

**SL. NO.03/2025-2026**

Dear Sir / Madam ,

**SHORTER NOTICE** is hereby given that the Meeting of the Board of Directors of the company will be held on **Saturday, 24<sup>th</sup> May, 2025, at 11.00 a.m.** at the Registered Office of the Company at Kosamattam City Centre, Floor No. 4<sup>th</sup> & 5<sup>th</sup>, T.B Road, Kottayam, Kerala – 686001.

The Agenda of the business to be transacted at the Meeting is enclosed.

Kindly make it convenient to attend the Meeting.

Please contact Mr. Sreenath P, Company Secretary at 9400459316 or at [cs@kosamattam.com](mailto:cs@kosamattam.com) for more details.

Yours faithfully,

**For Kosamattam Finance Limited**



**Sreenath P.  
Company Secretary**

Date: 23.05.2025

## AGENDA

**01-03/2025-26: Leave of absence;**

Leave of absence may be granted to those directors who are not present at the meeting.

**02-03/2025-26: To consider and approve the Minutes of the previous meetings;**

The Minutes of the last board meetings held on April 09, 2025 & April 15, 2025, shall be placed in the meeting for the confirmation of the Board.

**03-03/2025-26: To consider and approve the financial results for the FY ended March, 31, 2025**

The chairman shall place the matter of approval of the financial results for the financial year ended March 31, 2025. The draft financials have already been considered and approved by the Audit Committee Meeting held on 23.05.2025. A copy of Financials for the respective period is attached herewith for your perusal. (Annexure – 1)

**04-03/2025-26 Adopt Auditors' Report for the financial year ended March 31, 2025**

Chairman shall place the auditors' report for the financial year ended March 31, 2025.

**05-03/2025-26 Any other Business, with the permission of the Chair**

To consider any other matter with the confirmation of the Chairman, except those matters which require special notice.

**For Kosamattam Finance Limited**



**Sreenath P.**  
**Company Secretary**

**STATEMENT OF FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2025**

(₹ In Lakhs Except Face Value of Shares and EPS)

PARTICULARS	Quarter Ended			Year Ended	
	March 31, 2025	December 31, 2024	March 31, 2024	March 31, 2025	March 31, 2024
	Audited	Unaudited	Audited	Audited	Audited
<b>Revenue from operations</b>					
Interest Income	23,919.52	21,982.09	23,706.31	89,408.19	85,399.12
Fees and commission Income	208.39	143.79	106.11	590.32	384.72
<b>Total Revenue from operations</b>	<b>24,127.91</b>	<b>22,125.88</b>	<b>23,812.42</b>	<b>89,998.51</b>	<b>85,783.84</b>
Other Income	17.33	4.52	4.36	44.42	109.88
<b>I. Total Income</b>	<b>24,145.24</b>	<b>22,130.40</b>	<b>23,816.78</b>	<b>90,042.93</b>	<b>85,893.72</b>
<b>Expenses</b>					
Finance Costs	13,771.85	13,481.44	13,386.09	53,949.96	51,163.54
Impairment on financial instruments	0.07	464.59	(70.89)	568.57	1,013.13
Employee Benefits Expenses	3,139.71	2,836.44	2,798.96	11,357.52	10,895.85
Depreciation, amortization and impairment	737.41	785.13	736.09	2,951.06	2,957.58
Others expenses	1,099.02	990.22	1,164.65	4,240.71	4,436.16
<b>II. Total Expenses</b>	<b>18,748.06</b>	<b>18,557.82</b>	<b>18,014.90</b>	<b>73,067.82</b>	<b>70,466.26</b>
<b>III. Profit/(loss) before tax (I-II)</b>	<b>5,397.18</b>	<b>3,572.58</b>	<b>5,801.88</b>	<b>16,975.11</b>	<b>15,427.46</b>
<b>Tax Expense</b>					
Current Tax	1,328.41	928.87	1,679.27	4,338.67	4,101.83
Deferred Tax	(69.56)	-	(44.36)	(69.56)	(44.36)
<b>IV. Total Tax Expense</b>	<b>1,258.85</b>	<b>928.87</b>	<b>1,634.90</b>	<b>4,269.11</b>	<b>4,057.47</b>
<b>V. Profit/(loss) for the period (III-IV)</b>	<b>4,138.33</b>	<b>2,643.71</b>	<b>4,166.98</b>	<b>12,706.00</b>	<b>11,369.99</b>
<b>Other Comprehensive Income</b>					
A (i) Items that will not be reclassified to profit or loss	(26.52)	-	49.60	(26.52)	49.60
(ii) Income tax relating to items that will not be reclassified to profit or loss	6.68	-	(12.48)	6.68	(12.48)
Subtotal (A)	<b>(19.84)</b>	<b>-</b>	<b>37.12</b>	<b>(19.84)</b>	<b>37.12</b>
B (i) Items that will be reclassified to profit or loss	-	-	-	-	-
(ii) Income tax relating to items that will be reclassified to profit or loss	-	-	-	-	-
Subtotal (B)	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>VI. Other Comprehensive Income (A + B)</b>	<b>(19.84)</b>	<b>-</b>	<b>37.12</b>	<b>(19.84)</b>	<b>37.12</b>
<b>VII. Total Comprehensive Income for the period (V+VI)</b>	<b>4,118.49</b>	<b>2,643.71</b>	<b>4,204.10</b>	<b>12,686.16</b>	<b>11,407.11</b>
<b>VIII. Earnings per equity share</b> (Face value of Rs. 10/- each)					
Basic (Rs.)	1.83	1.17	1.87	5.61	5.10
Diluted (Rs.)	1.83	1.17	1.87	5.61	5.10

