unless specifically mentioned elsewhere in the financial statement or as required by any accounting standard.

1.3.1 AS - 6: Depreciation Accounting

Depreciation has been provided at the rate of 10% in respect of Building, 10 % in respect of Furniture & Fixtures and 33.33 % in respect of Computer under Tamil Nadu Co-Operative Societies Act.

1.4. AS - 9: Revenue Recognition

A) Income:

1. Interest income on all advances/Performing Assets is recognised on Accrual basis. In respect of Non performing Assets/Non-performing Investments interest income is recognised on realisation.

2. Recovery in NPA Accounts is first appropriated towards charges, interest and the balance, if any, towards principal except in the case of Suit Filed Accounts, Stagnant Advances and Advances settled under one time

settlement scheme.

3. Commission, Exchange, Brokerage, Locker rentals, and Dividends on Investments are accounted for on Realisation.

B) Expenditure:

Expenditure is accounted for on accrual basis except the following, which are accounted for on payment basis:

1. Interest on overdue deposits not renewed.
2. Annual maintenance contracts payments.

C) Net profit:

The net profit is arrived at after:

1. Provisions on Non Performing Assets
2. Adjustments to the value of investments,
3. Provision for Standard Assets,
4. Other usual and necessary provisions,
5. Refer Taxation.

1.5 AS - 10: Accounting for Fixed Assets

Premises and other fixed assets are accounted for on the historical cost basis less accumulated depreciation.

1.6 AS - 15: Accounting for Employee Benefits

- 1) The Bank is making Regular contributions to the Provident Fund/Pension Fund and these are charged to Revenue.

1.7 AS - 28: Impairment of Assets:

An asset is impaired when the carrying amount of the asset exceeds its recoverable amount and impairment loss is charged to the profit and loss account in the year in which an asset is identified as impaired. An impairment loss recognized in a prior accounting period is reversed if there has been a change in the estimate of the recoverable amount.

1.8 AS-29: Provisions, Contingent Liabilities and Contingent Assets

A Provision is recognised when the Bank has a Present Obligation as a result of Past event and it is Probable that an outflow of resources embodying economic benefits

will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation. Contingent liabilities are not provided for unless a reliable estimate of probable outflow to the Bank exists as at the Balance sheet date. Contingent Liabilities are disclosed in the Notes to the financial statements. Contingent assets are neither recognised nor disclosed in the financial statements. Provisions, contingent Liabilities and Contingent Assets are reviewed at each Balance Sheet date and are adjusted to reflect current best estimate.

1.9 Investments

Investments are stated in the Balance Sheet on gross value of the investments at the acquisition cost effective up to the Balance Sheet date including amortized value of premium (if any) paid.

- (i) SLR Investments have been valued at market value. All investments are under 'Held to Maturity' category and are carried at acquisition cost. Wherever the book value is higher than the face value / redemption value, the excess amount is amortised equally over the remaining year of maturity of the security.

1.10 Advances

All the Advances given by the Bank are stated in the Balance Sheet in accordance with the Prudential Norms prescribed by the Reserve bank of India (RBI)
All advances are classified as (a) Standard Assets, (b) Sub-standard Assets (c) Doubtful Assets and (d) Loss assets.

Provisions are made on all outstanding Non performing advances as under:-

1. On Sub-standard Assets at 10% of outstanding.
2. On Doubtful Assets at 20%, 30% and 100% of the secured portion based on the number of years the account remained as 'Doubtful Assets' and at 100% in respect of the unsecured portion of the outstanding.
3. Loss Assets at 100% of the outstanding. In respect of Standard Advances Provision of @ 0.40% has been made on all standard advances.

2. OTHER NOTES:

2.2 Key Management Personnel:

S.No	Name of the Director	Relation to the Coop-Bank
1	E.GANTHIMATHI /CSR (27.02.2024 TO 07.05.2024)	CSR / ADMINISTRATOR TN Govt. Deputee
2	K.S.SADEESH KUMAR / CSR/ (08.05.2024 TO 26.09.2025)	CSR / ADMINISTRATOR
3	K.ANANTHAN/ CSR (27.09.2024 TO 30.04.2025)	CSR / ADMINISTRATOR TN Govt. Deputee
4	V.V.PERUMAL/CSR (01.05.2025 TO DILL DATE)	CSR / ADMINISTRATOR TN Govt. Deputee

2.3 Salary and allowances paid to the key Managerial personnel:

Name	Designation	Current year 2023-2024 (Rs)	Previous Year 2022-2023 (Rs)
V.UDAYAKUMAR, B.Sc, B.Ed 30.11.2024 Ret	General Manager	1031086.00	908029
M.ESWARI B.COM 01.12.2024	General Manager I/C	-	-

2.4 Segment reporting:

INDEPENDENT AUDITOR'S REPORT

To
The Members of the Madurantakam Co-Operative Urban Bank Limited,
No. 97/50,Car Street,
Madurantakam - 603 306.

