

October 31, 2024

To

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

Dear Sir/Madam,

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

Re: Outcome of Board Meeting held on October 31, 2024, Pursuant to Regulation 51 read with Part B of schedule III of Listing Regulations.

The Board of Directors of Kosamattam Finance Limited at it's meeting held today, i.e., October 31, 2024, has inter alia considered and approved the unaudited financial results of the Company for the quarter and half year ended September 30, 2024.

We hereby enclose the following documents for your kind attention:

1. Outcome of the Board Meeting pursuant to Regulations 51 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015;
2. Unaudited financial results of the Company for the quarter and half year ended September 30, 2024 and along with the limited review reports issued by the Statutory Auditors along with the disclosure as required under Regulation 52 (4) of the Listing Regulations;
3. Security cover certificate as at September 30, 2024, pursuant to Regulation 54 of the Listing Regulations.
4. Disclosure as required under Regulation 52 (7) & 52(7A) of the Listing Regulations.
5. Disclosure as required under Regulation 23 (9) of the Listing Regulations.

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

The meeting commenced at 11:00 AM (IST) and concluded at 02.00 PM (IST).

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

For Kosamattam Finance Limited



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

31.10.2024

To

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

Dear Sirs,

Sub: Intimation of Outcome of the Board Meeting held on 31st October 2024

**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 31st October, 2024 and pursuant to regulation 51 of SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015 the Board of directors considered, approved the following items:-

1. Approved and adopted financial results for the half year ended September 30, 2024
2. Adopted Limited Review Report and all other related documents for the half year ended 30th September 2024

The above said Board meeting commenced at 11.00 AM and concluded at 02.00 PM

Kindly take the above information on record.

Thanking You,

For Kosamattam Finance Limited



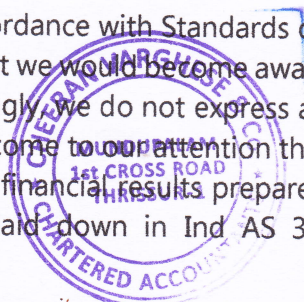
**Mathew K. Cherian
Managing Director
DIN : 01286073**



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, 2024 and year to date results for the period July 1, 2024 to September 30, 2024 ('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.
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 in accordance with the recognition and measurement principles laid down in Ind AS 34,

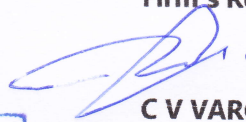


**CHEERAN
VARGHESE & Co**

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



C V VARGHESE

Partner

Membership No: 020644

UDIN: 24020644BKBGRJ7608

**Place: Thrissur
Date: 31/10/2024**



STATEMENT OF FINANCIAL RESULTS FOR THE QUARTER AND PERIOD ENDED SEPTEMBER 30, 2024

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

PARTICULARS	Quarter Ended			Period Ended		
	September 30, 2024	June 30, 2024	September 30, 2023	September 30, 2024	September 30, 2023	March 31, 2024
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
Revenue from operations						
Interest Income	22,667.64	20,838.94	21,727.54	43,506.58	41,082.65	85,399.12
Fees and commission Income	105.09	133.05	87.61	238.14	185.71	384.72
Total Revenue from operations	22,772.73	20,971.99	21,815.15	43,744.72	41,268.36	85,783.84
Other Income	11.57	11.00	5.96	22.57	101.57	109.88
I. Total Income	22,784.30	20,982.99	21,821.11	43,767.29	41,369.93	85,893.72
Expenses						
Finance Costs	13,636.71	13,059.96	12,648.21	26,696.67	24,554.01	51,163.54
Impairment on financial instruments	(40.97)	144.88	(195.83)	103.91	78.61	1,013.13
Employee Benefits Expenses	2,850.37	2,531.00	2,757.32	5,381.37	5,159.08	10,895.85
Depreciation, amortization and impairment	722.02	706.50	723.85	1,428.52	1,443.94	2,957.58
Others expenses	1,325.45	826.02	1,535.25	2,151.47	2,429.34	4,436.16
II. Total Expenses	18,493.58	17,268.36	17,468.80	35,761.94	33,664.98	70,466.26
III. Profit/(loss) before tax (I-II)	4,290.72	3,714.63	4,352.31	8,005.35	7,704.95	15,427.46
Tax Expense						
Current Tax	1,115.59	965.80	1,067.49	2,081.39	1,939.18	4,101.83
Deferred Tax	-	-	-	-	-	(44.36)
IV. Total Tax Expense	1,115.59	965.80	1,067.49	2,081.39	1,939.18	4,057.47
V. Profit/(loss) for the period (III-IV)	3,175.13	2,748.83	3,284.82	5,923.96	5,765.77	11,369.99
Other Comprehensive Income						
A (i) Items that will not be reclassified to profit or loss	-	-	-	-	-	49.60
(ii) Income tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-	(12.48)
Subtotal (A)	-	-	-	-	-	37.12
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)	-	-	-	-	-	37.12
VII. Total Comprehensive Income for the period (V-VI)	3,175.13	2,748.83	3,284.82	5,923.96	5,765.77	11,407.11
VIII. Earnings per equity share (Face value of Rs. 10/- each)						
Basic (Rs.)	1.40	1.23	1.49	2.62	2.61	5.10
Diluted (Rs.)	1.40	1.23	1.49	2.62	2.61	5.10