See accompanying notes to the financial statements

**STATEMENT OF ASSETS AND LIABILITIES AS AT MARCH 31, 2025**

*(₹ In Lakhs Except Face Value of Shares and EPS)*

Sl No.	PARTICULARS	As at	
		March 31, 2025	March 31, 2024
		Audited	Audited
<b>I</b>	<b>ASSETS</b>	-	-
1	<b>Financial assets</b>		
	(a) Cash and cash equivalents	16,446.29	2,738.22
	(b) Bank Balance other than above	32,191.85	41,652.51
	(c) Receivables		
	i) Trade Receivables	86.92	47.43
	ii) Other Receivables	0.36	2.81
	(d) Loans	5,68,808.99	5,31,034.74
	(e) Other Financial assets	1,322.64	1,357.33
2	<b>Non-financial Assets</b>		
	(a) Current tax assets (net)	1,295.75	1,604.79
	(b) Deferred tax assets (net)	1,368.88	1,292.64
	(c) Property, Plant and Equipment	11,610.62	11,901.07
	(d) Capital work in progress	-	-
	(e) Right of use assets	3,958.41	3,831.41
	(f) Other Intangible assets	222.66	238.53
	(g) Other non-financial assets	3,255.90	2,877.00
	<b>TOTAL ASSETS</b>	<b>6,40,569.27</b>	<b>5,98,578.48</b>
<b>II</b>	<b>LIABILITIES AND EQUITY</b>		
	<b>LIABILITIES</b>		
1	<b>Financial Liabilities</b>		
	(a) Payables		
	(I) Trade Payables		
	(i) total outstanding dues of micro enterprises and small enterprises	25.38	25.38
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	30.03	23.43
	(II) Other Payables		
	(i) total outstanding dues of micro enterprises and small enterprises	62.52	1.71
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	229.80	170.53
	(b) Debt Securities	2,45,230.54	2,17,729.21
	(c) Borrowings (other than debt securities)	2,50,320.45	2,49,451.19
	(d) Subordinated Liabilities	32,588.38	32,929.65
	(e) Lease liabilities	4,201.14	4,093.85
	(f) Other Financial liabilities	25.24	223.65
2	<b>Non-financial Liabilities</b>		
	(a) Current tax liabilities (net)	-	-
	(b) Provisions	995.44	861.33
	(c) Deferred tax liabilities (net)	-	-
	(d) Other non-financial liabilities	574.28	309.17
3	<b>Equity</b>		
	(a) Equity share capital	22,740.78	22,600.69
	(b) Other equity	83,545.29	70,158.70
	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>6,40,569.27</b>	<b>5,98,578.48</b>