Report on the Financial Statements:

1. We have audited the accompanying financial statements of The MADURANTAKAM CO-OPERATIVE URBAN BANK LIMITED, No.97/50, Car Street, Madurantakam – 603 306 the Balance Sheet as at 31st March, 2025. Profit and Loss Account for the year then ended and other explanatory information.

Management's Responsibility for the Financial Statements:

2. Management of the Bank is responsible for the preparation of these financial statements that give true and fair view of the financial position and financial performance of the Bank in accordance with the Banking Regulation Act complying with Reserve Bank of India guidelines from time to time. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and fair presentation of the financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility:

3. Our responsibility is to express an opinion on these financial statements based on our audit.
- We have conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The Procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by the management, as well as evaluating the overall presentation of the financial statements.

5. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Basis for Qualified Opinion: NIL

6. In our opinion and to the best of our information and according to the explanations given to us, read with Basis for Qualified Opinion, the financial statements give a true and fair view in conformity with the accounting principles generally accepted in India:

- a) in the case of the Balance Sheet, the state of affairs of the Bank as at 31st March, 2025; and

- b) in the case of the Profit and Loss Account, the bank earned a net profit of Rs.602637.26 for the year 2024-2025.

Report on Other Legal and Regulatory Requirements

7. The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with the provisions of Section 29 of the Banking Regulation Act, 1949 read with Section 211 of the Companies Act, 2013..

8. Subject to the limitations of the audit as in Paragraphs 3 to 5 above, we report that:

- (a) We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of the audit and have found them to be satisfactory.

- (b) the transactions of the Bank, which have come to our notice, have been within the powers of the Bank.

9. In our Opinion, the Balance Sheet and Profit and Loss Account comply with the Accounting Standards referred to in sub-section (3C) of section 211 of the Companies Act,2013.

புதிய மாவட்ட செயலாளர்கள்

வடசென்னை – வி.எஸ்.பாடு, கன்னியாகுமரி – ஜெயசுதர்வுன்: எடப்பாடு பழனிசாமி அறிவிப்பு

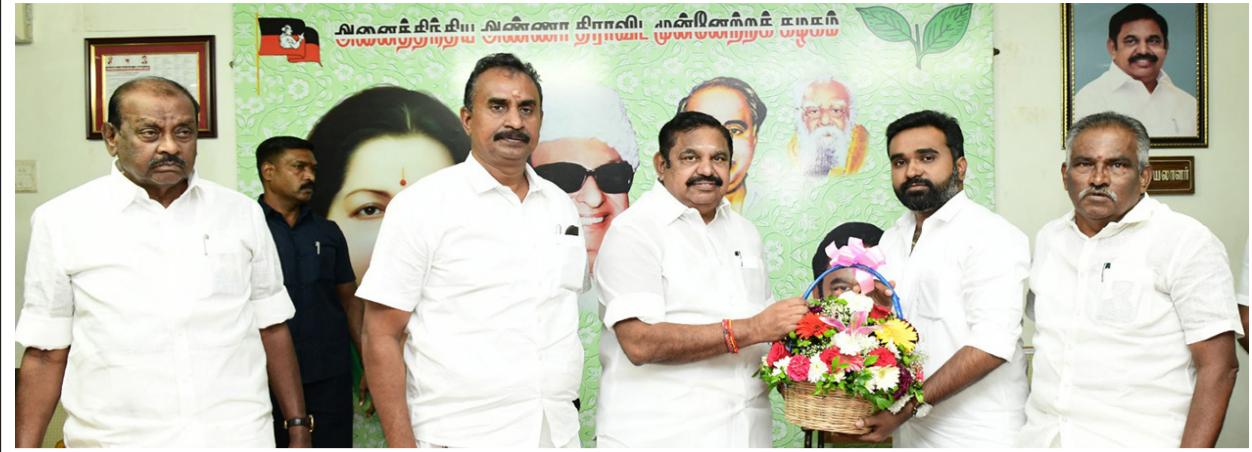
சென்னை, ஜூன்.28—
வடசென்னை, கன்னியாகுமரிக்கு
புதிய மாவட்ட செயலாளர்களை
எடப்பாடு பழனிசாமி
நியமித்துள்ளார்.

