Regd.Office: Kosamattam City Centre
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Email: info@kosamattam.com
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CIN.U65929KL1987PLC004729

Kosamattam Finance Ltd.

13th November, 2026

To

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

Dear Sir/Madam,

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

The Board of Directors of Kosamattam Finance Limited at it's meeting held today, i.e., November 13, 2026, has inter alia considered and approved the unaudited financial results of the Company for the quarter and half year ended September 30, 2026.

We hereby enclose the following documents for your kind attention:

1. Unaudited financial results of the Company for the quarter and half year ended September 30, 2026 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;

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

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

4. Disclosure as required under Regulation 23 of the Listing Regulations.

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

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

For **Kosamattam Finance Limited**

Sreenath P Digitally signed by Sreenath P
Date: 2026.11.13 17:13:39 +05'30'

Sreenath P.
Company Secretary
ICSI Membership No. F10553

CHEERAN VARGHESE & Co

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

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

To
The Board of Directors
Kosamattam Finance Limited

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

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

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

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

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

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.

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

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

C V VARGHESE
Partner
Membership No: 020644
Peer Review No: 015674
UDIN: 26020644OGIVRU5922

Place: Thrissur
Date: 13/11/2026

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Kosamattam Finance Ltd.

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

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

PARTICULARS	Quarter Ended			Half Year Ended		Financial Year Ended
	September 30, 2026`	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025	March 31, 2026
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Revenue from operations						
Interest Income	35,109.23	33,654.58	27,543.79	68,763.81	49,777.69	1,10,748.62
Fees and commission Income	878.14	645.14	425.02	1,523.28	727.11	2,101.39
Total Revenue from operations	35,987.37	34,299.72	27,968.81	70,287.09	50,504.80	1,12,850.01
Other Income	4.88	18.46	(7.32)	23.34	9.71	31.52
I. Total Income	35,992.25	34,318.18	27,961.49	70,310.43	50,514.51	1,12,881.53
Expenses						
Finance Costs	21,860.85	20,209.55	15,526.78	42,070.40	29,044.37	62,778.30
Impairment on financial instruments	435.08	1,043.56	220.07	1,478.64	332.38	1,084.79
Employee Benefits Expenses	3,940.48	3,482.49	3,409.30	7,422.97	6,154.95	15,111.24
Depreciation, amortization and impairment	787.78	743.53	747.06	1,531.31	1,461.52	3,037.48
Others expenses	1,176.79	1,891.93	1,415.72	3,068.72	2,508.90	5,767.49
II. Total Expenses	28,200.98	27,371.06	21,318.93	55,572.04	39,502.12	87,779.30
III. Profit/(loss) before tax (I-II)	7,791.27	6,947.12	6,642.56	14,738.39	11,012.39	25,102.23
Tax Expense						
Current Tax	2,135.90	1,770.03	1,351.78	3,905.93	2,487.94	5,780.04
Deferred Tax	(51.42)	-	464.91	(51.42)	464.91	848.35
IV. Total Tax Expense	2,084.48	1,770.03	1,816.69	3,854.51	2,952.85	6,628.39
V. Profit/(loss) for the period (III-IV)	5,706.79	5,177.09	4,825.87	10,883.88	8,059.54	18,473.84
Other Comprehensive Income						
A (i) Items that will not be reclassified to profit or loss	-	-	-	-	-	766.10
(ii) Income tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-	(192.81)
Subtotal (A)	-	-	-	-	-	573.29
B (i) Items that will be reclassified to profit or loss					-	-
(ii) Income tax relating to items that will be reclassified to profit or loss	-	-	-	-	-	-
Subtotal (B)	-	-	-	-	-	-
VI. Other Comprehensive Income (A + B)	-	-	-	-	-	573.29
VII. Total Comprehensive Income for the period (V-VI)	5,706.79	5,177.09	4,825.87	10,883.88	8,059.54	19,047.13
VIII. Earnings per equity share						
(Face value of Rs. 10/- each)						
Basic (Rs.)	2.48	2.24	2.12	4.72	3.54	8.09
Diluted (Rs.)	2.48	2.24	2.12	4.72	3.54	8.09

See accompanying notes to the financial statements

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

For Kosamattam Finance Limited

KOSAMATTAM FINANCE LTD. REGISTERED OFFICE KOTTAYAM

Mathew K Cherian
Managing Director
DIN: 01286073

Date: 13/11/2026
Place: Kottayam

Regd.Office: Kosamattam City Centre
Floor No. 4th & 5th, T.B Road
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Kosamattam Finance Ltd.

STATEMENT OF ASSETS AND LIABILITIES AS AT SEPTEMBER 30, 2026

(₹ In Lakhs)

Sl No.	PARTICULARS	As at September 30, 2026 Unaudited	As at March 31, 2026 Audited
I	**ASSETS**		
1	**Financial assets**		
	(a) Cash and cash equivalents	40,074.68	19,947.27
	(b) Bank Balance other than above	18,744.07	15,198.87
	(c) Receivables		
	i) Trade Receivables	1,259.91	28.34
	ii) Other Receivables	3.99	4.29
	(d) Loans	8,48,223.00	7,69,839.81
	(e) Other Financial assets	2,537.70	2,568.00
2	**Non-financial Assets**		
	(a) Current tax assets (net)	-	941.43
	(b) Deferred tax assets (net)	379.13	327.71
	(c) Property, Plant and Equipment	11,485.52	11,478.23
	(d) Capital work in progress	-	-
	(e) Right of use assets	5,135.31	4,727.35
	(f) Other Intangible assets	200.58	218.90
	(g) Other non-financial assets	3,065.53	3,201.21
	(h) Assets Held for Sale	173.80	
	TOTAL ASSETS	**9,31,283.22**	**8,28,481.41**
II	**LIABILITIES AND EQUITY**		
	LIABILITIES		
1	**Financial Liabilities**		
	(a) Payables		
	(I) Trade Payables		
	(i) total outstanding dues of micro enterprises and small enterprises	3.78	28.62
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	51.48	25.47
	(II) Other Payables		
	(i) total outstanding dues of micro enterprises and small enterprises	17.36	25.58
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	137.92	129.89
	(b) Debt Securities	4,04,142.55	3,68,805.44
	(c) Borrowings (other than debt securities)	3,26,704.33	2,83,129.26
	(d) Subordinated Liabilities	52,999.50	40,560.35
	(e) Lease liabilities	5,362.19	4,937.37
	(f) Other Financial liabilities	129.93	46.20
2	**Non-financial Liabilities**		
	(a) Current tax liabilities (net)	223.26	-
	(b) Provisions	1,288.17	1,288.17
	(c) Deferred tax liabilities (net)	-	-
	(d) Other non-financial liabilities	761.94	928.14
3	**Equity**		
	(a) Equity share capital	23,065.16	23,065.16
	(b) Other equity	1,16,395.65	1,05,511.76
	TOTAL LIABILITIES AND EQUITY	**9,31,283.22**	**8,28,481.41**

See accompanying notes to the financial statements

For Kosamattam Finance Limited

Mathew K Cherian
Managing Director
DIN: 01286073

KOSAMATTAM FINANCE LTD. REGISTERED OFFICE KOTTAYAM

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

Date: 13/11/2026
Place: Kottayam

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Kosamattam Finance Ltd.

