

May 28, 2026

To,

BSE Limited
P J Towers,
Dalal Street, Fort,
Mumbai – 400 001.

Dear Sirs,

Sub.: Disclosure under Regulation 51, 52 and other applicable regulations of the Securities and Exchange Board of India (Listing obligations and Disclosure Requirement) Regulations, 2015, as amended (the “Listing Regulations”)

With reference to the captioned subject, we enclose the following:

- a) Disclosure of Price Sensitive information /disclosure of event / Information from the Board Meeting dated 28.05.2026;
- b) Audited financial results of the Company for the quarter and year ended March 31, 2026 and reports issued by the statutory Auditors along with the disclosure as required under Regulation 52(4) of the Listing Regulation
- c) Disclosure as required under Regulation 52(7) of the Listing Regulations
- d) Disclosure as required under Regulation 23(9) of the Listing Regulations
- e) Security Cover certificate as at March 31, 2026 pursuant to Regulation 54 of the Listing Regulation.
- f) Declaration on unmodified opinion under Regulation 52(3) of the Listing Regulations

Pursuant to Regulations 51 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we wish to inform you that the Board of Directors of the Company, at its Meeting held today i.e 28th day of May, 2026 have, inter alia, considered and approved the Financial Results of the Company for the quarter and year ended March 31, 2026 without any modification.

It may please be noted that the meeting was commenced at 11.00 A.M. and concluded at 02.00 P.M. Kindly take the same on your records

Kindly take it on record.

Thanking You.

For Kosamattam Finance Limited

Sreenath P.
Company Secretary
ICSI Membership No. F10553

28.05.2026

To

**The BSE Ltd.,
P.J.Tower, Dalal Street,
Mumbai-400001.**

Dear Sirs,

Sub: Disclosure of Price Sensitive information /disclosure of event / Information

**Ref: Regulation 51 read with Part B of Schedule III of Securities and Exchange Board of India
(Listing obligation and Disclosure requirement) regulation, 2015.**

In reference to intimation of Board Meeting dated 28th May, 2026 and pursuant to regulation 51 of SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015 the Board of directors considered and approved the following items;

1. Adopted financial results for the quarter and year ended March 31, 2026;
2. Adopted Auditors' Report for the financial year ended March 31, 2026;
3. Issuance of Non-Convertible Debentures aggregating to upto ₹ 200 Cr. through Private Placement basis.

The above said Board meeting commenced at 11.00 AM and concluded at 02.00 PM

Kindly take the above information on record.

Thanking You,

For Kosamattam Finance Limited

**Sreenath P.
Company Secretary
ICSI Membership No. F10553**

INDEPENDENT AUDITOR'S REPORT ON QUARTERLY FINANCIAL RESULTS AND YEAR TO DATE FINANCIAL RESULTS OF THE COMPANY PURSUANT TO THE REGULATION 52 OF THE SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015 (AS AMENDED)

To
The Board of Directors
Kosamattam Finance Limited

Opinion

We have audited the accompanying statement of quarterly and year to date financial results of Kosamattam Finance Limited (CIN: U65929KL1987PLC004729) ('the NBFC') for the quarter ended 31.03.2026 and the year to date results for the period from April 1, 2025 to March 31, 2026 attached herewith, being submitted by the NBFC pursuant to the requirement of regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('Listing regulations').

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial results:

- i. are presented in accordance with the requirements of regulation 52 of the Listing Regulations in this regard, and
- ii. give a true and fair view in conformity with the recognition and measurement principle laid down in the applicable accounting standards prescribed under Section 133 of The Companies Act, 2013 (the "Act"), RBI guidelines and other accounting principles generally accepted in India, of the net profit/loss including other comprehensive income and other financial information for the quarter ended March 31, 2026 as well as the year to date results for the period from April 1, 2025 to March 31, 2026.

Basis for Opinion

We conducted our audit of the Financial Statements in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013 issued by the Institute of Chartered Accountants of India. Our responsibilities under those standards are further described in Auditor's Responsibilities for the Audit of the Financial statement section of our report. We are independent of the NBFC in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India (ICAI) together with the ethical requirements that are relevant to our audit of the financial statements under the provision of the Companies Act 2013 and the Rules made there under, and we have fulfilled our ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the Financial Statements.



Board of Director's Responsibility for the Financial Results

The statements have been prepared on the basis of audited financial statements. The NBFC's Board of Directors are responsible for the preparation of these statements of Financial Results that give a true and fair view of the net profit/loss including other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in Indian Accounting Standards specified under Section 133 of the Act/ issued by the Institute of Chartered Accountants of India, the circulars, guidelines and directors issued by the Reserve Bank of India (RBI) from time to time ('RBI Guidelines') and other accounting principles generally accepted in India and in compliance with regulation 52 of the Listing Regulations.

The responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act/Banking Regulation Act, 1949 for safeguarding of the assets of the NBFC and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgements and estimates that are responsible and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the statement of financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial results, the Board of Directors are responsible for assessing the NBFC's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the NBFC or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the NBFC's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the statement of financial results as a whole are free material misstatements, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, Individually or in the aggregate, they could reasonably be expected to influence the economic decision of users taken on the basis of these financial results.

As part of an Audit in accordance with SAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the statement of financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain and understanding of internal control relevant to the audit in order to design audit procedure that are appropriate in the circumstances, for the purpose of expressing an opinion on the effectiveness of the NBFC's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.



- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and based on the audit evidence obtained, whether a material uncertainty exists relate d to events and conditions that may cast significant doubt on the NBFC's ability to continue as a going concern. If we conclude that material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the statement of financial based on the audit evidence obtained up to the date of the auditor's report. However, future events or conditions may cause the NBFC to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial results, including the disclosures, and whether the financial results represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with the governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matter that may reasonably be thought to bear in our independence, and where applicable, related safeguards.

Other Matters

The statement includes the results for the quarter ended March 31,2026 and March 31,2025 being the balancing figure between the audited figures in respect of the full financial year ended March 31,2026 and March 31,2025 and the published unaudited year to date figures up to the third quarter of the financial year ended March 31,2026 and March 31,2025 respectively which were subject to limited review, as required under Listing Regulations. Our opinion is not modified in respect of this matter.