இதுகுறித்து அண்ணா தி.மு.க.
பொதுக்செயலாளர் எடப்பாடு
பழனிசாமி வெளியிட்டுள்ள
அறிக்கையில் கூறியிருப்பதாவது:-

வடசென்னை வடக்கு (மேற்கு)

மாவட்ட செயலாளரக் முன்னாள்
எம்.எல்.ஏ. புரசை வி.எஸ்.பாடு
நியமிக்கப்படுகிறார். ஏற்கனவே அங்கு
திருவட்டார் மேற்கு ஒன்றிய
மாவட்ட செயலாளரக் குருந்த டி.ஐ.
வெங்கடேஷ் பாடு கட்சியின் அமைப்பு
செயலாளரக் நியமிக்கப்படுகிறார்.
மேலும் அங்கு மாவட்ட
அதேபோல கன்னியாகுமரி மேற்கு
மாவட்ட செயலாளரக் கன்னியாகுமரி
கட்சியின் அமைப்பு செயலாளரக்
நியமிக்கப்படுகிறார்.
இவ்வாறு அதில் கூறப்பட்டுள்ளது.

தலைவரான ஜெயசுதர்வுன்



அண்ணா தி.மு.க. பொதுக் செயலாளரும், சட்டமன்ற நீதிக்கட்சித் தலைவரும், முன்னாள் முதலமைச்சருமான எடப்பாடு
பழனிசாமி, சென்னை, ராயப்பேட்டை, அவ்வைக் கண்முகம் காலையில் உள்ள, தலைமைக் கழக பூர்த்தித் தலைவர் எம்.ஐ.ஆர்.
மனிகைபில் கோவை மாநகர் மாவட்டம், சிங்காநல்லூர் தொகுதியைச் சேர்ந்த திவாரி பழனிசாமி நேரில் சந்தித்து, தன்னைக்
கழகத்தின் அடிப்படை உறுப்பினராக இரண்டாவது துணைப் பொதுக் செயலாளரும், தின்டுக்கல் கிழக்கு மாவட்டக் கழகச் செயலாளரும், முன்னாள் அமைச்சரமான நத்தம் இரா. விசுவநாதன் எம்.எல்.ஏ. கழக தலைமை
நிலையச் செயலாளரும், கேள்வு புறநக்குத் தெரு மாவட்டச் செயலாளரும், முன்னாள் அமைச்சருமான எஸ்.பி. வேலுமணி எம்.எல்.ஏ.,
கோவை மாநகர் மாவட்டச் செயலாளருமான அம்மன் கே.ஆர்ச்சு எம்.எல்.ஏ. ஆகியோர் உடனிருந்தனர்.

TIRUVALLUR CO-OPERATIVE URBAN BANK LTD., No.G.623

No.44, North Raja Street, Tiruvallur tiruvallurcub@gmail.com Phone:044-27660274

ANNEXURE I - FORM A

BALANCE SHEET AS ON 31st MARCH, 2025

LIABILITIES	SCH	31.03.2025	31.03.2024
Capital	1	11352935.00	1148235.00
Reserves & Surplus	2	13615379.63	11965950.53
Deposits	3	201178683.83	192513374.15
Borrowings	4	591112.00	657882.00
Other Liabilities and Provisions	5	97352432.23	92229221.73
Total		324090542.69	308854663.41
ASSETS			
Cash and Balances with RBI	6	2899701.00	2092846.00
Balances with Banks and Money at Call and Short Notice	7	55033240.79	52311871.56
Investments	8	47315358.43	47223778.43
Advances	9	180982235.00	170280130.00
Fixed Assets	10	1941475.00	2105700.74
Other Assets	11	35918532.47	34840336.68
Total		324090542.69	308854663.41
Contingent liabilities	12	1816525.28	1816525.28
Bills for collection:			
RBI DEAF		0	0
Bank Gurantee			
4 Form A and Form B reproduced from original Government of India Notification SO 240(E) dated March 26, 1992			

