

SL. NO. 08/2025-26

Dear Sir / Madam ,

SHORTER NOTICE is hereby given that the Meeting of the Board of Directors of the company will be held on **Monday, 11th August, 2025, at 10.00 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: 07.08.2025

AGENDA

01-08/2025-26: Leave of absence;

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

02-08/2025-26: To consider and approve the Minutes of the previous meeting;

The Minutes of the last board meeting shall be placed in the meeting for the confirmation of the Board.

03-08/2025-26: To consider and approve the unaudited financial results for the quarter ended June 30, 2025

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

04-08/2025-26 : Issue of Secured Non-Convertible Debentures.

The Chairman will place the proposal of issuance of Secured NCDs for Board approval.

05-08/2025-26 : Availing of credit facilities from Banks and Financial Institutions.

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

06-08/2025-26 : Any other item with permission of the Chair

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

For Kosamattam Finance Limited



Sreenath P.
Company Secretary

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

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

PARTICULARS	Quarter Ended			Period Ended		
	June 30, 2025	March 31, 2025	June 30, 2024	June 30, 2025	June 30, 2024	March 31, 2025
	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Audited
Revenue from operations						
Interest Income	22,233.90	23,919.52	20,838.94	22,233.90	20,838.94	89,408.19
Fees and commission Income	302.09	208.39	133.05	302.09	133.05	590.32
Total Revenue from operations	22,535.99	24,127.91	20,971.99	22,535.99	20,971.99	89,998.51
Other Income	17.03	17.33	11.00	17.03	11.00	44.42
I. Total Income	22,553.02	24,145.24	20,982.99	22,553.02	20,982.99	90,042.93
Expenses						
Finance Costs	13,517.59	13,771.85	13,059.96	13,517.59	13,059.96	53,949.96
Impairment on financial instruments	112.31	0.07	144.88	112.31	144.88	568.57
Employee Benefits Expenses	2,745.65	3,139.71	2,531.00	2,745.65	2,531.00	11,357.52
Depreciation, amortization and impairment	714.46	737.41	706.50	714.46	706.50	2,951.06
Others expenses	1,093.19	1,099.02	826.02	1,093.19	826.02	4,240.71
II. Total Expenses	18,183.19	18,748.06	17,268.36	18,183.19	17,268.36	73,067.82
III. Profit/(loss) before tax (I-II)	4,369.83	5,397.18	3,714.63	4,369.83	3,714.63	16,975.11
Tax Expense						
Current Tax	1,136.15	1,328.41	965.80	1,136.15	965.80	4,338.67
Deferred Tax	-	(69.56)	-	-	-	(69.56)
IV. Total Tax Expense	1,136.15	1,258.85	965.80	1,136.15	965.80	4,269.11
V. Profit/(loss) for the period (III-IV)	3,233.67	4,138.33	2,748.83	3,233.67	2,748.83	12,706.00
Other Comprehensive Income						
A (i) Items that will not be reclassified to profit or loss	-	(26.52)	-	-	-	(26.52)
(ii) Income tax relating to items that will not be reclassified to profit or loss	-	6.68	-	-	-	6.68
Subtotal (A)	-	(19.84)	-	-	-	(19.84)
B (i) Items that will be reclassified to profit or loss	-	-	-	-	-	-
(ii) Income tax relating to items that will be reclassified to profit or loss	-	-	-	-	-	-
Subtotal (B)	-	-	-	-	-	-
VI. Other Comprehensive Income (A + B)	-	(19.84)	-	-	-	(19.84)
VII. Total Comprehensive Income for the period (V-VI)	3,233.67	4,118.49	2,748.83	3,233.67	2,748.83	12,686.16
VIII. Earnings per equity share (Face value of Rs. 10/- each)						
Basic (Rs.)	1.42	1.83	1.23	1.42	1.23	5.61
Diluted (Rs.)	1.42	1.83	1.23	1.42	1.23	5.61

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, 2025

Sl No	Particulars	Note No.	Period ended June 30, 2025
1	Debt-equity ratio	2	4.92
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	₹ 1,09,517.30 lakhs
7	Net profit after tax		₹ 3,233.67 lakhs
8	Earnings per share		
	Basic		1.42
	Diluted		1.42
9	Current Ratio	4	2.16
10	Long Term Debt to Working Capital		0.75
11	Bad debts to Account receivable ratio		NA
12	Current liability Ratio	5	0.53
13	Total debts to total assets	6	0.82
14	Debtors' turnover		NA
15	Inventory turnover		NA
16	Operating margin (%)		NA
17	Net profit margin (%)	7	14.35%
18	Sector specific equivalent ratios, as applicable		
	(i) Gross NPA	8	1.57%
	(ii) Net NPA	9	0.62%
	(ii) Capital Adequacy Ratio (CRAR)	10	19.27%
	(iii) Liquidity Coverage Ratio (LCR)	10	105.15%