

February 13, 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 February 13, 2026 and pursuant to regulation 51 of SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015 the Board of directors considered, approved the following items: -

1. Cancellation of decision taken by Board with respect to Issue of Preference Shares in it's meeting dated January 30, 2026
2. Issuance of Compulsorily Convertible Preference Shares upto ₹ 75 Cr.
3. Issuance of 10,336,720 equity shares at fair value of ₹ 100 to existing shareholders on Right Issue basis
4. Availing credit facility of ₹ 20 Cr from Oxyzo Financial Services Limited & ₹ 50 Cr from DCB Bank Limited respectively.
5. Approved and adopted financial results for the quarter and nine month ended December 31, 2025, along with Limited Review Report and all other related documents.
6. Approved alteration of date of interest payment of NCDs issued under the ISINs as follows

ISIN	Nature of Alteration (Changes in Interest Payment or Redemption date)	Due Date	Revised Payment Date
INE403Q08332	Interest	01/04/2026	30/03/2026
INE403Q08340	Interest	01/04/2026	30/03/2026
INE403Q07EV9	Interest	01/04/2026	30/03/2026
INE403Q07FE2	Interest	01/04/2026	30/03/2026
INE403Q07FN3	Interest	01/04/2026	30/03/2026
INE403Q07FQ6	Interest	01/04/2026	30/03/2026
INE403Q07GE0	Interest	01/04/2026	30/03/2026
INE403Q07GD2	Interest	01/04/2026	30/03/2026
INE403Q08159	Interest	01/03/2026	27/02/2026
INE403Q08159	Interest	01/04/2026	30/03/2026
INE403Q08175	Interest	01/03/2026	27/02/2026
INE403Q08175	Interest	01/04/2026	30/03/2026
INE403Q07AW5	Interest	01/03/2026	27/02/2026
INE403Q07AW5	Interest	01/04/2026	30/03/2026

INE403Q08191	Interest	01/03/2026	27/02/2026
INE403Q08191	Interest	01/04/2026	30/03/2026
INE403Q07BK8	Interest	01/03/2026	27/02/2026
INE403Q07BK8	Interest	01/04/2026	30/03/2026
INE403Q08217	Interest	01/03/2026	27/02/2026
INE403Q08217	Interest	01/04/2026	30/03/2026
INE403Q08233	Interest	01/03/2026	27/02/2026
INE403Q08233	Interest	01/04/2026	30/03/2026
INE403Q07CH2	Interest	01/03/2026	27/02/2026
INE403Q07CH2	Interest	01/04/2026	30/03/2026
INE403Q07CM2	Interest	01/03/2026	27/02/2026
INE403Q07CM2	Interest	01/04/2026	30/03/2026
INE403Q07CO8	Interest	01/03/2026	27/02/2026
INE403Q07CO8	Interest	01/04/2026	30/03/2026
INE403Q07CU5	Interest	01/03/2026	27/02/2026
INE403Q07CU5	Interest	01/04/2026	30/03/2026
INE403Q07CW1	Interest	01/03/2026	27/02/2026
INE403Q07CW1	Interest	01/04/2026	30/03/2026
INE403Q07DF4	Interest	01/03/2026	27/02/2026
INE403Q07DF4	Interest	01/04/2026	30/03/2026
INE403Q07DN8	Interest	01/03/2026	27/02/2026
INE403Q07DN8	Interest	01/04/2026	30/03/2026
INE403Q07DG2	Interest	01/03/2026	27/02/2026
INE403Q07DG2	Interest	01/04/2026	30/03/2026
INE403Q07DU3	Interest	01/03/2026	27/02/2026
INE403Q07DU3	Interest	01/04/2026	30/03/2026
INE403Q07DV1	Interest	01/03/2026	27/02/2026
INE403Q07DV1	Interest	01/04/2026	30/03/2026
INE403Q07DY5	Interest	01/03/2026	27/02/2026
INE403Q07DY5	Interest	01/04/2026	30/03/2026
INE403Q07ED7	Interest	01/03/2026	27/02/2026
INE403Q07ED7	Interest	01/04/2026	30/03/2026
INE403Q07EF2	Interest	01/03/2026	27/02/2026
INE403Q07EF2	Interest	01/04/2026	30/03/2026
INE403Q07EL0	Interest	01/03/2026	27/02/2026
INE403Q07EL0	Interest	01/04/2026	30/03/2026
INE403Q07EM8	Interest	01/03/2026	27/02/2026
INE403Q07EM8	Interest	01/04/2026	30/03/2026
INE403Q07ES5	Interest	01/03/2026	27/02/2026
INE403Q07ES5	Interest	01/04/2026	30/03/2026
INE403Q07ET3	Interest	01/03/2026	27/02/2026
INE403Q07ET3	Interest	01/04/2026	30/03/2026
INE403Q07EU1	Interest	01/03/2026	27/02/2026
INE403Q07EU1	Interest	01/04/2026	30/03/2026
INE403Q07EX5	Interest	01/03/2026	27/02/2026
INE403Q07EX5	Interest	01/04/2026	30/03/2026
INE403Q07EY3	Interest	01/03/2026	27/02/2026
INE403Q07EY3	Interest	01/04/2026	30/03/2026
INE403Q07EZ0	Interest	01/03/2026	27/02/2026

INE403Q07EZ0	Interest	01/04/2026	30/03/2026
INE403Q07FG7	Interest	01/03/2026	27/02/2026
INE403Q07FG7	Interest	01/04/2026	30/03/2026
INE403Q07FH5	Interest	01/03/2026	27/02/2026
INE403Q07FH5	Interest	01/04/2026	30/03/2026
INE403Q07FL7	Interest	01/03/2026	27/02/2026
INE403Q07FL7	Interest	01/04/2026	30/03/2026
INE403Q07FX2	Interest	01/03/2026	27/02/2026
INE403Q07FX2	Interest	01/04/2026	30/03/2026
INE403Q07FW4	Interest	01/03/2026	27/02/2026
INE403Q07FW4	Interest	01/04/2026	30/03/2026
INE403Q07FU8	Interest	01/03/2026	27/02/2026
INE403Q07FU8	Interest	01/04/2026	30/03/2026
INE403Q07GJ9	Interest	01/03/2026	27/02/2026
INE403Q07GJ9	Interest	01/04/2026	30/03/2026
INE403Q07GL5	Interest	01/03/2026	27/02/2026
INE403Q07GL5	Interest	01/04/2026	30/03/2026
INE403Q07GK7	Interest	01/03/2026	27/02/2026
INE403Q07GK7	Interest	01/04/2026	30/03/2026

The above-mentioned Board meeting commenced at 10.00 AM and concluded at 02.00 PM

Kindly take the above information on record.