(₹ In Lakhs)

STATEMENT OF CASH FLOWS		
PARTICULARS	**Period Ended**	**Year Ended**
	As at September 30, 2026	**As at March 31, 2026**
	Unaudited	**Audited**
A) Cash flow from Operating activities		
Profit before tax	14,738.39	25,102.23
Adjustments to reconcile profit before tax to net cash flows:		
Depreciation, amortisation and impairment	1,547.90	3,075.48
Interest Income	(68,763.81)	(1,10,748.62)
Profit on sale of Property, plant and equipment	(14.08)	4.24
Finance costs	42,070.40	62,778.30
Impairment on financial instruments	1,475.98	1,020.68
Bad debts written off	2.49	51.24
Provision for Gratuity	27.10	1,106.76
Cash inflow from interest on loans	58,727.45	1,10,626.42
Cash outflow towards finance costs	(39,751.93)	(65,191.99)
Operating Profit Before Working Capital Changes	**10,059.89**	**27,824.74**
Adjustments for:		
(Increase)/Decrease in receivables	(1,231.27)	54.64
(Increase)/Decrease in Loans	(70,604.23)	(2,04,137.30)
(Increase)/Decrease in Other financial asset	91.38	(752.96)
(Increase)/Decrease in Other non-financial asset	135.67	(313.20)
Increase/(Decrease) in Other financial liabilities	83.73	20.96
Increase/(Decrease) in Other non-financial liabilities	(166.19)	353.86
Increase/(Decrease) in Payables	0.98	(138.16)
Increase/(Decrease) in Provisions	(27.11)	(47.94)
Cash used in operations	**(61,657.15)**	**(1,77,135.36)**
Income tax paid (net of refunds)	(2,741.24)	(5,425.72)
Net cash from / (used in) operating activities	**(64,398.39)**	**(1,82,561.08)**
B) Cash flow from Investing activities		
Purchase of Property, plant and equipment and intangible assets	(709.61)	(927.20)
Proceeds from sale of Property, plant and equipment	117.83	100.92
(Increase) / decrease in other bank balance	(3,545.20)	16,992.98
Interest received on fixed deposits	717.85	2,032.28
Net cash from / (used in) investing activities	**(3,419.13)**	**18,198.98**
C) Cash flow from Financing activities		
Proceeds from issue of equity share capital (including share premium)	-	3,243.72
Increase / (decrease) in debt securities	31,184.00	1,23,624.93
Increase / (decrease) in borrowings (other than debt securities)	43,575.07	32,808.81
Cash outflow towards Lease	(1,394.38)	(2,643.25)
Increase / (decrease) in Subordinate liabilities	14,580.24	10,828.87
Net cash from / (used in) financing activities	**87,944.93**	**1,67,863.08**
D) Net increase/(decrease) in cash and cash equivalents (A+B+C)	**20,127.41**	**3,500.98**
Cash and cash equivalents at beginning of the period	19,947.27	16,446.29
Cash and cash equivalents at September 30, 2026/ March 31, 2026	**40,074.68**	**19,947.27**

See accompanying notes to the financial statements

For Kosamattam Finance Limited

Mathew K Cherian
Managing Director
DIN: 01286073

KOSAMATTAM FINANCE LTD. REGISTERED OFFICE KOTTAYAM

Date: 13/11/2026
Place: Kottayam

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

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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 11/11/2026 and 13/11/2026

2. The Company has adopted Indian Accounting Standards ('Ind AS') as notified under section 133 of the Companies Act, 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules from April 01, 2019. The financial statements have been presented in accordance with the format prescribed for Non-Banking Financial Companies under the Companies (Indian Accounting Standards) Rules, 2015 in Division III of Schedule III as per the notification No. C.S.R. 1022(E) dated 11.10.2018, issued by the Ministry of Corporate Affairs.

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

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

5. Other equity includes statutory reserve as per Section 45 IC of Reserve Bank of India Act 1934, Securities Premium, Capital Reserve, Revaluation Reserve, Impairment Reserve, General Reserve, Retained Earnings and Other Comprehensive Income.

6. The Company is engaged primarily in the business of financing and accordingly there are no separate reportable segments as per Ind AS – 108 dealing with Operating Segments.

7. **Disclosure pursuant to Regulation 54 of Securities and Exchange Board of India (Listing Obligations And Disclosure Requirements) Regulations, 2015.**

   a. Nature of security created and maintained with respect to secured listed non-convertible debt securities is follows;

ISIN/ issue series	**Placement mode**	**Extent and nature of security created and maintained with respect to its secured listed non-convertible debt securities**
NCD XVIII, XX, XXIII to XXXVIII	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 ₹ 10,80,91,000/- which the income tax department

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		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.
INE403Q07FE2, INE403Q07FN3, INE403Q07FQ6, INE403Q07GE0 & INE403Q07GD2	Private Placement	The Debentures and all interest, additional interest, liquidated damages, indemnification payments, fees, costs, expenses and other monies owing by, and all other present and future obligations and liabilities shall be secured by First ranking pari passu charge by the Issuer in favour of the Debenture Trustee (for the benefit of the Debenture Holders), to, or in respect of, the Loans and including without limitation the book debts and Receivables, cash and bank balances, loans and advances, both present and future of the Company, ("Hypothecated Assets") such that the value of security shall be equal to 1.10 (One Decimal Point One Zero) times the aggregate amount of principal amount outstanding and any other amount outstanding in respect of the Debentures ("Asset Cover").
INE403Q07FZ7, INE403Q07GA8, INE403Q07GC4, INE403Q07GB6 & INE403Q07GX0	Private Placement	First pari-passu charge via a deed of hypothecation over the asset portfolio of receivables including present and future receivables of the Company with a security cover of at least 1. l0 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

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Kosamattam Finance Ltd.

		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

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, on its Secured, Listed Non-Convertible Debentures.

In respect of ISINs INE403Q08332 and INE403Q08340, the Company reported a Tier I Capital ratio of 15.80% as at September 30, 2026, against the prescribed minimum requirement of 16% as per the terms of offer.

