

May 27 , 2023

To,

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

Dear Sirs,

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

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

- a) Outcome of the Board Meeting pursuant to Regulations 51 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015;
- b) Audited financial results of the company for the quarter and year ended March 31, 2023 and reports issued by the statutory Auditors along with the disclosure as required under Regulation 52(4) of the Listing Regulation
- c) Disclosure as required under Regulation 52(7) of the Listing Regulations
- d) Disclosure as required under Regulation 23(9) of the Listing Regulations
- e) Security Cover certificate as at March 31, 2023 pursuant to Regulation 54 of the Listing Regulation.

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. Saturday May 27, 2023 have, inter alia, considered and approved the Financial Results of the Company for the quarter and year ended March 31, 2023 without any modification.

It may please be noted that the meeting was commenced at 11.00 A.M. and concluded at 01.00 P.M. Kindly take the same on your records

Kindly take it on record.

Thanking You.

For Kosamattam Finance Limited



Sreenath P.
Company Secretary
ICSI Membership No. F10553

27.05.2023

To

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

Dear Sirs,

Sub: Intimation of Outcome of the Board Meeting held on 27th May 2023.

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

In reference to intimation of Board Meeting dated 27th May, 2023 and pursuant to regulation 51 of SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015 the Board of directors considered the following;

1. Approved and adopted audited financial results for the quarter and year ended March 31, 2023 ;
2. Decided to avail additional credit facility of Rs.50 Crores from CSB Bank

The above said Board meeting commenced at 11.00 AM and concluded at 1.00 PM

Kindly take the above information on record.

Thanking You,

For Kosamattam Finance Limited



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





S G S & COMPANY

Chartered Accountants

INDEPENDENT AUDITOR'S REPORT

To

The Board of Directors
KOSAMATTAM FINANCE LIMITED
CIN: U65929KL1987PLC004729
KOTTAYAM.

Report on the Audit of Annual Financial Results

Opinion

We have audited the accompanying statement of Financial Results of KOSAMATTAM FINANCE LIMITED (CIN: U65929KL1987PLC004729) ("the Company") for the year ended 31 March 2023, being submitted by the Company pursuant to the requirement of Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

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

- (i) are presented in accordance with the requirements of the Listing Regulations in this regard; and
- (ii) give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian accounting standards ("Ind AS"), RBI guidelines and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information for the year ended 31 March 2023

Basis for Opinion

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

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



Management's and Board of Directors' Responsibilities for Annual Financial Results

The annual financial results have been prepared on the basis of the annual financial statements.

The Company's Management and Board of Directors are responsible for the preparation and presentation of the annual financial results that gives a true and fair view of the net profit and other comprehensive income of the Company and other financial information in accordance with the recognition and measurement principles laid down in the applicable Indian accounting standard prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the annual financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

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

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

Auditor's Responsibilities for the Audit of Annual Financial Results

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

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

- Identify and assess the risks of material misstatement of the annual financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion through a separate report on the complete set of financial statements on whether the company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.



- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Director's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Company to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the annual financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and contents of the annual financial results, including the disclosures, and whether the annual financial results represent the underlying transactions and events in a manner that achieves fair presentation.

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

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

Other Matter

The statement include the results for the quarter ended March 31, 2023 and March 31, 2022 being the balancing figure between the audited figures in respect of the full financial year ended March 31, 2023 and March 31, 2022 and the published unaudited year-to-date figures up to the third quarter of the financial year ended March 31, 2023 and March 31, 2022 respectively which were subjected to limited review by us, as required under the Listing Regulations. Our Opinion is not modified in respect of this matter.

For S G S & Company

Chartered Accountants

Firm registration No: 009889S

CA Sanjo.N.G

FCA, DISA (ICAI)

Partner

(Membership No-211952)