See accompanying notes to the financial statements

Place : Kottayam

Date : October 31, 2024

For Kosamattam Finance Limited


Mathew K. Cherian
Managing Director
DIN : 01286073



STATEMENT OF ASSETS AND LIABILITIES AS AT SEPTEMBER 30, 2024

(₹ In Lakhs)

Sl No.	PARTICULARS	As at	
		September 30, 2024	March 31, 2024
		Unaudited	Audited
I	ASSETS		
1	Financial assets		
	(a) Cash and cash equivalents	40,847.32	2,738.22
	(b) Bank Balance other than above	45,511.91	41,652.51
	(c) Receivables		
	i) Trade Receivables	312.19	47.43
	ii) Other Receivables	3.66	2.81
	(d) Loans	5,25,659.16	5,31,034.74
	(e) Other Financial assets	1,347.26	1,357.33
2	Non-financial Assets		
	(a) Current tax assets (net)	810.39	1,604.79
	(b) Deferred tax assets (net)	1,292.64	1,292.64
	(c) Property, Plant and Equipment	11,766.64	11,901.07
	(d) Capital work in progress	-	-
	(e) Right of use assets	3,750.67	3,831.41
	(f) Other Intangible assets	221.97	238.53
	(g) Other non-financial assets	2,845.54	2,877.00
	TOTAL ASSETS	6,34,369.35	5,98,578.48
II	LIABILITIES AND EQUITY		
	LIABILITIES		
1	Financial Liabilities		
	(a) Payables		
	(I) Trade Payables		
	(i) total outstanding dues of micro enterprises and small enterprises	20.20	25.38
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	38.34	23.43
	(II) Other Payables		
	(i) total outstanding dues of micro enterprises and small enterprises	73.66	1.71
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	163.45	170.53
	(b) Debt Securities	2,38,059.77	2,17,729.21
	(c) Borrowings (other than debt securities)	2,60,628.42	2,49,451.19
	(d) Subordinated Liabilities	31,489.46	32,929.65
	(e) Lease liabilities	4,009.63	4,093.85
	(f) Other Financial liabilities	52.48	223.65
2	Non-financial Liabilities		
	(a) Current tax liabilities (net)	-	-
	(b) Provisions	861.33	861.33
	(c) Deferred tax liabilities (net)	-	-
	(d) Other non-financial liabilities	289.26	309.17
3	Equity		
	(a) Equity share capital	22,600.69	22,600.69
	(b) Other equity	76,082.66	70,158.70
	TOTAL LIABILITIES AND EQUITY	6,34,369.35	5,98,578.48

See accompanying notes to the financial statements

Place : Kottayam

Date: October 31, 2024

For Kosamattam Finance Limited


Mathew K. Cherian
Managing Director
DIN : 01286073



(₹ In Lakhs)

