

February 11, 2022

To,

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

Dear Sirs,

Sub:

- 1. Outcome of the Board Meeting**
- 2. Submission of Financial Results for the quarter and nine months ended December 31, 2021**
- 3. Information as required pursuant to Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.**

Ref.: Regulation 52 and Regulation 51 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

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

- a) Outcome of the Board Meeting pursuant to Regulations 51 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015;
- b) Financial Results for the quarter and nine months ended December 31, 2021 together with the Limited Review Report of the Auditors' thereon; and
- c) Information as required pursuant to Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Pursuant to Regulations 51 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we wish to inform you that the Board of Directors of the Company, at its Meeting held today i.e. February 11, 2022 have, inter alia, considered and approved the Unaudited Financial Results of the Company for the quarter and Nine months ended December 31, 2021 without any modification.

Please find the enclosed unaudited financial results for the quarter and nine months ended December 31, 2021 along with Limited Review Report. It may please be noted that the meeting was commenced at 11.00 A.M. and concluded at 03.00 P.M. Kindly take the same on your records

Kindly take it on record.

Thanking You.

For Kosamattam Finance Limited

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



S G S & COMPANY

Chartered Accountants

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, 2021 and year to date results for the period April 2021 to December 2021 ('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, read with relevant rules issued there under 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

H.O. : X/657/B, CA-MED Tower, Pallikulam Road, Near Chaldean Centre, Thrissur - 680001.
PH.: (O) 0487-2446109, 2425420, e-mail: mail@sgsandcompany.com, web.: sgsandcompany.com

Branches

Kochin : Grace Nest, Near Park Central Hotel, Kadavanthara Road, Kaloore, Cochin - 682017, Ph : 0484 4011990

Chennai : A-15, Ben Foundation, Orchard West End, Near Velammal Matriculation School,

T.S. Krishna Nagar, Mogappair East, Chennai - 600037

Calicut : 4/631-D5, Maity Bhavan, Behind SNES College, Near 4th Gate, Therveed Lane, Calicut - 673032





S G S & COMPANY

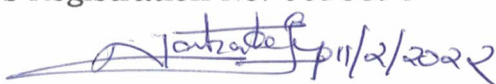
Chartered Accountants

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 there under 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.
5. The Ind AS financial statements of the company for the year ended March 31, 2021 were audited by the predecessor auditor M/s. Vishnu Rajendran & Co who expressed an unmodified opinion on that financial information on June 28, 2021.
6. The figures for the previous year quarters October 01, 2020 to December 31, 2020, and the comparative Ind AS financial information of the company for the corresponding Nine month ended December 31, 2020 as in these unaudited financial results have been approved by the company's board of directors, but have not been subjected to limited review.

Place: Thrissur
Date: 11.02.2022

For SGS & COMPANY,
CHARTERED ACCOUNTANTS
Firm's Registration No. 009889S


CA. SANJO.N.G, F.C.A, D.I.S.A. (ICAI)
Partner (M.No. 211952)
UDIN: 22211952ABHLZP4675



H.O. : X/657/B, CA-MED Tower, Pallikulam Road, Near Chaldean Centre, Thrissur - 680001.
PH.: (O) 0487-2446109, 2425420, e-mail: mail@sgsandcompany.com, web.: sgsandcompany.com

Branches

Kochin : Grace Nest, Near Park Central Hotel, Kadavanthara Road, Kaloor, Cochin - 682017, Ph : 0484 4011990

Chennai : A-15, Ben Foundation, Orchard West End, Near Velammal Matriculation School,
T.S. Krishna Nagar, Mogappair East, Chennai - 600037

Calicut : 4/631-D5, Maity Bhavan, Behind SNES College, Near 4th Gate, Therveed Lane, Calicut - 673032

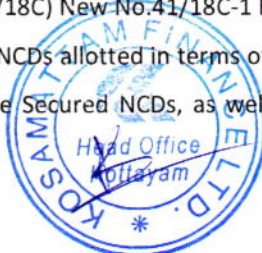
(₹ In Lakhs Except Face Value of Shares and EPS)