See accompanying notes to the financial statements

# CASHFLOW STATEMENT FOR THE YEAR ENDED MARCH 31, 2025

PARTICULARS	As at March 31, 2025	As at March 31, 2024
	Audited	Audited
<b>A) Cash flow from Operating activities</b>		
Profit before tax	16,975.11	15,427.47
<b>Adjustments to reconcile profit before tax to net cash flows:</b>		
Depreciation, amortisation and impairment	2,994.54	3,004.94
Interest Income	(89,408.19)	(85,399.12)
Profit on sale of Property, plant and equipment	(12.01)	(2.91)
Finance costs	53,949.96	51,163.54
Impairment on financial instruments	548.21	827.84
Bad debts written off	12.10	185.46
Provision for Gratuity	157.79	152.27
Cash inflow from interest on loans	92,253.94	78,100.94
Cash outflow towards finance costs	(49,333.42)	(49,062.79)
<b>Operating Profit Before Working Capital Changes</b>	<b>28,138.03</b>	<b>14,397.64</b>
<b>Adjustments for:</b>		
(Increase)/Decrease in receivables	(37.04)	(34.47)
(Increase)/Decrease in Loans	(44,091.44)	(43,023.24)
(Increase)/Decrease in Other financial asset	154.81	126.78
(Increase)/Decrease in Other non-financial asset	(378.91)	(206.33)
Increase/(Decrease) in Other financial liabilities	(198.41)	(77.48)
Increase/(Decrease) in Other non-financial liabilities	265.10	17.98
Increase/(Decrease) in Payables	126.67	(492.77)
Increase/(Decrease) in Provisions	(50.20)	(49.28)
<b>Cash used in operations</b>	<b>(16,071.39)</b>	<b>(29,341.17)</b>
Income tax paid (net of refunds)	(4,029.63)	(4,711.87)
<b>Net cash from / (used in) operating activities</b>	<b>(20,101.02)</b>	<b>(34,053.04)</b>
<b>B) Cash flow from Investing activities</b>		
Purchase of Property, plant and equipment and intangible assets	(669.59)	(908.63)
Proceeds from sale of Property, plant and equipment	17.24	4.74
(Increase) / decrease in other bank balance	9,460.66	(8,040.97)
Interest received on fixed deposits	2,791.04	2,718.65
<b>Net cash from / (used in) investing activities</b>	<b>11,599.35</b>	<b>(6,226.21)</b>
<b>C) Cash flow from Financing activities</b>		
Proceeds from issue of equity share capital (including share premium)	840.54	4,950.56
Increase / (decrease) in debt securities	24,253.57	(20,334.11)
Increase / (decrease) in borrowings (other than debt securities)	869.26	56,228.83
Cash outflow towards Lease	(2,504.56)	(2,381.86)
Increase / (decrease) in Subordinate liabilities	(1,249.07)	781.75
<b>Net cash from / (used in) financing activities</b>	<b>22,209.74</b>	<b>39,245.17</b>
<b>D) Net increase/(decrease) in cash and cash equivalents (A+B+C)</b>	<b>13,708.07</b>	<b>(1,034.08)</b>
Cash and cash equivalents at beginning of the period	2,738.22	3,772.30
<b>Cash and cash equivalents at March 31, 2025/ March 31, 2024</b>	<b>16,446.29</b>	<b>2,738.22</b>

See accompanying notes to the financial statements

## STATEMENT OF CHANGES IN EQUITY

### A. Equity Share Capital

Equity shares of ₹10/- each issued, subscribed and fully paid

(1) Current Reporting Period				Currency: ₹ in Lakhs
Balance as at April 01, 2024	Changes in Equity Share Capital due to prior period errors	Restated balance at the beginning of the current reporting period	Changes in equity share capital during the current year	Balance as at March 31, 2025
22,600.69	0.00	22,600.69	140.09	22,740.78

(2) Previous Reporting Period				Currency: ₹ in Lakhs
Balance as at April 01, 2023	Changes in Equity Share Capital due to prior period errors	Restated balance at the beginning of the current reporting period	Changes in equity share capital during the current year	Balance as at March 31, 2024
21,687.93	-	21,687.93	912.76	22,600.69

### B. Other Equity

(1) Current Reporting Period								Currency: ₹ in Lakhs	
Particulars	Reserves and Surplus							Other items of Other Comprehensive Income (Re measurement of defined benefit plans))	Total
	Capital Reserve	Securities Premium	Reserve Fund U/S 45-IC (1) of RBI Act, 1934*	Impairment Reserve	General Reserve	Retained Earnings	Revaluation Surplus		
Balance as at April 01, 2024	9.07	11,106.46	12,694.59	-	11,660.97	34,741.81	2.45	(56.65)	70,158.69
Changes in accounting policy or prior period errors	-	-	-	-	-	-	-	-	-
Restated balance at the beginning of the current reporting period	9.07	11,106.46	12,694.59		11,660.97	34,741.81	2.45	(56.65)	70,158.69
Total Comprehensive Income for the current year	-	-	-		-	-	-	(19.85)	(19.85)
Dividends	-	-	-		-	-	-	-	-
Transfer to/(from) Retained earnings	-	-	2,541.20		-	(2,541.20)	-	-	-
Shares issued on rights issue basis	-	700.45	-		-	-	-	-	700.45
Profit for the year (net of taxes)	-	-	-		-	12,706.00	-	-	12,706.00
Balance as at March 31, 2025	9.07	11,806.91	15,235.79	-	11,660.97	44,906.61	2.45	(76.50)	83,545.30