Thanking You,

For Kosamattam Finance Limited

  
Mathew K. Cherian  
Managing Director  
DIN : 01286073



**February 13 ,2026**

**To**

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

**Dear Sir/Madam,**

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

**Re: Information pursuant to Regulation 51 read with Part B of schedule III of Listing Regulations.**

The Board of Directors of Kosamattam Finance Limited at it's meeting held today, i.e., February 13, 2026, has inter alia considered and approved the unaudited financial results of the Company for the quarter and nine months ended December 31,2025.

We hereby enclose the following documents for your kind attention:

1. Information pursuant to Regulations 51 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015;
2. Unaudited financial results of the Company for the quarter ended and period ended December 31,2025 and along with the limited review reports issued by the Statutory Auditors along with the disclosure as required under Regulation 52 (4) of the Listing Regulations;
3. Security cover certificate as at December 31,2025, pursuant to Regulation 54 of the Listing Regulations.
4. Disclosure as required under Regulation 52 (7) &52(7A) of the Listing Regulations.

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

The meeting commenced at 10:00 AM (IST) and concluded at 02.00 PM (IST).

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

**For Kosamattam Finance Limited**



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



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

**To**  
**The Board of Directors**  
**Kosamattam Finance Limited**

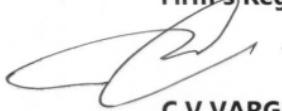
1. We have reviewed the accompanying statement of unaudited financial results of KOSAMATTAM FINANCE LIMITED (CIN: U65929KL1987PLC004729) ('the company') for the quarter ended December 31, 2025 and year to date results for the period April 1, 2025 to December 31, 2025 ('the statement') attached herewith, being submitted by the company pursuant to the requirements of Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('the regulation').
2. This Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34, "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013 as amended ('the Act'), read with relevant rules issued there under, the circulars, guidelines and directions issued by Reserve Bank of India (the 'RBI') from time to time, applicable to the Company (the 'RBI guidelines') and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review of Interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with the recognition and measurement principles laid down in Ind AS 34, prescribed under section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other recognized accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation including the manner in which it is to be disclosed, or that it contains any material misstatement.



**CHEERAN  
VARGHESE & Co**

5. We draw attention to **Note 7** of the accompanying statement regarding the deferment of additional gratuity provision in accordance with Ind AS 19 – Employee Benefits to the last quarter of the current financial year. Our conclusion on the Statement is not modified in respect of this matter.

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

  
**C V VARGHESE**

**Partner**

**Membership No: 020644**

**Peer Review No: 015674**

**UDIN: 26020644IJOWWY1628**

**Place: Thrissur**  
**Date: 13/02/2026**



**STATEMENT OF FINANCIAL RESULTS FOR THE QUARTER AND PERIOD ENDED DECEMBER 31, 2025**  
(₹ In Lakhs Except Face Value of Shares and EPS)

PARTICULARS	Quarter Ended			Period Ended		Financial Year Ended
	December 31, 2025	September 30, 2025	December 31, 2024	December 31, 2025	December 31, 2024	March 31, 2025
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
<b>Revenue from operations</b>						
Interest Income	28,771.38	27,543.79	21,982.09	78,549.07	65,488.67	89,408.19
Fees and commission Income	615.66	425.02	143.79	1,342.77	381.93	590.32
<b>Total Revenue from operations</b>	<b>29,387.04</b>	<b>27,968.81</b>	<b>22,125.88</b>	<b>79,891.84</b>	<b>65,870.60</b>	<b>89,998.51</b>
Other Income	8.40	(7.32)	4.52	18.11	27.09	44.42
<b>I. Total Income</b>	<b>29,395.44</b>	<b>27,961.49</b>	<b>22,130.40</b>	<b>79,909.95</b>	<b>65,897.69</b>	<b>90,042.93</b>
<b>Expenses</b>						
Finance Costs	16,339.17	15,526.78	13,481.44	45,383.54	40,178.11	53,949.96
Impairment on financial instruments	357.75	220.07	464.59	690.13	568.50	568.57
Employee Benefits Expenses	3,165.24	3,409.30	2,836.44	9,320.19	8,217.81	11,357.52
Depreciation, amortization and impairment	770.14	747.06	785.13	2,231.66	2,213.65	2,951.06
Others expenses	1,549.55	1,415.72	990.22	4,058.45	3,141.69	4,240.71
<b>II. Total Expenses</b>	<b>22,181.85</b>	<b>21,318.93</b>	<b>18,557.82</b>	<b>61,683.97</b>	<b>54,319.76</b>	<b>73,067.82</b>
<b>III. Profit/(loss) before tax (I-II)</b>	<b>7,213.59</b>	<b>6,642.56</b>	<b>3,572.58</b>	<b>18,225.98</b>	<b>11,577.93</b>	<b>16,975.11</b>
<b>Tax Expense</b>						
Current Tax	1,652.30	1,351.78	928.87	4,140.24	3,010.26	4,338.67
Deferred Tax	107.94	464.91	-	572.85	-	(69.56)
<b>IV. Total Tax Expense</b>	<b>1,760.24</b>	<b>1,816.69</b>	<b>928.87</b>	<b>4,713.09</b>	<b>3,010.26</b>	<b>4,269.11</b>
<b>V. Profit/(loss) for the period (III-IV)</b>	<b>5,453.35</b>	<b>4,825.87</b>	<b>2,643.71</b>	<b>13,512.89</b>	<b>8,567.67</b>	<b>12,706.00</b>
<b>Other Comprehensive Income</b>						
A (i) Items that will not be reclassified to profit or loss	-	-	-	-	-	(26.52)
(ii) Income tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-	6.68
Subtotal (A)	-	-	-	-	-	(19.84)
B (i) Items that will be reclassified to profit or loss	-	-	-	-	-	-
(ii) Income tax relating to items that will be reclassified to profit or loss	-	-	-	-	-	-
Subtotal (B)	-	-	-	-	-	-
<b>VI. Other Comprehensive Income (A + B)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(19.84)</b>
<b>VII. Total Comprehensive Income for the period (V-VI)</b>	<b>5,453.35</b>	<b>4,825.87</b>	<b>2,643.71</b>	<b>13,512.89</b>	<b>8,567.67</b>	<b>12,686.16</b>
<b>VIII. Earnings per equity share (Face value of Rs. 10/- each)</b>						
Basic (Rs.)	2.40	2.12	1.17	5.94	3.79	5.61
Diluted (Rs.)	2.40	2.12	1.17	5.94	3.79	5.61

