

MESSAGE FROM THE MANAGING DIRECTOR



Dear Members,

I am very happy to address you as the Managing Director of TrueCare Nidhi Limited. At TrueCare, we are guided by a single, powerful principle to offer our members a Secure, Transparent, and Professionally managed platform for financial growth through secured loans and savings.

Our Foundation - Stability and Success: Our strength has been a strong and solid foundation built on ethical practices and financial prudence. This approach since inception has contributed to our steady growth and stability.

Consistent Profitability: We are proud to showcase our consistency, having clocked profits consecutively during all four years since the commencement of our journey. This indeed is a clear testament of our disciplined financial management.

Growing Presence: We currently serve our valued members through two strategically located branches, and we look forward to expanding our reach, while maintaining the high standards of service.

Member-Focused Model: As a Nidhi company, our operations are strictly regulated and designed solely for the mutual benefit of our members. Every decision is made keeping in mind, the security and prosperity of our members.

Our Commitment: Professional Leadership - We understand that recent industry challenges and the unscrupulous actions of a few players have created skepticism in the minds of people, about similar financial institutions. The greatest assurance our members can have from TrueCare Nidhi is the pedigree of the Promoters and their strength, experience and integrity.

Experienced Professionals: TrueCare Nidhi Ltd. is managed by a team of mostly retired bankers and seasoned professionals. Our promoters bring decades of collective experience from leading financial and other institutions to ensure excellence in risk assessment and compliance. It has been and will be our endeavor to mitigate such risks through professional management.

A Mission of Service: Our name, TrueCare, is our promise. Our team views this company not merely as a business, but as a **mission** to provide the meticulous service and above all, the **true care** that our community and members deserve.

Zero Tolerance for Mismanagement: Our deep industry knowledge enables us to implement stringent internal controls and oversight mechanisms. We prioritize on transparency and strict adherence to regulatory guidelines and ensure that mismanagement does not end up in pain to members and public that has unfortunately plagued other companies.

Our Pledge: When you choose TrueCare Nidhi Ltd., you are placing your trust in a company steered by professionals who value your security as much as their own Reputation. Our professionals are here to ensure stability, reliability, and excellent service to every member.

Join the growing family of TrueCare Nidhi family and experience the difference that a dedicated professional management team can make.

Yours sincerely,

A handwritten signature in black ink, appearing to read "Kurian P Abraham".

Dr. Kurian P Abraham
Managing Director
TrueCare Nidhi Limited

Date: 01-01-2026

"Striving to give more than what we promise"