Regd.Office: Kosamattam City Centre
Floor No. 4th & 5th, T.B Road
Kottayam, Kerala - 686 001

Tel: + 91 481 2586400
Email: info@kosamattam.com
www.kosamattam.com
CIN.U65929KL1987PLC004729

Kosamattam Finance Ltd.

14th August, 2026

To

BSE Limited
Phiroze Jeejeebhoy
Towers Dalal Street,
Mumbai - 400 001

Dear Sir/Madam,

Sub: Disclosure under Regulation 52 and other applicable regulations of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations")

The Board of Directors of Kosamattam Finance Limited at it's meeting held today, i.e., August 14, 2026, has inter alia considered and approved the unaudited financial results of the Company for the quarter and three months ended June 30, 2026.

We hereby enclose the following documents for your kind attention:

1. Unaudited financial results of the Company for the quarter ended and period ended June 30, 2026 and along with the limited review report issued by the Statutory Auditors along with the disclosure as required under Regulation 52 (4) of the Listing Regulations;

2. Security cover certificate as at June 30,2026, pursuant to Regulation 54 of the Listing Regulations.

3. Disclosure as required under Regulation 52(7) & 52(7A) of the Listing Regulations.

The Financial Results will be published in one English national daily newspaper as required under Regulations 52(8) of the Listing Regulations.

Request you to kindly take on record the information and disseminate the same to the investors through the website.

For **Kosamattam Finance Limited**

Sreenath P Digitally signed by Sreenath P
Date: 2026.08.14 13:10:32
+05'30'

Sreenath P.
Company Secretary
ICSI Membership No. F10553

CHEERAN
VARGHESE & Co

Chartered Accountants
Cheerans,1st Cross Road,
Mundupalam, Thrissur-680001
Kerala, India
Phone: 0487-2423721,2443721
E-Mail: cheeranllp@gmail.com

Independent Auditor's Limited Review Report on quarterly and year to date unaudited financial results of the Company pursuant to The Regulation 52 read with Regulation 63(2) of The SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended.

To
The Board of Directors
Kosamattam Finance Limited

1. We have reviewed the accompanying statement of unaudited financial results of KOSAMATTAM FINANCE LIMITED (CIN: U65929KL1987PLC004729) ('the company') for the quarter ended June 30, 2026 and year to date results for the period April 1, 2026 to June 30, 2026 ('the statement') attached herewith, being submitted by the company pursuant to the requirements of Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('the regulation').

2. This Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34, "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013 as amended ('the Act'), read with relevant rules issued there under, the circulars, guidelines and directions issued by Reserve Bank of India (the 'RBI') from time to time, applicable to the Company (the 'RBI guidelines') and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review of Interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures.

4. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with the recognition and measurement principles laid down in Ind AS 34, prescribed under section 133 of the Companies Act, 2013

CHEERAN VARGHESE & Co. MUNDUPALAM THRISSUR-1 CHARTERED ACCOUNTANTS as amended, read with relevant rules issued thereunder and other recognized accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation including the manner in which it is to be disclosed, or that it contains any material misstatement.

For CHEERAN VARGHESE AND CO
Chartered Accountants
Firm's Registration No: 050061S

C V VARGHESE
Partner
Membership No: 020644
Peer Review No: 015674
UDIN: 26020644TPVRZK5075

Place: Thrissur
Date: 14/08/2026

CHEERAN VARGHESE & CO. MUNDUPALAM 1st CROSS ROAD THRISSUR-1 CHARTERED ACCOUNTANTS

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STATEMENT OF FINANCIAL RESULTS FOR THE QUARTER AND PERIOD ENDED JUNE 30,2026

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

PARTICULARS	Quarter Ended			Year to date		
	June 30, 2026	March 31, 2026	June 30, 2025	June 30, 2026	June 30, 2025	March 31, 2026
	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Audited
Revenue from operations						
Interest Income	33,654.58	32,199.55	22,233.90	33,654.58	22,233.90	1,10,748.62
Fees and commission Income	645.14	758.62	302.09	645.14	302.09	2,101.39
Total Revenue from operations	**34,299.72**	**32,958.17**	**22,535.99**	**34,299.72**	**22,535.99**	**1,12,850.01**
Other Income	18.46	13.41	17.03	18.46	17.03	31.52
I. Total Income	**34,318.18**	**32,971.58**	**22,553.02**	**34,318.18**	**22,553.02**	**1,12,881.53**
Expenses						
Finance Costs	20,209.55	17,394.76	13,517.59	20,209.55	13,517.59	62,778.30
Impairment on financial instruments	1,043.56	394.66	112.31	1,043.56	112.31	1,084.79
Employee Benefits Expenses	3,482.49	5,791.05	2,745.65	3,482.49	2,745.65	15,111.24
Depreciation, amortization and impairment	743.53	805.82	714.46	743.53	714.46	3,037.48
Others expenses	1,891.93	1,709.04	1,093.18	1,891.93	1,093.18	5,767.49
II. Total Expenses	**27,371.06**	**26,095.33**	**18,183.19**	**27,371.06**	**18,183.19**	**87,779.30**
III. Profit/(loss) before tax (I-II)	**6,947.12**	**6,876.25**	**4,369.83**	**6,947.12**	**4,369.83**	**25,102.23**
Tax Expense						
Current Tax	1,770.03	1,639.80	1,136.16	1,770.03	1,136.16	5,780.04
Deferred Tax	-	275.50	-	-	-	848.35
IV. Total Tax Expense	**1,770.03**	**1,915.30**	1,136.16	**1,770.03**	1,136.16	**6,628.39**
V. Profit/(loss) for the period (III-IV)	**5,177.09**	**4,960.95**	**3,233.67**	**5,177.09**	**3,233.67**	**18,473.84**
Other Comprehensive Income						
A (i) Items that will not be reclassified to profit or loss	-	766.10	-	-	-	766.10
(ii) Income tax relating to items that will not be reclassified to profit or loss	-	(192.81)	-	-	-	(192.81)
Subtotal (A)	-	**573.29**	-	-	-	**573.29**
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)	-	573.29	-	-	-	573.29
VII. Total Comprehensive Income for the period (V-VI)	5,177.09	5,534.24	3,233.67	5,177.09	3,233.67	19,047.13
VIII. Earnings per equity share						
(Face value of Rs. 10/- each)						
Basic (Rs.)	2.24	2.17	1.42	2.24	1.42	8.09
Diluted (Rs.)	2.24	2.17	1.42	2.24	1.42	8.09

See accompanying notes to the financial statements

For Kosamattam Finance Limited

Mathew K Cherian
Managing Director
DIN: 01286073

KOSAMATTAM FINANCE LTD. REGISTERED OFFICE KOTTAYAM

Date: 14/08/2026
Place: Kottayam

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Kosamattam Finance Ltd.