UDIN : 23211952BGRFYM8263



Place: Thrissur

Date : May 27, 2023

AUDITED STATEMENT OF FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2023

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

PARTICULARS	Quarter Ended			Year Ended	
	March 31, 2023	December 31, 2022	March 31, 2022	March 31, 2023	March 31, 2022
	Audited	Unaudited	Audited	Audited	Audited
Revenue from operations					
Interest Income	22,554.43	19,769.55	16,468.09	77,851.56	62,126.39
Fees and commission Income	101.11	94.10	73.61	370.65	338.26
Total Revenue from operations	22,655.54	19,863.65	16,541.70	78,222.21	62,464.65
Other Income	15.61	4.99	9.32	31.87	14.08
I. Total Income	22,671.15	19,868.64	16,551.02	78,254.08	62,478.73
Expenses					
Finance Costs	11,786.82	11,039.92	9,378.32	43,330.53	36,915.29
Impairment on financial instruments	859.69	1,231.92	(166.30)	2,806.07	569.59
Employee Benefits Expenses	2,756.36	2,650.18	2,203.73	10,329.80	8,358.88
Depreciation, amortization and impairment	716.06	800.79	711.22	2,878.94	2,723.27
Others expenses	1,592.49	976.99	1,017.43	4,372.60	3,186.47
II. Total Expenses	17,711.42	16,699.80	13,144.40	63,717.94	51,753.50
III. Profit/(loss) before tax (I-II)	4,959.73	3,168.84	3,406.62	14,536.14	10,725.23
Tax Expense					
Current Tax	1,763.22	702.87	866.59	4,173.41	2,762.33
Deferred Tax	(342.65)	-	61.79	(342.65)	(36.76)
IV. Total Tax Expense	1,420.57	702.87	928.38	3,830.76	2,725.57
V. Profit/(loss) for the period (III-IV)	3,539.16	2,465.97	2,478.24	10,705.38	7,999.66
Other Comprehensive Income					
A (i) Items that will not be reclassified to profit or loss	(8.13)	-	(96.83)	(8.13)	(143.78)
(ii) Income tax relating to items that will not be reclassified to profit or loss	2.05	-	24.37	2.05	36.19
Subtotal (A)	(6.08)	-	(72.46)	(6.08)	(107.59)
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	-	0		-	
Subtotal (B)	-	0	-	-	-
VI. Other Comprehensive Income (A + B)	(6.08)	-	(72.46)	(6.08)	(107.59)
VII. Total Comprehensive Income for the period (V-VI)	3,533.08	2,465.97	2,405.78	10,699.30	7,892.07
VIII. Earnings per equity share (Face value of Rs. 10/- each)					
Basic (Rs.)	1.63	1.14	1.19	4.94	3.83
Diluted (Rs.)	1.63	1.14	1.19	4.94	3.83

See accompanying notes to the financial statements

For Kosamattam Finance Limited


Mathew K. Cherián
Managing Director
DIN : 01286073



Date: May 27, 2023

Place: Kottayam

AUDITED STATEMENT OF ASSETS AND LIABILITIES AS AT MARCH 31, 2023

(₹ In Lakhs)

Sl No.	PARTICULARS	As at	
		March 31, 2023	March 31, 2022
		Audited	Audited
I	ASSETS	-	-
1	Financial assets		
	(a) Cash and cash equivalents	3,772.30	7,301.97
	(b) Bank Balance other than above	33,611.54	26,838.69
	(c) Receivables		
	i) Trade Receivables	15.76	14.08
	ii) Other Receivables	-	69.50
	(d) Loans	4,84,569.06	4,00,725.00
	(e) Other Financial assets	1,360.33	1,338.45
2	Non-financial Assets		
	(a) Current tax assets (net)	994.75	1,562.56
	(b) Deferred tax assets (net)	1,260.76	916.06
	(c) Property, Plant and Equipment	12,015.75	12,168.48
	(d) Capital work in progress	-	36.49
	(e) Right of use assets	3,909.87	3,720.70
	(f) Other Intangible assets	253.33	234.07
	(g) Other non-financial assets	2,670.68	1,963.07
	TOTAL ASSETS	5,44,434.13	4,56,889.12
II	LIABILITIES AND EQUITY		
	LIABILITIES		
1	Financial Liabilities		
	(a) Payables		
	(I) Trade Payables		
	(i) total outstanding dues of micro enterprises and small enterprises	-	113.61
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	6.94	127.09
	(II) Other Payables		
	(i) total outstanding dues of micro enterprises and small enterprises	96.16	1.77
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	610.73	142.90
	(b) Debt Securities	2,38,506.31	2,23,564.73
	(c) Borrowings (other than debt securities)	1,93,222.36	1,31,944.31
	(d) Subordinated Liabilities	30,026.06	30,014.98
	(e) Lease liabilities	4,163.59	3,911.13
	(f) Other Financial liabilities	301.13	400.98
2	Non-financial Liabilities		
	(a) Current tax liabilities (net)	-	-
	(b) Provisions	807.94	726.95
	(c) Deferred tax liabilities (net)	-	-
	(d) Other non-financial liabilities	291.20	238.25
3	Equity		
	(a) Equity share capital	21,687.93	21,687.93
	(b) Other equity	54,713.78	44,014.49
	TOTAL LIABILITIES AND EQUITY	5,44,434.13	4,56,889.12

