

SL. No. 14/2025-2026

Notice of Board Meeting

Dear Sir/ Madam,

Shorter notice is hereby given that a meeting of the Board of Directors of the Company will be held. on Tuesday, 11th November 2025, at the Registered Office, Kosamattam City Centre, 4th & 5th Floor, T.B. Road, Kottayam, Kerala – 686001. The agenda of the business to be transacted at the meeting is enclosed herewith.

For Kosamattam Finance Limited



**Sreenath P.
Company Secretary**



**Kottayam
08.11.2025**

AGENDA FOR THE MEETING

01-14/2025-26 – Leave of Absence

The Board will consider and grant leave of absence to any directors who have expressed their inability to attend the meeting.

02-14/2025-26 – To consider and approve the Minutes of the previous meetings

The minutes of the last board meeting will be reviewed.

03-14/2025-26 – To consider and approve the unaudited financial results for the quarter ended September 30, 2025

The chairman shall place the matter of approval of the unaudited financial results for the quarter ended September 30, 2025. A copy of Financials for the respective period is attached herewith for your perusal. (Annexure – 1)

04-14/2025-26 – Availing of credit facilities from Banks and Financial Institutions.

The loan proposals from various banks and financial institutions will be presented for Board approval.

05-14/2025-26 – Any Other Items with Permission of Chair

For any new item, the permission of the Chairperson and consent of the majority of directors present at the Meeting is required. If consented by them, discussion, noting or approval by passing board resolution, as the case may be, shall be required.

For Kosamattam Finance Limited



Sreenath P.
Company Secretary



STATEMENT OF ASSETS AND LIABILITIES AS AT SEPTEMBER 30, 2025

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

Sl No.	PARTICULARS	As at	
		September 30, 2025	March 31, 2025
		Audited	Audited
I	ASSETS		
1	Financial assets	-	-
	(a) Cash and cash equivalents	41,658.48	16,446.29
	(b) Bank Balance other than above	38,271.20	32,191.85
	(c) Receivables		
	i) Trade Receivables	944.11	86.92
	ii) Other Receivables	1.90	0.36
	(d) Loans	6,10,482.39	5,68,808.99
	(e) Other Financial assets	1,327.19	1,322.64
2	Non-financial Assets		
	(a) Current tax assets (net)	667.06	1,295.75
	(b) Deferred tax assets (net)	904.06	1,368.88
	(c) Property, Plant and Equipment	11,533.81	11,610.62
	(d) Capital work in progress	-	-
	(e) Right of use assets	3,978.76	3,958.41
	(f) Other Intangible assets	230.67	222.66
	(g) Other non financial assets	4,282.89	3,255.90
	TOTAL ASSETS	7,14,282.52	6,40,569.27
II	LIABILITIES AND EQUITY		
	LIABILITIES		
1	Financial Liabilities		
	(a) Payables		
	(I) Trade Payables		
	(i) total outstanding dues of micro enterprises and small enterprises	3.78	25.38
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	35.88	30.03
	(II) Other Payables		
	(i) total outstanding dues of micro enterprises and small enterprises	35.82	62.52
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	137.78	229.80
	(b) Debt Securities	3,01,768.78	2,45,230.54
	(c) Borrowings (other than debt securities)	2,67,753.08	2,50,320.45
	(d) Subordinated Liabilities	24,499.58	32,588.38
	(e) Lease liabilities	4,211.20	4,201.14
	(f) Other Financial liabilities	1.84	25.24
2	Non-financial Liabilities		
	(a) Current tax liabilities (net)	-	-
	(b) Provisions	995.44	995.44
	(c) Deferred tax liabilities (net)	-	-
	(d) Other non-financial liabilities	493.62	574.28
3	Equity		
	(a) Equity share capital	22,740.78	22,740.78
	(b) Other equity	91,604.94	83,545.29
	TOTAL LIABILITIES AND EQUITY	7,14,282.52	6,40,569.27