Notes: to the Financial Statements-

1. 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 12/08/2026 and 14/08/2026.

2. 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 11.10.2018, issued by the Ministry of Corporate Affairs.

3. In compliance with Regulation 52 of the Securities Exchange Board of India ("SEBI") (Listing Obligation and Disclosure Requirements) Regulations, 2015, a "limited review" of standalone financial results for the period ended 30 June 2026 has been carried out by the Statutory Auditor of the Company.

4. Earnings Per equity Share for the quarter/year ended and the comparative period have not been annualized.

5. 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.

6. 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.

7. **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 follows;

ISIN/ issue series	Placement mode	Extent and nature of security created and maintained with respect to its secured listed non-convertible debt securities
NCD XVIII, XX, XXI, XXIII to XXXVII	Public Issue	The principal amount of the NCDs to be issued in terms of the respective Prospectus together with all interest due on the 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 creating 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 ₹ 10,80,91,696/- on which the income tax department has the first charge), including book debts and receivables, cash and bank balances, loans and advances, both present and future of the Company equal to the value of one time of the NCDs outstanding plus interest accrued.

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INE403Q07FE2, INE403Q07FN3, INE403Q07FQ6, INE403Q07GE0 & INE403Q07GD2	Private Placement	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 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 ("Asset Cover").
INE403Q07FZ7, INE403Q07GA8, INE403Q07GC4, INE403Q07GB6 & INE403Q07GX0	Private Placement	First pari-passu charge via a deed of hypothecation over the asset portfolio of receivables including present and future receivables of the Company with a security cover of at least 1. 10 x (One Decimal One Zero Times) of the outstanding principal amount of the Debentures and accrued interest in accordance with applicable SEBI Regulations.
INE403Q07GF7	Private Placement	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 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 Receivables, present and future ("Hypothecated Assets") such that the value of security shall be equal to 1.10 (One Decimal Point One Zero) times ("Minimum Security Cover") the aggregate amount of principal amount and any other amount including interest outstanding in respect of the Debentures ("Security Cover")

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INE403Q07GO9	Private Placement	First ranking pari passu and continuing charge by way of hypothecation of the loans, including without limitation the receivables thereof, present and future such that the Security Cover shall at all times be at least 1.10 (one decimal one zero) times the value of the aggregate amount of principal amount and any other amount including interest outstanding in respect of the Debentures

8. 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.**

9. The security cover certificate for the period ended June 30, 2026, 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.**

10. 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 for the period ended June 30, 2026.
    b) The Company has not transferred /acquired any stressed loans for the period ended June 30, 2026.

11. The Reserve Bank of India (Non-Banking Financial Companies – Credit Facilities) Directions, 2025 were issued on November 28, 2025, consolidating the regulatory framework relating to credit facilities extended by NBFCs, including lending against gold and silver collateral. The provisions relating to lending against gold and silver collateral were required to be complied with no later than April 1, 2026. The Company has implemented the applicable requirements of the Directions and continues to monitor compliance with the regulatory requirements, as amended from time to time.

12. Previous period /year figures have been regrouped /reclassified wherever necessary to conform to current period/year presentation

13. The aggregate value of the Company's listed debt securities is below the threshold prescribed under the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time, and accordingly, the Company does not qualify as a High Value Debt Listed Entity with effect from the date on which the revised threshold limit becomes applicable.

For Kosamattam Finance Limited

KOSAMATTAM FINANCE LTD. REGISTERED OFFICE KOTTAYAM

Mathew K Cherian

Managing Director

DIN: 01286073

Date: 14/08/2026

Place: Kottayam

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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 June 30, 2026

Sl No	Particulars	Note No.	Period ended June 30, 2026
1	Debt-equity ratio	2	5.63
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	₹ 1,33,751.55 lakhs
7	Net profit after tax		₹ 5,177.09 lakhs
8	Earnings per share		
	Basic		2.24
	Diluted		2.24
9	Current Ratio	4	2.48
10	Long Term Debt to Working Capital		0.78
11	Bad debts to Account receivable ratio		NA
12	Current liability Ratio	5	0.46
13	Total debts to total assets	6	0.84
14	Debtors' turnover		NA
15	Inventory turnover		NA
16	Operating margin (%)		NA
17	Net profit margin (%)	7	15.09%
18	Sector specific equivalent ratios, as applicable		
	(i) Gross NPA	8	1.23%
	(ii) Net NPA	9	0.55%
	(ii) Capital Adequacy Ratio (CRAR)	10	20.96%
	(iii) Liquidity Coverage Ratio (LCR)	10	310.09%

*The information furnished is based on Standalone Result

Notes:

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

For Kosamattam Finance Limited

Mathew K Cherian

Managing Director

DIN: 01286073

KOSAMATTAM FINANCE LTD. REGISTERED OFFICE KOTTAYAM

Date: 14/08/2026

Place: Kottayam

Security Cover Certificate as on 30th June 2026 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	Column P
Particulars		Exclusive Charge		Pari-Passu Charge			Assets not offered as Security	Elimination (amount in negative)	Total (C to H)	Debt Not backed by any assets offered as security	Related to only those items covered by this certificate				
	Description of asset for which this certificate relates	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)
													Relating to Column F		
		Book Value	Book Value	Yes/No	Book Value	Book Value									
ASSETS															
Property, Plant and Equipment	Land	-					8,198.03		8,198.03		-			-	-
	Building	-					215.91		215.91		-			-	-
	Furniture & Fixtures				812.53	1,080.92	-		1,893.45					812.53	**812.53**
	Electrical Fittings				570.33		-		570.33					570.33	**570.33**
	Plant and Machinery						199.51		199.51					-	-
	Vehicles				31.67		-		31.67					31.67	**31.67**
	Office Equipment				3.17		-		3.17					3.17	**3.17**
	Computer and Accessories				410.68		-		410.68					410.68	**410.68**
Capital Work-in-Progress							-		-					-	-
Right of Use Assets							4,844.12		4,844.12					-	-
Goodwill									-					-	-
Intangible Assets under Development									-					-	-
Investments									-					-	-
Loans					8,13,167.67		-		8,13,167.67					8,13,167.67	**8,13,167.67**
Inventories									-					-	-
Trade Receivables					1,384.93		-		1,384.93					1,384.93	**1,384.93**
Cash and Cash Equivalents					32,520.12		-		32,520.12					32,520.12	**32,520.12**
Bank Balances other than Cash and Cash Equivalents		-				25,245.98	70.70		25,316.68			-		-	-
Others					0.32		5,804.92		5,805.24					0.32	**0.32**
Total	-	-	-	-	**8,48,901.42**	**26,326.90**	**19,333.19**	-	**8,94,561.51**		-	-	-	**8,48,901.42**	**8,48,901.42**

KOSAMATTAM FINANCE LTD.
REGISTERED OFFICE
KOTTAYAM

(₹ 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		Exclusive Charge		Pari-Passu Charge			Assets not offered as Security	Elimination (amount in negative)	Total (C to H)	Debt Not backed by any assets offered as security	Related to only those items covered by this certificate				
	Description of asset for which this certificate relates	Debt for which this cerficate 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)
												Relating to Column F			
		Book Value	Book Value	Yes/No	Book Value	Book Value									
LIABILITIES															
Debt securities to which this certificate pertains	Non-Convertible Debenture	4,01,156.38		Yes	4,01,156.38			(4,01,156.38)	4,01,156.38						-
Other debt sharing pari-passu charge with above debt									-						-
Commercial Paper							-		-	2,398.77					-
Subordinated Debt							-		-	56,959.47					-
Borrowings									-						-
Bank	Term Loan, WCDL, CC	not to be filled			2,96,409.15		-		2,96,409.15						-
Debt Securities									-						-
Others									-						-
Trade payables							50.22		50.22						-
Lease Liabilities							5,059.13		5,059.13						-
Provisions							1,288.17		1,288.17						-
Others							1,082.75		1,082.75						-
Total		4,01,156.38		Yes	6,97,565.53	-	7,480.27	(4,01,156.38)	7,05,045.80	59,358.24	-			-	-
Cover on Book Value					1.22										
					Pari-Passu Security Cover Ratio										
					1.22										

KOSAMATTAM FINANCE LTD. REGISTERED OFFICE KOTTAYAM

Notes:

1. We confirm that the Company has complied with the covenants mentioned in the disclosure documents of the Secured and unsecured listed non-convertible debentures for the period ended June 30, 2026.

2. The book value of non-convertible debentures does not include EIR adjustment as per IND AS 109.

For Kosamattam Finance Limited

Mathew K Cherian
Managing Director
DIN: 01286073

KOSAMATTAM FINANCE LTD.
REGISTERED OFFICE
KOTTAYAM

Date: 14/08/2026
Place: Kottayam

CHEERAN
VARGHESE & Co

Chartered Accountants
Cheerans,1st Cross Road,
Mundupalam, Thrissur-680001
Kerala, India
Phone: 0487-2423721,2443721
E-Mail: cheeranllp@gmail.com

To,
The Board of Directors,
Kosamattam Finance Limited
Kosamattam City Centre,
Floor No. 4th and 5th, T.B. Road,
Kottayam – 686001
Kerala, India

Independent Auditor's Certificate on The Statement of Security Cover and Compliance with Covenants as On June 30, 2026.

This is to certify that we have examined the relevant records and documents of **Kosamattam Finance Limited** as of 30th June, 2026 regarding the maintenance of security cover for the listed non-convertible debt securities issued by the company.

Based on our review, we hereby confirm that **Kosamattam Finance Limited** has maintained a security cover of 100% or higher as required by the terms of the Offer Document/Information Memorandum and/or the Debenture Trust Deed. Additionally, the company has complied with all covenants related to the listed non-convertible debt securities as stipulated in these governing documents.

This certification is issued in accordance with the applicable regulations and is intended solely for the purposes of compliance and filing.

For CHEERAN VARGHESE AND CO
Chartered Accountants
Firm's Registration No: 050061S

C V VARGHESE
Partner
Membership No: 020644
Peer Review No:015674
UDIN: 26020644FAYXQF4905

Place: Thrissur
Date: 14/08/2026

CHEERAN VARGHESE & CO. * MUNDUPALAM 1st CROSS ROAD THRISSUR-1 * CHARTERED ACCOUNTANTS

CHEERAN
VARGHESE & Co

Chartered Accountants
Cheerans,1st Cross Road,
Mundupalam, Thrissur-680001
Kerala, India
Phone: 0487-2423721,2443721
E-Mail: cheeranllp@gmail.com

To,
The Board of Directors,
Kosamattam Finance Limited
Kosamattam City Centre,
Floor No. 4th and 5th, T.B. Road,
Kottayam – 686001
Kerala, India

Independent Auditor's Certificate on The Statement of Security Cover and Compliance with Covenants as on June 30, 2026.