**Place: Thrissur
Date: 28/05/2026**



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

**C V VARGHESE
Partner
Membership No: 020644
Peer Review No: 015674
UDIN: 26020644HQHGCW2974**

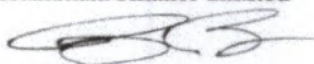
STATEMENT OF FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2026

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

PARTICULARS	Quarter Ended			Year Ended	
	March 31, 2026	December 31, 2025	March 31, 2025	March 31, 2026	March 31, 2025
	Audited	Unaudited	Audited	Audited	Audited
Revenue from operations					
Interest Income	32,199.55	28,771.38	23,919.52	1,10,748.62	89,408.19
Fees and commission Income	758.62	615.66	208.39	2,101.39	590.32
Total Revenue from operations	32,958.17	29,387.04	24,127.91	1,12,850.01	89,998.51
Other Income	13.41	8.40	17.33	31.52	44.42
I. Total Income	32,971.58	29,395.44	24,145.24	1,12,881.53	90,042.93
Expenses					
Finance Costs	17,394.76	16,339.17	13,771.85	62,778.30	53,949.96
Impairment on financial instruments	394.66	357.75	0.07	1,084.79	568.57
Employee Benefits Expenses	5,791.05	3,165.24	3,139.71	15,111.24	11,357.52
Depreciation, amortization and impairment	805.82	770.14	737.41	3,037.48	2,951.06
Others expenses	1,709.04	1,549.55	1,099.02	5,767.49	4,240.71
II. Total Expenses	26,095.33	22,181.85	18,748.06	87,779.30	73,067.82
III. Profit/(loss) before tax (I-II)	6,876.25	7,213.59	5,397.18	25,102.23	16,975.11
Tax Expense					
Current Tax	1,639.80	1,652.30	1,328.41	5,780.04	4,338.67
Deferred Tax	275.50	107.94	(69.56)	848.35	(69.56)
IV. Total Tax Expense	1,915.30	1,760.24	1,258.85	6,628.39	4,269.11
V. Profit/(loss) for the period (III-IV)	4,960.95	5,453.35	4,138.33	18,473.84	12,706.00
Other Comprehensive Income					
A (i) Items that will not be reclassified to profit or loss	766.10	-	(26.52)	766.10	(26.52)
(ii) Income tax relating to items that will not be reclassified to profit or loss	(192.81)	-	6.68	(192.81)	6.68
Subtotal (A)	573.29	-	(19.84)	573.29	(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)	573.29	-	(19.84)	573.29	(19.84)
VII. Total Comprehensive Income for the period (V+VI)	5,534.24	5,453.35	4,118.49	19,047.13	12,686.16
VIII. Earnings per equity share (Face value of Rs. 10/- each)					
Basic (Rs.)	2.17	2.40	1.83	8.09	5.61
Diluted (Rs.)	2.17	2.40	1.83	8.09	5.61

See accompanying notes to the financial statements

For Kosamattam Finance Limited



Mathew K Cherian

Managing Director

DIN: 01286073



Place: Kottayam

STATEMENT OF ASSETS AND LIABILITIES AS AT MARCH 31, 2026

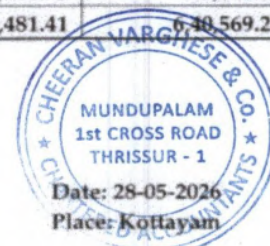
(₹ In Lakhs)

Sl No.	PARTICULARS	As at	
		March 31, 2026	March 31, 2025
		Audited	Audited
I	ASSETS		
1	Financial assets		
	(a) Cash and cash equivalents	19,947.27	16,446.29
	(b) Bank Balance other than above	15,198.87	32,191.85
	(c) Receivables		
	i) Trade Receivables	28.34	86.92
	ii) Other Receivables	4.29	0.36
	(d) Loans	7,69,839.81	5,68,808.99
	(e) Other Financial assets	2,568.00	1,690.54
2	Non-financial Assets		
	(a) Current tax assets (net)	941.43	1,295.75
	(b) Deferred tax assets (net)	327.71	1,368.88
	(c) Property, Plant and Equipment	11,478.23	11,610.62
	(d) Capital work in progress	-	-
	(e) Right of use assets	4,727.35	3,958.41
	(f) Other Intangible assets	218.90	222.66
	(g) Other non-financial assets	3,201.21	2,888.00
	TOTAL ASSETS	8,28,481.41	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	28.62	25.38
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	25.47	30.03
	(II) Other Payables		
	(i) total outstanding dues of micro enterprises and small enterprises	25.58	62.52
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	129.89	229.8
	(b) Debt Securities	3,68,805.44	2,45,230.54
	(c) Borrowings (other than debt securities)	2,83,129.26	2,50,320.45
	(d) Subordinated Liabilities	40,560.35	32,588.38
	(e) Lease liabilities	4,937.37	4,201.14
	(f) Other Financial liabilities	46.20	25.24
2	Non-financial Liabilities		
	(a) Current tax liabilities (net)	-	-
	(b) Provisions	1,288.17	995.44
	(c) Deferred tax liabilities (net)	-	-
	(d) Other non-financial liabilities	928.14	574.28
3	Equity		
	(a) Equity share capital	23,065.16	22,740.78
	(b) Other equity	1,05,511.76	83,545.29
	TOTAL LIABILITIES AND EQUITY	8,28,481.41	6,40,569.27

See accompanying notes to the financial statements

For Kosamattam Finance Limited

Mathew K Cherian
Managing Director
DIN: 01286073

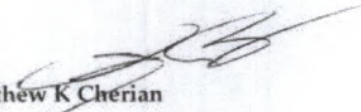


CASHFLOW STATEMENT FOR THE YEAR ENDED MARCH 31, 2026

PARTICULARS	As at March 31, 2026	As at March 31, 2025
	Audited	Audited
A) Cash flow from Operating activities		
Profit before tax	25,102.23	16,975.11
Adjustments to reconcile profit before tax to net cash flows:		
Depreciation, amortisation and impairment	3,075.48	2,994.54
Interest Income	(1,10,748.62)	(89,408.19)
Profit on sale of Property, plant and equipment	4.24	(12.01)
Finance costs	62,778.30	53,949.96
Impairment on financial instruments	1,020.68	548.21
Bad debts written off	51.24	12.10
Provision for Gratuity	1,106.76	157.79
Cash inflow from interest on loans	1,10,626.42	92,253.94
Cash outflow towards finance costs	(65,191.99)	(49,333.42)
Operating Profit Before Working Capital Changes	27,824.74	28,138.03
Adjustments for:		
(Increase)/Decrease in receivables	54.64	(37.04)
(Increase)/Decrease in Loans	(2,04,137.30)	(44,091.44)
(Increase)/Decrease in Other financial asset	(752.96)	(213.10)
(Increase)/Decrease in Other non-financial asset	(313.20)	(11.00)
Increase/(Decrease) in Other financial liabilities	20.96	(198.41)
Increase/(Decrease) in Other non-financial liabilities	353.86	265.10
Increase/(Decrease) in Payables	(138.16)	126.67
Increase/(Decrease) in Provisions	(47.94)	(50.20)
Cash used in operations	(1,77,135.36)	(16,071.39)
Income tax paid (net of refunds)	(5,425.72)	(4,029.63)
Net cash from / (used in) operating activities	(1,82,561.08)	(20,101.02)
B) Cash flow from Investing activities		
Purchase of Property, plant and equipment and intangible assets	(927.20)	(669.59)
Proceeds from sale of Property, plant and equipment	100.92	17.24
(Increase) / decrease in other bank balance	16,992.98	9,460.66
Interest received on fixed deposits	2,032.28	2,791.04
Net cash from / (used in) investing activities	18,198.98	11,599.35
C) Cash flow from Financing activities		
Proceeds from issue of equity share capital (including share premium)	3,243.72	840.54
Increase / (decrease) in debt securities	1,23,624.93	24,253.57
Increase / (decrease) in borrowings (other than debt securities)	32,808.81	869.26
Cash outflow towards Lease	(2,643.25)	(2,504.56)
Increase / (decrease) in Subordinate liabilities	10,828.87	(1,249.07)
Net cash from / (used in) financing activities	1,67,863.08	22,209.74
D) Net increase/(decrease) in cash and cash equivalents (A+B+C)	3,500.98	13,708.07
Cash and cash equivalents at beginning of the period	16,446.29	2,738.22
Cash and cash equivalents at March 31, 2026/ March 31, 2025	19,947.27	16,446.29