Further, in respect of ISINs INE403Q07GA8, INE403Q07FZ7, INE403Q07GC4, INE403Q07GB6, INE403Q07GF7, INE403Q07GO9 and INE403Q07GX0, the Company reported a Total Debt to Tangible Net Worth ratio of 5.65 times as at September 30, 2026, as against the prescribed maximum limit of 5.5 times as per the terms of offer. Accordingly, the Company was in breach of the applicable financial covenants.

Subsequently, with a view to rectifying the aforesaid covenant breaches and strengthening its capital base, the Company infused additional equity capital by allotting 58,48,743 equity shares of face value ₹10 each at an issue price of ₹100 per share, comprising a securities premium of ₹90 per share, on October 31, 2026.

8. Information required by Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 is attached as **Annexure I.**

9. The figures for the quarter ended September 30, 2026 and September 30, 2025 are the balancing figures between unaudited figures in respect of the half year ended September 30, 2026 and September 30, 2025 and the figures for the quarter ended June 30,2026 and June 30, 2025 respectively which were subjected to "Limited Review" by the auditors.

10. The security cover certificate for the period ended September 30, 2026, as per Regulation 54(3) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 is attached as **Annexure A.**

11. Disclosure pursuant to the Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025.

In accordance with Paragraph 21(6) of the Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025, read with the Reserve Bank of India (Non-Banking Financial Companies – Transfer and Distribution of Credit Risk) Directions, 2025, the following disclosures are made for the quarter ended September 30, 2026:

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a) The Company has not transferred or acquired any loans which were not in default from/to other entities during the quarter ended September 30, 2026.

b) The Company has neither transferred nor acquired any stressed loan exposures, including loans classified as NPA or SMA, from/to other entities during the quarter ended September 30, 2026.

12. Previous period /year figures have been regrouped /reclassified wherever necessary to conform to current period/year presentation
13. The aggregate value of the Company's listed debt securities is below the threshold prescribed under the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time, and accordingly, the Company does not qualify as a High Value Debt Listed Entity with effect from the date on which the revised threshold limit becomes applicable.

For Kosamattam Finance Limited

Mathew K Cherian
Managing Director
DIN: 01286073

KOSAMATTAM FINANCE LTD. REGISTERED OFFICE KOTTAYAM

Date: 13/11/2026
Place: Kottayam

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

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Annexure I

Disclosure in Compliance with Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) regulations, 2015 for the period ended September 30, 2026

Sl No	Particulars	Note No.	Period ended September 30, 2026
1	Debt-equity ratio	2	5.62
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 1,39,458.35 lakhs
7	Net profit after tax		Rs 10,883.88 lakhs
8	Earnings per share		
	Basic		4.72
	Diluted		4.72
9	Current Ratio	4	2.33
10	Long Term Debt to Working Capital		0.77
11	Bad debts to Account receivable ratio		NA
12	Current liability Ratio	5	0.49
13	Total debts to total assets	6	0.84
14	Debtors' turnover		NA
15	Inventory turnover		NA
16	Operating margin (%)		NA
17	Net profit margin (%)	7	15.48%
18	Sector specific equivalent ratios, as applicable		
	(i) Gross NPA	8	1.27%
	(ii) Net NPA	9	0.62%
	(iii) Capital Adequacy Ratio (CRAR)	10	20.56%
	(iv) Liquidity Coverage Ratio (LCR)	10	301.34%

*The information furnished is based on Standalone Result

Notes:

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

For Kosamattam Finance Limited

Mathew K Cherian
Managing Director
DIN: 01286073

KOSAMATTAM FINANCE LTD. REGISTERED OFFICE KOTTAYAM

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

Date: 13/11/2026
Place: Kottayam

Annexure A

Security Cover Certificate as on 30th September 2026

(₹ 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	-					8,151.75		8,151.75		-			-	-
	Building	-					174.24		174.24		-			-	-
	Furniture & Fixtures				832.92	1,080.92	-		1,913.84					832.92	832.92
	Electrical Fittings				588.92		-		588.92					588.92	588.92
	Plant and Machinery						195.52		195.52					-	-
	Vehicles				46.59		-		46.59					46.59	46.59
	Office Equipment				4.54		-		4.54					4.54	4.54
	Computer and Accessories				410.12		-		410.12					410.12	410.12
Capital Work-in-Progress							-		-					-	-
Right of Use Assets							5,135.31		5,135.31					-	-
Goodwill									-					-	-
Intangible Assets under Development									-					-	-
Investments									-					-	-
Loans					8,48,223.00		-		8,48,223.00					8,48,223.00	8,48,223.00
Inventories									-					-	-
Trade Receivables					1,259.91		-		1,259.91					1,259.91	1,259.91
Cash and Cash Equivalents					40,074.68		-		40,074.68					40,074.68	40,074.68
Bank Balances other than Cash and Cash Equivalents		8,380.94				10,204.80	158.33		18,744.07		8,380.94			-	8,380.94
Others					3.99		6,356.74		6,360.73					3.99	3.99
Total	-	8,380.94			8,91,444.67	11,285.72	20,171.89	-	9,31,283.22		8,380.94	-		8,91,444.67	8,99,825.61

KOSAMATTAM FINANCE LTD. REGISTERED OFFICE KOTTAYAM

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

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J		Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relates	Exclusive Charge			Pari-Passu Charge		Assets not offered as Security	Elimination (amount in negative)	Total (C to H)	Debt Not backed by any assets offered as security	Related to only those items covered by this certificate				
		Debt for which this cerficate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari-passu debt holder (Includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-passu charge (excluding items covered in column F)		Debt amount considered more than once (due to exclusive plus pari-passu charge)			Market value for Assets charged on Exclusi-ve 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	4,04,766.22		Yes	4,04,766.22			(4,04,766.22)	4,04,766.22						-
Other debt sharing pari-passu charge with above debt									-						-
Commercial Paper							-		-	2,465.27					-
Subordinated Debt							-		-	52,999.50					-
Borrowings									-						-
Bank	Term Loan, WCDL, CC	not to be filled			3,26,704.33		-		3,26,704.33						-
Debt Securities									-						-
Others									-						-
Trade payables							55.26		55.26						-
Lease Liabilities							5,362.19		5,362.19						-
Provisions							1,288.17		1,288.17						-
Others							1,270.41		1,270.41						-
Total		**4,04,766.22**	-	-	**7,31,470.55**		7,976.03	**(4,04,766.22)**	**7,39,446.58**	**55,464.77**	-	-	-	-	-
Cover on Book Value					1.22										
					Pari-Passu Security Cover Ratio										
					1.22										

KOSAMATTAM FINANCE LTD. REGISTERED OFFICE KOTTAYAM

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

Notes:

1. The Company confirms that it has complied with all covenants stipulated in the disclosure documents and Debenture Trust Deeds of its listed Non-Convertible Debentures (NCDs) for the half year / period ended September 30, 2026, except for two financial covenants. Specifically, against the prescribed minimum Tier I Capital requirement of 16%, the Company reported 15.80% as at September 30, 2026 in respect of ISINs INE403Q08332 and INE403Q08340. Further, against the prescribed maximum Total Debt to Tangible Net Worth ratio of 5.5 times, the Company reported 5.65 times as at September 30, 2026 in respect of ISINs INE403Q07GA8, INE403Q07FZ7, INE403Q07GC4, INE403Q07GB6, INE403Q07GF7, INE403Q07GO9, and INE403Q07GX0.