(1) Previous  
Reporting  
Period

Currency: ₹ in Lakhs

Particulars	Reserves and Surplus							Other items of Other Comprehensive Income (Re measurement of defined benefit plans))	Total
	Capital Reserve	Securities Premium	Reserve Fund U/S 45-IC (1) of RBI Act, 1934*	Impairment Reserve	General Reserve	Retained Earnings	Revaluation Surplus		
Balance as at April 01, 2023	9.07	7,068.66	10,420.59	-	11,660.97	25,645.81	2.45	(93.77)	54,713.78
Changes in accounting policy or prior period errors	-	-	-	-	-	-	-	-	-
Restated balance at the beginning of the current reporting period	9.07	7,068.66	10,420.59		11,660.97	25,645.81	2.45	(93.77)	54,713.78
Total Comprehensive Income for the current year	-	-	-		-	-	-	37.12	37.12
Dividends	-	-	-		-	-	-	-	-
Transfer to/(from) Retained earnings	-	-	2,274.00			(2,274.00)	-	-	-
Shares issued on rights issue basis	-	4,037.80	-		-				4,037.80
Profit for the year (net of taxes)	-	-	-		-	11,369.99			11,369.99
Balance as at March 31, 2024	9.07	11,106.46	12,694.59	-	11,660.97	34,741.81	2.45	(56.65)	70,158.69

Notes: to the Financial Statements-

- The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at their respective meetings held on 23/05/2025 and 24/05/2025
- The Company has adopted Indian Accounting Standards ('Ind AS') as notified under section 133 of the Companies Act, 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules from April 01, 2019. The financial statements have been presented in accordance with the format prescribed for Non-Banking Financial Companies under the Companies (Indian Accounting Standards) Rules, 2015 in [Division III of Schedule III](#) as per the notification No. C.S.R. 1022(E) dated 11.10.2028, issued by the Ministry of Corporate Affairs.
- In compliance with Regulation 52 of the Securities Exchange Board of India ("SEBI") (Listing Obligation and Disclosure Requirements) Regulations, 2015, a "Statutory Audit" of standalone financial results for the year ended 31 March 2025 has been carried out by the Statutory Auditor of the Company.
- Earnings Per equity Share for the quarter/year ended and the comparative period have not been annualized.
- The Figures for the quarter ended March 31,2025 and March 31,2024 are the balancing figures between audited figures in respect of the full financial year and the published year to date figures up to nine months of relevant financial year, which were subjected to limited review by the auditors
- Other equity includes statutory reserve as per Section 45 IC of Reserve Bank of India Act 1934, Securities Premium, Capital Reserve, Revaluation Reserve, Impairment Reserve, General Reserve, Retained Earnings and Other Comprehensive Income.

7. The Company is engaged primarily in the business of financing and accordingly there are no separate reportable segments as per Ind AS – 108 dealing with Operating Segments.

8. **Disclosure pursuant to Regulation 54 of Securities and Exchange Board of India (Listing Obligations. And Disclosure Requirements) Regulations, 2015.**

a. Nature of security created and maintained with respect to secured listed non-convertible debt securities is

The principal amount of the Secured NCDs allotted in terms of various tranches of public issue of NCDs Upto XIIIth tranche, together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets, including book debts and receivables, cash and bank balances, loans and advances, both present and future of our Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon and first ranking pari passu charge on the immovable property situated at Nagappattinam Dist. Kelvelur Taluk, Velankanni Village, Tamil Nadu- Main Road West, R.S. NO.(OLD No.41/18C) New No.41/18C-1 Full extent in 150 sq. met.

