

November 11, 2025

To

**Bombay Stock Exchange Limited,
Phiroze Jeejeebhoy Tower,
Dalal Street, Fort Mumbai – 400 001**

Dear Sir,

Sub.: Disclosure required under Regulation 52(7) of Securities and Exchange Board of India (Listing obligations and disclosure requirements) Regulations, 2015 for the period ended September 30, 2025.

As required by Regulation 52(7) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby certify the following:

1. The proceeds of Non-Convertible Debentures issued by the Company till September 30, 2025 have been fully utilized for the purpose for which these proceeds were raised.
2. There is no deviation in the use of proceeds of Non-Convertible Debentures as the same has been utilized as per the objects of the issue.
3. Certificate is attached as Annexure-1.

Kindly take the same on record.

For Kosamattam Finance Limited



**Mathew K. Cherian
Managing Director
DIN : 01286073**



Annexure-1

UTILISATION CERTIFICATE

As required by Regulation 52(7) of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 we hereby certify the following:

1. The proceeds of Non-Convertible Debentures issued by the Company till September 30, 2025 have been fully utilized for the purpose for which these proceeds were raised.
2. There is no deviation in the use of proceeds of Non-Convertible Debentures as the same has been utilized as per the objects of the issue.
3. Statement of utilization of NCD XXXIV allotted on July 24,2025 and Secured Rated Listed Redeemable Non-Convertible Debentures allotted on July 01, 2025 (PPI/2025-26), July 09, 2025 (PII /2025-26), July 18,2025 (PP3/2025-26) , August 07,2025 (PP4/2025-26), August 20,2025 (PP5/2025-26), August 29,2025 (PP6/2025-26) and September 23,2025 (PP7/2025-26) respectively, on Private Placement basis are as follows:

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised	Funds utilized	Any deviation (Yes/ No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Kosamattam Finance Limited	INE403Q07FT0	Public issue	Secured, Non Convertible Debentures	24-07-2025	647175000	647175000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07FX2	Public issue	Secured, Non Convertible Debentures	24-07-2025	683181000	683181000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07FY0	Public issue	Secured, Non Convertible Debentures	24-07-2025	204950000	204950000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07FW4	Public issue	Secured, Non Convertible Debentures	24-07-2025	49998000	49998000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07FS2	Public issue	Secured, Non Convertible Debentures	24-07-2025	30118000	30118000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07FU8	Public issue	Secured, Non Convertible Debentures	24-07-2025	102488000	102488000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07FR4	Public issue	Secured, Non Convertible Debentures	24-07-2025	157389000	157389000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07FV6	Public issue	Secured, Non Convertible Debentures	24-07-2025	124701000	124701000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07FQ6	Private placement	Secured Rated Listed Redeemable Non-Convertible Debentures	01-07-2025	750000000	750000000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07GA8	Private placement	Secured Rated Listed Redeemable Non-Convertible Debentures	09-07-2025	250000000	250000000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07FZ7	Private placement	Secured Rated Listed Redeemable	09-07-2025	250000000	250000000	No	NA	Nil

			Non-Convertible Debentures						
Kosamattam Finance Limited	INE403Q07GA8*	Private placement	Secured Rated Listed Redeemable Non-Convertible Debentures	18-07-2025	500000000	500000000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07GC4	Private placement	Secured Rated Listed Redeemable Non-Convertible Debentures	07-08-2025	500000000	500000000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07GB6	Private placement	Secured Rated Listed Redeemable Non-Convertible Debentures	07-08-2025	500000000	500000000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07GE0	Private placement	Secured Rated Listed Redeemable Non-Convertible Debentures	20-08-2025	1000000000	1000000000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07GD2	Private placement	Secured Rated Listed Redeemable Non-Convertible Debentures	20-08-2025	500000000	500000000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07GF7	Private placement	Secured Rated Listed Redeemable Non-Convertible Debentures	29-08-2025	500000000	500000000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07GF7*	Private placement	Secured Rated Listed Redeemable Non-Convertible Debentures	23-09-2025	500000000	500000000	No	NA	Nil