See accompanying notes to the financial statements

For Kosamattam Finance Limited


Mathew K Cherian

Managing Director

DIN: 01286073



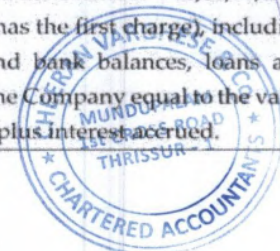
Date: 28-05-2026

Place: Kottayam

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 26/05/2026 and 28/05/2026.
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 "Statutory Audit" of standalone financial results for the year ended 31 March 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. The Figures for the quarter ended March 31,2026 and March 31,2025 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
6. 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 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 XXXVI	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.



INE403Q07EV9	Private Placement	The Debentures shall be secured or Company shall create a security by way of a first ranking, and Pari-passu charge on identified gold receivables of the company ("Hypothecated Receivables") created pursuant to the agreement of Deed of Hypothecation to be executed between the Company and the Debenture Trustee. The Hypothecated Receivables shall at all times be equal to the value of the outstanding principal amount of the Debentures. The Company undertakes to 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 on such terms and conditions as disclosed in the Disclosure Documents and the Debenture Trust Deed, to be entered with the Debenture Trustee and other necessary documents, as may be required from time to time in relation to the Debentures and as approved by the Debenture Trustee
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	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")



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
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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, 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**.
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, 2026 -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, 2026.
 - b) The Company has not transferred /acquired any stressed loans during the year ended March 31, 2026.
13. During the year, the Company has recognised an amount of ₹917.51 lakhs as past service cost in respect of its gratuity plan, in accordance with the requirements of Ind AS 19 – Employee Benefits, consequent to the notification of the Code on Social Security, 2020 and the related labour codes, effective November 21, 2025. The Company continues to monitor the progress of the finalisation of the Central and State Government rules and any further clarifications in this regard and will give appropriate accounting effect to any additional impact on its gratuity and other employee benefit obligations in the period in which such developments occur, as required under Ind AS 19 and the applicable guidance issued by the Institute of Chartered Accountants of India (ICAI)."
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
16. The total value of the company's listed debt securities does not equal or exceed the threshold prescribed under the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. Accordingly, the company shall not be classified as a High Value Debt Listed Entity with effect from the applicable date of revision of the threshold limit.

For Kosamattam Finance Limited


Mathew K Cherian
Managing Director
DIN: 01286073



STATEMENT OF CHANGES IN EQUITY

A. Equity Share Capital

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

Currency: ₹ in Lakhs

(1) Current Reporting Period				
Balance as at April 01, 2025	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, 2026
22,740.78	0.00	22,740.78	324.38	23,065.16

Currency: ₹ in Lakhs

(2) Previous Reporting Period				
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

B. Other Equity

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, 2025	9.07	11,806.89	15,235.79	-	11,660.97	44,906.61	2.45	(76.49)	83,545.29
Changes in accounting policy or prior period errors	-	-	-	-	-	-	-	-	-
Restated balance at the beginning of the current reporting period	9.07	11,806.89	15,235.79	-	11,660.97	44,906.61	2.45	(76.49)	83,545.29
Total Comprehensive Income for the current year	-	-	-	-	-	-	-	573.29	573.29
Dividends	-	-	-	-	-	-	-	-	-
Transfer to/(from) Retained earnings	-	-	3,694.77	-	-	(3,694.77)	-	-	-
Shares issued on rights issue basis	-	2,919.34	-	-	-	-	-	-	2,919.34
Profit for the year (net of taxes)	-	-	-	-	-	18,473.84	-	-	18,473.84
Balance as at March 31, 2026	9.07	14,726.23	18,930.56	-	11,660.97	59,685.68	2.45	496.80	1,05,511.76



(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 45-1C (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)	70,158.70
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)	70,158.70
Total Comprehensive Income for the current year	-	-	-	-	-	-	-	(19.84)	(19.84)
Dividends	-	-	-	-	-	-	-	-	-
Transfer to/(from) Retained earnings	-	-	2,541.20	-	-	(2,541.20)	-	-	-
Shares issued on rights issue basis	-	700.43	-	-	-	-	-	-	700.43
Profit for the year (net of taxes)	-	-	-	-	-	12,706.00	-	-	12,706.00
Balance as at March 31, 2025	9.07	11806.89	15,235.79	-	11,660.97	44,906.61	2.45	(76.49)	83,545.29



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, 2026

Sl No	Particulars	Note No.	Year ended March 31, 2026
1	Debt-equity ratio	2	5.39
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	Rs 1,28,574.47 Lakhs
7	Net profit after tax		Rs 18,473.84 Lakhs
8	Earnings per share		
	Basic		8.09
	Diluted		8.09
9	Current Ratio	4	2.51
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	16.37%
18	Sector specific equivalent ratios, as applicable		
	(i) Gross NPA	8	1.20%
	(ii) Net NPA	9	0.49%
	(ii) Capital Adequacy Ratio (CRAR)	10	19.23%
	(iii) Liquidity Coverage Ratio (LCR)	10	138.56%

*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.