ANNEXURE I - FORM B

PROFIT AND LOSS ACCOUNT DURING THE YEAR ENDED 31st MARCH, 2025

PARTICULARS	SCH	31.03.2025	31.03.2024
I. INCOME			
INTEREST EARNED	13	23368920.81	23620943.85
OTHER INCOME	14	1833847.44	545432.20
TOTAL		25202768.25	24166376.05
II. EXPENDITURE			
INTERST EXPENDED	15	12208264.00	11246884.00
OPERATING EXPENSE	16	10844616.15	11401374.90
PROVISIONS AND CONTINGENCIES			
TOTAL		23052880.15	22648258.90
PROFIT/LOSS			
Net profit/loss(-) for the year		2149888.10	1518117.15
Profit/loss(-) brought forward		0	0
TOTAL		2149888.10	1518117.15
APPROPRIATIONS			
Transfer to statutory reserves			
Transfer to other reserves			
Transfer to Government/ proposed dividend			
Balance carried over to balance sheet		2149888.10	1518117.15

DISCLOSURE OF ADDITIONAL INFORMATION

(Rs. in Lakhs)

Sl. No.	Particulars	Notes on Accounts		Sl. No.	Particulars	Notes on Accounts	
		2024-25	2023-24			2024-25	2023-24
1	CRAR	19.68%	18.87%				
2	MOVEMENT OF CRAR	2024-25 - 19.68%	2023-24 - 18.87%	9	MOVEMENT OF NPA		
					Gross NPA	195.48	196.14
3	INVESTMENTS				Net NPA	0	0
	Purchase Value	460.00	460.00	10	PROFITABILITY		
	Face Value	460.39	460.39		Interest Income as a percentage of working funds	8.04%	8.40%
	Market Value				Non Interest Income as a percentage to working funds	0.63%	0.19%
3A	Issuer Composition on Non SLR Investments Mutual funds	NIL	NIL		Operating profit and a percentage of working funds	0.74%	1.47%
3B	Non-Performing Non SLR Investments	NIL	NIL		Return of Assets	1.04%	1.34%
4	Advances Against real estate, Constructions, Business, Housing	NIL	NIL		Business per employee	481.68	915.80
5	Advances Against Shares and Debentures	NIL	NIL		Profit per employee	2.68	5.18
6	Advances to Directors, their relations, companies	NIL	NIL	11	Provisions made towards NPA,	0.00	0.00
7	Cost of Deposits	5.97%	5.74%		Depreciation in investments	0.00	0.00
8	NPA				Provisions made towards standard assets	2.00	1.23
	Gross NPA	195.48	196.14	12	Movement in provisions		
	Provision for NPA	274.64	293.42		(a) Towards NPA	0.00	0.00
	Net NPA	0.00	0.00		(b) Towards Depreciation on investments	0.00	0.00
					(c) Towards Standard assets	2.00	4.53
					13 Foreign Currency Assets & Liabilities	0.00	0.00
					14 Payment of Insurance Premium (DIGCC)	2.62	2.46
						Paid upto date without any Arrears	Yes
						Penalty imposed by RBI	No
					15 Restructured Accounts	0.00	0.00
					16 Fixed Assets - Valuation / Non - Valuation	0.00	0.00

NOTE: Bank Deposits upto Rs.5,00,000/-in respect of each Depositor are fully covered by DEPOSIT INSURANCE AND CREDIT GUARANTEE CORPORATION. MUMBAI. Advance Premium paid for the DEPOSIT INSURANCE upto 31.03.2025.

M/S. VARDHAMAN & Co.,
CHARTERED ACCOUNTANTS
NEW NO.12 Krishna Street,
T.Nagar, Chennai - 600017.

STATUTORY AUDIT REPORT FOR THE YEAR ENDED 31st MARCH 2025

(Under Banking Regulation Act, 1949 (AACS) and Tamilnadu Co-operative Societies Act 1983 and Tamilnadu Co-operative Societies Rules 1988)

TO THE MEMBERS OF THE TIRUVALLUR CO-OPERATIVE URBAN BANK LTD NO.G623, TIRUVALLUR - 602001

- We have audited the attached Balance Sheet of THE TIRUVALLUR CO-OPERATIVE URBAN BANK LTD NO.G.623 as 31st March, 2025 and also the Profit & Loss Account of the said Bank for year ended 31st March, 2025 and annexed thereto.
- These financial statements are the responsibility of the Bank management. Our responsibility is to express an opinion based on our audit.
- We conducted our audit in accordance with auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.
- We have obtained all the information and explanations, which to the best of our knowledge and belief, were necessary for the purpose of our audit and have found them to be satisfactory.
- The transactions of the Bank, which have come to our notice have been within the powers of the Bank.
- The returns submitted by the Bank have been found adequate for the purpose of our audit.
- In our opinion the Balance Sheet and the Profit and Loss Account are drawn up in conformity with the Acts and Rules and By - Laws of the Bank.
- In our opinion, Book of Accounts have been kept by the bank as required by the Acts and Rules and By - Laws of the Bank.