*Reissuance

B. Statement of deviation/ variation in use of Issue proceeds:

NCD XXXIV

Particulars	Remarks
Name of listed entity	KOSAMATTAM FINANCE LIMITED
Mode of fund raising	Public Issue
Type of instrument	Non-convertible Debentures
Date of raising funds	July 24, 2025
Amount raised	₹2,00,00,00,000
Report filed for quarter ended	September 30, 2025
Is there a deviation/ variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	NA
If Yes, details of the approval so require?	NA
Date of approval	NA
Explanation for the deviation/ variation	NA
Comments of the audit committee after review	NA
Comments of the auditors, if any	NA

Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:						
Original Object	Modified Object, if any	Original allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/ Variation for the half year according to applicable object (INR crores and in %)	Remarks, if any
Not Applicable						
<p>Deviation could mean:</p> <p>a) Deviation in the objects or purposes for which the funds have been raised</p> <p>b) Deviation in the amount of funds actually utilized as against what was originally disclosed.</p>						

PPI/2025-26

Particulars	Remarks					
Name of listed entity	KOSAMATTAM FINANCE LIMITED					
Mode of fund raising	Private Placement					
Type of instrument	Non-convertible Debentures					
Date of raising funds	July 01, 2025					
Amount raised	₹75,00,00,000					
Report filed for quarter ended	September 30, 2025					
Is there a deviation/ variation in use of funds raised?	No					
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	NA					
If Yes, details of the approval so require?	NA					
Date of approval	NA					
Explanation for the deviation/ variation	NA					
Comments of the audit committee after review	NA					
Comments of the auditors, if any	NA					
Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:						
Original Object	Modified Object, if any	Original allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/ Variation for the half year according to applicable object (INR crores and in %)	Remarks, if any

Not Applicable
<p>Deviation could mean:</p> <p>a) Deviation in the objects or purposes for which the funds have been raised</p> <p>b) Deviation in the amount of funds actually utilized as against what was originally disclosed.</p>

PPII /2025-26

Particulars	Remarks
Name of listed entity	KOSAMATTAM FINANCE LIMITED
Mode of fund raising	Private Placement
Type of instrument	Non-convertible Debentures
Date of raising funds	July 09, 2025
Amount raised	₹50,00,00,000
Report filed for quarter ended	September 30, 2025
Is there a deviation/ variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	NA
If Yes, details of the approval so require?	NA
Date of approval	NA
Explanation for the deviation/ variation	NA
Comments of the audit committee after review	NA
Comments of the auditors, if any	NA

Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:

Original Object	Modified Object, if any	Original allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/ Variation for the half year according to applicable object (INR crores and in %)	Remarks, if any
Not Applicable						

<p>Deviation could mean:</p> <p>a) Deviation in the objects or purposes for which the funds have been raised</p> <p>b) Deviation in the amount of funds actually utilized as against what was originally disclosed.</p>

PP3/2025-26

Particulars	Remarks
Name of listed entity	KOSAMATTAM FINANCE LIMITED
Mode of fund raising	Private Placement
Type of instrument	Non-convertible Debentures
Date of raising funds	July 18, 2025
Amount raised	₹50,00,00,000
Report filed for quarter ended	September 30, 2025

Is there a deviation/ variation in use of funds raised?	No					
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	NA					
If Yes, details of the approval so require?	NA					
Date of approval	NA					
Explanation for the deviation/ variation	NA					
Comments of the audit committee after review	NA					
Comments of the auditors, if any	NA					
Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:						
Original Object	Modified Object, if any	Original allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/ Variation for the half year according to applicable object (INR crores and in %)	Remarks, if any
Not Applicable						
<p>Deviation could mean:</p> <p>a) Deviation in the objects or purposes for which the funds have been raised</p> <p>b) Deviation in the amount of funds actually utilized as against what was originally disclosed.</p>						