1. This certificate is issued, in accordance with the terms of our engagement letter. The management has requested us, Cheeran Varghese and Co, Chartered Accountants to report on the accompanying statement of security cover and compliance with covenants as on June 30, 2026 (the "Statement") for the purpose of its onward submission to the Debenture Trustees of the Non-Convertible Debentures ("NCD'S) pursuant to Regulation 56(1)(d) to be read with Regulation 54 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("LODR Regulations") and Regulations 15(1)(t)(ii) of Securities and Exchange Board of India (Debenture Trustees) Regulations,1993,as amended vide notification No SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated May 19, 2022 (hereinafter collectively referred as "SEBI Regulations") and para 1 of chapter V and para 2 of chapter VI of the Master SEBI Circular SEBI/HO/DDHS-PoD1/P/CIR/2023/109 for Debenture Trustees dated March 31, 2023 (updated on July 06,2023). The Statement has been prepared by the management and initialed by us for identification purposes only.

Management's Responsibility

2. The preparation of the accompanying Statement, "Annexure A" from the unaudited books of accounts of the Company is the responsibility of the Company's management including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes designing, implementing and maintaining internal control relevant to the preparation and presentation of the Statement and applying as appropriate basis of preparation and making estimates that are reasonable in the circumstances.

3. The management of the Company is also responsible for –
   a. Ensuring maintenance of the adequate security-cover available for listed NCDs as per Regulations 54 of LODR Regulations.
   b. Accurate computation of security-cover available for listed NCDs which is based on unaudited financial statements of the Company as of June 30, 2026.
   c. Compliance with all the covenants, respective Regulations, Offer Document/Information Memorandum and Debenture Trust Deeds ("DTDs") entered between the company and Debenture Trustees in respect of NCDs.

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d. Compliance of relevant terms of the aforesaid SEBI Regulations in all respect.
e. Providing of all relevant information to the Company's Debenture Trustee.

4. This Responsibility includes ensuring that the relevant records provided to us for our examination are correct and complete.

Auditor's Responsibility

5. Based on our examination of the security cover available for listed NCDs, which has been prepared by the management from the unaudited financial results for the quarter ended June 30, 2026 and relevant records provided by the Company, our responsibility is to provide limited assurance as to whether the Company has maintained security cover as per the requirements of DTDs for all outstanding listed debt securities in accordance with Regulations 54 of LODR Regulations in respect of listed NCDs, for the quarter ended June 30, 2026. This did not include the evaluation of adherence by the company with all the applicable guidelines of the Regulations, Offer Document/ Information Memorandum and Debenture Trust Deeds entered between the Company and the Debenture Trustees of the Non-Convertible Debentures.
6. The financial results for the quarter ended June 30, 2026 have been reviewed by us, on which we issued unmodified conclusion vide our report dated August 14, 2026. Our review of these financial results was conducted in accordance with the Standard on Review Engagements ("SRE") 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India ("ICAI"). A review of Interim Financial Information consists of making enquiries, primarily of the Company's personnel responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing specified under Section 143(10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become of all significant matters that might be identified in an audit. Accordingly, we did not express an audit opinion.
7. The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement; and consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable engagement been performed. We have performed the following procedures:
    a. Checked the computation of security cover as at June 30, 2026, prepared by the management, as specified in the format given by SEBI.
    b. Traced the amounts forming part of the Annexure with the information provided by the management and other relevant records and documents maintained by the Company and verified the arithmetical accuracy of the calculations.
    c. Relied on management representations with respect to the compliance /adherence to the covenants stated in DTDs

8. We conducted our examination of the statement in accordance with Guidance Note on Reports or Certificates for Special Purposes (the "Guidance Note") issued by the institute of Chartered Accountants of India (ICAI) and the standards on Auditing specified under section 143(10) of the Companies Act, 2013 in so far as applicable for the purpose of this report, which includes the concepts of test check and

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materiality. The Guidance Note requires that we comply with the ethical requirements of the code of Ethics issued by the ICAI.

9. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Service Engagements.

   The Outstanding Secured and Unsecured Non-Convertible Debentures, including subordinated debts, as on 30th June 2026 listed in Annexure 1 have been considered for this certificate.

10. Based on our procedure as stated above, and according to the information, explanation and representations provided to us by the Management of the Company, nothing has come to our attention that causes us to believe that:
    a. The particulars furnished in the Annexure A have not been accurately extracted from the unaudited books of account for the quarter ended June 30, 2026 and other relevant supporting records/documents maintained by the company;
    b. The security cover maintained by the company against the outstanding listed debt securities are less than 100% and
    c. The computation is not arithmetically accurate.

Restrictions on use

11. This Certificate is addressed to and provided to the Board of Directors of the Company solely for the purpose of submission to the Debenture Trustees in accordance with the SEBI Regulations and should not be used for any other purposes. Our work was performed solely to assist you in meeting your responsibilities in relation to your compliance with the Regulations. Our Obligations in respect of this certificate are entirely separate from, and our responsibility and liability are in no way changed by, any other role we may have (or may have had) as auditors of the company or otherwise. Nothing in this certificate, or anything said or done in the course of or in connection with the services that are the subject of this certificate, will extend any duty of care we may have in our capacity as auditors of the Company. Accordingly, we do not accept or assume any liability or any duty of care for any other purposes or to any other person to whom this certificate is shown or into whose it may come without our prior consent in writing.

For CHEERAN VARGHESE AND CO
CHARTERED ACCOUNTANTS
Firm's Registration No: 050061S

C V VARGHESE
Partner
Membership No: 020644
Peer Review No:015674
UDIN: 26020644GKPMHH1925