See accompanying notes to the financial statements

For Kosamattam Finance Limited



Mathew K Cherian  
Managing Director  
DIN: 01286073



Date: 13/02/2026  
Place: Kottayam

**STATEMENT OF ASSETS AND LIABILITIES AS AT DECEMBER 31, 2025**

(₹ In Lakhs)

Sl No.	PARTICULARS	As at	
		December 31, 2025	March 31, 2025
		Unaudited	Audited
<b>I</b>	<b>ASSETS</b>		
1	<b>Financial assets</b>		
	(a) Cash and cash equivalents	40,242.58	16,446.29
	(b) Bank Balance other than above	25,126.24	32,191.85
	(c) Receivables		
	i) Trade Receivables	937.74	86.92
	ii) Other Receivables	7.49	0.36
	(d) Loans	6,64,840.00	5,68,808.99
	(e) Other Financial assets	1,321.09	1,322.64
2	<b>Non-financial Assets</b>		
	(a) Current tax assets (net)	1,356.84	1,295.75
	(b) Deferred tax assets (net)	796.03	1,368.88
	(c) Property, Plant and Equipment	11,480.41	11,610.62
	(d) Capital work in progress	-	-
	(e) Right of use assets	4,510.12	3,958.41
	(f) Other Intangible assets	229.62	222.66
	(g) Other non-financial assets	2,464.00	3,255.90
	<b>TOTAL ASSETS</b>	<b>7,53,312.16</b>	<b>6,40,569.27</b>
<b>II</b>	<b>LIABILITIES AND EQUITY</b>		
	<b>LIABILITIES</b>		
1	<b>Financial Liabilities</b>		
	(a) Payables		
	(I) Trade Payables		
	(i) total outstanding dues of micro enterprises and small enterprises	-	25.38
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	38.88	30.03
	(II) Other Payables		
	(i) total outstanding dues of micro enterprises and small enterprises	212.80	62.52
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	231.04	229.80
	(b) Debt Securities	3,27,893.13	2,45,230.54
	(c) Borrowings (other than debt securities)	2,64,674.95	2,50,320.45
	(d) Subordinated Liabilities	34,269.50	32,588.38
	(e) Lease liabilities	4,720.76	4,201.14
	(f) Other Financial liabilities	0.93	25.24
2	<b>Non-financial Liabilities</b>		
	(a) Current tax liabilities (net)	-	-
	(b) Provisions	995.44	995.44
	(c) Deferred tax liabilities (net)	-	-
	(d) Other non-financial liabilities	475.78	574.28
3	<b>Equity</b>		
	(a) Equity share capital	22,740.78	22,740.78
	(b) Other equity	97,058.17	83,545.29
	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>7,53,312.16</b>	<b>6,40,569.27</b>

See accompanying notes to the financial statements

For Kosamattam Finance Limited

  
 Mathew K Cherian  
 Managing Director  
 DIN: 01286073



Date: 13/02/2026  
 Place: Kottayam

(₹ In Lakhs)

PARTICULARS	STATEMENT OF CASH FLOWS		
	Period Ended	Year Ended	
	As at December 31, 2025	As at March 31, 2025	
	Unaudited	Audited	
<b>A) Cash flow from Operating activities</b>			
Profit before tax	18,225.98	16,975.11	
Adjustments to reconcile profit before tax to net cash flows:			
Depreciation, amortisation and impairment	2,260.28	2,994.54	
Interest Income	(78,549.07)	(89,408.19)	
Profit on sale of Property, plant and equipment	4.72	(12.01)	
Finance costs	45,383.54	53,949.96	
Impairment on financial instruments	685.08	548.21	
Bad debts written off	-	12.10	
Provision for Gratuity	27.47	157.79	
Cash inflow from interest on loans	83,345.12	92,253.94	
Cash outflow towards finance costs	(49,141.56)	(49,333.42)	
<b>Operating Profit Before Working Capital Changes</b>	<b>22,241.56</b>	<b>28,138.03</b>	
Adjustments for:			
(Increase)/Decrease in receivables	(857.96)	(37.04)	
(Increase)/Decrease in Loans	(1,03,278.88)	(44,091.44)	
(Increase)/Decrease in Other financial asset	93.29	154.81	
(Increase)/Decrease in Other non-financial asset	791.90	(378.91)	
Increase/(Decrease) in Other financial liabilities	(24.31)	(198.41)	
Increase/(Decrease) in Other non-financial liabilities	(98.50)	265.10	
Increase/(Decrease) in Payables	135.00	126.67	
Increase/(Decrease) in Provisions	(27.47)	(50.20)	
<b>Cash used in operations</b>	<b>(81,025.37)</b>	<b>(16,071.39)</b>	
Income tax paid (net of refunds)	(4,201.33)	(4,029.63)	
<b>Net cash from / (used in) operating activities</b>	<b>(85,226.70)</b>	<b>(20,101.02)</b>	
<b>B) Cash flow from Investing activities</b>			
Purchase of Property, plant and equipment and intangible assets	(679.92)	(669.59)	
Proceeds from sale of Property, plant and equipment	100.05	17.24	
(Increase) / decrease in other bank balance	7,065.61	9,460.66	
Interest received on fixed deposits	1,674.99	2,791.04	
<b>Net cash from / (used in) investing activities</b>	<b>8,160.73</b>	<b>11,599.35</b>	
<b>C) Cash flow from Financing activities</b>			
Proceeds from issue of equity share capital (including share premium)	-	840.54	
Increase / (decrease) in debt securities	85,076.66	24,253.57	
Increase / (decrease) in borrowings (other than debt securities)	14,354.50	869.26	
Cash outflow towards Lease	(1,955.25)	(2,504.56)	
Increase / (decrease) in Subordinate liabilities	3,386.35	(1,249.07)	
<b>Net cash from / (used in) financing activities</b>	<b>1,00,862.26</b>	<b>22,209.74</b>	
<b>D) Net increase/(decrease) in cash and cash equivalents (A+B+C)</b>	<b>23,796.29</b>	<b>13,708.07</b>	
Cash and cash equivalents at beginning of the period	16,446.29	2,738.22	
<b>Cash and cash equivalents at December 31, 2025/ March 31, 2025</b>	<b>40,242.58</b>	<b>16,446.29</b>	