PP4/2025-26

Particulars	Remarks
Name of listed entity	KOSAMATTAM FINANCE LIMITED
Mode of fund raising	Private Placement
Type of instrument	Non-convertible Debentures
Date of raising funds	August 07, 2025
Amount raised	₹1,00,00,00,000
Report filed for quarter ended	September 30, 2025
Is there a deviation/ variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	NA
If Yes, details of the approval so require?	NA
Date of approval	NA
Explanation for the deviation/ variation	NA
Comments of the audit committee after review	NA
Comments of the auditors, if any	NA
Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:	

Original Object	Modified Object, if any	Original allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/ Variation for the half year according to applicable object (INR crores and in %)	Remarks, if any
Not Applicable						
<p>Deviation could mean:</p> <p>a) Deviation in the objects or purposes for which the funds have been raised</p> <p>b) Deviation in the amount of funds actually utilized as against what was originally disclosed.</p>						

PP5/2025-26

Particulars		Remarks				
Name of listed entity		KOSAMATTAM FINANCE LIMITED				
Mode of fund raising		Private Placement				
Type of instrument		Non-convertible Debentures				
Date of raising funds		August 20, 2025				
Amount raised		₹1,50,00,00,000				
Report filed for quarter ended		September 30, 2025				
Is there a deviation/ variation in use of funds raised?		No				
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?		NA				
If Yes, details of the approval so require?		NA				
Date of approval		NA				
Explanation for the deviation/ variation		NA				
Comments of the audit committee after review		NA				
Comments of the auditors, if any		NA				
Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:						
Original Object	Modified Object, if any	Original allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/ Variation for the half year according to applicable object (INR crores and in %)	Remarks, if any
Not Applicable						

Deviation could mean:

- a) Deviation in the objects or purposes for which the funds have been raised
- b) Deviation in the amount of funds actually utilized as against what was originally disclosed.

PP6/2025-26

Particulars	Remarks
Name of listed entity	KOSAMATTAM FINANCE LIMITED
Mode of fund raising	Private Placement
Type of instrument	Non-convertible Debentures
Date of raising funds	August 29, 2025
Amount raised	₹50,00,00,000
Report filed for quarter ended	September 30, 2025
Is there a deviation/ variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	NA
If Yes, details of the approval so require?	NA
Date of approval	NA
Explanation for the deviation/ variation	NA
Comments of the audit committee after review	NA
Comments of the auditors, if any	NA

Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:

Original Object	Modified Object, if any	Original allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/ Variation for the half year according to applicable object (INR crores and in %)	Remarks, if any
Not Applicable						

Deviation could mean:

- a) Deviation in the objects or purposes for which the funds have been raised
- b) Deviation in the amount of funds actually utilized as against what was originally disclosed.

PP7/2025-26

Particulars	Remarks
Name of listed entity	KOSAMATTAM FINANCE LIMITED
Mode of fund raising	Private Placement
Type of instrument	Non-convertible Debentures
Date of raising funds	September 23, 2025
Amount raised	₹50,00,00,000
Report filed for quarter ended	September 30, 2025
Is there a deviation/ variation in use of funds raised?	No

Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?		NA				
If Yes, details of the approval so require?		NA				
Date of approval		NA				
Explanation for the deviation/ variation		NA				
Comments of the audit committee after review		NA				
Comments of the auditors, if any		NA				
Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:						
Original Object	Modified Object, if any	Original allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/ Variation for the half year according to applicable object (INR crores and in %)	Remarks, if any
Not Applicable						
<p>Deviation could mean:</p> <p>a) Deviation in the objects or purposes for which the funds have been raised</p> <p>b) Deviation in the amount of funds actually utilized as against what was originally disclosed.</p>						

For Kosamattam Finance Limited



Mathew K. Cherian
Managing Director
DIN : 01286073