See accompanying notes to the financial statements

For Kosamattam Finance Limited


Mathew K. Cherian
Managing Director
DIN : 01286073



Date: May 27, 2023 , Place: Kottayam,

AUDITED CASHFLOW STATEMENT FOR THE YEAR ENDED MARCH 31, 2023

(₹ In Lakhs)

PARTICULARS	As at March 31, 2023	As at March 31, 2022
	Audited	Audited
A) Cash flow from Operating activities		
Profit before tax	14,536.14	10,725.23
Adjustments to reconcile profit before tax to net cash flows:		
Depreciation, amortisation and impairment	2,937.50	2,792.37
Interest Income	(77,851.56)	(62,126.39)
Profit on sale of Property, plant and equipment	(3.34)	(0.78)
Finance costs	43,330.53	36,915.29
Impairment on financial instruments	2,781.27	466.73
Bad debts written off	-	0.67
Provision for Gratuity	126.13	61.33
Cash inflow from interest on loans	67,851.00	58,619.14
Cash outflow towards finance costs	(44,732.42)	(30,646.62)
Operating Profit Before Working Capital Changes	8,975.25	16,806.97
Adjustments for:		
(Increase)/Decrease in receivables	67.82	(53.88)
(Increase)/Decrease in Loans	(78,331.97)	(51,386.10)
(Increase)/Decrease in Other financial asset	88.78	23.18
(Increase)/Decrease in Other non-financial asset	(707.61)	(496.44)
Increase/(Decrease) in Other financial liabilities	(99.86)	242.16
Increase/(Decrease) in Other non-financial liabilities	52.94	81.59
Increase/(Decrease) in Payables	328.46	20.97
Increase/(Decrease) in Provisions	(53.27)	90.78
Cash used in operations	(69,679.46)	(34,670.77)
Income tax paid (net of refunds)	(3,605.61)	(3,229.16)
Net cash from / (used in) operating activities	(73,285.07)	(37,899.93)
B) Cash flow from Investing activities		
Purchase of Property, plant and equipment and intangible assets	(1,258.78)	(974.25)
Proceeds from sale of Property, plant and equipments	355.57	1.48
(Increase) / decrease in other bank balance	(6,772.85)	(9,353.04)
Interest received on fixed deposits	1,596.55	1,425.23
Net cash from / (used in) investing activities	(6,079.51)	(8,900.58)
C) Cash flow from Financing activities		
Proceeds from issue of equity share capital (including share premium)	-	5,751.50
Increase / (decrease) in debt securities	17,529.60	(10,765.88)
Increase / (decrease) in borrowings (other than debt securities)	61,278.06	46,683.29
Cash outflow towards Lease	(2,252.66)	(2,087.37)
Increase / (decrease) in Subordinate liabilities	(720.09)	(1,837.92)
Net cash from / (used in) financing activities	75,834.91	37,743.62
D) Net increase/(decrease) in cash and cash equivalents (A+B+C)	(3,529.67)	(9,056.89)
Cash and cash equivalents at beginning of the period	7,301.97	16,358.86
Cash and cash equivalents at March 31, 2023/ March 31, 2022	3,772.30	7,301.97