Place: Thrissur
Date : 14/08/2026

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Annexure 1

₹ In Lakhs

ISIN	Facility	Type of charge	Allotment Amount	Principal Outstanding as on June 30, 2026	Cover required	Assets required (in lakhs)	Security Trustee
INE403Q07AW5	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,029.30	1,029.30	1 time	1,029.30	Vistra ITCL (India) Limited
INE403Q07AX3	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2,337.53	2,337.53	1 time	2,337.53	Vistra ITCL (India) Limited
INE403Q07BK8	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,330.15	1,330.15	1 time	1,330.15	Vistra ITCL (India) Limited
INE403Q07BL6	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,810.04	1,810.04	1 time	1,810.04	Vistra ITCL (India) Limited
INE403Q07BR3	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,181.37	1,181.37	1 time	1,181.37	Vistra ITCL (India) Limited
INE403Q07CH2	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	31.22	31.22	1 time	31.22	Vistra ITCL (India) Limited
INE403Q07CD1	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,709.36	1,709.36	1 time	1,709.36	Vistra ITCL (India) Limited
INE403Q07CN0	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2,575.51	2,575.51	1 time	2,575.51	Vistra ITCL (India) Limited
INE403Q07CO8	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	11,832.45	11,832.45	1 time	11,832.45	Vistra ITCL (India) Limited
INE403Q07CP5	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2,825.84	2,825.84	1 time	2,825.84	Vistra ITCL (India) Limited
INE403Q07CU5	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	11,474.34	11,474.34	1 time	11,474.34	Vistra ITCL (India) Limited
INE403Q07CV3	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2,680.54	2,680.54	1 time	2,680.54	Vistra ITCL (India) Limited
INE403Q07CW1	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	276.81	276.81	1 time	276.81	Vistra ITCL (India) Limited
INE403Q07CX9	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2,421.10	2,421.10	1 time	2,421.10	Vistra ITCL (India) Limited
INE403Q07DF4	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	10,356.59	10,356.59	1 time	10,356.59	Vistra ITCL (India) Limited
INE403Q07DC1	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2,166.86	2,166.86	1 time	2,166.86	Vistra ITCL (India) Limited
INE403Q07DD9	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,941.87	1,941.87	1 time	1,941.87	Vistra ITCL (India) Limited
INE403Q07DM0	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,894.72	1,894.72	1 time	1,894.72	Vistra ITCL (India) Limited
INE403Q07DG2	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	5,608.01	5,608.01	1 time	5,608.01	Vistra ITCL (India) Limited
INE403Q07DI8	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,143.86	1,143.86	1 time	1,143.86	Vistra ITCL (India) Limited

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INE403Q07DJ6	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,145.18	1,145.18	1 time	1,145.18	Vistra ITCL (India) Limited
INE403Q07DU3	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,284.57	1,284.57	1 time	1,284.57	Vistra ITCL (India) Limited
INE403Q07DQ1	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2,425.04	2,425.04	1 time	2,425.04	Vistra ITCL (India) Limited
INE403Q07DV1	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	8,832.84	8,832.84	1 time	8,832.84	Vistra ITCL (India) Limited
INE403Q07DS7	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,429.37	1,429.37	1 time	1,429.37	Vistra ITCL (India) Limited
INE403Q07DR9	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	661.55	661.55	1 time	661.55	Vistra ITCL (India) Limited
INE403Q07DZ2	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	862.51	862.51	1 time	862.51	Vistra ITCL (India) Limited
INE403Q07DY5	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,346.13	1,346.13	1 time	1,346.13	Vistra ITCL (India) Limited
INE403Q07EB1	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,071.39	1,071.39	1 time	1,071.39	Vistra ITCL (India) Limited
INE403Q07ED7	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	9,513.58	9,513.58	1 time	9,513.58	Vistra ITCL (India) Limited
INE403Q07EC9	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,054.34	1,054.34	1 time	1,054.34	Vistra ITCL (India) Limited
INE403Q07EA3	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	813.51	813.51	1 time	813.51	Vistra ITCL (India) Limited
INE403Q07EJ4	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	756.87	756.87	1 time	756.87	Vistra ITCL (India) Limited
INE403Q07EL0	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2,238.53	2,238.53	1 time	2,238.53	Vistra ITCL (India) Limited
INE403Q07EI6	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,562.96	1,562.96	1 time	1,562.96	Vistra ITCL (India) Limited
INE403Q07EM8	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	8,686.88	8,686.88	1 time	8,686.88	Vistra ITCL (India) Limited
INE403Q07EG0	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	655.91	655.91	1 time	655.91	Vistra ITCL (India) Limited
INE403Q07EH8	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	522.51	522.51	1 time	522.51	Vistra ITCL (India) Limited
INE403Q07ES5	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	976.80	976.80	1 time	976.80	Vistra ITCL (India) Limited
INE403Q07EQ9	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	788.64	788.64	1 time	788.64	Vistra ITCL (India) Limited
INE403Q07ET3	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	4,472.67	4,472.67	1 time	4,472.67	Vistra ITCL (India) Limited
INE403Q07ER7	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	402.75	402.75	1 time	402.75	Vistra ITCL (India) Limited
INE403Q07EU1	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,400.37	1,400.37	1 time	1,400.37	Vistra ITCL (India) Limited
INE403Q07EP1	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2,206.30	2,206.30	1 time	2,206.30	Vistra ITCL (India) Limited

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INE403Q07EO4	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,081.24	1,081.24	1 time	1,081.24	Vistra ITCL (India) Limited
INE403Q07EX5	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	961.82	961.82	1 time	961.82	Vistra ITCL (India) Limited
INE403Q07FD4	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	970.32	970.32	1 time	970.32	Vistra ITCL (India) Limited
INE403Q07EY3	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	7,479.69	7,479.69	1 time	7,479.69	Vistra ITCL (India) Limited
INE403Q07EW7	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	603.64	603.64	1 time	603.64	Vistra ITCL (India) Limited
INE403Q07EZ0	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,575.48	1,575.48	1 time	1,575.48	Vistra ITCL (India) Limited
INE403Q07FB8	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2,126.36	2,126.36	1 time	2,126.36	Vistra ITCL (India) Limited
INE403Q07FC6	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	708.22	708.22	1 time	708.22	Vistra ITCL (India) Limited
INE403Q07FM5	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2,610.66	2,610.66	1 time	2,610.66	Vistra ITCL (India) Limited
INE403Q07FG7	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,721.39	1,721.39	1 time	1,721.39	Vistra ITCL (India) Limited
INE403Q07FI3	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	491.47	491.47	1 time	491.47	Vistra ITCL (India) Limited
INE403Q07FH5	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	8,845.99	8,845.99	1 time	8,845.99	Vistra ITCL (India) Limited
INE403Q07FF9	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	864.11	864.11	1 time	864.11	Vistra ITCL (India) Limited
INE403Q07FL7	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2,223.54	2,223.54	1 time	2,223.54	Vistra ITCL (India) Limited
INE403Q07FK9	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2,434.79	2,434.79	1 time	2,434.79	Vistra ITCL (India) Limited
INE403Q07FJ1	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	808.05	808.05	1 time	808.05	Vistra ITCL (India) Limited
INE403Q07FT0	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	6,471.75	6,471.75	1 time	6,471.75	Vistra ITCL (India) Limited
INE403Q07FX2	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	6,831.81	6,831.81	1 time	6,831.81	Vistra ITCL (India) Limited
INE403Q07FY0	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2,049.50	2,049.50	1 time	2,049.50	Vistra ITCL (India) Limited
INE403Q07FW4	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	499.98	499.98	1 time	499.98	Vistra ITCL (India) Limited
INE403Q07FS2	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	301.18	301.18	1 time	301.18	Vistra ITCL (India) Limited
INE403Q07FU8	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,024.88	1,024.88	1 time	1,024.88	Vistra ITCL (India) Limited
INE403Q07FR4	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,573.89	1,573.89	1 time	1,573.89	Vistra ITCL (India) Limited
INE403Q07FV6	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,247.01	1,247.01	1 time	1,247.01	Vistra ITCL (India) Limited