   Subsequently to remediate these deviations and augment its capital base, the Company infused additional equity capital through the allotment of 58,48,743 equity shares of face value ₹ 10 each at an issue price of ₹ 100 per share (including a securities premium of ₹ 90 per share) on October 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

KOSAMATTAM FINANCE LTD. REGISTERED OFFICE KOTTAYAM

Date: 13/11/2026
Place: Kottayam

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

CHEERAN
VARGHESE & Co

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

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

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

1. This certificate is issued, in accordance with the terms of our engagement letter. The management has requested us, Cheeran Varghese and Co, Chartered Accountants to report on the accompanying statement of security cover and compliance with covenants as on September 30, 2026 (the "Statement") for the purpose of its onward submission to the Debenture Trustees of the Non-Convertible Debentures ("NCD"S) pursuant to Regulation 56(1)(d) to be read with Regulation 54 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("LODR Regulations") and Regulations 15(1)(t)(ii) of Securities and Exchange Board of India (Debenture Trustees) Regulations,1993, as amended vide notification No SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated May 19, 2022 (hereinafter collectively referred as "SEBI Regulations") and para 1 of chapter V and para 2 of chapter VI of the Master SEBI Circular HO/17/11/12(2)2026-DDHS-POD1/I/22420/2026 for Debenture Trustees dated September 28, 2026 . The Statement has been prepared by the management and initialed by us for identification purposes only.

Management's Responsibility

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

3. The management of the Company is also responsible for –
   a. Ensuring maintenance of the adequate security-cover available for listed NCDs as per Regulations 54 of LODR Regulations.
   b. Accurate computation of security-cover available for listed NCDs which is based on unaudited financial statements of the Company as of September 30, 2026.

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

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 unaudited financial results for the quarter ended September 30, 2026 and relevant records provided by the Company, our responsibility is to provide limited assurance as to whether the Company has maintained security cover as per the requirements of DTDs for all outstanding listed debt securities in accordance with Regulations 54 of LODR Regulations in respect of listed NCDs, for the quarter ended September 30, 2026. This did not include the evaluation of adherence by the company with all the applicable guidelines of the Regulations, Offer Document/ Information Memorandum and Debenture Trust Deeds entered between the Company and the Debenture Trustees of the Non-Convertible Debentures.
6. The financial results for the quarter ended September 30, 2026 have been reviewed by us, on which we issued unmodified conclusion vide our report dated November 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 September 30, 2026, prepared by the management, as specified in the format given by SEBI.
    b. Traced the amounts forming part of the Annexure with the information provided by the management and other relevant records and documents maintained by the Company and verified the arithmetical accuracy of the calculations.
    c. Relied on management representations with respect to the compliance /adherence to the covenants stated in DTDs



8. We conducted our examination of the statement in accordance with Guidance Note on Reports or Certificates for Special Purposes (the "Guidance Note") issued by the institute of Chartered Accountants of India (ICAI) and the standards on Auditing specified under section 143(10) of the Companies Act, 2013 in so far as applicable for the purpose of this report, which includes the concepts of test check and materiality. The Guidance Note requires that we comply with the ethical requirements of the code of Ethics issued by the ICAI.
9. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Service Engagements.

   The outstanding secured and unsecured Non-Convertible Debentures, including subordinated debts, as on 30th September 2026 listed in **Annexure 1** have been considered for this certificate.

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

Breach of financial covenant

In respect of ISINs INE403Q08332 and INE403Q08340, the Company reported a Tier I Capital ratio of 15.80% as at September 30, 2026, against the prescribed minimum requirement of 16% under the terms and conditions of the respective Terms of Offer. In respect of ISINs INE403Q07GA8, INE403Q07FZ7, INE403Q07GC4, INE403Q07GB6, INE403Q07GF7, INE403Q07GO9 and INE403Q07GX0, the Company reported a Total Debt to Tangible Net Worth ratio of 5.65 times as at September 30, 2026, against the prescribed maximum limit of 5.5 times under the terms and conditions of the respective Terms of Offer.

Subsequently, the Company infused additional equity capital through the allotment of 58,48,743 equity shares of face value ₹ 10 each at an issue price of ₹ 100 per share (including a securities premium of ₹ 90 per share) on October 31, 2026 to comply with the applicable financial covenants.

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

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

C V VARGHESE
Partner
Membership No: 020644
Peer Review No:015674
UDIN: 26020644PXLEQS2516

Place: Thrissur
Date : 13/11/2026

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Annexure 1

₹ in Lakhs

ISIN	Facility	Type	Type of charge	Allotment Amount	Principal Outstanding as on September 30, 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	1,029.30	Vistra ITCL (India) Limited
INE403Q07AX3	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	2,337.53	2,337.53	1	2,337.53	Vistra ITCL (India) Limited
INE403Q07BK8	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	1,330.15	1,330.15	1	1,330.15	Vistra ITCL (India) Limited
INE403Q07BL6	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	1,810.04	1,810.04	1	1,810.04	Vistra ITCL (India) Limited
INE403Q07CH2	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	31.22	31.22	1	31.22	Vistra ITCL (India) Limited
INE403Q07CD1	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	1,709.36	1,709.36	1	1,709.36	Vistra ITCL (India) Limited
INE403Q07CN0	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	2,575.51	2,575.51	1	2,575.51	Vistra ITCL (India) Limited
INE403Q07CO8	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	11,832.45	11,832.45	1	11,832.45	Vistra ITCL (India) Limited
INE403Q07CP5	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	2,825.84	2,825.84	1	2,825.84	Vistra ITCL (India) Limited
INE403Q07CV3	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	2,680.54	2,680.54	1	2,680.54	Vistra ITCL (India) Limited
INE403Q07CW1	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	276.81	276.81	1	276.81	Vistra ITCL (India) Limited
INE403Q07CX9	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	2,421.10	2,421.10	1	2,421.10	Vistra ITCL (India) Limited
INE403Q07DF4	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	10,356.59	10,356.59	1	10,356.59	Vistra ITCL (India) Limited
INE403Q07DC1	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	2,166.86	2,166.86	1	2,166.86	Vistra ITCL (India) Limited
INE403Q07DD9	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	1,941.87	1,941.87	1	1,941.87	Vistra ITCL (India) Limited
INE403Q07DG2	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	5,608.01	5,608.01	1	5,608.01	Vistra ITCL (India) Limited
INE403Q07DI8	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	1,143.86	1,143.86	1	1,143.86	Vistra ITCL (India) Limited