CA.VARDHAMAN & Co.,FCA.,
CHARTERED ACCOUNTANTS
PARTNER : M.No: 012202
Firm Reg.No:004522S

E. 53. THE CHIDAMBARAM CO-OPERATIVE URBAN BANK LTD., CHIDAMBARAM

102, North Car Street, Chidambaram – 608 001. PH: 04144-230380 E-mail: cdmcoopub@yahoo.co.in

“கூட்டுறவு”

BALANCE SHEET AS ON 31ST MARCH 2025

நாட்டுயர்வு”

ANNEXURE I

FORM A

Form of Balance Sheet

BALANCE AS ON 31/03/2025

(000's omitted)

Capital and Liabilities		Schedule	As on 31/03/2025 (Current year)	As on 31/03/2024 (Previous year)
1	Capital	1	20185	20700
2	Reserves And Surplus	2	93668	88397
3	Deposits	3	692255	691770
4	Borrowings	4	0	0
5	Other Liabilities And Provisions	5	82944	81125
	Total		889052	881992

ANNEXURE I

FORM B

Form of Profit and Loss Account

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED ON 31/03/2025

(000's omitted)

I. Income		Schedule	As on 31/03/2025 (Current year)	As on 31/03/2024 (Previous year)
13	Interest earned	13	72583	75326
14	Other income	14	1359	1273
	Total		73942	76599
II. Expenditure				
15	Interest expended	15	44599	43582
16	Operating expenses	16	17626	18822
	Provisions and contingencies		6726	9529
	Total		68951	71933
III. Profit/Loss				
	Net Profit/Loss(-) For The Year		4991	4666
	Profit/Loss(-) Brought Forward		0	0
	Total		4991	4666
IV. Appropriations (Proposed)				
	Transfer To Statutory Reserves		1897	1776
	Transfer To Other Reserves		848	809
	Transfer To Government/ Proposed Dividend		2246	2081
	Balance Carried Over To Balance Sheet		0	0

NOTES ON ACCOUNTS 31.03.2025

(Rs. in Lakhs)

i) Capital to Risk Weight Asset Ratio. (CRAR) : 15.57% (2024-2025)

ii) Movement of CRAR i.e., CRAR as on Balance Sheet date for the current year vis-a-vis previous year : 15.57% (2024-2025)

Net Profit : 46.65 (2023-2024)

: 49.91 (2024-2025)

iii) Investments:

a) Book value and Face value of investments : Book Value Rs.1752.60

Face Value Rs.1752.60

b) Market value of investments : Rs.1752.60

c) Details of composition of Non-SLR investments and Non Performing of Non-SLR Investments. (UBD.CO.BPD.(PCB) Cir. No.45/16.20.00/2003-04 dated April 15, 2004, and UBD.(PCB). BPD.Cir.No.14/16.20.00/2007-08) dated September 18, 2007)

iv) Issue of Composition of Non SLR Investments

(Rs. In Lakhs)

Director Name	Borrower Name	Relationship	Loan Amount
		Secured	Unsecured
NIL-	-	-	-

b) Non-fund based (Guarantees, L/C, etc.) : NIL

vii) Cost of Deposits: Average cost of deposits : 6.90% (2024-2025)

viii) NPAs (Rs. in Lakhs)

a) Gross NPAs : Rs. 303.23 (2024-2025)

b) Net NPAs : Rs. 0.00 (2024-2025)

c) Percentage of Gross NPAs to total advances : 5.73%

d) Percentage of Net NPAs to net advances : 0.00%

ix) Movement in NPAs i.e., Gross NPA and Net NPAs as on Balance Sheet date for the current year vis-a-vis previous year. Net NPAs should be arrived at after deducting provisions held, interest suspense account etc.

a) Gross NPA : Rs. 397.38 (2023-2024)

Rs. 303.23 (2024-2025)

b) Net NPA : Rs. 0.00 (2023-2024)