For Kosamattam Finance Limited


Mathew K Cherian
Managing Director
DIN: 01286073



Date: 28-05-2026
Place: Kottayam

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)
		Book Value	Book Value	Yes/No	Book Value	Book Value									
ASSETS															
Property, Plant and Equipment	Land	-					8,208.32		8,208.32		-			-	-
	Building	-					218.47		218.47		-			-	-
	Furniture & Fixtures				782.69	1,080.92	-		1,863.61					782.69	782.69
	Electrical Fittings				551.52		-		551.52					551.52	551.52
	Plant and Machinery						-	204.21	204.21					-	-
	Vehicles				33.49		-		33.49					33.49	33.49
	Office Equipment				2.63		-		2.63					2.63	2.63
	Computer and Accessories				395.97		-		395.97					395.97	395.97
Capital Work-in-Progress							-		-					-	-
Right of Use Assets							4,727.35		4,727.35					-	-
Goodwill									-					-	-
Intangible Assets under Development									-					-	-
Investments									-					-	-
Loans					7,69,839.81		-		7,69,839.81					7,69,839.81	7,69,839.81
Inventories									-					-	-
Trade Receivables					28.34		-		28.34					28.34	28.34
Cash and Cash Equivalents					19,947.27		-		19,947.27					19,947.27	19,947.27
Bank Balances other than Cash and Cash Equivalents		-				15,125.19	73.68		15,198.87					-	-
Others					4.29		7,257.26		7,261.55					4.29	4.29
Total	-	-	-	-	7,91,586.01	16,206.11	20,689.29	-	8,28,481.41	-	-	-	-	7,91,586.01	7,91,586.01



Column A Particulars	Column B Description of asset for which this certificate relates	Column C Exclusive Charge	Column D	Column E	Column F Pari-Passu Charge	Column G	Column H Assets not offered as Security	Column I Elimination (amount in negative)	Column J Total (C to H)	Debt Not backed by any assets offered as security	Column K	Column L Related to only those items covered by this certificate	Column M	Column N	Column O
		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 Exclu- sive 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									Relating to Column F
LIABILITIES															
Debt securities to which this certificate pertains	Non-Convertible Debenture	3,68,693.88		Yes	3,68,693.88			(3,68,693.88)	3,68,693.88						-
Other debt sharing pari-passu charge with above debt															-
Commercial Paper															-
Subordinated Debt															-
Borrowings															-
Bank Debt Securities	Term Loan, WCDL, CC	not to be filled			2,83,129.26				2,83,129.26						-
Others															-
Trade payables															-
Lease Liabilities								54.09	54.09						-
Provisions								4,937.37	4,937.37						-
Others								1,288.17	1,288.17						-
Total		3,68,693.88			6,51,823.14			7,409.44	(3,68,693.88)	6,59,232.58	44,456.66				-
Cover on Book Value					1.21										
					Pari-Passu Security Cover Ratio										1.21



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 year ended March 31, 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



Date: 28/05/2026
Place: Kottayam

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 March 31, 2026.

This is to certify that we have examined the relevant records and documents of **Kosamattam Finance Limited** as of *31st March 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 Pari-pasu 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: 0500615



C V VARGHESE

Partner

Membership No: 020644

Peer Review No: 015674

UDIN: 26020644VRNHLW2645

Place: Thrissur

Date: 28/05/2026

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 March 31, 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 March 31, 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 Responsibility

2. The preparation of the accompanying Statement, "**Annexure A**" from the audited 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 audited financial statements of the Company as of March 31, 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.



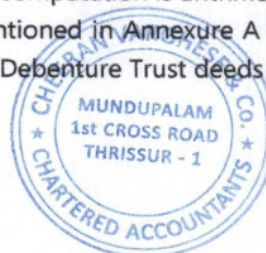
- d. Compliance of relevant terms of the aforesaid SEBI Regulations in all respect.
 - e. Providing of all relevant information to the Company's Debenture Trustee.
4. This Responsibility includes ensuring that the relevant records provided to us for our examination are correct and complete.

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 audited financial statements for the quarter ended March 31, 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 March 31, 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. 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 materiality. The Guidance Note requires that we comply with the ethical requirements of the code of Ethics issued by the ICAI. We have performed the following procedures:
- a. Checked the computation of security cover as at March 31, 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
7. 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.

Opinion

8. Based on our procedure as stated above, and according to the information, explanation and representations provided to us by the Management of the Company, we certify that:
- a. The particulars furnished in the Annexure A have been accurately extracted from the audited books of account for the quarter ended March 31, 2026 and other relevant supporting records/documents maintained by the company and the computation is arithmetically accurate
 - b. The financial covenants of the listed debt securities mentioned in Annexure A of this certificate have been complied with as mentioned in the respective Debenture Trust deeds as per the review



and verification of relevant records and documents and declaration and certification given by the Management of the Company.

- c. The assets of the company provide 100% pari-passu security cover as per the terms of the offer document/ offer document and/or debenture trust deed.
 - d. The financial results for the period ended March 31, 2026 have been audited by us, on which we have issued an unmodified audit opinion dated May 28, 2026.
9. The details of Outstanding Secured and Unsecured Non-Convertible Debentures, Including subordinated debts as on March 31, 2026 considered for this certificate have been disclosed in the **Annexure 1**.

Restrictions on use

10. 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: 0500615**



C V VARGHESE

Partner

Membership No: 020644

Peer Review No:015674

UDIN: 26020644PBHDZU1767

**Place: Thrissur,
Date : 28/05/2026**

Annexure 1

₹ In Lakhs

ISIN	Facility	Type	Type of charge	Allotment Amount	Principal Outstanding as on March 31, 2026	Cover required	Assets required (in lakhs)	Security Trustee
INE403Q07AW5	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	1,029.30	1,029.30	1 time	1,029.30	Vistra ITCL (India) Limited
INE403Q07AX3	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	2,337.53	2,337.53	1 time	2,337.53	Vistra ITCL (India) Limited
INE403Q07BK8	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	1,330.15	1,330.15	1 time	1,330.15	Vistra ITCL (India) Limited
INE403Q07BL6	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	1,810.04	1,810.04	1 time	1,810.04	Vistra ITCL (India) Limited
INE403Q07BR3	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	1,181.37	1,181.37	1 time	1,181.37	Vistra ITCL (India) Limited
INE403Q07CH2	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	31.22	31.22	1 time	31.22	Vistra ITCL (India) Limited
INE403Q07CD1	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	1,709.36	1,709.36	1 time	1,709.36	Vistra ITCL (India) Limited
INE403Q07CM2	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	2,255.16	2,255.16	1 time	2,255.16	Vistra ITCL (India)