See accompanying notes to the financial statements

For Kosamattam Finance Limited


Mathew K. Cherian
Managing Director
DIN : 01286073



Date: May 27, 2023

Place: Kottayam

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 24-05-2023 and 27-05-2023.
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](#).
3. In compliance with Regulation 52 of the Securities Exchange Board of India ("SEBI") (Listing Obligation and Disclosure Requirements) Regulations, 2015, a "Statutory Audit" of standalone financial results for the year ended 31 March 2023 has been carried out by the Statutory Auditor of the Company.
4. Earnings Per equity Share for the quarter ended and the comparative period have not been annualized.
5. Other equity includes statutory reserve as per Section 45 IC of Reserve Bank of India Act 1934, Securities Premium, Capital Reserve, Revaluation Reserve, Impairment Reserve, General Reserve, Retained Earnings and Other Comprehensive Income.
6. The Company is engaged primarily in the business of financing and accordingly there are no separate reportable segments as per Ind AS – 108 dealing with Operating Segments.
7. The figures for the quarter ended March 31, 2023 and March 31, 2022, are the balancing figures between audited figures in respect of the year ended March 31, 2023 and March 31, 2022 and the unaudited figures of the nine months ended December 31, 2022 and December 31, 2021 respectively. The figures for the quarter ended December 31, 2022 is the balancing figures between year-to-date figures and quarter ended September 30, 2022.
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 XVIth to XXVIth 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) The Company has maintained requisite full 100% asset cover 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.
9. Information required by Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 is attached as **Annexure I**.
10. The security cover certificate for the year ended March 31, 2023, as per Regulation 54(3) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 is attached as **Annexure A**.
11. Disclosure as per circular DOR.No.BP.BC/3/21.04.048/2020-21 issued by RBI dated August 6, 2020 for the period ended March 31, 2023 -Nil
12. Disclosure as per the notification No.RBI/DOR/2021-22/86. DOR.STR.REC.51/21.04.048/2021-22. September 24, 2021 under Reserve Bank of India (Transfer of Loan Exposures) Directions, 2021 relating to the total amount of loans not in default/ stressed loans transferred and acquired to/ from other entities
- a) The company has not transferred through assignment in respect of loans not in default during the year ended March 31, 2023.
- b) The Company has not transferred /acquired any stressed loans during the year ended March 31, 2023.
13. The Indian Parliament has approved the Code on Social Security, 2020 which subsumes the Provident Fund and the Gratuity Act and rules thereunder. The Ministry of Labour and Employment has also released draft rules thereunder 13 November 2020, and has invited suggestions from stakeholders which are under active consideration by the Ministry. The Company will evaluate the rules, assess the impact, if any, and account for the same once the rules are notified and become effective.

14. 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: May 27, 2023

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 March 31, 2023

Sl No	Particulars	Note No.	Year ended March 31, 2023
1	Debt-equity ratio	2	6.04
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	₹ 76,399.26 lakhs
7	Net profit after tax		₹ 10,705.38 lakhs
8	Earnings per share		
	Basic		4.94
	Diluted		4.94
9	Current Ratio	4	2.32
10	Long Term Debt to Working Capital		0.85
11	Bad debts to Account receivable ratio		NA
12	Current liability Ratio	5	0.47
13	Total debts to total assets	6	0.85
14	Debtors' turnover		NA
15	Inventory turnover		NA
16	Operating margin (%)		NA
17	Net profit margin (%)	7	13.69%
18	Sector specific equivalent ratios, as applicable		
	(i) Stage III loan assets to Gross loan assets	8	1.58%
	(ii) Net Stage III loan assets to Gross loan assets	9	0.68%
	(iii) Capital Adequacy Ratio (CRAR)	10	17.71%
	(iv) Liquidity Coverage Ratio (LCR)	10	240.98%

*The information furnished is based on Standalone Result

Notes:

- The figures/ratios which are not applicable to the company, being an NBFC, are marked as "NA".
- Debt equity ratio = {Debt securities + Borrowings (Other than debt securities) + Subordinated liabilities}/ {Equity share capital + Other Equity}.
- Net worth is calculated as defined in Sec 2(57) of the Companies Act 2013.
- Current Ratio= Current Asset /Current Liability
- Current liability Ratio= Current Liability/Total Liability
- Total Debts to Total assets = {Debt securities + Borrowings (Other than debt securities) + Subordinated Liabilities}/ Total Assets.
- Stage III loan assets to Gross loan assets = Stage III loan assets/Gross loan assets
- Net Stage III loan assets to Gross loan assets = {Stage III loan assets-Expected credit loss provision for Stage III loan assets}/Gross loan assets
- Net NPA (%) = Net NPA / Total Loan.