The principal amount of the Secured NCDs allotted in terms of XIVth and XVth tranches of public issue of NCDs ,together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs ), including book debts and receivables, cash and bank balances, loans and advances, both present and future of our Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon and first ranking pari passu charge on the immovable property situated at Nagappattinam Dist. Kelvelur Taluk, Velankanni Village, Tamil Nadu- Main Road West, R.S. NO.(OLD No.41/18C) New No.41/18C-1 Full extent in 150 sq. met

The principal amount of the Secured NCDs allotted in terms of XVIth to XXXIInd tranches of public issue of NCDs ,together with all interest due on the Secured NCDs, as well as all costs, charges, all fees, remuneration of Debenture Trustee and expenses payable in respect thereof shall be secured by way of first ranking pari passu charge with the Existing Secured Creditors on all movable assets (excluding charge on the written down value of furniture and fixtures to the extent of ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of our Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.

b. **Private Placement of NCDs (INE403Q07FN3)**

The Debentures and all interest, additional interest, liquidated damages, indemnification payments, fees, costs, expenses and other monies owing by, and all other present and future obligations and liabilities shall be secured by a first ranking pari passu charge by the Issuer in favour of the Debenture Trustee (for the benefit of the Debenture Holders), to, or in respect of, the Loans and including without limitation the book debts and Receivables, cash and bank balances, loans and advances, both present and future of the Company, ("Hypothecated Assets") such that the value of security shall be equal to 1.10 (One Decimal Point One Zero) times the aggregate amount of principal amount outstanding and any other amount outstanding in respect of the Debentures.

c. **Private Placement of NCDs (INE403Q07FE2)**



First ranking pari passu charge by the Issuer in favour of the Debenture Trustee (for the benefit of the Debenture Holders), to, or in respect of, the Loans and including without limitation the book debts and Receivables, cash and bank balances, loans and advances, both present and future of the Company, ("Hypothecated Assets") such that the value of security shall be equal to 1.10 (One Decimal Point One Zero) times the aggregate amount of principal amount outstanding and any other amount outstanding in respect of the Debentures.

**d. Private Placement of NCDs (INE403Q07EV9)**

The debentures shall be secured by way of a first ranking, and Pari-passu charge on identified gold receivables of the company ("Hypothecated Receivables"/ Hypothecated Assets) The Hypothecated Receivables shall at all times be equal to the value of the outstanding principal amount of the Debentures. The Company shall maintain the value of security at all times equal to 1.10 (one decimal point one zero) time or 110% (one hundred and ten percent) the aggregate amount of principal outstanding of the NCDs.

**The Company has maintained requisite full 100% and/or 110% asset cover as applicable by way of pari passu charge on current assets including book debts, loans and advances, cash and bank balances (not including reserves created in accordance with law) and receivables both present and future of the Company, on its Secured, Listed Non-Convertible Debentures.**

9. Information required by Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 is attached as **Annexure I**.
10. The security cover certificate for the year ended March 31, 2025, as per Regulation 54(3) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 is attached as **Annexure A**.
11. Disclosure as per circular DOR.No.BP.BC/3/21.04.048/2020-21 issued by RBI dated August 6, 2020 for the period ended March 31, 2025 -Nil
12. Disclosure as per the notification No.RBI/DOR/2021-22/86. DOR.STR.REC.51/21.04.048/2021-22. September 24, 2021 under Reserve Bank of India (Transfer of Loan Exposures) Directions, 2021 relating to the total amount of loans not in default/ stressed loans transferred and acquired to/ from other entities
  - a) The company has not transferred through assignment in respect of loans not in default during the year ended March 31, 2025.
  - b) The Company has not transferred /acquired any stressed loans during the year ended March 31, 2025.
13. The Parliament has passed the *Code on Social Security, 2020*, which consolidates and subsumes various existing labour laws including the *Employees' Provident Fund and Miscellaneous Provisions Act, 1952* and the *Payment of Gratuity Act, 1972*, along with the rules framed thereunder. The Company is closely monitoring developments related to the implementation of this Code. We are currently evaluating the provisions of the Code and the accompanying draft rules as and when notified by the Ministry of Labour and Employment. The Company will assess the impact and initiate necessary steps for compliance accordingly.
14. The Reserve Bank of India (RBI) has published the *Draft Reserve Bank of India (Lending Against Gold Collateral) Directions, 2025* on April 9, 2025. These draft directions aim to streamline and standardize the regulatory framework governing lending against gold collateral by financial institutions. The Company is currently reviewing the provisions outlined in the draft directions and assessing their potential impact on our operations, compliance processes, and product structures. Appropriate actions will be undertaken based on the final directions issued by the RBI.
15. Previous period /year figures have been regrouped /reclassified wherever necessary to conform to current period/year presentation

### Annexure I

Disclosure in Compliance with Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) regulations, 2015 for the period ended March 31, 2025