See accompanying notes to the financial statements

For Kosamattam Finance Limited

Mathew K Cherian  
Managing Director  
DIN: 01286073



Date: 13/02/2026

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 10/02/2026 and 13/02/2026.
2. The Company has adopted Indian Accounting Standards ('Ind AS') as notified under section 133 of the Companies Act, 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules from April 01, 2019. The financial statements have been presented in accordance with the format prescribed for Non-Banking Financial Companies under the Companies (Indian Accounting Standards) Rules, 2015 in Division III of Schedule III as per the notification No. C.S.R. 1022(E) dated 11.10.2018, issued by the Ministry of Corporate Affairs.
3. In compliance with Regulation 52 of the Securities Exchange Board of India ("SEBI") (Listing Obligation and Disclosure Requirements) Regulations, 2015, a "limited review" of standalone financial results for the period ended 31 December 2025 has been carried out by the Statutory Auditor of the Company.
4. Earnings Per equity Share presented for the quarter/year ended and the comparative period have not been annualized.
5. Other equity includes statutory reserve as per Section 45 IC of Reserve Bank of India Act 1934, Securities Premium, Capital Reserve, Revaluation Reserve, Impairment Reserve, General Reserve, Retained Earnings and Other Comprehensive Income.
6. The Company is engaged primarily in the business of financing and accordingly there are no separate reportable segments as per Ind AS – 108 dealing with Operating Segments.
7. The Government of India, vide notification dated November 21, 2025, has notified the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020 and the Occupational Safety, Health and Working Conditions Code, 2020 (collectively, the "New Labour Codes"), which consolidate and replace various existing central labour laws into a unified framework governing employee benefits during and post-employment. Further, on December 30, 2025, the Ministry of Labour and Employment issued draft Central Rules and FAQs to facilitate assessment of the financial impact arising from the New Labour Codes.

In accordance with the requirements of Ind AS 19 – Employee Benefits, changes to employee benefit plans arising from legislative amendments constitute a plan amendment, requiring immediate recognition of the resultant impact as past service cost in the period in which the amendment is notified. The Company is in the process of evaluating the detailed implications of the New Labour Codes, including the impact of the revised definition of wages, on its gratuity and other employee benefit obligations, in consultation with its actuaries.

Pending completion of this evaluation and finalization of the related actuarial valuation, the additional gratuity provision required pursuant to Ind AS 19 on account of the New Labour Codes has not been recognized in the financial results for the quarter and nine months ended December 31, 2025. The Company expects to complete this assessment and recognize the resultant impact, including any additional provision required, in the financial statements for the quarter and year ending March 31, 2026.



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 to XXXV	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")



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

Tel: + 91 481 2586400  
Email: [info@kosamattam.com](mailto:info@kosamattam.com)  
[www.kosamattam.com](http://www.kosamattam.com)  
CIN.U65929KL1987PLC004729



The Company has maintained requisite full 100% and/or 110% asset cover as applicable by way of pari passu charge on current assets including book debts, loans and advances, cash and bank balances (not including reserves created in accordance with law) and receivables both present and future of the Company, , in respect of its Secured, Listed Non-Convertible Debentures.

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 period ended December 31, 2025, 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 the notification No.RBI/DOR/2021-22/86. DOR.STR.REC.51/21.04.048/2021-22. September 24, 2021 under Reserve Bank of India (Transfer of Loan Exposures) Directions, 2021 relating to the total amount of loans not in default/ stressed loans transferred and acquired to/ from other entities
  - a) The company has not transferred through assignment in respect of loans not in default for the period ended December 31, 2025.
  - b) The Company has not transferred /acquired any stressed loans for the period ended December 31, 2025.
12. The Reserve Bank of India (RBI) has published the *Reserve Bank of India (Lending Against Gold Collateral) Directions, 2025* on June 6, 2025. These 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 directions and assessing their potential impact on our operations, compliance processes, and product structures.
13. Previous period /year figures have been regrouped /reclassified wherever necessary to conform to current period/year presentation

For Kosamattam Finance Limited

  
Mathew K Cherian  
Managing Director  
DIN: 01286073



Date: 13/02/2026  
Place: Kottayam

**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 December 31, 2025

Sl No	Particulars	Note No.	Period ended December 31, 2025
1	Debt-equity ratio	2	5.23
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	₹ 1,19,796.50 Lakhs
7	Net profit after tax		₹ 13,512.89 Lakhs
8	Earnings per share		
	Basic		5.94
	Diluted		5.94
9	Current Ratio	4	2.40
10	Long Term Debt to Working Capital		0.77
11	Bad debts to Account receivable ratio		NA
12	Current liability Ratio	5	0.48
13	Total debts to total assets	6	0.83
14	Debtors' turnover		NA
15	Inventory turnover		NA
16	Operating margin (%)		NA
17	Net profit margin (%)	7	16.91%
18	Sector specific equivalent ratios, as applicable		
	(i) Gross NPA	8	1.37%
	(ii) Net NPA	9	0.53%
	(ii) Capital Adequacy Ratio (CRAR)	10	19.44%
	(iii) Liquidity Coverage Ratio (LCR)	10	116.39%

\*The information furnished is based on Standalone Result

**Notes:**

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

For Kosamattam Finance Limited

Mathew K Cherian

Managing Director

DIN: 01286073



Date: 13/02/2026

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		
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		
<strong>ASSETS</strong>																
Property, Plant and Equipment	Land	-					8,169.82		8,169.82	-			-	-		
	Building	-					221.12		221.12	-			-	-		
	Furniture & Fixtures				797.85	1,080.92	-		1,878.77				797.85	797.85		
	Electrical Fittings				568.92		-		568.92				568.92	568.92		
	Plant and Machinery						206.76		206.76				-	-		
	Vehicles				36.11		-		36.11				36.11	36.11		
	Office Equipment				2.65		-		2.65				2.65	2.65		
	Computer and Accessories				396.24		-		396.24				396.24	396.24		
Capital Work-in-Progress							-		-				-	-		
Right of Use Assets							4,510.12		4,510.12				-	-		
Goodwill													-	-		
Intangible Assets under Development									-				-	-		
Investments									-				-	-		
Loans					6,64,840.00		-		6,64,840.00				6,64,840.00	6,64,840.00		
Inventories									-				-	-		
Trade Receivables					937.74		-		937.74				937.74	937.74		
Cash and Cash Equivalents					40,242.58		-		40,242.58				40,242.58	40,242.58		
Bank Balances other than Cash and Cash Equivalents					2,218.01		22,876.43	31.80	25,126.24				-	2,218.01		
Others							7.49	6,167.60	6,175.09				7.49	7.49		
<strong>Total</strong>					2,218.01	-	7,07,829.58	23,957.35	19,307.22	-	7,53,312.16	-	2,218.01	-	7,07,829.58	7,10,047.59



(₹ in lakhs)