Rs. 0.00 (2024-2025)

x) Profitability : 2024-2025

a) Interest income as a percentage of working funds : 8.34%

b) Non-interest income as a percentage of working funds : 0.16%

c) Operating profit as a percentage of working funds : 0.57%

d) Return on Assets : 8.49%

e) Business (Deposits + Advances) per employee : Rs.1221.89 (Rs. In Lakh)

f) Profit per employee : Rs.4.99 (Rs. In Lakh)

xi) Provisions made towards NPAs, depreciation in investments, Standard Assets (Provision) : Rs.443.49 (Rs. In Lakh)

xi) Movement in provisions: [i.e., Provisions as on Balance Sheet date for the current year vis-a-vis previous year

xii) Movement in provisions: [i.e., Provisions as on Balance Sheet date for the current year vis-a-vis previous year

xiii) Foreign currency assets & liabilities (if applicable)

xiv) Payment of DICGC Insurance Premium UCBS are required to disclose whether insurance premium has been paid up to date to DICGC, indicating arrears, if any. (UBD.BP.38/16.45.00/2002-03 dated March 06, 2003)

xv) Depositor Education & Awareness Fund (DEAF) Account : No. 2850

Rs.35,02,783/-

xvi) Penalty imposed by RBI : NIL

(UBD.PC.B.Cir.No.40/16.45.00/2004-05 dated March 01, 2005)

UCBs are also required to disclose the penalty imposed by RBI in the 'Notes on Accounts' to their Balance Sheet

xvii) Restructured Accounts

UCBs are required to disclose in their published annual Balance Sheets, under "Notes on Accounts", information relating to number and amount of advances restructured, and the amount of diminution in the fair value of the restructured advances as per the prescribed format. UCBS are also required to disclose in their published Annual Balance Sheets the amount and number of accounts in respect of which applications for restructuring are under process, but the restructuring packages have not yet been approved. (UBD.PC.B.CPD.No.53 /13.05.000/ 2008-09 dated March 06, 2009 and UBD.PC.B.CPD.60/13.05.000/2008-09 dated April 20, 2009)

xviii) Fixed Assets- Valuation/ Revaluation

UCBs are required to have in place comprehensive policy for revaluation of fixed assets owned by them. UCBS are required to disclose regarding the details of revaluation such as the original cost of the fixed assets subject to revaluation and accounting treatment for appreciation / depreciation etc. Banks are advised to make proper disclosure regarding changing the frequency of revaluation / method of depreciation for a particular class of asset. (UBD.PC.B.CPD.No.26/13.05.000/2006-07 dated January 09, 2007)

INDEPENDENT AUDITORS REPORT

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of the Chidambaram co-operative Urban bank Limited, E.53, Chidambaram ("The Bank") which comprise the balance sheet as at 31 March 2025, the statement of Income and Expenditure statement, the statement of receipts and disbursements the year then ended, and a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the true and fair view of the financial position, the Receipts and Disbursements and the Financial Performance of the Bank in accordance with the Accounting Principles generally accepted in India.

Basis for Opinion

1. We conducted our audit in accordance with the Standards on Auditing (SAs) issued by ICAI. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the bank in accordance with the code of ethics issued by the Institute of Chartered Accountants of India together with ethical requirements that are relevant to our audit of the financial statements in Tamilnadu, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Management's Responsibilities for the Financial Statements

2. The Bank's management is responsible with respect to the preparation of these financial statements that give a true and fair view of the financial position and financial performance of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by ICAI, and provisions of Section 29 of the Banking Regulation Act, 1949 and circulars and guidelines issued by the Reserve Bank of India ('RBI') from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Bank 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 financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Bank'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 management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Auditor's Responsibilities for the Audit of the Financial Statements

3. Our 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 our 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 users taken on the basis of these financial statements.

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

- o Identify and assess the risks of material misstatement of the 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 our 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.
- o Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- o Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We 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 we identify during our audit.

We also provide those charged with governance with a statement that we 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 our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

4. The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with Section 29 of the Banking Regulation Act, 1949;

5. Subject to the limitations of the audit indicated in paragraphs 4 to 6 above and as required by the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970/1980, and subject also to the limitations of disclosure required therein, we report that:

- a. We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of the audit and have found them to be satisfactory;
- b. The transactions of the bank which have come to our notice have been within the powers of the Bank.
- c. the returns received from the bank have been found adequate for the purposes of our audit.

We further report that:

- 1. In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books;
- 2. The Balance Sheet, and the Profit and Loss Account dealt with by this report are in agreement with the books of account;
- 3. In our opinion, the Balance Sheet, and the Profit and Loss Account comply with the applicable accounting standards, to the extent they are not inconsistent