STATEMENT OF FINANCIAL RESULTS FOR THE QUARTER AND PERIOD ENDED DECEMBER 31, 2021						
PARTICULARS	3 Months Ended December 31, 2021	Preceding 3 Months Ended September 30, 2021	Corresponding 3 Months ended previous year December 31, 2020	Year to date figures for current period ended December 31, 2021	Year to date figures for previous year ended December 31, 2020	Previous Year Ended March 31, 2021
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Revenue from operations						
Interest Income	15,875.78	15,108.13	12,540.39	45,658.30	36,820.38	53,841.02
Fees and commission Income	94.40	116.30	80.15	264.65	296.71	382.81
Total Revenue from operations	15,970.18	15,224.43	12,620.54	45,922.95	37,117.09	54,223.83
Other Income	4.74	0.02	(2.30)	4.76	0.29	2.14
I) Total Income	15,974.92	15,224.45	12,618.24	45,927.71	37,117.38	54,225.97
Expenses						
Finance Costs	9,610.27	8,966.42	7,701.87	27,536.97	22,887.15	31,592.56
Impairment on financial instruments	52.19	(83.72)	(447.08)	735.89	(87.58)	732.78
Employee Benefits Expenses	2,368.10	2,034.37	2,283.62	6,155.15	5,222.33	7,399.53
Depreciation, amortization and impairment	690.59	686.15	768.88	2,012.05	1,835.50	2,409.31
Others expenses	887.34	585.30	604.39	2,169.04	1,524.12	2,492.43
II) Total Expenses	13,608.49	12,188.52	10,911.68	38,609.10	31,381.52	44,626.61
III) Profit/(loss) before tax (I - II)	2,366.43	3,035.93	1,706.56	7,318.61	5,735.86	9,599.36
IV) Tax Expense:						
Current Tax	509.13	888.37	369.00	1,895.74	1,429.00	2,529.52
Deferred Tax	-	(98.55)	-	(98.55)	(67.13)	228.53
Income Taxes relating to earlier years	-	-	-	-	-	309.73
Total	509.13	789.82	369.00	1,797.19	1,361.87	3,067.78
V) Profit/(loss) for the period (III-IV)	1,857.30	2,246.11	1,337.56	5,521.42	4,373.99	6,531.58
Other Comprehensive Income						
A (i) Items that will not be reclassified to profit or loss	-	(46.95)	-	(46.95)	(14.21)	(9.32)
(ii) Income tax relating to items that will not be reclassified to profit or loss	-	11.82	-	11.82	3.58	2.35
Subtotal (A)	-	(35.13)	-	(35.13)	(10.63)	(6.97)
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)	-	(35.13)	-	(35.13)	(10.63)	(6.97)
VII) Total Comprehensive Income for the period (V-VI)	1,857.30	2,210.98	1,337.56	5,486.29	4,363.36	6,524.61
VIII) Earnings per equity share (Face value of Rs. 10/- each)						
Basic (Rs.)	0.89	1.10	0.68	2.64	2.22	3.31
Diluted (Rs.)	0.89	1.07	0.64	2.64	2.09	3.12