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INE403Q07GN1	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	3,412.84	3,412.84	1 time	3,412.84	Vistra ITCL (India) Limited
INE403Q07GJ9	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	6,477.28	6,477.28	1 time	6,477.28	Vistra ITCL (India) Limited
INE403Q07GI1	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2,447.35	2,447.35	1 time	2,447.35	Vistra ITCL (India) Limited
INE403Q07GL5	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,454.65	1,454.65	1 time	1,454.65	Vistra ITCL (India) Limited
INE403Q07GM3	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	612.29	612.29	1 time	612.29	Vistra ITCL (India) Limited
INE403Q07GG5	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,271.73	1,271.73	1 time	1,271.73	Vistra ITCL (India) Limited
INE403Q07GK7	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2,494.32	2,494.32	1 time	2,494.32	Vistra ITCL (India) Limited
INE403Q07GH3	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,829.54	1,829.54	1 time	1,829.54	Vistra ITCL (India) Limited
INE403Q07GP6	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2,821.02	2,821.02	1 time	2,821.02	Vistra ITCL (India) Limited
INE403Q07GQ4	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,253.60	1,253.60	1 time	1,253.60	Vistra ITCL (India) Limited
INE403Q07GR2	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	5,129.52	5,129.52	1 time	5,129.52	Vistra ITCL (India) Limited
INE403Q07GS0	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,730.79	1,730.79	1 time	1,730.79	Vistra ITCL (India) Limited
INE403Q07GT8	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2,445.38	2,445.38	1 time	2,445.38	Vistra ITCL (India) Limited
INE403Q07GU6	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,760.58	1,760.58	1 time	1,760.58	Vistra ITCL (India) Limited
INE403Q07GV4	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	3,003.67	3,003.67	1 time	3,003.67	Vistra ITCL (India) Limited
INE403Q07GW2	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,855.44	1,855.44	1 time	1,855.44	Vistra ITCL (India) Limited
INE403Q08175	Unsecured Non-Convertible Debentures (Public issue)	NA	532.89	532.89	Nil	532.89	Vistra ITCL (India) Limited
INE403Q08183	Unsecured Non-Convertible Debentures (Public issue)	NA	1,919.42	1,919.42	Nil	1,919.42	Vistra ITCL (India) Limited
INE403Q08191	Unsecured Non-Convertible Debentures (Public issue)	NA	930.53	930.53	Nil	930.53	Vistra ITCL (India) Limited
INE403Q08209	Unsecured Non-Convertible Debentures (Public issue)	NA	1,795.20	1,795.20	Nil	1,795.20	Vistra ITCL (India) Limited
INE403Q08217	Unsecured Non-Convertible Debentures (Public issue)	NA	1,204.37	1,204.37	Nil	1,204.37	Vistra ITCL (India) Limited
INE403Q08225	Unsecured Non-Convertible Debentures (Public issue)	NA	1,592.57	1,592.57	Nil	1,592.57	Vistra ITCL (India) Limited

CHEERAN VARGHESE & CO. MUNDUPALAM 1st CROSS ROAD THRISSUR-1 CHARTERED ACCOUNTANTS

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INE403Q08233	Unsecured Non-Convertible Debentures (Public issue)	NA	1,132.18	1,132.18	Nil	1,132.18	Vistra ITCL (India) Limited
INE403Q08241	Unsecured Non-Convertible Debentures (Public issue)	NA	1,453.08	1,453.08	Nil	1,453.08	Vistra ITCL (India) Limited
INE403Q08258	Unsecured Non-Convertible Debentures (Private Placement)	NA	790.25	790.25	Nil	790.25	Nil
INE403Q08266	Unsecured Non-Convertible Debentures (Private Placement)	NA	1,118.25	1,118.25	Nil	1,118.25	Nil
INE403Q08290	Unsecured Non-Convertible Debentures (Private Placement)	NA	142.50	142.50	Nil	142.50	Nil
INE403Q08308	Unsecured Non-Convertible Debentures (Private Placement)	NA	554.25	554.25	Nil	554.25	Nil
INE403Q08282	Unsecured Non-Convertible Debentures (Private Placement)	NA	100.00	100.00	Nil	100.00	Nil
INE403Q08316	Unsecured Non-Convertible Debentures (Private Placement)	NA	400.00	400.00	Nil	400.00	Nil
INE403Q08332	Unsecured Non-Convertible Debentures (Private Placement)	NA	10,000.00	10,000.00	Nil	10,000.00	Vistra ITCL (India) Limited
INE403Q08340	Unsecured Non-Convertible Debentures (Private Placement)	NA	10,000.00	10,000.00	Nil	10,000.00	Vistra ITCL (India) Limited
INE403Q07FE2	Secured Non-Convertible Debentures (Private Placement)	Pari-Passu	7,500.00	7,500.00	1.1 times	8,250.00	Vardhman Trusteeship Private Limited
INE403Q07FN3	Secured Non-Convertible Debentures (Private Placement)	Pari-Passu	10,000.00	10,000.00	1.1 times	11,000.00	Vardhman Trusteeship Private Limited
INE403Q07FQ6	Secured Non-Convertible Debentures (Private Placement)	Pari-Passu	7,500.00	7,500.00	1.1 times	8,250.00	Vardhman Trusteeship Private Limited
INE403Q07GA8	Secured Non-Convertible Debentures (Private Placement)	Pari-Passu	7,500.00	7,500.00	1.1 times	8,250.00	Vistra ITCL (India) Limited
INE403Q07FZ7	Secured Non-Convertible Debentures (Private Placement)	Pari-Passu	2,500.00	2,500.00	1.1 times	2,750.00	Vistra ITCL (India) Limited
INE403Q07GC4	Secured Non-Convertible Debentures (Private Placement)	Pari-Passu	12,500.00	12,500.00	1.1 times	13,750.00	Vistra ITCL (India) Limited