10. Capital Adequacy Ratio and Liquidity Coverage Ratio have been computed as per RBI Guidelines.

For Kosamattam Finance Limited



Mathew K. Cherian
Managing Director
DIN : 01286073



Date: May 27, 2023

Place: Kottayam

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
Particulars	Description of asset for which this certificate relate	Exclusive Charge		Pari-Passu Charge			Assets not offered as Security	Elimination (amount in negative)	Total (C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari-passu debt holder (Includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-passu charge (excluding items covered in column F)		Debt amount considered more than once (due to exclusive plus pari-passu charge)		Market value for Assets charged on Exclusive basis	Carrying / book value for exclusive charge assets where market value is not ascertainable or applicable	Market Value for Pari-Passu charge Assets	Carrying value / book value for pari passu charge assets where market value is not ascertainable or applicable	Total Value (=K+L+M+N)
												Relating to Column F		
		Book Value	Book Value	Yes/No	Book Value	Book Value								
ASSETS														
Property, Plant and Equipment	Land	53.44	-	-	-	-	8,210.28	-	8,263.72	80.70	-	-	-	80.70
	Building	46.54	-	-	-	-	205.90	-	252.44	57.97	-	-	-	57.97
	Furniture & Fixtures	-	-	-	1,190.68	1,080.92	-	-	2,271.60	-	-	-	1,190.68	1,190.68
	Electrical Fittings	-	-	-	638.77	-	-	-	638.77	-	-	-	638.77	638.77
	Plant and Machinery	-	-	-	-	-	293.58	-	293.58	-	-	-	-	-
	Vehicles	-	-	-	65.54	-	-	-	65.54	-	-	-	65.54	65.54
	Computer and Accessories	-	-	-	230.11	-	-	-	230.11	-	-	-	230.11	230.11
Capital Work-in-Progress		-	-	-	-	-	-	-	-	-	-	-	-	-
Right of Use Assets		-	-	-	-	-	3,909.87	-	3,909.87	-	-	-	-	-
Goodwill		-	-	-	-	-	-	-	-	-	-	-	-	-
Intangible Assets under Development		-	-	-	-	-	-	-	-	-	-	-	-	-
Investments		-	-	-	-	-	-	-	-	-	-	-	-	-
Loans		-	-	-	4,84,569.06	-	-	-	4,84,569.06	-	-	-	4,84,569.06	4,84,569.06
Inventories		-	-	-	-	-	-	-	-	-	-	-	-	-
Trade Receivables		-	-	-	15.76	-	-	-	15.76	-	-	-	15.76	15.76
Cash and Cash Equivalents		-	-	-	3,772.30	-	-	-	3,772.30	-	-	-	3,772.30	3,772.30
Bank Balances other than Cash and Cash Equivalents		-	-	-	-	33,324.59	286.95	-	33,611.54	-	-	-	-	-
Others		-	-	-	-	-	6,539.84	-	6,539.84	-	-	-	-	-
Total	-	99.98	-	-	4,90,482.22	34,405.51	19,446.42	-	5,44,434.13	138.67	-	-	4,90,482.22	4,90,620.89

Notes:

1. We confirm that the Company has complied with the covenants mentioned in the disclosure documents of the Secured listed non-convertible debentures for the period ended March 31, 2023.
2. The market value of ₹ 80.70 lakhs of the Land and ₹ 57.97 lakhs of the Building is on the basis of certified valuation done on 01 July 2021.

For Kosamattam Finance Limited



Mathew K. Cherian
Managing Director
DIN : 01286073



Date: May 27, 2023

Place: Kottayam

May 27, 2023

To,

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

Dear Sir,

Sub.: Disclosure required under Regulation 52(7) of Securities and Exchange Board of India (Listing obligations and disclosure requirements) Regulations, 2015 for the period ended March 31, 2023.

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

1. The proceeds of Non-Convertible Debentures issued by the Company till March 31, 2023 have been fully utilized for the purpose for which these proceeds were raised.
2. There is no deviation in the use of proceeds of Non-Convertible Debentures as the same has been utilized as per the objects of the issue.
3. Certificate is attached as Annexure-1.

Kindly take the same on record.