**CHEERAN
VARGHESE & Co**

								Limite d
INE403Q07CN0	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	2,575.51	2,575.51	1 time	2,575.51	Vistra ITCL (India) Limite d
INE403Q07CO8	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	11,832.45	11,832.45	1 time	11,832.45	Vistra ITCL (India) Limite d
INE403Q07CP5	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	2,825.84	2,825.84	1 time	2,825.84	Vistra ITCL (India) Limite d
INE403Q07CU5	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	11,474.34	11,474.34	1 time	11,474.34	Vistra ITCL (India) Limite d
INE403Q07CV3	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	2,680.54	2,680.54	1 time	2,680.54	Vistra ITCL (India) Limite d
INE403Q07CW1	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	276.81	276.81	1 time	276.81	Vistra ITCL (India) Limite d
INE403Q07CX9	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	2,421.10	2,421.10	1 time	2,421.10	Vistra ITCL (India) Limite d
INE403Q07DE7	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	4,217.15	4,217.15	1 time	4,217.15	Vistra ITCL (India) Limite d
INE403Q07DF4	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	10,356.59	10,356.59	1 time	10,356.59	Vistra ITCL (India) Limite d
INE403Q07DC1	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	2,166.86	2,166.86	1 time	2,166.86	Vistra ITCL (India)



**CHEERAN
VARGHESE & Co**

								Limite d
INE403Q07DD9	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	1,941.87	1,941.87	1 time	1,941.87	Vistra ITCL (India) Limite d
INE403Q07DN8	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	1,694.71	1,694.71	1 time	1,694.71	Vistra ITCL (India) Limite d
INE403Q07DM0	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	1,894.72	1,894.72	1 time	1,894.72	Vistra ITCL (India) Limite d
INE403Q07DG2	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	5,608.01	5,608.01	1 time	5,608.01	Vistra ITCL (India) Limite d
INE403Q07DI8	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	1,143.86	1,143.86	1 time	1,143.86	Vistra ITCL (India) Limite d
INE403Q07DJ6	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	1,145.18	1,145.18	1 time	1,145.18	Vistra ITCL (India) Limite d
INE403Q07DU3	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	1,284.57	1,284.57	1 time	1,284.57	Vistra ITCL (India) Limite d
INE403Q07DQ1	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	2,425.04	2,425.04	1 time	2,425.04	Vistra ITCL (India) Limite d
INE403Q07DV1	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	8,832.84	8,832.84	1 time	8,832.84	Vistra ITCL (India) Limite d
INE403Q07DS7	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	1,429.37	1,429.37	1 time	1,429.37	Vistra ITCL (India)



**CHEERAN
VARGHESE & Co**

								Limite d
INE403Q07DR9	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	661.55	661.55	1 time	661.55	Vistra ITCL (India) Limite d
INE403Q07DZ2	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	862.51	862.51	1 time	862.51	Vistra ITCL (India) Limite d
INE403Q07DY5	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	1,346.13	1,346.13	1 time	1,346.13	Vistra ITCL (India) Limite d
INE403Q07EB1	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	1,071.39	1,071.39	1 time	1,071.39	Vistra ITCL (India) Limite d
INE403Q07ED7	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	9,513.58	9,513.58	1 time	9,513.58	Vistra ITCL (India) Limite d
INE403Q07EC9	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	1,054.34	1,054.34	1 time	1,054.34	Vistra ITCL (India) Limite d
INE403Q07EA3	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	813.51	813.51	1 time	813.51	Vistra ITCL (India) Limite d
INE403Q07EF2	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	1,471.50	1,471.50	1 time	1,471.50	Vistra ITCL (India) Limite d
INE403Q07EJ4	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	756.87	756.87	1 time	756.87	Vistra ITCL (India) Limite d
INE403Q07ELO	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	2,238.53	2,238.53	1 time	2,238.53	Vistra ITCL (India)



**CHEERAN
VARGHESE & Co**

								Limite d
INE403Q07EI6	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	1,562.96	1,562.96	1 time	1,562.96	Vistra ITCL (India) Limite d
INE403Q07EM8	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	8,686.88	8,686.88	1 time	8,686.88	Vistra ITCL (India) Limite d
INE403Q07EG0	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	655.91	655.91	1 time	655.91	Vistra ITCL (India) Limite d
INE403Q07EH8	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	522.51	522.51	1 time	522.51	Vistra ITCL (India) Limite d
INE403Q07ES5	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	976.80	976.80	1 time	976.80	Vistra ITCL (India) Limite d
INE403Q07EQ9	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	788.64	788.64	1 time	788.64	Vistra ITCL (India) Limite d
INE403Q07ET3	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	4,472.67	4,472.67	1 time	4,472.67	Vistra ITCL (India) Limite d
INE403Q07ER7	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	402.75	402.75	1 time	402.75	Vistra ITCL (India) Limite d
INE403Q07EU1	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	1,400.37	1,400.37	1 time	1,400.37	Vistra ITCL (India) Limite d
INE403Q07EP1	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	2,206.30	2,206.30	1 time	2,206.30	Vistra ITCL (India)



**CHEERAN
VARGHESE & Co**

								Limite d
INE403Q07EO4	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	1,081.24	1,081.24	1 time	1,081.24	Vistra ITCL (India) Limite d
INE403Q07FA0	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	3,197.40	3,197.40	1 time	3,197.40	Vistra ITCL (India) Limite d
INE403Q07EX5	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	961.82	961.82	1 time	961.82	Vistra ITCL (India) Limite d
INE403Q07FD4	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	970.32	970.32	1 time	970.32	Vistra ITCL (India) Limite d
INE403Q07EY3	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	7,479.69	7,479.69	1 time	7,479.69	Vistra ITCL (India) Limite d
INE403Q07EW7	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	603.64	603.64	1 time	603.64	Vistra ITCL (India) Limite d
INE403Q07EZ0	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	1,575.48	1,575.48	1 time	1,575.48	Vistra ITCL (India) Limite d
INE403Q07FB8	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	2,126.36	2,126.36	1 time	2,126.36	Vistra ITCL (India) Limite d
INE403Q07FC6	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	708.22	708.22	1 time	708.22	Vistra ITCL (India) Limite d
INE403Q07FM5	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	2,610.66	2,610.66	1 time	2,610.66	Vistra ITCL (India)



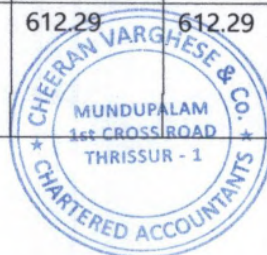
**CHEERAN
VARGHESE & Co**

								Limite d
INE403Q07FG7	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	1,721.39	1,721.39	1 time	1,721.39	Vistra ITCL (India) Limite d
INE403Q07FI3	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	491.47	491.47	1 time	491.47	Vistra ITCL (India) Limite d
INE403Q07FH5	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	8,845.99	8,845.99	1 time	8,845.99	Vistra ITCL (India) Limite d
INE403Q07FF9	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	864.11	864.11	1 time	864.11	Vistra ITCL (India) Limite d
INE403Q07FL7	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	2,223.54	2,223.54	1 time	2,223.54	Vistra ITCL (India) Limite d
INE403Q07FK9	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	2,434.79	2,434.79	1 time	2,434.79	Vistra ITCL (India) Limite d
INE403Q07FJ1	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	808.05	808.05	1 time	808.05	Vistra ITCL (India) Limite d
INE403Q07FT0	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	6,471.75	6,471.75	1 time	6,471.75	Vistra ITCL (India) Limite d
INE403Q07FX2	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	6,831.81	6,831.81	1 time	6,831.81	Vistra ITCL (India) Limite d
INE403Q07FY0	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	2,049.50	2,049.50	1 time	2,049.50	Vistra ITCL (India)