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

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



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INE403Q07EP1	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	2,206.30	2,206.30	1	2,206.30	Vistra ITCL (India) Limited
INE403Q07EO4	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	1,081.24	1,081.24	1	1,081.24	Vistra ITCL (India) Limited
INE403Q07EX5	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	961.82	961.82	1	961.82	Vistra ITCL (India) Limited
INE403Q07FD4	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	970.32	970.32	1	970.32	Vistra ITCL (India) Limited
INE403Q07EY3	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	7,479.69	7,479.69	1	7,479.69	Vistra ITCL (India) Limited
INE403Q07EW7	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	603.64	603.64	1	603.64	Vistra ITCL (India) Limited
INE403Q07EZ0	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	1,575.48	1,575.48	1	1,575.48	Vistra ITCL (India) Limited
INE403Q07FB8	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	2,126.36	2,126.36	1	2,126.36	Vistra ITCL (India) Limited
INE403Q07FC6	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	708.22	708.22	1	708.22	Vistra ITCL (India) Limited
INE403Q07FM5	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	2,610.66	2,610.66	1	2,610.66	Vistra ITCL (India) Limited
INE403Q07FG7	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	1,721.39	1,721.39	1	1,721.39	Vistra ITCL (India) Limited
INE403Q07FI3	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	491.47	491.47	1	491.47	Vistra ITCL (India) Limited
INE403Q07FH5	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	8,845.99	8,845.99	1	8,845.99	Vistra ITCL (India) Limited
INE403Q07FF9	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	864.11	864.11	1	864.11	Vistra ITCL (India) Limited
INE403Q07FL7	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	2,223.54	2,223.54	1	2,223.54	Vistra ITCL (India) Limited
INE403Q07FK9	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	2,434.79	2,434.79	1	2,434.79	Vistra ITCL (India) Limited
INE403Q07FJ1	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	808.05	808.05	1	808.05	Vistra ITCL (India) Limited
INE403Q07FT0	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	6,471.75	6,471.75	1	6,471.75	Vistra ITCL (India) Limited
INE403Q07FX2	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	6,831.81	6,831.81	1	6,831.81	Vistra ITCL (India) Limited
INE403Q07FY0	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	2,049.50	2,049.50	1	2,049.50	Vistra ITCL (India) Limited



INE403Q07FW4	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	499.98	499.98	1	499.98	Vistra ITCL (India) Limited
INE403Q07FS2	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	301.18	301.18	1	301.18	Vistra ITCL (India) Limited
INE403Q07FU8	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	1,024.88	1,024.88	1	1,024.88	Vistra ITCL (India) Limited
INE403Q07FR4	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	1,573.89	1,573.89	1	1,573.89	Vistra ITCL (India) Limited
INE403Q07FV6	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	1,247.01	1,247.01	1	1,247.01	Vistra ITCL (India) Limited
INE403Q07GN1	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	3,412.84	3,412.84	1	3,412.84	Vistra ITCL (India) Limited
INE403Q07GJ9	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	6,477.28	6,477.28	1	6,477.28	Vistra ITCL (India) Limited
INE403Q07GI1	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	2,447.35	2,447.35	1	2,447.35	Vistra ITCL (India) Limited
INE403Q07GL5	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	1,454.65	1,454.65	1	1,454.65	Vistra ITCL (India) Limited
INE403Q07GM3	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	612.29	612.29	1	612.29	Vistra ITCL (India) Limited
INE403Q07GG5	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	1,271.73	1,271.73	1	1,271.73	Vistra ITCL (India) Limited
INE403Q07GK7	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	2,494.32	2,494.32	1	2,494.32	Vistra ITCL (India) Limited
INE403Q07GH3	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	1,829.54	1,829.54	1	1,829.54	Vistra ITCL (India) Limited
INE403Q07GP6	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	2,821.02	2,821.02	1	2,821.02	Vistra ITCL (India) Limited
INE403Q07GW2	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	1,253.60	1,253.60	1	1,253.60	Vistra ITCL (India) Limited
INE403Q07GU6	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	5,129.52	5,129.52	1	5,129.52	Vistra ITCL (India) Limited
INE403Q07GT8	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	1,730.79	1,730.79	1	1,730.79	Vistra ITCL (India) Limited
INE403Q07GV4	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	2,445.38	2,445.38	1	2,445.38	Vistra ITCL (India) Limited
INE403Q07GR2	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	1,760.58	1,760.58	1	1,760.58	Vistra ITCL (India) Limited
INE403Q07GS0	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	3,003.67	3,003.67	1	3,003.67	Vistra ITCL (India) Limited



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INE403Q07GQ4	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	1,855.44	1,855.44	1	1,855.44	Vistra ITCL (India) Limited
INE403Q07GY8	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	1,808.13	1,808.13	1	1,808.13	Vistra ITCL (India) Limited
INE403Q07HA6	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	949.22	949.22	1	949.22	Vistra ITCL (India) Limited
INE403Q07HB4	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	11,176.81	11,176.81	1	11,176.81	Vistra ITCL (India) Limited
INE403Q07HD0	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	2,484.08	2,484.08	1	2,484.08	Vistra ITCL (India) Limited
INE403Q07HC2	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	7,666.67	7,666.67	1	7,666.67	Vistra ITCL (India) Limited
INE403Q07GZ5	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	2,202.30	2,202.30	1	2,202.30	Vistra ITCL (India) Limited
INE403Q07HF5	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	1,667.30	1,667.30	1	1,667.30	Vistra ITCL (India) Limited
INE403Q07HE8	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	2,045.49	2,045.49	1	2,045.49	Vistra ITCL (India) Limited
INE403Q07HG3	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	1,614.97	1,614.97	1	1,614.97	Vistra ITCL (India) Limited
INE403Q07HH1	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	799.46	799.46	1	799.46	Vistra ITCL (India) Limited
INE403Q07HI9	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	648.67	648.67	1	648.67	Vistra ITCL (India) Limited
INE403Q07HJ7	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	1,871.26	1,871.26	1	1,871.26	Vistra ITCL (India) Limited
INE403Q07HK5	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	9,090.87	9,090.87	1	9,090.87	Vistra ITCL (India) Limited
INE403Q07HL3	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	2,007.05	2,007.05	1	2,007.05	Vistra ITCL (India) Limited
INE403Q07HM1	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	1,888.80	1,888.80	1	1,888.80	Vistra ITCL (India) Limited
INE403Q07HN9	Secured Non-Convertible Debentures (Public issue)	Secured	Pari-Passu	2,078.92	2,078.92	1	2,078.92	Vistra ITCL (India) Limited
INE403Q08191	Unsecured Non-Convertible Debentures (Public issue)	Unsecured	NA	930.53	930.53	Nil	Nil	Vistra ITCL (India) Limited
INE403Q08209	Unsecured Non-Convertible Debentures (Public issue)	Unsecured	NA	1,795.20	1,795.20	Nil	Nil	Vistra ITCL (India) Limited
INE403Q08217	Unsecured Non-Convertible Debentures (Public issue)	Unsecured	NA	1,204.37	1,204.37	Nil	Nil	Vistra ITCL (India) Limited