Column A Particulars	Column B Description of asset for which this certificate relates	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	
		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
<b>LIABILITIES</b>															
Debt securities to which this certificate pertains	Non-Convertible Debenture	3,24,100.84		Yes	3,24,100.84			(3,24,100.84)	3,24,100.84						-
Other debt sharing pari-passu charge with above debt															-
Commercial Paper								-		-	6,720.20				-
Subordinated Debt								-		-	34,269.50				-
Borrowings								-		-					-
Bank	Term Loan, WCDL, CC		not to be filled		2,64,674.95			-	2,64,674.95						-
Debt Securities								38.88	38.88						-
Others								4,720.76	4,720.76						-
Trade payables								995.44	995.44						-
Lease Liabilities								920.55	920.55						-
Provisions															-
Others															-
<b>Total</b>		<b>3,24,100.84</b>		-	<b>5,88,775.79</b>		-	<b>6,675.63</b>	<b>(3,24,100.84)</b>	<b>5,95,451.42</b>	<b>40,989.70</b>	-	-	-	-
Cover on Book Value		0.0068			1.20										
Cover on Market Value		-													
		Exclusive Security Cover Ratio			Pari-Passu Security Cover Ratio										
		0.0068			1.20										



**Notes:**

1. We confirm that the Company has complied with the covenants mentioned in the disclosure documents of the Secured and unsecured listed non-convertible debentures for the period ended December 31, 2025.
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: 13/02/2026

Place: Kottayam

February 13,2026

To,

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

Dear Sir/Madam,

**Sub: Disclosure under Regulation 54 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations")**

**Re: Security cover Certificate**

We hereby enclose the Security cover certificate as at December 31, 2025, pursuant to Regulation 54 of the Listing Regulations.

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

For Kosamattam Finance Limited



Sreenath P.  
Company Secretary  
ICSI Membership No. F10553



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 December 31, 2025.**

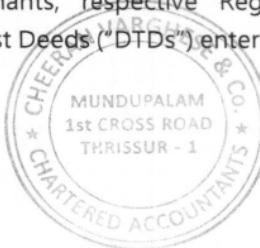
1. This certificate is issued, in accordance with the terms of our engagement letter. The management has requested us, Cheeran Varghese and Co, Chartered Accountants to report on the accompanying statement of security cover and compliance with covenants as on December 31, 2025 (the "Statement") for the purpose of its onward submission to the Debenture Trustees of the Non-Convertible Debentures ("NCD'S) pursuant to Regulation 56(1)(d) to be read with Regulation 54 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("LODR Regulations") and Regulations 15(1)(t)(ii) of Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993, as amended vide notification No SEBI/HO/MIRSD/MIRSD\_CRADT/CIR/P/2022/67 dated May 19, 2022 (hereinafter collectively referred as "SEBI Regulations") and para 1 of chapter V and para 2 of chapter VI of the Master SEBI Circular SEBI/HO/DDHS-PoD1/P/CIR/2023/109 for Debenture Trustees dated March 31, 2023 (updated on July 06, 2023). The Statement has been prepared by the management and initialed by us for identification purposes only.

**Management's Responsibility**

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

3. The management of the Company is also responsible for –

- Ensuring maintenance of the adequate security-cover available for listed NCDs as per Regulations 54 of LODR Regulations.
- Accurate computation of security-cover available for listed NCDs which is based on unaudited financial statements of the Company as of December 31, 2025.
- 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.

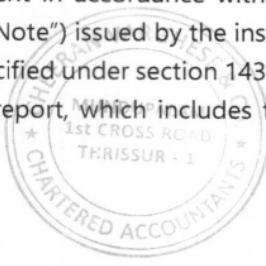


- d. Compliance of relevant terms of the aforesaid SEBI Regulations in all respect.
- e. Providing of all relevant information to the Company's Debenture Trustee.

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 unaudited financial results for the quarter ended December 31, 2025 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 December 31, 2025. This did not include the evaluation of adherence by the company with all the applicable guidelines of the Regulations, Offer Document/ Information Memorandum and Debenture Trust Deeds entered between the Company and the Debenture Trustees of the Non-Convertible Debentures.
- 6. The financial results for the quarter ended December 31, 2025 have been reviewed by us, on which we issued unmodified conclusion vide our report dated February 13, 2026. Our review of these financial results was conducted in accordance with the Standard on Review Engagements ("SRE") 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India ("ICAI"). A review of Interim Financial Information consists of making enquiries, primarily of the Company's personnel responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing specified under Section 143(10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become of all significant matters that might be identified in an audit. Accordingly, we did not express an audit opinion.
- 7. The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement ; and consequently , the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable engagement been performed . We have performed the following procedures:
  - a. Checked the computation of security cover as at December 31, 2025, prepared by the management, as specified in the format given by SEBI.
  - b. Traced the amounts forming part of the Annexure with the information provided by the management and other relevant records and documents maintained by the Company and verified the arithmetical accuracy of the calculations.
  - c. Relied on management representations with respect to the compliance /adherence to the covenants stated in DTDs
- 8. We conducted our examination of the statement in accordance with Guidance Note on Reports or Certificates for Special Purposes (the "Guidance Note") issued by the institute of Chartered Accountants of India (ICAI) and the standards on Auditing specified under section 143(10) of the Companies Act, 2013 in so far as applicable for the purpose of this report, which includes the concepts of test check and



**CHEERAN  
VARGHESE & Co**

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

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

The outstanding secured and unsecured Non-Convertible Debentures, including subordinated debts, as on 31<sup>st</sup> December 2025 listed in **Annexure 1** have been considered for this certificate.

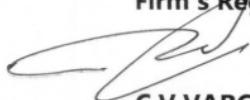
10. Based on our procedure as stated above, and according to the information, explanation and representations provided to us by the Management of the Company, nothing has come to our attention that causes us to believe that:

- a. The particulars furnished in the Annexure A have not been accurately extracted from the unaudited books of account for the quarter ended December 31, 2025 and other relevant supporting records/documents maintained by the company;
- b. The security cover maintained by the company against the outstanding listed debt securities are less than 100% and
- c. The computation is not arithmetically accurate.