**CHEERAN
VARGHESE & Co**

									Limite d
INE403Q07FW4	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	499.98	499.98	1 time	499.98		Vistra ITCL (India) Limite d
INE403Q07FS2	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	301.18	301.18	1 time	301.18		Vistra ITCL (India) Limite d
INE403Q07FU8	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	1,024.88	1,024.88	1 time	1,024.88		Vistra ITCL (India) Limite d
INE403Q07FR4	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	1,573.89	1,573.89	1 time	1,573.89		Vistra ITCL (India) Limite d
INE403Q07FV6	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	1,247.01	1,247.01	1 time	1,247.01		Vistra ITCL (India) Limite d
INE403Q07GN1	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	3,412.84	3,412.84	1 time	3,412.84		Vistra ITCL (India) Limite d
INE403Q07GJ9	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	6,477.28	6,477.28	1 time	6,477.28		Vistra ITCL (India) Limite d
INE403Q07GI1	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	2,447.35	2,447.35	1 time	2,447.35		Vistra ITCL (India) Limite d
INE403Q07GL5	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	1,454.65	1,454.65	1 time	1,454.65		Vistra ITCL (India) Limite d
INE403Q07GM3	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	612.29	612.29	1 time	612.29		Vistra ITCL (India)



**CHEERAN
VARGHESE & Co**

									Limite d
INE403Q07GG5	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	1,271.73	1,271.73	1 time	1,271.73		Vistra ITCL (India) Limite d
INE403Q07GK7	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	2,494.32	2,494.32	1 time	2,494.32		Vistra ITCL (India) Limite d
INE403Q07GH3	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	1,829.54	1,829.54	1 time	1,829.54		Vistra ITCL (India) Limite d
INE403Q07GP6	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	2,821.02	2,821.02	1 time	2,821.02		Vistra ITCL (India) Limite d
INE403Q07GQ4	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	1,253.60	1,253.60	1 time	1,253.60		Vistra ITCL (India) Limite d
INE403Q07GR2	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	5,129.52	5,129.52	1 time	5,129.52		Vistra ITCL (India) Limite d
INE403Q07GS0	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	1,730.79	1,730.79	1 time	1,730.79		Vistra ITCL (India) Limite d
INE403Q07GT8	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	2,445.38	2,445.38	1 time	2,445.38		Vistra ITCL (India) Limite d
INE403Q07GU6	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	1,760.58	1,760.58	1 time	1,760.58		Vistra ITCL (India) Limite d
INE403Q07GV4	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	3,003.67	3,003.67	1 time	3,003.67		Vistra ITCL (India)



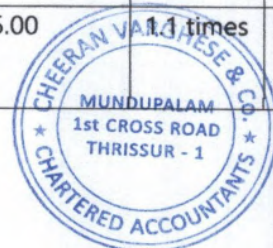
**CHEERAN
VARGHESE & Co**

								Limite d
INE403Q07GW2	Secured Non- Convertible Debentures (Public issue)	Secured	Pari- Passu	1,855.44	1,855.44	1 time	1,855.44	Vistra ITCL (India) Limite d
INE403Q08159	Unsecured Non- Convertible Debentures (Public issue)	Unsecured	NA	412.78	412.78	Nil	412.78	Vistra ITCL (India) Limite d
INE403Q08167	Unsecured Non- Convertible Debentures (Public issue)	Unsecured	NA	1,303.12	1,303.12	Nil	1,303.12	Vistra ITCL (India) Limite d
INE403Q08175	Unsecured Non- Convertible Debentures (Public issue)	Unsecured	NA	532.89	532.89	Nil	532.89	Vistra ITCL (India) Limite d
INE403Q08183	Unsecured Non- Convertible Debentures (Public issue)	Unsecured	NA	1,919.42	1,919.42	Nil	1,919.42	Vistra ITCL (India) Limite d
INE403Q08191	Unsecured Non- Convertible Debentures (Public issue).	Unsecured	NA	930.53	930.53	Nil	930.53	Vistra ITCL (India) Limite d
INE403Q08209	Unsecured Non- Convertible Debentures (Public issue)	Unsecured	NA	1,795.20	1,795.20	Nil	1,795.20	Vistra ITCL (India) Limite d
INE403Q08217	Unsecured Non- Convertible Debentures (Public issue)	Unsecured	NA	1,204.37	1,204.37	Nil	1,204.37	Vistra ITCL (India) Limite d
INE403Q08225	Unsecured Non- Convertible Debentures (Public issue)	Unsecured	NA	1,592.57	1,592.57	Nil	1,592.57	Vistra ITCL (India) Limite d
INE403Q08233	Unsecured Non- Convertible Debentures (Public issue)	Unsecured	NA	1,132.18	1,132.18	Nil	1,132.18	Vistra ITCL (India)



**CHEERAN
VARGHESE & Co**

								Limite d
INE403Q08241	Unsecured Non-Convertible Debentures (Public issue)	Unsecured	NA	1,453.08	1,453.08	Nil	1,453.08	Vistra ITCL (India) Limite d
INE403Q08258	Unsecured Non-Convertible Debentures (Private Placement)	Unsecured	NA	790.25	790.25	Nil	790.25	Nil
INE403Q08266	Unsecured Non-Convertible Debentures (Private Placement)	Unsecured	NA	1,118.25	1,118.25	Nil	1,118.25	Nil
INE403Q08290	Unsecured Non-Convertible Debentures (Private Placement)	Unsecured	NA	142.50	142.50	Nil	142.50	Nil
INE403Q08308	Unsecured Non-Convertible Debentures (Private Placement)	Unsecured	NA	554.25	554.25	Nil	554.25	Nil
INE403Q08282	Unsecured Non-Convertible Debentures (Private Placement)	Unsecured	NA	100.00	100.00	Nil	100.00	Nil
INE403Q08316	Unsecured Non-Convertible Debentures (Private Placement)	Unsecured	NA	400.00	400.00	Nil	400.00	Nil
INE403Q08332	Unsecured Non-Convertible Debentures (Private Placement)	Unsecured	NA	10,000.00	10,000.00	Nil	10,000.00	Vistra ITCL (India) Limite d
INE403Q08340	Unsecured Non-Convertible Debentures (Private Placement)	Unsecured	NA	10,000.00	10,000.00	Nil	10,000.00	Vistra ITCL (India) Limite d
INE403Q07EV9	Secured Non-Convertible Debentures	Secured	Pari-Passu	5,000.00	835.00	1.1 times	918.50	Vistra ITCL (India)



