

SL. NO.11/2024-25

Dear Sir / Madam ,

SHORTER NOTICE is hereby given that the Meeting of the Board of Directors of the company will be held on **Monday, 12th August, 2024, at 11.00 a.m.** at the Registered Office of the Company at Kosamattam City Centre, Floor No. 4th & 5th, T.B Road, Kottayam, Kerala – 686001.

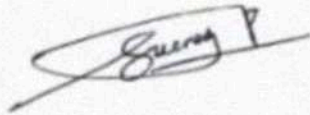
The Agenda of the business to be transacted at the Meeting is enclosed.

Kindly make it convenient to attend the Meeting.

Please contact Mr. Sreenath P, Company Secretary at 9400459316 or at cs@kosamattam.com for more details.

Yours faithfully,

For Kosamattam Finance Limited



**Sreenath P.
Company Secretary**

Date: 10.08.2024

AGENDA

01-11/2024-25: Leave of absence;

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

02-11/2024-25: To consider and approve the Minutes of the previous meeting;

The Minutes of the last board meeting held on July 07, 2024, shall be placed in the meeting for the confirmation of the Board.

03-11/2024-25: To consider and approve the unaudited financial results for the quarter ended June 30, 2024

The chairman shall place the matter of approval of the unaudited financial results for the quarter ended June 30, 2024. A copy of Financials for the respective period is attached herewith for your perusal. (Annexure – 1)

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**

KOSAMATTAM FINANCE LIMITED

STATEMENT OF PROFIT AND LOSS FOR THE QUARTER ENDED JUNE 30, 2024

Particulars	As at June 30, 2024	As at March 31, 2024
Revenue from operations		
(i) Interest income	2,08,38,93,899.06	8,53,99,12,313.17
(ii) Dividend income	-	-
(iii) Rental income	-	-
(iv) Fees and commission Income	1,33,04,980.08	3,84,71,608.61
(v) Net gain of fair value changes	-	-
(vi) Net gain on de-recognition of financial instruments under amortised cost category	-	-
(vii) Sale of products(including Excise Duty)	-	-
(viii) Sale of services	-	-
(I) Total Revenue from operations	2,09,71,98,879.14	8,57,83,83,921.78
(II) Other Income, net	10,99,938.34	1,09,87,907.91
(III) Total Income (I + II)	2,09,82,98,817.48	8,58,93,71,829.69
Expenses		
(i) Finance costs	1,30,59,96,210.55	5,11,63,53,854.49
(ii) Fees and Commission Expense	-	-
(iii) Net gain of fair value changes	-	-
(iv) Net gain on de-recognition of financial instruments under amortised cost category	-	-
(v) Impairment on financial instruments	1,44,87,969.34	10,13,12,590.12
(vi) Cost of materials consumed	-	-
(vii) Purchase of Stock-in-trade	-	-
(viii) Changes in inventories of finished goods, stock -in-trade and work-in-progress	-	-
(ix) Employee benefits expenses	25,30,99,630.00	1,08,95,84,513.00
(x) Depreciation, amortization and impairment	7,06,50,259.40	29,57,57,901.11
(xi) Other expenses	8,26,02,467.30	44,36,16,399.16
(IV) Total Expenses	1,72,68,36,536.59	7,04,66,25,257.88
(V) Profit/(loss) before exceptional items and tax (III- IV)	37,14,62,280.89	1,54,27,46,571.81
(VI) Exceptional items	-	-
(VII) Profit/(loss) before tax (V-VI)	37,14,62,280.89	1,54,27,46,571.81
(VIII) Tax Expense:		
(1) Current tax	9,65,80,193.00	41,01,83,094.00
(2) Deferred tax	-	(44,36,259.99)
(IX) Profit/ (loss) for the period from continuing operations (VII- VIII)	27,48,82,087.89	1,13,69,99,737.80
(X) Profit/ (loss) from discontinuing operations	-	-



(XI) Tax Expense of discontinuing operations	-	-
(XII) Profit/ (loss) from discontinuing operations (After tax) (X-XII)	-	-
(XIII) Profit for the period from continuing operations (IX+XII)	27,48,82,087.89	1,13,69,99,737.80
(XIV) Other Comprehensive Income		
A) (i) Items that will not be reclassified to profit or loss		
Remeasurement of defined benefit plan	-	49,60,215.00
(ii) Income tax relating to items that will not be reclassified to profit or loss	-	(12,48,386.91)
Subtotal (A)	-	37,11,828.09
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)		
Other Comprehensive Income (A + B)	-	37,11,828.09
(XV) Total Comprehensive Income for the period (XIII+XIV) (Comprising Profit/(Loss) and other Comprehensive Income for the period)	27,48,82,087.89	1,14,07,11,565.89
(XVI) Earnings per equity share (for continuing operations)		
(Face value of ₹ 10/- each)		
Basic (₹)	1.23	5.10
Diluted (₹)	1.23	5.10
(XVII) Earnings per equity share (for discontinuing operations)		
Basic (₹)	1.23	5.10
Diluted (₹)	1.23	5.10
(XVIII) Earnings per equity share (for continuing and discontinuing operations)		
Basic (₹)	1.23	5.10
Diluted (₹)	1.23	5.10



Ratios

Sl. No.	Particulars	Period ended June 30, 2024
1	Debt-equity ratio	5.34
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)	₹ 95505.76 lakhs
7	Net profit after tax	₹ 2748.82807 lakhs
	Earnings per share	
8	Basic	1.23
	Diluted	1.23
9	Current Ratio	2.10
10	Long Term Debt to Working Capital	0.79
11	Bad debts to Account receivable ratio	NA
12	Current liability Ratio	0.53
13	Total debts to total assets	0.83
14	Debtors turnover	NA
15	Inventory turnover	NA
16	Operating margin (%)	NA
17	Net profit margin (%)	13.11%
	Sector specific equivalent ratios, as applicable	
18	(i) Gross NPA	1.65%
	(ii) Net NPA	0.68%
	(ii) Capital Adequacy Ratio (CRAR)	18.82%