

**February 13, 2026**

To

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

Dear Sir,

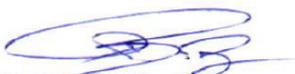
**Sub.: Disclosure required under Regulation 52(7) of Securities and Exchange Board of India (Listing obligations and disclosure requirements) Regulations, 2015 for the quarter ended December 31, 2025.**

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 December 31, 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 December 31, 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 Secured Non-convertible debentures (NCD XXXV) allotted on November 10, 2025 and Secured Rated Listed Redeemable Non-Convertible Debentures allotted on October 24, 2025 (PP VIII/2025-26), on December 18, 2025 (PP X/2025-26) respectively as Reissuance & Unsecured Rated, Listed, Redeemable, Taxable, Non-Convertible Subordinated Debt (TIER II) on November 25, 2025 (PP IX/2025-26), on Private Placement basis is 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	INE403Q07GN1	Public issue	Secured, Non Convertible Debentures	10-11-2025	341284000	341284000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07GJ9	Public issue	Secured, Non Convertible Debentures	10-11-2025	647728000	647728000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07GI1	Public issue	Secured, Non Convertible Debentures	10-11-2025	244735000	244735000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07GL5	Public issue	Secured, Non Convertible Debentures	10-11-2025	145465000	145465000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07GM3	Public issue	Secured, Non Convertible Debentures	10-11-2025	61229000	61229000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07GG5	Public issue	Secured, Non Convertible Debentures	10-11-2025	127173000	127173000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07GK7	Public issue	Secured, Non Convertible Debentures	10-11-2025	249432000	249432000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07GH3	Public issue	Secured, Non Convertible Debentures	10-11-2025	182954000	182954000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07GC4 (Reissuance)	Private placement	Secured Rated Listed Redeemable Non-Convertible Debentures	24-10-2025	750000000	750000000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07GF7 (Reissuance)	Private placement	Secured Rated Listed Redeemable Non-Convertible Debentures	25-11-2025	500000000	500000000	No	NA	Nil
Kosamattam Finance Limited	INE403Q08332	Private placement	Unsecured Rated, Listed, Redeemable, Taxable,	18-12-2025	1000000000	1000000000	No	NA	Nil

			Non-Convertible Subordinated Debt (TIER II)						
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**B. Statement of deviation/ variation in use of Issue proceeds:**

**NCD XXXV**

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	November 10, 2025
Amount raised	₹2,00,00,00,000
Report filed for quarter ended	December 31, 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	

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:

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

**PP VIII /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	October 24, 2025
Amount raised	₹75,00,00,000
Report filed for quarter ended	December 31, 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:

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

**PP IX/2025-26**

Particulars	Remarks
Name of listed entity	KOSAMATTAM FINANCE LIMITED
Mode of fund raising	Private Placement
Type of instrument	Subordinated Debt
Date of raising funds	November 25, 2025
Amount raised	₹100,00,00,000
Report filed for quarter ended	December 31, 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:

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

**PP X /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	December 18, 2025
Amount raised	₹50,00,00,000
Report filed for quarter ended	December 31, 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

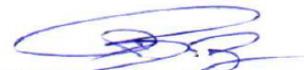
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Original Object	Modified Object, if any	Original allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/ Variation for the half year according to applicable object (INR crores and in %)	Remarks, if any
Not Applicable						

Deviation could mean:

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

For Kosamattam Finance Limited

  
Mathew K. Cherian  
Managing Director  
DIN : 01286073