**CHEERAN
VARGHESE & Co**

	(Private Placement)								Limite d
INE403Q07FE2	Secured Non-Convertible Debentures (Private Placement)	Secured	Pari-Passu	7,500.00	7,500.00	1.1 times	8,250.00		Vardh man Truste eship Private Limite d
INE403Q07FN3	Secured Non-Convertible Debentures (Private Placement)	Secured	Pari-Passu	10,000.00	10,000.00	1.1 times	11,000.00		Vardh man Truste eship Private Limite d
INE403Q07FQ6	Secured Non-Convertible Debentures (Private Placement)	Secured	Pari-Passu	7,500.00	7,500.00	1.1 times	8,250.00		Vardh man Truste eship Private Limite d
INE403Q07GA8	Secured Non-Convertible Debentures (Private Placement)	Secured	Pari-Passu	7,500.00	7,500.00	1.1 times	8,250.00		Vistra ITCL (India) Limite d
INE403Q07FZ7	Secured Non-Convertible Debentures (Private Placement)	Secured	Pari-Passu	2,500.00	2,500.00	1.1 times	2,750.00		Vistra ITCL (India) Limite d
INE403Q07GC4	Secured Non-Convertible Debentures (Private Placement)	Secured	Pari-Passu	12,500.00	12,500.00	1.1 times	13,750.00		Vistra ITCL (India) Limite d
INE403Q07GB6	Secured Non-Convertible Debentures (Private Placement)	Secured	Pari-Passu	5,000.00	5,000.00	1.1 times	5,500.00		Vistra ITCL (India) Limite d
INE403Q07GE0	Secured Non-Convertible Debentures (Private Placement)	Secured	Pari-Passu	10,000.00	10,000.00	1.1 times	11,000.00		Vistra ITCL (India) Limite d



**CHEERAN
VARGHESE & Co**

INE403Q07GD2	Secured Convertible Debentures (Private Placement)	Non-	Secured	Pari- Passu	15,000.00	15,000.00	1.1 times	16,500.00	Vistra ITCL (India) Limite d
INE403Q07GF7	Secured Convertible Debentures (Private Placement)	Non-	Secured	Pari- Passu	15,000.00	15,000.00	1.1 times	16,500.00	Vistra ITCL (India) Limited
INE403Q07GO9	Secured Convertible Debentures (Private Placement)	Non-	Secured	Pari- Passu	25,000.00	25,000.00	1.1 times	27,500.00	Vistra ITCL (India) Limite d
TOTAL						3,83,797.75		3,95,631.25	

Enclosure:

Annexure A : Statement of Security cover as on March 31, 2026 (the "Statement")

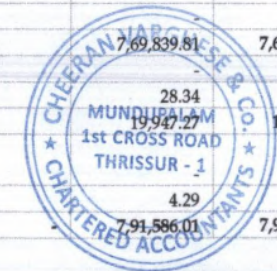


Security Cover Certificate as on 31st March 2026

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)
		Book Value	Book Value	Yes/No	Book Value	Book Value							Relating to Column F		
ASSETS															
Property, Plant and Equipment	Land	-					8,208.32		8,208.32		-			-	-
	Building	-					218.47		218.47		-			-	-
	Furniture & Fixtures				782.69	1,080.92	-		1,863.61				782.69	782.69	
	Electrical Fittings				551.52		-		551.52				551.52	551.52	
	Plant and Machinery						204.21		204.21					-	
	Vehicles				33.49		-		33.49				33.49	33.49	
	Office Equipment				2.63		-		2.63				2.63	2.63	
	Computer and Accessories				395.97		-		395.97				395.97	395.97	
Capital Work-in-Progress							-		-					-	-
Right of Use Assets							4,727.35		4,727.35					-	-
Goodwill									-					-	-
Intangible Assets under Development									-					-	-
Investments									-					-	-
Loans					7,69,839.81		-		7,69,839.81				7,69,839.81	7,69,839.81	
Inventories									-					-	-
Trade Receivables					28.34		-		28.34				28.34	28.34	
Cash and Cash Equivalents					19,947.27		-		19,947.27				19,947.27	19,947.27	
Bank Balances other than Cash and Cash Equivalents						15,125.19	73.68		15,198.87				-	-	
Others					4.29		7,257.26		7,261.55				4.29	4.29	
Total					7,91,586.01	16,206.11	20,689.29		8,28,481.41				7,91,586.01	7,91,586.01	



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 year ended March 31, 2026.**
- 2. The book value of non-convertible debentures does not include EIR adjustment as per IND AS 109.**



May 28, 2026

To,

Department of Corporate Services
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street, Mumbai - 400 001

Dear Sir/Madam,

Sub: Declaration under Regulation 52(3) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the “Listing Regulations”)

I, Mathew K. Cherian, Managing Director, hereby declare that the statutory auditor of the company, M/s. Cheeran Varghese & Co, Chartered Accountants (Firm Registration No :050061S), has submitted an unmodified opinion/unqualified opinion on the Audited Financial results for the year ended March 31, 2026

For Kosamattam Finance Limited

**Mathew K. Cherian
Managing Director
DIN:01286073**

28.05.2026

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

Dear Sir / Madam,

Sub: Disclosure under various provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

With reference to Regulation 51 read with Part B of Schedule III, Regulation 52 and other applicable regulations of SEBI Regulations, it is hereby intimated that the Board of Directors at its meeting held on May 28, 2026, has approved the audited financial results for the Financial Year ended March 31, 2026 together with the audit report thereon submitted by M/s. Cheeran Varghese & Co., Statutory Auditors of the Company.

We further hereby confirm and declare that the Auditor's report is with unmodified opinion and does not contain any qualification and hence no statement of impact of audit qualification has been submitted as part of financial results for the year ended 31st March 2026;

Kindly take the same on record.

For Kosamattam Finance Limited

Mathew K. Cherian
Managing Director
DIN:01286073

May 28, 2026

To

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

Dear Sir,

Sub.: Disclosure required under Regulation 52(7) of Securities and Exchange Board of India (Listing obligations and disclosure requirements) Regulations, 2015 for the period ended March 31, 2026.