CHEERAN
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INE403Q08225	Unsecured Non-Convertible Debentures (Public issue)	Unsecured	NA	1,592.57	1,592.57	Nil	Nil	Vistra ITCL (India) Limited
INE403Q08233	Unsecured Non-Convertible Debentures (Public issue)	Unsecured	NA	1,132.18	1,132.18	Nil	Nil	Vistra ITCL (India) Limited
INE403Q08241	Unsecured Non-Convertible Debentures (Public issue)	Unsecured	NA	1,453.08	1,453.08	Nil	Nil	Vistra ITCL (India) Limited
INE403Q07FE2	Secured Non-Convertible Debentures (Private Placement)	Secured	Pari-Passu	7,500.00	7,500.00	1.1	8,250.00	Vardhman Trusteeship Private Limited
INE403Q07FN3	Secured Non-Convertible Debentures (Private Placement)	Secured	Pari-Passu	10,000.00	10,000.00	1.1	11,000.00	Vardhman Trusteeship Private Limited
INE403Q07FQ6	Secured Non-Convertible Debentures (Private Placement)	Secured	Pari-Passu	7,500.00	7,500.00	1.1	8,250.00	Vardhman Trusteeship Private Limited
INE403Q07GA8	Secured Non-Convertible Debentures (Private Placement)	Secured	Pari-Passu	7,500.00	7,500.00	1.1	8,250.00	Vistra ITCL (India) Limited
INE403Q07FZ7	Secured Non-Convertible Debentures (Private Placement)	Secured	Pari-Passu	2,500.00	2,500.00	1.1	2,750.00	Vistra ITCL (India) Limited
INE403Q07GC4	Secured Non-Convertible Debentures (Private Placement)	Secured	Pari-Passu	12,500.00	12,500.00	1.1	13,750.00	Vistra ITCL (India) Limited
INE403Q07GB6	Secured Non-Convertible Debentures (Private Placement)	Secured	Pari-Passu	5,000.00	5,000.00	1.1	5,500.00	Vistra ITCL (India) Limited
INE403Q07GE0	Secured Non-Convertible Debentures (Private Placement)	Secured	Pari-Passu	10,000.00	10,000.00	1.1	11,000.00	Vistra ITCL (India) Limited
INE403Q07GD2	Secured Non-Convertible Debentures (Private Placement)	Secured	Pari-Passu	15,000.00	15,000.00	1.1	16,500.00	Vistra ITCL (India) Limited
INE403Q07GF7	Secured Non-Convertible Debentures (Private Placement)	Secured	Pari-Passu	15,000.00	15,000.00	1.1	16,500.00	Vistra ITCL (India) Limited
INE403Q07GO9	Secured Non-Convertible Debentures (Private Placement)	Secured	Pari-Passu	25,000.00	25,000.00	1.1	27,500.00	Vistra ITCL (India) Limited
INE403Q07GX0	Secured Non-Convertible Debentures (Private Placement)	Secured	Pari-Passu	15,000.00	15,000.00	1.1	16,500.00	Vistra ITCL (India) Limited
INE403Q08258	Unsecured Non-Convertible Debentures (Private Placement)	Unsecured	NA	790.25	790.25	Nil	Nil	Nil
INE403Q08266	Unsecured Non-Convertible Debentures (Private Placement)	Unsecured	NA	1,118.25	1,118.25	Nil	Nil	Nil
INE403Q08290	Unsecured Non-Convertible Debentures (Private Placement)	Unsecured	NA	142.50	142.50	Nil	Nil	Nil
INE403Q08308	Unsecured Non-Convertible Debentures (Private Placement)	Unsecured	NA	554.25	554.25	Nil	Nil	Nil

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

CHEERAN
VARGHESE &Co

INE403Q08282	Unsecured Non-Convertible Debentures (Private Placement)	Unsecured	NA	100.00	100.00	Nil	Nil	Nil
INE403Q08316	Unsecured Non-Convertible Debentures (Private Placement)	Unsecured	NA	400.00	400.00	Nil	Nil	Nil
INE403Q08332	Unsecured Non-Convertible Debentures (Private Placement)	Unsecured	NA	10,000.00	10,000.00	Nil	Nil	Vistra ITCL (India) Limited
INE403Q08340	Unsecured Non-Convertible Debentures (Private Placement)	Unsecured	NA	10,000.00	10,000.00	Nil	Nil	Vistra ITCL (India) Limited
INE403Q08357	Unsecured Non-Convertible Debentures (Private Placement)	Unsecured	NA	20,000.00	20,000.00	Nil	Nil	Vistra ITCL (India) Limited

Enclosure:

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

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

CHEERAN VARGHESE & Co

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	-					8,151.75		8,151.75		-			-	-
	Building	-					174.24		174.24		-			-	-
	Furniture & Fixtures				832.92	1,080.92	-		1,913.84					832.92	832.92
	Electrical Fittings				588.92		-		588.92					588.92	588.92
	Plant and Machinery						195.52		195.52					-	-
	Vehicles				46.59		-		46.59					46.59	46.59
	Office Equipment				4.54		-		4.54					4.54	4.54
	Computer and Accessories				410.12		-		410.12					410.12	410.12
Capital Work-in-Progress							-		-					-	-
Right of Use Assets							5,135.31		5,135.31					-	-
Goodwill									-					-	-
Intangible Assets under Development									-					-	-
Investments									-					-	-
Loans					8,48,223.00		-		8,48,223.00					8,48,223.00	8,48,223.00
Inventories									-					-	-
Trade Receivables					1,259.91		-		1,259.91					1,259.91	1,259.91
Cash and Cash Equivalents					40,074.68		-		40,074.68					40,074.68	40,074.68
Bank Balances other than Cash and Cash Equivalents		8,380.94				10,204.80	158.33		18,744.07			8,380.94		-	8,380.94
Others					3.99		6,356.74		6,360.73					3.99	3.99
Total	-	8,380.94	-	-	8,91,444.67	11,285.72	20,171.89	-	9,31,283.22		-	8,380.94	-	8,91,444.67	8,99,825.61