STATEMENT OF FINANCIAL RESULTS FOR THE QUARTER AND PERIOD ENDED SEPTEMBER 30, 2025

PARTICULARS	Quarter Ended				Period Ended	
	September 30, 2025	June 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024	March 31, 2025
	Audited	Unaudited	Audited	Unaudited	Audited	Audited
Revenue from operations						
Interest Income	27,543.79	22,233.90	22,667.64	49,777.69	43,506.58	89,408.19
Fees and commission Income	425.02	302.09	105.09	727.11	238.14	590.32
Total Revenue from operations	27,968.81	22,535.99	22,772.73	50,504.80	43,744.72	89,998.51
Other Income	(7.32)	17.03	11.57	9.71	22.57	44.42
I. Total Income	27,961.49	22,553.02	22,784.30	50,514.51	43,767.29	90,042.93
Expenses						
Finance Costs	15,526.78	13,517.59	13,636.71	29,044.37	26,696.67	53,949.96
Impairment on financial instruments	220.07	112.31	(40.97)	332.38	103.91	568.57
Employee Benefits Expenses	3,409.30	2,745.65	2,850.37	6,154.95	5,381.37	11,357.52
Depreciation, amortization and impairment	747.06	714.46	722.02	1,461.52	1,428.52	2,951.06
Others expenses	1,415.72	1,093.18	1,325.45	2,508.90	2,151.47	4,240.71
II. Total Expenses	21,318.93	18,183.19	18,493.58	39,502.12	35,761.94	73,067.82
III. Profit/(loss) before tax (I-II)	6,642.56	4,369.83	4,290.72	11,012.39	8,005.35	16,975.11
Tax Expense						
Current Tax	1,351.76	1,136.16	1,115.59	2,487.92	2,081.39	4,338.67
Deferred Tax	464.82	-	-	464.82	-	(69.56)
IV. Total Tax Expense	1,816.58	1,136.16	1,115.59	2,952.74	2,081.39	4,269.11
V. Profit/(loss) for the period (III-IV)	4,825.98	3,233.67	3,175.13	8,059.65	5,923.96	12,706.00
Other Comprehensive Income						
A (i) Items that will not be reclassified to profit or loss	-	-	-	-	-	(26.52)
(ii) Income tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-	6.68
Subtotal (A)	-	-	-	-	-	(19.84)
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)	-	-	-	-	-	-
VI. Other Comprehensive Income (A + B)	-	-	-	-	-	(19.84)
VII. Total Comprehensive Income for the period (V+VI)	4,825.98	3,233.67	3,175.13	8,059.65	5,923.96	12,686.16
VIII. Earnings per equity share (Face value of Rs. 10/- each)						
Basic (Rs.)	2.12	1.42	1.40	3.54	2.62	5.61
Diluted (Rs.)	2.12	1.42	1.40	3.54	2.62	5.61

STATEMENT OF CASH FLOWS (₹ In Lakhs)		
PARTICULARS	September 30, 2025	March 31, 2025
	Audited	Audited
A) Cash flow from Operating activities		
Profit before tax	11,012.38	16,975.11
Adjustments to reconcile profit before tax to net cash flows:		
Depreciation, amortisation and impairment	1,480.56	2,994.54
Interest Income	(49,777.69)	(89,408.19)
Profit on sale of Property, plant and equipment	4.72	(12.01)
Finance costs	29,044.37	53,949.96
Impairment on financial instruments	330.94	548.21
Bad debts written off	-	12.10
Provision for Gratuity	13.95	157.79
Cash inflow from interest on loans	54,385.34	92,253.95
Cash outflow towards finance costs	(34,185.91)	(49,333.42)
Operating Profit Before Working Capital Changes	12,308.66	28,138.03
Adjustments for:		
(Increase)/Decrease in receivables	(858.73)	(37.04)
(Increase)/Decrease in Loans	(47,887.27)	(44,091.44)
(Increase)/Decrease in Other financial asset	56.46	154.81
(Increase)/Decrease in Other non-financial asset	(1,026.97)	(378.91)
Increase/(Decrease) in Other financial liabilities	(23.40)	(198.41)
Increase/(Decrease) in Other non financial liabilities	(80.66)	265.10
Increase/(Decrease) in Payables	(134.48)	126.67
Increase/(Decrease) in Provisions	(13.95)	(50.20)
Cash used in operations	(37,660.34)	(16,071.39)
Income tax paid (net of refunds)	(1,859.23)	(4,029.63)
Net cash from / (used in) operating activities	(39,519.57)	(20,101.02)
B) Cash flow from Investing activities		
Purchase of Property, plant and equipment and intangible assets	(484.57)	(669.59)
Proceeds from sale of Property, plant and equipments	100.05	17.24
(Increase) / decrease in other bank balance	(6,079.35)	9,460.66

Interest received on fixed deposits	1,214.27	2,791.04
Net cash from / (used in) investing activities	(5,249.60)	11,599.35
C) Cash flow from Financing activities		
Proceeds from issue of equity share capital (including share premium)	-	840.54
Increase / (decrease) in debt securities	59,667.67	24,253.57
Increase / (decrease) in borrowings (other than debt securities)	17,432.63	869.26
Cash outflow towards Lease	(1,276.14)	(2,504.56)
Increase / (decrease) in Subordinate liabilities	(5,842.80)	(1,249.07)
Net cash from / (used in) financing activities	69,981.36	22,209.74
D) Net increase/(decrease) in cash and cash equivalents (A+B+C)	25,212.19	13,708.07
Cash and cash equivalents at beginning of the period	16,446.29	2,738.22
Cash and cash equivalents at September 30, 2025/ March 31, 2025	41,658.48	16,446.29