**Restrictions on use**

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

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

  
**C V VARGHESE**  
**Partner**  
**Membership No: 020644**  
**Peer Review No: 015674**  
**UDIN: 26020644SOIDYY6752**

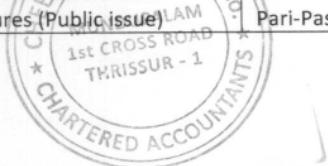
**Place: Thrissur**  
**Date : 13/02/2026**



**Annexure 1**

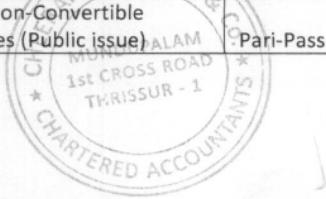
( ₹ in Lakhs)

ISIN	Facility	Type of charge	Allotment Amount	Outstanding as on December 31, 2025	Cover required	Assets required (in lakhs)	Security Trustee
INE403Q07AW5	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,029.30	1,029.30	1 time	1,029.30	Vistra ITCL (India) Limited
INE403Q07AX3	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2,337.53	4,262.22	1 time	4,262.22	Vistra ITCL (India) Limited
INE403Q07BK8	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,330.15	1,330.15	1 time	1,330.15	Vistra ITCL (India) Limited
INE403Q07BL6	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,810.04	3,034.99	1 time	3,034.99	Vistra ITCL (India) Limited
INE403Q07BR3	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,181.37	1,953.34	1 time	1,953.34	Vistra ITCL (India) Limited
INE403Q07CH2	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	31.22	31.22	1 time	31.22	Vistra ITCL (India) Limited
INE403Q07CD1	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,709.36	2,605.81	1 time	2,605.81	Vistra ITCL (India) Limited
INE403Q07CM2	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2,255.16	2,255.16	1 time	2,255.16	Vistra ITCL (India) Limited
INE403Q07CN0	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2,575.51	3,597.85	1 time	3,597.85	Vistra ITCL (India) Limited
INE403Q07CO8	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	11,832.45	11,832.45	1 time	11,832.45	Vistra ITCL (India) Limited
INE403Q07CP5	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2,825.84	4,012.17	1 time	4,012.17	Vistra ITCL (India) Limited
INE403Q07CT7	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	952.84	952.84	1 time	952.84	Vistra ITCL (India) Limited
INE403Q07CU5	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	11,474.34	11,474.34	1 time	11,474.34	Vistra ITCL (India) Limited
INE403Q07CV3	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2,680.54	3,639.75	1 time	3,639.75	Vistra ITCL (India) Limited
INE403Q07CW1	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	276.81	276.81	1 time	276.81	Vistra ITCL (India) Limited
INE403Q07CX9	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2,421.10	3,336.68	1 time	3,336.68	Vistra ITCL (India) Limited
INE403Q07DB3	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	3,373.91	3,373.91	1 time	3,373.91	Vistra ITCL (India) Limited
INE403Q07DE7	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	4,217.15	5,480.37	1 time	5,480.37	Vistra ITCL (India) Limited
INE403Q07DF4	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	10,356.59	10,356.59	1 time	10,356.59	Vistra ITCL (India) Limited
INE403Q07DC1	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2,166.86	2,829.69	1 time	2,829.69	Vistra ITCL (India) Limited
INE403Q07DD9	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,941.87	2,568.96	1 time	2,568.96	Vistra ITCL (India) Limited
INE403Q07DN8	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,694.71	1,694.71	1 time	1,694.71	Vistra ITCL (India) Limited
INE403Q07DM0	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,894.72	2,401.56	1 time	2,401.56	Vistra ITCL (India) Limited
INE403Q07DG2	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	5,608.01	5,608.01	1 time	5,608.01	Vistra ITCL (India) Limited
INE403Q07DI8	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,143.86	1,456.25	1 time	1,456.25	Vistra ITCL (India) Limited
INE403Q07DJ6	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,145.18	1,475.13	1 time	1,475.13	Vistra ITCL (India) Limited
INE403Q07DP3	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	966.26	1,170.68	1 time	1,170.68	Vistra ITCL (India) Limited



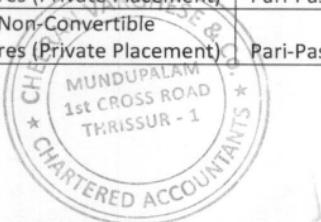
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INE403Q07DU3	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,284.57	1,284.57	1 time	1,284.57	Vistra ITCL (India) Limited
INE403Q07DQ1	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2,425.04	2,962.56	1 time	2,962.56	Vistra ITCL (India) Limited
INE403Q07DV1	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	8,832.84	8,832.84	1 time	8,832.84	Vistra ITCL (India) Limited
INE403Q07DS7	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,429.37	1,752.71	1 time	1,752.71	Vistra ITCL (India) Limited
INE403Q07DR9	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	661.55	819.28	1 time	819.28	Vistra ITCL (India) Limited
INE403Q07EE5	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,264.26	1,264.26	1 time	1,264.26	Vistra ITCL (India) Limited
INE403Q07DZ2	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	862.51	1,020.88	1 time	1,020.88	Vistra ITCL (India) Limited
INE403Q07DY5	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,346.13	1,346.13	1 time	1,346.13	Vistra ITCL (India) Limited
INE403Q07EB1	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,071.39	1,273.81	1 time	1,273.81	Vistra ITCL (India) Limited
INE403Q07ED7	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	9,513.58	9,513.58	1 time	9,513.58	Vistra ITCL (India) Limited
INE403Q07EC9	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,054.34	1,257.59	1 time	1,257.59	Vistra ITCL (India) Limited
INE403Q07EA3	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	813.51	978.67	1 time	978.67	Vistra ITCL (India) Limited
INE403Q07EF2	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,471.50	1,471.50	1 time	1,471.50	Vistra ITCL (India) Limited
INE403Q07EJ4	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	756.87	875.15	1 time	875.15	Vistra ITCL (India) Limited
INE403Q07EL0	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2,238.53	2,238.53	1 time	2,238.53	Vistra ITCL (India) Limited
INE403Q07EI6	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,562.96	1,818.96	1 time	1,818.96	Vistra ITCL (India) Limited
INE403Q07EM8	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	8,686.88	8,686.88	1 time	8,686.88	Vistra ITCL (India) Limited
INE403Q07EG0	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	655.91	763.46	1 time	763.46	Vistra ITCL (India) Limited
INE403Q07EH8	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	522.51	612.69	1 time	612.69	Vistra ITCL (India) Limited
INE403Q07EN6	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	4,691.47	5,294.30	1 time	5,294.30	Vistra ITCL (India) Limited
INE403Q07ES5	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	976.80	976.80	1 time	976.80	Vistra ITCL (India) Limited
INE403Q07EQ9	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	788.64	894.68	1 time	894.68	Vistra ITCL (India) Limited
INE403Q07ET3	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	4,472.67	4,472.67	1 time	4,472.67	Vistra ITCL (India) Limited
INE403Q07ER7	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	402.75	458.89	1 time	458.89	Vistra ITCL (India) Limited
INE403Q07EU1	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,400.37	1,400.37	1 time	1,400.37	Vistra ITCL (India) Limited
INE403Q07EP1	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2,206.30	2,543.47	1 time	2,543.47	Vistra ITCL (India) Limited
INE403Q07EO4	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,081.24	1,242.37	1 time	1,242.37	Vistra ITCL (India) Limited
INE403Q07FA0	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	3,197.40	3,501.66	1 time	3,501.66	Vistra ITCL (India) Limited
INE403Q07EX5	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	961.82	961.82	1 time	961.82	Vistra ITCL (India) Limited
INE403Q07FD4	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	970.32	1,066.87	1 time	1,066.87	Vistra ITCL (India) Limited
INE403Q07EY3	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	7,479.69	7,479.69	1 time	7,479.69	Vistra ITCL (India) Limited