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

CHEERAN VARGHESE &Co

Column A	Column B	Column C	Column D	Column E	Column F	Colun n G	Column H	Column I	Column J		Colemn K	Column L	Colum n M	Column N	Column O
Particulars	Description of asset for which this certificate relates	Exclusive Charge			Pari-Passu Charge						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)	Assets not offered as Security	Elimination (amount in negative)	Total (C to H)	Debt Not backed by any assets offered as security	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		
LIABILITIES															
Debt securities to which this certificate pertains	Non-Convertible Debenture	4,04,766.22		Yes	4,04,766.22			(4,04,766.22)	4,04,766.22						-
Other debt sharing pari-passu charge with above debt		not to be filled													-
Commercial Paper									-						
Subordinated Debt							-		-	2,465.27					-
Borrowings							-		-	52,999.50					-
Bank	Term Loan, WCDL, CC								-						-
Debt Securities					3,26,704.33		-		3,26,704.33						-
Others									-						-
Trade payables									-						-
Lease Liabilities							55.26		55.26						-
Provisions							5,362.19		5,362.19						-
Others							1,288.17		1,288.17						-
Total		4,04,766.22	-	-	7,31,470.55	-	1,270.41		1,270.41						-
							7,976.03	(4,04,766.22)	7,39,446.58	55,464.77	-	-	-	-	-
Cover on Book Value					1.22										
					Pari-Passu Security Cover Ratio										
					1.22										

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

CHEERAN
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Notes:

1. 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 September 30, 2026.

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

Based on our review, we hereby confirm that **Kosamattam Finance Limited** has maintained a security cover of *100%* 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 except:

a. In respect of ISINs INE403Q08332 and INE403Q08340, the Company reported a Tier I Capital ratio of 15.80% as at September 30, 2026, against the prescribed minimum requirement of 16% under the terms and conditions of the respective Terms of Offer.
b. In respect of ISINs INE403Q07GA8, INE403Q07FZ7, INE403Q07GC4, INE403Q07GB6, INE403Q07GF7, INE403Q07GO9 and INE403Q07GX0, the Company reported a Total Debt to Tangible Net Worth ratio of 5.65 times as at September 30, 2026, against the prescribed maximum limit of 5.5 times under the terms and conditions of the respective Terms of Offer.

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

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

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

C V VARGHESE
Partner
Membership No: 020644
Peer Review No:015674
UDIN: 26020644DTLQVF2646

Place: Thrissur
Date: 13/11/2026

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

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

Kosamattam Finance Ltd.

13th November, 2026

To

BSE Limited,
Phiroze Jeejeebhoy Tower,
Dalal Street, Fort Mumbai – 400 001

Dear Sir,

Sub.: Disclosure required under Regulation 52(7) of Securities and Exchange Board of India (Listing obligations and disclosure requirements) Regulations, 2015 for the period ended September 30, 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 September 30, 2026 have been fully utilized for the purpose for which these proceeds were raised.

2. There is no deviation in the use of proceeds of Non-Convertible Debentures as the same has been utilized as per the objects of the issue.

3. Certificate is attached as Annexure-1.

Kindly take the same on record.

For **Kosamattam Finance Limited**

Mathew K. Cherian

Digitally signed by Mathew K. Cherian
Date: 2026.11.13 17:15:43 +05'30'

Mathew K. Cherian
Managing Director
DIN: 01286073

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

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

Kosamattam Finance Ltd.

Annexure-1

UTILISATION CERTIFICATE

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

1. The proceeds of Non-Convertible Debentures issued by the Company till September 30, 2026 have been fully utilized for the purpose for which these proceeds were raised.

2. There is no deviation in the use of proceeds of Non-Convertible Debentures as the same has been utilized as per the objects of the issue.

3. Statement of utilization of Secured Non-convertible debentures (NCD XXXVIII) which has been allotted on September 03, 2026, pursuant to a Public Issue, are as follows:

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised	Funds utilized	Any deviation (Yes/ No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Kosamattam Finance Limited	INE403Q07HG3	Public issue	Secured, Non Convertible Debentures	03rd September, 2026	161497000	161497000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07HH1	Public issue	Secured, Non Convertible Debentures	03rd September, 2026	79946000	79946000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07HI9	Public issue	Secured, Non Convertible Debentures	03rd September, 2026	64867000	64867000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07HJ7	Public issue	Secured, Non Convertible Debentures	03rd September, 2026	187126000	187126000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07HK5	Public issue	Secured, Non Convertible Debentures	03rd September, 2026	909087000	909087000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07HL3	Public issue	Secured, Non Convertible Debentures	03rd September, 2026	200705000	200705000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07HM1	Public issue	Secured, Non Convertible Debentures	03rd September, 2026	188880000	188880000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07HN9	Public issue	Secured, Non Convertible Debentures	03rd September, 2026	207892000	207892000	No	NA	Nil

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

Particulars	Remarks
Name of listed entity	KOSAMATTAM FINANCE LIMITED
Mode of fund raising	Public Issue
Type of instrument	Non-convertible Debentures
Date of raising funds	September 03, 2026
Amount raised	₹2000000000
Report filed for quarter and half year ended	September 30, 2026

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

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

Kosamattam Finance Ltd.

Is there a deviation/ variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	NA
If Yes, details of the approval so require?	NA
Date of approval	NA
Explanation for the deviation/ variation	NA
Comments of the audit committee after review	NA
Comments of the auditors, if any	NA

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

Original Object	Modified Object, if any	Original allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/ Variation for the half year according to applicable object (INR crores and in %)	Remarks, if any
For the purpose of onward lending, repayment of interest and principal of existing debts of our Company; and general corporate purposes.	NA	For the purpose of onward lending, repayment of interest and principal of existing debts of our Company; and general corporate purposes.	NA	₹2000000000	Nil	Nil

Deviation could mean:

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

For **Kosamattam Finance Limited**

Mathew K. Cherian

Digitally signed by Mathew K. Cherian
Date: 2026.11.13 17:16:14 +05'30'

Mathew K. Cherian
Managing Director
DIN: 01286073

For Kosamattam Finance Limited

Sreenath P

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Date: 2026.11.13 17:14:39 +05'30'