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 March 31, 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
Managing Director
DIN:01286073**

**Annexure-1
UTILISATION CERTIFICATE**

As required by Regulation 52(7) of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 we hereby certify the following:

1. The proceeds of Non-Convertible Debentures issued by the Company till March 31, 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 of Secured Non-convertible debentures (NCD XXXVI) allotted on February 20, 2026 and Secured Rated Listed Redeemable Non-Convertible Debentures allotted on January 02, 2026 (PP XI/2025-26) as Reissuance, Unsecured Rated, Listed, Redeemable, Taxable, Non-Convertible Subordinated Debt (TIER II) on January 13, 2026 (PP XII/2025-26) & Secured Rated Listed Redeemable Non-Convertible Debentures allotted on January 23, 2026 (PP XIII/2025-26) on Private Placement basis is as follows:

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised	Funds utilized	Any deviation (Yes/ No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Kosamattam Finance Limited	INE403Q07GP6	Public issue	Secured, Non-Convertible Debentures	20-02-2026	282102000	282102000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07GW2	Public issue	Secured, Non-Convertible Debentures	20-02-2026	125360000	125360000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07GU6	Public issue	Secured, Non-Convertible Debentures	20-02-2026	512952000	512952000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07GT8	Public issue	Secured, Non-Convertible Debentures	20-02-2026	173079000	173079000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07GV4	Public issue	Secured, Non-Convertible Debentures	20-02-2026	244538000	244538000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07GR2	Public issue	Secured, Non-Convertible Debentures	20-02-2026	176058000	176058000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07GS0	Public issue	Secured, Non-Convertible Debentures	20-02-2026	300367000	300367000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07GQ4	Public issue	Secured, Non-Convertible Debentures	20-02-2026	185544000	185544000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07GD2 (Reissuance)	Private placement	Secured Rated Listed Redeemable Non-Convertible Debentures	02-01-2026	1000000000	1000000000	No	NA	Nil
Kosamattam Finance Limited	INE403Q08340	Private placement	Unsecured Rated, Listed, Redeemable, Taxable, Non-Convertible Subordinated Debt (TIER	13-01-2026	1000000000	1000000000	No	NA	Nil

Kosamattam Finance Limited	INE403Q07GO9	Private placement	II) Secured Rated Listed Redeemable Non- Convertible Debentures	23-01-2026	2500000000	2500000000	No	NA	Nil
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B. Statement of deviation/ variation in use of Issue proceeds:

NCD XXXVI

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	February 20, 2026
Amount raised	₹2,00,00,00,000
Report filed for quarter ended	March 31, 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	

Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:

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

Deviation could mean:

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

PP XI/2025-26

Particulars	Remarks
Name of listed entity	KOSAMATTAM FINANCE LIMITED
Mode of fund raising	Private Placement
Type of instrument	Non-convertible Debentures
Date of raising funds	January 02, 2026
Amount raised	₹1,00,00,00,000
Report filed for quarter ended	March 31, 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 following table:						
Original Object	Modified Object, if any	Original allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/ Variation for the half year according to applicable object (INR crores and in %)	Remarks, if any
Not Applicable						
Deviation could mean:						
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 XII/2025-26

Particulars	Remarks					
Name of listed entity	KOSAMATTAM FINANCE LIMITED					
Mode of fund raising	Private Placement					
Type of instrument	Subordinated Debt					
Date of raising funds	January 13, 2026					
Amount raised	₹1,00,00,00,000					
Report filed for quarter ended	March 31, 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 following table:						
Original Object	Modified Object, if any	Original allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/ Variation for the half year according to applicable object (INR crores and in %)	Remarks, if any
Not Applicable						
Deviation could mean:						
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 XIII/2025-26

Particulars	Remarks
Name of listed entity	KOSAMATTAM FINANCE LIMITED
Mode of fund raising	Private Placement
Type of instrument	Non-convertible Debentures
Date of raising funds	January 23,2026
Amount raised	₹2,50,00,00,000
Report filed for quarter ended	March 31, 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 following table:

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

Deviation could mean:

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

For Kosamattam Finance Limited

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



May 28, 2026

To

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

Dear Sir/Madam,

Sub: Disclosure of related party transactions under Regulation 23 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations")

We enclose herewith the Disclosure as required under Regulation 23 of the Listing Regulations for the Half Year ended March 31, 2026.

For Kosamattam Finance Limited

**Mathew K. Cherian
Managing Director
DIN:01286073**

16	Kosamat Finance Limited	AACCK4277A	Sreekanth P.	DCYPS7649J	Relative to KMP	Interest on Listed NCD	NA	0.31	0.23										
17	Kosamat Finance Limited	AACCK4277A	Gija Joy	BNUPJ6240B	Relative to KMP	Interest on Listed NCD	NA	0.59	-										
18	Kosamat Finance Limited	AACCK4277A	Sreekanth P.	DCYPS7649J	Relative to KMP	Purchase of Non-Convertible debentures	NA	-	0.49										
19	Kosamat Finance Limited	AACCK4277A	Sreekanth P.	DCYPS7649J	Relative to KMP	Maturity of Non-Convertible debentures		2.28	-										
20	Kosamat Finance Limited	AACCK4277A	George Thomas	ABZPT5449E	Relative to KMP	Maturity of Non-Convertible debentures	NA	14.50	3.80										
21	Kosamat Finance Limited	AACCK4277A	Gija Joy	BNUPJ6240B	Relative to KMP	Purchase of Non-Convertible debentures	NA	-	-										
22	Kosamat Finance Limited	AACCK4277A	Gija Joy	BNUPJ6240B	Relative to KMP	Maturity of Non-Convertible debentures	NA	0.75	-										
23	Kosamat Finance Limited	AACCK4277A	Tom George Kavalam	ATUPK3601L	Relative to KMP	Maturity of Non-Convertible debentures	NA	10.00	-										
24	Kosamat Finance Limited	AACCK4277A	Mathew K. Cherian	ABUPC1286H	Managing Director	Rent to Managing Director	NA	62.69	63.39										
25	Kosamat Finance Limited	AACCK4277A	Mathew K. Cherian	ABUPC1286H	Managing Director	Rent Deposit Given	NA	-	-	55.77	55.77								

					r of the concern														
36	Kosamattam Finance Limited	AACCK4277A	Kosamattam Security System	AAMFK1757C	Group entity	Received Services & Purchase of Fixed Assets	NA	69.46	49.14	3.61	5.75								
37	Kosamattam Finance Limited	AACCK4277A	Kosamattam Security System	AAMFK1757C	Group entity	Advance towards purchase of security system and acquiring services including AMC	NA	50.22	66.24			Advance	0	Nil					
38	Kosamattam Finance Limited	AACCK4277A	Milu Mathew	ABMPH2003D	Relative to KMP	Sale of Land	NA	32.67	-										
39	Kosamattam Finance Limited	AACCK4277A	Jilu Saju Varghese	AKQPV0135R	Relative to KMP	Sale of Land	NA	32.67	-										
40	Kosamattam Finance Limited	AACCK4277A	Bala Mathew	CJJPM9776K	Relative to KMP	Sale of Land	NA	32.67	-										

For Kosamattam Finance Limited

**Mathew K. Cherian
Managing Director
DIN:01286073**