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INE403Q07EW7	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	603.64	665.88	1 time	665.88	Vistra ITCL (India) Limited
INE403Q07EZ0	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,575.48	1,575.48	1 time	1,575.48	Vistra ITCL (India) Limited
INE403Q07FB8	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2,126.36	2,366.35	1 time	2,366.35	Vistra ITCL (India) Limited
INE403Q07FC6	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	708.22	786.20	1 time	786.20	Vistra ITCL (India) Limited
INE403Q07FM5	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2,610.66	2,781.15	1 time	2,781.15	Vistra ITCL (India) Limited
INE403Q07FG7	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,721.39	1,721.39	1 time	1,721.39	Vistra ITCL (India) Limited
INE403Q07FI3	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	491.47	525.28	1 time	525.28	Vistra ITCL (India) Limited
INE403Q07FH5	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	8,845.99	8,845.99	1 time	8,845.99	Vistra ITCL (India) Limited
INE403Q07FF9	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	864.11	926.08	1 time	926.08	Vistra ITCL (India) Limited
INE403Q07FL7	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2,223.54	2,223.54	1 time	2,223.54	Vistra ITCL (India) Limited
INE403Q07FK9	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2,434.79	2,617.86	1 time	2,617.86	Vistra ITCL (India) Limited
INE403Q07FJ1	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	808.05	867.35	1 time	867.35	Vistra ITCL (India) Limited
INE403Q07FT0	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	6,471.75	6,729.29	1 time	6,729.29	Vistra ITCL (India) Limited
INE403Q07FX2	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	6,831.81	6,831.80	1 time	6,831.81	Vistra ITCL (India) Limited
INE403Q07FY0	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2,049.50	2,135.36	1 time	2,135.36	Vistra ITCL (India) Limited
INE403Q07FW4	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	499.98	499.98	1 time	499.98	Vistra ITCL (India) Limited
INE403Q07FS2	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	301.18	313.80	1 time	313.80	Vistra ITCL (India) Limited
INE403Q07FU8	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,024.88	1,024.88	1 time	1,024.88	Vistra ITCL (India) Limited
INE403Q07FR4	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,573.89	1,642.92	1 time	1,642.92	Vistra ITCL (India) Limited
INE403Q07FV6	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,247.01	1,302.69	1 time	1,302.69	Vistra ITCL (India) Limited
INE403Q07EV9	Secured Non-Convertible Debentures (Private Placement)	Pari-Passu	5,000.00	1,668.00	1.1 time	1,834.80	Vistra ITCL (India) Limited
INE403Q07FE2	Secured Non-Convertible Debentures (Private Placement)	Pari-Passu	7,500.00	7,500.00	1.1 time	8,250.00	Vardhman Trusteeship Private Limited
INE403Q07FN3	Secured Non-Convertible Debentures (Private Placement)	Pari-Passu	10,000.00	10,000.00	1.1 time	11,000.00	Vardhman Trusteeship Private Limited
INE403Q07FQ6	Secured Non-Convertible Debentures (Private Placement)	Pari-Passu	7,500.02	7,500.02	1.1 time	8,250.02	Vardhman Trusteeship Private Limited
INE403Q07GA8	Secured Non-Convertible Debentures (Private Placement)	Pari-Passu	7,500.00	7,548.13	1.1 time	8,302.94	Vistra ITCL (India) Limited
INE403Q07FZ7	Secured Non-Convertible Debentures (Private Placement)	Pari-Passu	2,500.00	2,516.00	1.1 time	2,767.60	Vistra ITCL (India) Limited
INE403Q07GC4	Secured Non-Convertible Debentures (Private Placement)	Pari-Passu	5,000.00	12,587.29	1.1 time	13,846.02	Vistra ITCL (India) Limited
INE403Q07GB6	Secured Non-Convertible Debentures (Private Placement)	Pari-Passu	5,000.00	5,034.94	1.1 time	5,538.43	Vistra ITCL (India) Limited



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INE403Q07GE0	Secured Non-Convertible Debentures (Private Placement)	Pari-Passu	10,000.00	10,000.07	1.1 time	11,000.08	Vistra ITCL (India) Limited
INE403Q07GD2	Secured Non-Convertible Debentures (Private Placement)	Pari-Passu	5,000.00	5,000.03	1.1 time	5,500.03	Vistra ITCL (India) Limited
INE403Q07GF7	Secured Non-Convertible Debentures (Private Placement)	Pari-Passu	15,000.00	15,132.88	1.1 time	16,646.17	Vistra ITCL (India) Limited
INE403Q07GN1	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	3,412.84	3,450.65	1 time	3,450.65	Vistra ITCL (India) Limited
INE403Q07GJ9	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	6,477.28	6,477.28	1 time	6,477.28	Vistra ITCL (India) Limited
INE403Q07GI1	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2,447.35	2,479.20	1 time	2,479.20	Vistra ITCL (India) Limited
INE403Q07GL5	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,454.65	1,454.65	1 time	1,454.65	Vistra ITCL (India) Limited
INE403Q07GM3	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	612.29	620.52	1 time	620.52	Vistra ITCL (India) Limited
INE403Q07GG5	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,271.73	1,289.48	1 time	1,289.48	Vistra ITCL (India) Limited
INE403Q07GK7	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	2,494.32	2,494.32	1 time	2,494.32	Vistra ITCL (India) Limited
INE403Q07GH3	Secured Non-Convertible Debentures (Public issue)	Pari-Passu	1,829.54	1,855.53	1 time	1,855.53	Vistra ITCL (India) Limited
<b>Total</b>				<b>3,24,100.84</b>		<b>3,32,549.59</b>	

**Enclosure:**

Annexure A : Statement of Security cover as on December 31, 2025 (the "Statement")