CHEERAN VARGHESE & CO. * MUNDUPALAM 1st CROSS ROAD THRISSUR-1 * CHARTERED ACCOUNTANTS

INE403Q07GB6	Secured Non-Convertible Debentures (Private Placement)	Pari-Passu	5,000.00	5,000.00	1.1 times	5,500.00	Vistra ITCL (India) Limited
INE403Q07GE0	Secured Non-Convertible Debentures (Private Placement)	Pari-Passu	10,000.00	10,000.00	1.1 times	11,000.00	Vistra ITCL (India) Limited
INE403Q07GD2	Secured Non-Convertible Debentures (Private Placement)	Pari-Passu	15,000.00	15,000.00	1.1 times	16,500.00	Vistra ITCL (India) Limited
INE403Q07GF7	Secured Non-Convertible Debentures (Private Placement)	Pari-Passu	15,000.00	15,000.00	1.1 times	16,500.00	Vistra ITCL (India) Limited
INE403Q07GO9	Secured Non-Convertible Debentures (Private Placement)	Pari-Passu	25,000.00	25,000.00	1.1 times	27,500.00	Vistra ITCL (India) Limited
INE403Q07GY8	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,808.13	1,808.13	1 time	1,808.13	Vistra ITCL (India) Limited
INE403Q07HA6	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	949.22	949.22	1 time	949.22	Vistra ITCL (India) Limited
INE403Q07HB4	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	11,176.81	11,176.81	1 time	11,176.81	Vistra ITCL (India) Limited
INE403Q07HD0	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2,484.08	2,484.08	1 time	2,484.08	Vistra ITCL (India) Limited
INE403Q07HC2	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	7,666.67	7,666.67	1 time	7,666.67	Vistra ITCL (India) Limited
INE403Q07GZ5	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2,202.30	2,202.30	1 time	2,202.30	Vistra ITCL (India) Limited
INE403Q07HF5	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,667.30	1,667.30	1 time	1,667.30	Vistra ITCL (India) Limited
INE403Q07HE8	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2,045.49	2,045.49	1 time	2,045.49	Vistra ITCL (India) Limited
INE403Q07GX0	Secured Non-Convertible Debentures (Private Placement)	Pari-Passu	15,000.00	15,000.00	1.1 times	16,500.00	Vistra ITCL (India) Limited
INE403Q08357	Unsecured Non-Convertible Debentures (Private Placement)	NA	20,000.00	20,000.00	Nil	20,000.00	Vistra ITCL (India) Limited
TOTAL				**4,33,410.93**		**4,46,660.93**	

Enclosure:
Annexure A : Statement of Security cover as on June 30, 2026 (the "Statement")

CHEERAN VARGHESE & CO. MUNDUPALAM 1st CROSS ROAD THRISSUR-1 CHARTERED ACCOUNTANTS

Security Cover Certificate as on 30th June 2026 — 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	Column P
Particulars	Description of asset for which this certificate relates	Exclusive Charge		Pari-Passu Charge			Assets not offered as Security	Elimination (amount in negative)	Total (C to H)	Debt Not backed by any assets offered as security	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)
													Relating to Column F		
		Book Value	Book Value	Yes/No	Book Value	Book Value									
ASSETS															
Property, Plant and Equipment	Land	-					8,198.03		8,198.03		-			-	-
	Building	-					215.91		215.91		-			-	-
	Furniture & Fixtures				812.53	1,080.92	-		1,893.45					812.53	**812.53**
	Electrical Fittings				570.33		-		570.33					570.33	**570.33**
	Plant and Machinery						199.51		199.51					-	-
	Vehicles				31.67		-		31.67					31.67	**31.67**
	Office Equipment				3.17		-		3.17					3.17	**3.17**
	Computer and Accessories				410.68		-		410.68					410.68	**410.68**
Capital Work-in-Progress							-		-					-	-
Right of Use Assets							4,844.12		4,844.12					-	-
Goodwill									-					-	-
Intangible Assets under Development									-					-	-
Investments									-					-	-
Loans					8,13,167.67		-		8,13,167.67					8,13,167.67	**8,13,167.67**
Inventories									-					-	-
Trade Receivables					1,384.93		-		1,384.93					1,384.93	**1,384.93**
Cash and Cash Equivalents					32,520.12		-		32,520.12					32,520.12	**32,520.12**
Bank Balances other than Cash and Cash Equivalents		-				25,245.98	70.70		25,316.68			-		-	-
Others					0.32		5,804.92		5,805.24					0.32	**0.32**
Total	-			-	**8,48,901.42**	**26,326.90**	**19,333.19**	-	**8,94,561.51**		-	-	-	**8,48,901.42**	**8,48,901.42**