For Kosamattam Finance Limited



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



Annexure-1

UTILISATION CERTIFICATE

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

1. The proceeds of Non-Convertible Debentures issued by the Company till March 31, 2023 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 NCD XXVI which has been allotted on January 16, 2023 is as follows:

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised	Funds utilized	Any deviation (Yes/ No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Kosamattam Finance Limited	INE403Q07CY7	Public issue	Secured, Non Convertible Debentures	January 16, 2023	322276000	322276000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07CZ4	Public issue	Secured, Non Convertible Debentures	January 16, 2023	98231000	98231000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07DA5	Public issue	Secured, Non Convertible Debentures	January 16, 2023	110059000	110059000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07DB3	Public issue	Secured, Non Convertible Debentures	January 16, 2023	337391000	337391000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07DE7	Public issue	Secured, Non Convertible Debentures	January 16, 2023	421715000	421715000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07DF4	Public issue	Secured, Non Convertible Debentures	January 16, 2023	1035659000	1035659000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07DC1	Public issue	Secured, Non Convertible Debentures	January 16, 2023	216686000	216686000	No	NA	Nil
Kosamattam Finance Limited	INE403Q07DD9	Public issue	Secured, Non Convertible Debentures convertible debentures	January 16, 2023	194187000	194187000	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	January 16, 2023
Amount raised	₹2,73,62,04,000
Report filed for quarter ended	March 31, 2023

Is there a deviation/ variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	Na
If Yes, details of the approval so require?	Na
Date of approval	Na
Explanation for the deviation/ variation	Na
Comments of the audit committee after review	Na
Comments of the auditors, if any	Na
Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:	
Original Object	Modified Object, if any
Original allocation	Modified allocation, if any
Funds Utilised	Amount of Deviation/ Variation for the half year according to applicable object (INR crores and in %)
Remarks, if any	
Not Applicable	
<p>Deviation could mean:</p> <p>a) Deviation in the objects or purposes for which the funds have been raised</p> <p>b) Deviation in the amount of funds actually utilized as against what was originally disclosed.</p>	