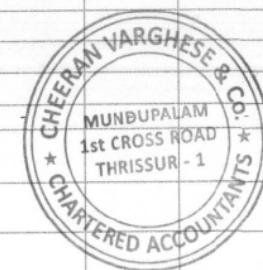


Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	
Particulars	Description of asset for which this certificate relates	Exclusive Charge		Pari-Passu Charge			Assets not offered as Security	Elimination (amount in negative)	Total (C to H)	Debt Not backed by any assets offered as security	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari-passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-passu charge (excluding items covered in column F)		Debt amount considered more than once (due to exclusive plus pari-passu charge)		Market value for Assets charged on Exclusive basis	Carrying / book value for exclusive charge assets where market value is not ascertainable or applicable	Market Value for Pari-Passu charge Assets	Carrying value / book value for pari passu charge assets where market value is not ascertainable or applicable	Total Value (=K+L+M+N)	
											Relating to Column F				
		Book Value	Book Value	Yes/No	Book Value	Book Value									
<b>ASSETS</b>															
Property, Plant and Equipment															
Land	-					8,169.82		8,169.82		-				-	
Building	-					221.12		221.12		-				-	
Furniture & Fixtures					797.85	1,080.92	-	1,878.77			797.85		797.85		
Electrical Fittings					568.92		-	568.92			568.92		568.92		
Plant and Machinery						206.76		206.76						-	
Vehicles					36.11		-	36.11			36.11		36.11		
Office Equipment					2.65		-	2.65			2.65		2.65		
Computer and Accessories					396.24		-	396.24			396.24		396.24		
Capital Work-in-Progress							-	-						-	
Right of Use Assets						4,510.12		4,510.12						-	
Goodwill								-						-	
Intangible Assets under Development								-						-	
Investments								-						-	
Loans					6,64,840.00		-	6,64,840.00			6,64,840.00		6,64,840.00		
Inventories								-						-	
Trade Receivables					937.74		-	937.74			937.74		937.74		
Cash and Cash Equivalents					40,242.58		-	40,242.58			40,242.58		40,242.58		
Bank Balances other than Cash and Cash Equivalents		2,218.01			22,876.43	31.80		25,126.24			2,218.01		2,218.01		
Others					7.49	6,167.60		6,175.09			7.49		7.49		
<b>Total</b>		-	2,218.01	-	7,07,829.58	23,957.35	19,307.22	-	7,53,312.16	-		7,07,829.58		7,10,047.59	



(₹ 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 D	
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	
<b>LIABILITIES</b>															
Debt securities to which this certificate pertains	Non-Convertible Debenture	3,24,100.84		Yes	3,24,100.84			(3,24,100.84)	3,24,100.84					-	
Other debt sharing pari-passu charge with above debt														-	
Commercial Paper														-	
Subordinated Debt														-	
Borrowings														-	
Bank	Term Loan, WCDL, CC		not to be filled		2,64,674.95			-	2,64,674.95					-	
Debt Securities														-	
Others														-	
Trade payables							38.88		38.88					-	
Lease Liabilities							4,720.76		4,720.76					-	
Provisions							995.44		995.44					-	
Others							920.55		920.55					-	
<b>Total</b>		3,24,100.84		-	5,88,775.79		-	6,675.63	(3,24,100.84)	5,95,451.42	40,989.70	-			
<b>Cover on Book Value</b>		0.0068			1.20										
<b>Cover on Market Value</b>		-													
		Exclusive Security Cover Ratio			Pari-Passu Security Cover Ratio										
		0.0068			1.20										



**Notes:**

1. We confirm that the Company has complied with the covenants mentioned in the disclosure documents of the Secured and unsecured listed non-convertible debentures for the period ended December 31, 2025.
2. The book value of non-convertible debentures does not include EIR adjustment as per IND AS 109.



# CHEERAN VARGHESE & Co

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

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

## **Independent Auditor's Certificate on The Statement of Security Cover and Compliance with Covenants as On December 31, 2025.**

This is to certify that we have examined the relevant records and documents of **Kosamattam Finance Limited** as of *31<sup>st</sup> December, 2025* regarding the maintenance of security cover for the listed non-convertible debt securities issued by the company.

Based on our review, we hereby confirm that **Kosamattam Finance Limited** has maintained a security cover of **100%** and / or **110%** 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: 26020644OZBOJM9888**

**Place: Thrissur**  
**Date: 13/02/2026**



**February 13,2026**

**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 quarter ended December 31, 2025.**

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

1. The proceeds of Non-Convertible Debentures issued by the Company till December 31, 2025 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. Cherián**  
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 December 31, 2025, 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 XXXV) allotted on November 10,2025 and Secured Rated Listed Redeemable Non-Convertible Debentures allotted on October 24, 2025 (PP VIII/2025-26), on December 18, 2025 (PP X/2025-26) respectively as Reissuance & Unsecured Rated, Listed, Redeemable, Taxable, Non-Convertible Subordinated Debt (TIER II) on November 25,2025 (PP IX/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	INE403Q07GN1	Public issue	Secured, Non Convertible Debentures	10-11-2025	341284000	341284000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07GJ9	Public issue	Secured, Non Convertible Debentures	10-11-2025	647728000	647728000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07GI1	Public issue	Secured, Non Convertible Debentures	10-11-2025	244735000	244735000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07GL5	Public issue	Secured, Non Convertible Debentures	10-11-2025	145465000	145465000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07GM3	Public issue	Secured, Non Convertible Debentures	10-11-2025	61229000	61229000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07GG5	Public issue	Secured, Non Convertible Debentures	10-11-2025	127173000	127173000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07GK7	Public issue	Secured, Non Convertible Debentures	10-11-2025	249432000	249432000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07GH3	Public issue	Secured, Non Convertible Debentures	10-11-2025	182954000	182954000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07GC4 (Reissuance)	Private placement	Secured Rated Listed Redeemable Non-Convertible Debentures	24-10-2025	750000000	750000000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07GF7 (Reissuance)	Private placement	Secured Rated Listed Redeemable Non-Convertible Debentures	25-11-2025	500000000	500000000	No	NA	Nil
Kosamattam Finance Limited	INE403Q08332	Private placement	Unsecured Rated, Listed, Redeemable, Taxable,	18-12-2025	1000000000	1000000000	No	NA	Nil

			Non- Convertible Subordinated Debt (TIER II)					
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**B. Statement of deviation/ variation in use of Issue proceeds:**

**NCD XXXV**

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	November 10, 2025
Amount raised	₹2,00,00,00,000
Report filed for quarter ended	December 31, 2025
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:

- 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 VIII /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	October 24, 2025
Amount raised	₹75,00,00,000
Report filed for quarter ended	December 31, 2025
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 IX/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	November 25,2025
Amount raised	₹100,00,00,000
Report filed for quarter ended	December 31, 2025
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 X /2025-26**

<b>Particulars</b>		<b>Remarks</b>	
Name of listed entity		KOSAMATTAM FINANCE LIMITED	
Mode of fund raising		Private Placement	
Type of instrument		Non-convertible Debentures	
Date of raising funds		December 18, 2025	
Amount raised		₹50,00,00,000	
Report filed for quarter ended		December 31, 2025	
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.

For Kosamattam Finance Limited



Mathew K. Cherian  
 Managing Director  
 DIN : 01286073