Sreenath P.
Company Secretary
ICSI Membership No. F10553

Disclosure of related party transactions under Regulation 23 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the period 01.04.2026 to 30.09.2026																		
										Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.								
Sl. No.	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments			Details of the loans, inter-corporate deposits, advances or investments				
	Name	PAN	Name	PAN	Relationship of the Counter party with the listed entity or its subsidiary.				Opening Balance	Closing Balance	Nature of indebtedness (loan/issuance of debt/ any other etc.	Cost	Tenure	Nature(loans/advances/ inter-corporate deposit/ investment	Interest Rate (%)	Tenure	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds(end-usuage)
								Half Year Ended September 30, 2026	Half Year Ended September 30, 2026									
1	Kosamattam Finan	AACCK4277A	Mathew K. Cherian	ABUPC1286H	Managing Director	Remuneration and Commission	NA	4,50,00,000.00										

	ce Limited																	
2	Kosamattam Finance Limited	AACCK4277A	Laila Mathew	AEDPM1526Q	Whole Time Director	Remuneration and Commission	NA	3,75,00,000.00										
3	Kosamattam Finance Limited	AACCK4277A	Sreenath P.	DNSPS4260L	Company Secretary	Remuneration	NA	9,00,000.00										
4	Kosamattam Finance Limited	AACCK4277A	Pinky Mathews	FYFPM6260N	Chief Financial Officer	Remuneration	NA	9,00,000.00										
5	Kosamattam Finance Limited	AACCK4277A	Sebastian Kurian	ASJPK4181D	Independent Director	Sitting Fees	NA	1,65,000.00										
6	Kosamattam Finance Limited	AACCK4277A	Josy Thomas	ABPPT2406R	Independent Director	Sitting Fees	NA	55,000.00										

7	Kosamattam Finance Limited	AACCK4277A	Davis George	AWMPG2025P	Independent Director	Sitting Fees	NA	25,000.00										
8	Kosamattam Finance Limited	AACCK4277A	Milu Mathew	ABMPH2003D	Relative to KMP	Related Party Appointment to the office or place of profit.	NA	3,60,000.00										
9	Kosamattam Finance Limited	AACCK4277A	Saju Varghese	AUIPS4471P	Relative to KMP	Remuneration	NA	2,40,000.00										
10	Kosamattam Finance Limited	AACCK4277A	George Thomas	ABZPT5449E	Relative to KMP	Remuneration	NA	4,50,000.00										
11	Kosamattam Finance Limited	AACCK4277A	George Thomas	ABZPT5449E	Relative to KMP	Interest on Listed NCD	NA	4,40,550.00										
12	Kosamattam Finan	AACCK4277A	Milu Mathew	ABMPH2003D	Relative to KMP	Interest on Listed NCD	NA	2,20,442.00										

	ce Limited																	
13	Kosamattam Finance Limited	AACCK4277A	Bala Mathew	CJJPM9776K	Relative to KMP	Interest on Listed NCD	NA	59,403.00										
14	Kosamattam Finance Limited	AACCK4277A	Saju Varghese	AUIPS4471P	Relative to KMP	Interest on Listed NCD	NA	86,987.00										
15	Kosamattam Finance Limited	AACCK4277A	Tom George Kavalam	ATUPK3601L	Relative to KMP	Interest on Listed NCD	NA	72,605.00										
16	Kosamattam Finance Limited	AACCK4277A	Sreekanth P.	DCYPS7649J	Relative to KMP	Interest on Listed NCD	NA	24,623.00										
17	Kosamattam Finance Limited	AACCK4277A	Saju Varghese	AUIPS4471P	Relative to KMP	Purchase of Non-Convertible debentures	NA	25,00,000.00										

18	Kosamattam Finance Limited	AACCK4277A	George Thomas	ABZPT5449E	Relative to KMP	Maturity of Non-Convertible debentures	NA	5,50,000.00										
19	Kosamattam Finance Limited	AACCK4277A	Milu Mathew	ABMPH2003D	Relative to KMP	Maturity of Non-Convertible debentures	NA	4,00,000.00										
20	Kosamattam Finance Limited	AACCK4277A	Sreekanth P.	DCYPS7649J	Relative to KMP	Maturity of Non-Convertible debentures	NA	40,000.00										
21	Kosamattam Finance Limited	AACCK4277A	Mathew K. Cherian	ABUPC1286H	Managing Director	Rent to Managing Director	NA	64,05,150.00										
22	Kosamattam Finance Limited	AACCK4277A	Mathew K. Cherian	ABUPC1286H	Managing Director	Rent Deposit Given	NA		55,76,968.00	55,76,968.00								
23	Kosamattam Finance	AACCK4277A	Jilu Saju Varghese	AKQPV0135R	Relative to KMP	Loan Given	0.00	4,90,00,000.00	-	-				Loan	12%	12 Months	Secured	investing in family business

	Limited																	
24	Kosamattam Finance Limited	AACCK4277A	Jilu Saju Varghese	AKQPV0135R	Relative to KMP	Repayment of loan	NA	4,90,00,000.00										
25	Kosamattam Finance Limited	AACCK4277A	Jilu Saju Varghese	AKQPV0135R	Relative to KMP	Interest Received on loan	NA	6,40,495.00										
26	Kosamattam Finance Limited	AACCK4277A	MKC Trust	AAJTM2082R	Managing Director of the company is writer of this trust	Rent Paid	NA	2,24,348.00										
27	Kosamattam Finance Limited	AACCK4277A	MKC Trust	AAJTM2082R	Managing Director of the company is writer of this trust	Rent Deposit Given	NA	-	5,00,000.00	5,00,000.00								
28	Kosamattam Finance	AACCK4277A	KOTTAYAM GRAND HOTEL& CONVEN	ABUPC1286H	Managing Director of the company is	Hotel Rent	NA	8,36,472.00										

	Limited		TION CENTRE		proprietor of the concern													
29	Kosamattam Finance Limited	AACCK4277A	Kosamattam Fuels	AACFT8111D	Relative of KMP is the proprietor of the concern	Fuel Charges	NA	4,75,496.00										
30	Kosamattam Finance Limited	AACCK4277A	Kosamattam Security System	AAMFK1757C	Group entity	Received Services & Purchase of Fixed Assets	NA	64,12,870.00	5,75,195.08	10,70,305.08								
31	Kosamattam Finance Limited	AACCK4277A	Kosamattam Security System	AAMFK1757C	Group entity	Advance towards purchase of security system and acquiring services including AMC	NA	59,17,760.00			Advance	0	Nil					

For Kosamattam Finance Limited

Mathew K. Cherian

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Date: 2026.11.13 17:16:31 +05'30'

Mathew K. Cherian
Managing Director
DIN:01286073