For Kosamattam Finance Limited



Mathew K. Cherian
Managing Director
DIN:01286073



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 01.04.2022 to 30.09.2022 & 01.10.2022 to 31.03.2023																					
											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 Counterparty with the listed entity or its subsidiary.	Opening Balance	Closing Balance	Opening Balance	Closing Balance	Nature of indebtedness (loan/issuance of debt/ any other etc.	Cost	Tenure	Nature of loan s/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-usage)
							Half year Ended Sept 30, 2022	Half Year Ended March 31, 2023	Half year Ended Sept 30, 2022		Year Ended March 31, 2023										
1	Kosamattam Finance Limited	AACCK4277A	Mathew K. Cherian	ABUPC1286H	Managing Director	Remuneration and Commission	NA	135.00	385.00												
2	Kosamattam Finance Limited	AACCK4277A	Laila Mathew	AEDPM1526Q	Whole Time Director	Remuneration and Commission	NA	123.00	373.00												
3	Kosamattam Finance Limited	AACCK4277A	Sreenath P.	DNSPS4260L	Company Secretary	Remuneration	NA	6.60	6.07												
4	Kosamattam Finance Limited	AACCK4277A	Annamma Varghese C.	AGMPA8219M	Chief Financial Officer	Remuneration	NA	4.68	4.78												
5	Kosamattam Finance Limited	AACCK4277A	Sebastian Kurian	ASJPK4181D	Independent Director	Sitting Fees	NA	0.40	0.70												
6	Kosamattam Finance Limited	AACCK4277A	C. Thomas John	AAQPJ1065Q	Independent Director	Sitting Fees	NA	-	2.90												
7	Kosamattam Finance Limited	AACCK4277A	Paul Jose Maliakal	ANKPM7050R	Independent Director	Sitting Fees	NA	-	1.55												
8	Kosamattam Finance Limited	AACCK4277A	Milu Mathew	ABMPH2003D	Relative to KMP	Remuneration	NA	2.40	2.61												
9	Kosamattam Finance Limited	AACCK4277A	Saju Varghese John	AUIPS4471P	Relative to KMP	Remuneration	NA	1.80	1.80												
10	Kosamattam Finance Limited	AACCK4277A	George Thomas	ABZPT5449E	Relative to KMP	Remuneration	NA	3.60	3.81												
11	Kosamattam Finance Limited	AACCK4277A	Sreenath P.	DNSPS4260L	Company Secretary	Interest on Listed NCD	NA	0.05	0.05												
12	Kosamattam Finance Limited	AACCK4277A	George Thomas	ABZPT5449E	Relative to KMP	Interest on Listed NCD	NA	3.97	4.80												
13	Kosamattam Finance Limited	AACCK4277A	Milu Mathew	ABMPH2003D	Relative to KMP	Interest on Listed NCD	NA	-	3.31												
14	Kosamattam Finance Limited	AACCK4277A	Bala Mathew	CJIPM9776K	Relative to KMP	Interest on Listed NCD	NA	-	0.81												
15	Kosamattam Finance Limited	AACCK4277A	Saju Varghese	AUIPS4471P	Relative to KMP	Interest on Listed NCD	NA	-	0.77												
16	Kosamattam Finance Limited	AACCK4277A	Tom George Kavalam	ATUPK3601L	Relative to KMP	Interest on Listed NCD	NA	-	2.16												
17	Kosamattam Finance Limited	AACCK4277A	Sreekanth P.	DCYPS7649J	Relative to KMP	Interest on Listed NCD	NA	0.67	0.82												
18	Kosamattam Finance Limited	AACCK4277A	Gija Joy	BNUPJ6240B	Relative to KMP	Interest on Listed NCD	NA	-	0.31												
19	Kosamattam Finance Limited	AACCK4277A	Sreenath P.	DNSPS4260L	Company Secretary	Maturity of Non- Convertible debentures	NA	0.20	0.60												
20	Kosamattam Finance Limited	AACCK4277A	Sreekanth P.	DCYPS7649J	Relative to KMP	Maturity of Non- Convertible debentures	NA	2.58	1.51												
21	Kosamattam Finance Limited	AACCK4277A	George Thomas	ABZPT5449E	Relative to KMP	Maturity of Non- Convertible debentures	NA	5.00	6.00												
22	Kosamattam Finance Limited	AACCK4277A	Bala Mathew	CJIPM9776K	Relative to KMP	Purchase of Non- Convertible debentures	NA	9.00	-												
23	Kosamattam Finance Limited	AACCK4277A	Saju Varghese	AUIPS4471P	Relative to KMP	Purchase of Non- Convertible debentures	NA	10.00	-												
24	Kosamattam Finance Limited	AACCK4277A	George Thomas	ABZPT5449E	Relative to KMP	Purchase of Non- Convertible debentures	NA	13.30	-												
25	Kosamattam Finance Limited	AACCK4277A	Tom George Kavalam	ATUPK3601L	Relative to KMP	Purchase of Non- Convertible debentures	NA	-	11.00												
26	Kosamattam Finance Limited	AACCK4277A	Gija Joy	BNUPJ6240B	Relative to KMP	Purchase of Non- Convertible debentures	NA	-	1.75												
27	Kosamattam Finance Limited	AACCK4277A	Mathew K. Cherian	ABUPC1286H	Managing Director	Rent to Managing Director	NA	66.67	63.03												
28	Kosamattam Finance Limited	AACCK4277A	Mathew K. Cherian	ABUPC1286H	Managing Director	Rent Deposit Repaid	NA	-	18.15												
29	Kosamattam Finance Limited	AACCK4277A	Mathew K. Cherian	ABUPC1286H	Managing Director	Rent Deposit Given	NA	-	0.50												
30	Kosamattam Finance Limited	AACCK4277A	Milu Mathew	ABMPH2003D	Relative to KMP	Repayment of loan	1,250.00	192.66	-	892.66	700.00	700.00	700.00				Loan	12%	36 Months	Secured	investing in family business
31	Kosamattam Finance Limited	AACCK4277A	Milu Mathew	ABMPH2003D	Relative to KMP	Interest Received on loan	NA	55.85	42.42												
32	Kosamattam Finance Limited	AACCK4277A	Kosamattam Security System	AAMFK1757C	Group entity	Received Services & Purchase of Fixed Assets	NA	173.83	174.52	18.05	80.36	80.36	19.98								

For Kosamattam Finance Limited


Mathew K. Cherian
Managing Director
DIN : 01286073