Sl No	Particulars	Note No.	Year ended March 31, 2025
1	Debt-equity ratio	2	4.97
2	Debt service coverage ratio		NA
3	Interest service coverage ratio		NA
4	Outstanding redeemable preference shares (quantity and value)		Nil
5	Capital redemption reserve/debenture redemption reserve		Nil
6	Net worth (Excl. Revaluation Reserve)	3	₹ 1,06,283.63 lakhs
7	Net profit after tax		₹ 12,706.00 lakhs
8	Earnings per share		
	Basic		5.61
	Diluted		5.61
9	Current Ratio	4	2.17
10	Long Term Debt to Working Capital		0.75
11	Bad debts to Account receivable ratio		NA
12	Current liability Ratio	5	0.53
13	Total debts to total assets	6	0.82
14	Debtors' turnover		NA
15	Inventory turnover		NA
16	Operating margin (%)		NA
17	Net profit margin (%)	7	14.12%
18	Sector specific equivalent ratios, as applicable		
	(i) Gross NPA	8	1.37%
	(ii) Net NPA	9	0.46%
	(ii) Capital Adequacy Ratio (CRAR)	10	18.78%
	(iii) Liquidity Coverage Ratio (LCR)	10	295.67%

\*The information furnished is based on Standalone Result

#### Notes:

- The figures/ratios which are not applicable to the company, being an NBFC, are marked as "NA."
- Debt equity ratio = {Debt securities + Borrowings (Other than debt securities) + Subordinated liabilities}/ {Equity share capital + Other Equity}.
- Net worth is calculated as defined in Sec 2(57) of the Companies Act 2013.
- Current Ratio= Current Asset /Current Liability
- Current liability Ratio= Current Liability/Total Liability
- Total Debts to Total assets = {Debt securities + Borrowings (Other than debt securities) + Subordinated Liabilities}/ Total Assets.
- Net Profit Margin (%) = Net Profit After Tax / Total Income.
- Gross NPA (%) = Gross NPA / Total Loan.
- Net NPA (%) = Net NPA / Total Loan.
- Capital Adequacy Ratio and Liquidity Coverage Ratio have been computed as per RBI Guidelines.

**Annexure A**

*(₹ in lakhs)*

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge		Pari-Passu Charge			Assets not offered as Security	Elimination (amount in negative)	Total (C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari-passu debt holder (Includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-passu charge (excluding items covered in column F)		Debt amount considered more than once (due to exclusive plus pari-passu charge)		Market value for Assets charged on Exclusive basis	Carrying / book value for exclusive charge assets where market value is not ascertainable or applicable	Market Value for Pari-Passu charge Assets	Carrying value / book value for pari passu charge assets where market value is not ascertainable or applicable	Total Value (=K+L+M+N)
		Book Value	Book Value	Yes/No	Book Value	Book Value								
<b>ASSETS</b>														
Property, Plant and Equipment	Land	53.44					8,220.57		8,274.01	96.84			-	96.84
	Building	42.12					187.12		229.24	64.45			-	64.45
	Furniture & Fixtures				948.17	1,080.92	-		2,029.09				948.17	948.17
	Electrical Fittings				587.51		-		587.51				587.51	587.51
	Plant and Machinery						223.26		223.26				-	-
	Vehicles				44.12		-		44.12				44.12	44.12
	Computer and Accessories				223.38		-		223.38				223.38	223.38
Capital Work-in-Progress							-		-				-	-
Right of Use Assets							3,958.41		3,958.41				-	-
Goodwill									-				-	-
Intangible Assets under Development									-				-	-
Investments									-				-	-
Loans					5,68,808.99		-		5,68,808.99				5,68,808.99	5,68,808.99
Inventories									-				-	-
Trade Receivables					86.92		-		86.92				86.92	86.92
Cash and Cash Equivalents					16,446.29		-		16,446.29				16,446.29	16,446.29
Bank Balances other than Cash and Cash Equivalents		-				32,138.37	53.48		32,191.85		-		-	-
Others					0.36		7,465.84		7,466.20				0.36	0.36
<b>Total</b>	<b>-</b>	<b>95.56</b>	<b>-</b>	<b>-</b>	<b>5,87,145.74</b>	<b>33,219.29</b>	<b>20,108.68</b>	<b>-</b>	<b>6,40,569.27</b>	<b>161.29</b>	<b>-</b>	<b>-</b>	<b>5,87,145.74</b>	<b>5,87,307.03</b>