CHEERAN VARGHESE & CO. MUNDUPALAM 1st CROSS ROAD THRISSUR-1 CHARTERED ACCOUNTANTS

(₹ 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 relates	Exclusive Charge		Pari-Passu Charge			Assets not offered as Security	Elimination (amount in negative)	Total (C to H)	Debt Not backed by any assets offered as security	Related to only those items covered by this certificate				
		Debt for which this cerficate 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)
														Relating to Column F	
		Book Value	Book Value	Yes/No	Book Value	Book Value									
LIABILITIES															
Debt securities to whjch this certificate pertains	Non-Convertible Debenture	4,01,156.38		Yes	4,01,156.38			(4,01,156.38)	4,01,156.38						-
Other debt sharing pari-passu charge with above debt		not to be filled							-						-
Commercial Paper							-		-	2,398.77					-
Subordinated Debt							-		-	56,959.47					-
Borrowings									-						-
Bank	Term Loan, WCDL, CC				2,96,409.15		-		2,96,409.15						-
Debt Securities									-						-
Others									-						-
Trade payables							50.22		50.22						-
Lease Liabilities							5,059.13		5,059.13						-
Provisions							1,288.17		1,288.17						-
Others							1,082.75		1,082.75						-
Total		4,01,156.38		Yes	6,97,565.53	-	7,480.27	(4,01,156.38)	7,05,045.80	59,358.24	-	-	-	-	-
Cover on Book Value					1.22										
					Pari-Passu Security Cover Ratio										
					1.22										

CHEERAN VARGHESE & CO.
MUNDUPALAM
Ist CROSS ROAD
THRISSUR-1
CHARTERED ACCOUNTANTS

Notes:

1. We confirm that the Company has complied with the covenants mentioned in the disclosure documents of the Secured and unsecured listed non-convertible debentures for the period ended June 30, 2026.

2. The book value of non-convertible debentures does not include EIR adjustment as per IND AS 109.

CHEERAN VARGHESE & CO.
MUNDUPALAM
1st CROSS ROAD
THRISSUR-1
CHARTERED ACCOUNTANTS

Regd.Office: Kosamattam City Centre
Floor No. 4th & 5th, T.B Road
Kottayam, Kerala - 686 001

Tel: +91 481 2586400
Email: info@kosamattam.com
www.kosamattam.com
CIN.U65929KL1987PLC004729

Kosamattam Finance Ltd.

14th August, 2026

To

BSE 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 June 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 June 30, 2026 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

Digitally signed by Mathew K. Cherian
Date: 2026.08.14 13:11:23 +05'30'

Mathew K. Cherian
Managing Director
DIN: 01286073

Regd.Office: Kosamattam City Centre
Floor No. 4th & 5th, T.B Road
Kottayam, Kerala - 686 001

Tel: +91 481 2586400
Email: info@kosamattam.com
www.kosamattam.com
CIN.U65929KL1987PLC004729

Kosamattam Finance Ltd.

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 June 30, 2026 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 Secured Non-convertible debentures (NCD XXXVII) which has been allotted on May 27, 2026, pursuant to a Public Issue, the Secured Rated Listed Redeemable Non-Convertible Debentures allotted on April 06, 2026 (PP I / 2026-27) on a Private Placement basis and the Unsecured Rated, Listed, Redeemable, Taxable, Non-Convertible Subordinated Debt (TIER II) allotted on May 07, 2026 (PP II/2026-27), on a 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	INE403Q07GY8	Public issue	Secured, Non Convertible Debentures	27th May, 2026	180813000	180813000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07HA6	Public issue	Secured, Non Convertible Debentures	27th May, 2026	94922000	94922000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07HB4	Public issue	Secured, Non Convertible Debentures	27th May, 2026	1117681000	1117681000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07HD0	Public issue	Secured, Non Convertible Debentures	27th May, 2026	248408000	248408000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07HC2	Public issue	Secured, Non Convertible Debentures	27th May, 2026	766667000	766667000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07GZ5	Public issue	Secured, Non Convertible Debentures	27th May, 2026	220230000	220230000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07HF5	Public issue	Secured, Non Convertible Debentures	27th May, 2026	166730000	166730000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07HE8	Public issue	Secured, Non Convertible Debentures	27th May, 2026	204549000	204549000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07GX0	Private Placement	Secured, Non Convertible Debentures	06th April, 2026	1500000000	1500000000	No	NA	Nil
Kosamattam Finance Limited	INE403Q08357	Private Placement	Unsecured, Non Convertible Debentures	07th May, 2026	2000000000	2000000000	No	NA	Nil

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

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	May 27, 2026
Amount raised	₹3000000000
Report filed for quarter ended	June 30, 2026
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 followingtable:

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
For the purpose of onward lending, repayment of interest and principal of existing debts of our Company; and general corporate purposes.	NA	For the purpose of onward lending, repayment of interest and principal of existing debts of our Company; and general corporate purposes.	NA	₹3000000000	Nil	Nil

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.

PP I /2026-27

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	April 06, 2026
Amount raised	₹150,00,00,000

Report filed for quarter ended	June 30, 2026
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 followingtable:	

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
Lending Purpose.	NA	Lending Purpose.	NA	₹1500000000	Nil	Nil

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.

PP II/2026-27

Particulars	Remarks
Name of listed entity	KOSAMATTAM FINANCE LIMITED
Mode of fund raising	Private Placement
Type of instrument	Subordinated Debt
Date of raising funds	May 07, 2026
Amount raised	₹200,00,00,000
Report filed for quarter ended	June 30, 2026
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 followingtable:	

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
Meeting the capital requirements of the Company, for its general corporate purposes, for various financing activities of the Company, for retail finance and for onward lending, repayment/ re-financing of its financial indebtedness in the ordinary course of business and for its business operations including working capital requirements.	NA	Meeting the capital requirements of the Company, for its general corporate purposes, for various financing activities of the Company, for retail finance and for onward lending,repayment/ re-financing of its financial indebtedness in the ordinary course of business and for its business operations including working capital requirements.	NA	₹2000000000	Nil	Nil

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.

For **Kosamattam Finance Limited**

Mathew K. Cherian
Digitally signed by Mathew K. Cherian
Date: 2026.08.14 13:11:49 +05'30'

Mathew K. Cherian
Managing Director
DIN: 01286073

For Kosamattam Finance Limited

Sreenath P
Digitally signed by Sreenath P
Date: 2026.08.14 13:12:24 +05'30'

Sreenath P.
Company Secretary
ICSI Membership No. F10553