Notes:-

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 07-02-2022 and 11-02-2022.
2. These financial results have been prepared in accordance with the recognition and measurement principles of Indian Accounting Standards ("Ind AS") prescribed under Section 133 of the Companies Act, 2013 read with the relevant rules issued thereunder and other accounting principles generally accepted in India.
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 quarter and nine month ended December 31, 2021 has been carried out by the Statutory Auditor of the Company.
4. Earnings Per equity Share for the quarter and period ended December 31, 2021 and December 31, 2020 and for quarter ended September 30, 2021 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 figures for the quarter ended December 31, 2021 and December 31, 2020 are the balancing figures between unaudited figures in respect of the period ended December 31, 2021 and December 31, 2020 and the figures for the quarter ended September 30, 2021 and September 30, 2020 respectively.
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
The principal amount of the Secured NCDs allotted in terms of various tranches of public issue of NCDs Upto XIIIth tranche, together with all interest due on the Secured 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 first ranking pari passu charge with the Existing Secured Creditors on all movable assets, including book debts and receivables, cash and bank balances, loans and advances, both present and future of our Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon and first ranking pari passu charge on the immovable property situated at Nagappattinam Dist. Kelvelur Taluk, Velankanni Village, Tamil Nadu- Main Road West, R.S. NO.(OLD No.41/18C) New No.41/18C-1 Full extent in 150 sq. met
The principal amount of the Secured NCDs allotted in terms of XIVth and XVth tranches of public issue of NCDs ,together with all interest due on the Secured 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 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 ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of our Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon and first ranking pari passu charge on the immovable property situated at Nagappattinam Dist. Kelvelur Taluk, Velankanni Village, Tamil Nadu-Main Road West, R.S. NO.(OLD No.41/18C) New No.41/18C-1 Full extent in 150 sq. met

The principal amount of the Secured NCDs allotted in terms of XVth to XXIIIth tranches of public issue of NCDs ,together with all interest due on the Secured 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 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 ₹1,080.92 Lakhs), including book debts and receivables, cash and bank balances, loans and advances, both present and future of our Company equal to the value 1 time of the Secured NCDs outstanding plus interest accrued thereon.

- b) Asset cover available as on December 31, 2021 in case of the secured non-convertible debt securities issued by the company is 1.34.
- 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. Information as requested by Reserve Bank of India Circular on Resolution Framework -2.0: Resolution of Covid-19 related stress of Individuals and Small Business dated May 05, 2021 is attached as Annexure II.
- 11. 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: 11-02-2022

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, 2021

Sl No	Particulars	Ratio/Amount
1	Debt-equity ratio	6.21
2	Debt service coverage ratio	Not Applicable
3	Interest service coverage ratio	Not Applicable
4	Outstanding redeemable preference shares (quantity and value)	Not Applicable
5	Capital redemption reserve/debenture redemption reserve	Not Applicable
6	Net worth (Excl. Revaluation Reserve)	₹ 63,293.78 Lakhs
7	Net profit after tax	₹ 5,521.42 Lakhs
8	Earnings per share	
	Basic	2.64
	Diluted	2.64
9	Current Ratio	2.35
10	Long Term Debt to Working Capital	0.81
11	Bad debts to Account receivable ratio	Not Applicable
12	Current liability Ratio	0.46
13	Total debts to total assets	0.85
14	Debtors turnover	Not Applicable
15	Inventory turnover	Not Applicable
16	Operating margin (%)	Not Applicable
17	Net profit margin (%)	12.02%
18	Sector specific equivalent ratios, as applicable	
	a) Gross NPA	1.75%
	b) Net NPA	1.09%
	c) CRAR	20.09%

For Kosamattam Finance Limited


Mathew K Cherian
Managing Director
DIN: 01286073



Date: 11-02-2022

Place: Kottayam



Annexure II

Information as required by Reserve Bank of India Circular on Resolution Framework -2.0: Resolution of Covid-19 related stress of Individuals and Small Business dated May 05, 2021 in the quarter ended December 31, 2021.

Sl. No	Description	Individual Borrowers		Small businesses
		Personal Loans	Business Loans	
(A)	Number of requests received for invoking resolution process under Part A	-	-	-
(B)	Number of accounts where resolution plan has been implemented under this window	-	-	-
(C)	Exposure to accounts mentioned at (B) before implementation of the plan	-	-	-
(D)	Of (C), aggregate amount of debt that was converted into other securities	-	-	-
(E)	Additional funding sanctioned, if any, including between invocation of the plan and implementation	-	-	-
(F)	Increase in provisions on account of the implementation of the resolution plan	-	-	-

For Kosamattam Finance Limited


Mathew K Cherian

Managing Director

DIN: 01286073

Date: 11-02-2022

Place: Kottayam