STATEMENT OF CASH FLOWS		
PARTICULARS	As at September 30, 2024	As at September 30, 2023
	Unaudited	Unaudited
A) Cash flow from Operating activities		
Profit before tax	8,005.35	7,704.95
Adjustments to reconcile profit before tax to net cash flows:		
Depreciation, amortisation and impairment	1,450.09	1,467.58
Interest Income	(43,506.58)	(41,082.65)
Profit on sale of Property, plant and equipment	(10.86)	(1.83)
Finance costs	26,696.67	24,554.01
Impairment on financial instruments	100.80	78.25
Bad debts written off	-	-
Provision for Gratuity	22.71	16.63
Cash inflow from interest on loans	42,765.04	35,710.62
Cash outflow towards finance costs	(24,762.29)	(23,395.12)
Operating Profit Before Working Capital Changes	10,760.93	5,052.44
Adjustments for:		
(Increase)/Decrease in receivables	(265.62)	(97.97)
(Increase)/Decrease in Loans	4,497.01	(19,077.99)
(Increase)/Decrease in Other financial asset	66.76	50.01
(Increase)/Decrease in Other non-financial asset	31.46	(663.21)
Increase/(Decrease) in Other financial liabilities	(171.17)	(48.11)
Increase/(Decrease) in Other non-financial liabilities	(19.91)	(122.70)
Increase/(Decrease) in Payables	74.60	(526.62)
Increase/(Decrease) in Provisions	(22.71)	(16.63)
Cash used in operations	14,951.36	(15,450.78)
Income tax paid (net of refunds)	(1,286.99)	(1,737.72)
Net cash from / (used in) operating activities	13,664.37	(17,188.50)
B) Cash flow from Investing activities		
Purchase of Property, plant and equipment and intangible assets	(316.56)	(373.50)
Proceeds from sale of Property, plant and equipment	15.26	2.66
(Increase) / decrease in other bank balance	(3,859.40)	(9,258.83)
Interest received on fixed deposits	1,462.63	1,273.71
Net cash from / (used in) investing activities	(2,698.07)	(8,355.96)
C) Cash flow from Financing activities		
Proceeds from issue of equity share capital (including share premium)	-	2,630.10
Increase / (decrease) in debt securities	18,424.10	4,443.19
Increase / (decrease) in borrowings (other than debt securities)	11,177.23	40,599.29
Cash outflow towards Lease	(1,209.47)	(1,169.10)
Increase / (decrease) in Subordinate liabilities	(1,249.07)	1,121.75
Net cash from / (used in) financing activities	27,142.80	47,625.23
D) Net increase/(decrease) in cash and cash equivalents (A+B+C)	38,109.09	22,080.77
Cash and cash equivalents at beginning of the period	2,738.22	3,772.30
Cash and cash equivalents at September 30, 2024/ September 30, 2023	40,847.32	25,853.07

Place : Kottayam

Date : October 31, 2024

For Kosamattam Finance Limited


Mathew K. Cherian
Managing Director
DIN : 01286073



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 29/10/2024 and 31/10/2024.
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 2024 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

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 XXXIst 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.

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 security cover certificate for the period ended September 30, 2024, 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**.
10. 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 period ended September 30, 2024.
- b) The Company has not transferred /acquired any stressed loans during the period ended September 30, 2024.
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: 31/10/2024

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 September 30, 2024

Sl No	Particulars	Note No.	Period ended September 30, 2024
1	Debt-equity ratio	2	5.37
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	₹ 98,680.90 lakhs
7	Net profit after tax		₹ 5,923.96 lakhs
8	Earnings per share		
	Basic		2.62
	Diluted		2.62
9	Current Ratio	4	2.08
10	Long Term Debt to Working Capital		0.78
11	Bad debts to Account receivable ratio		NA
12	Current liability Ratio	5	0.54
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	13.54%
18	Sector specific equivalent ratios, as applicable		
	(i) Stage III loan assets to Gross loan assets	8	1.42%
	(ii) Net Stage III loan assets to Gross loan assets	9	0.47%
	(iii) Capital Adequacy Ratio (CRAR)	10	19.09%
	(iv) Liquidity Coverage Ratio (LCR)	10	105.08%

**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.
- Net Profit Margin (%) = Net Profit After Tax / Total Income.
- Stage III loan assets to Gross loan assets = Gross NPA / Total Loan.
- Net Stage III loan assets to Gross loan assets = Net NPA / Total Loan.
- 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: October 31, 2024

Place: Kottayam

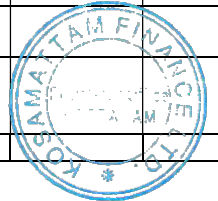
Annexure A

(₹ 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 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 Exclusive basis	Carrying / book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance.DSRA market value is not 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 (For Eg. Bank Balance.DSRA market value is not applicable.)	Total Value (=K+L+M+N)
		Book Value	Book Value	Yes/No	Book Value	Book Value								
ASSETS														
Property,Plant and Equipment	Land	53.44					8,220.57		8,274.01	80.70			-	80.70
	Building	43.19					191.68		234.88	57.97			-	57.97
	Furniture & Fixtures				1,051.26	1,080.92	-		2,132.18				1,051.26	1,051.26
	Electrical Fittings				606.45		-		606.45				606.45	606.45
	Plant and Machinery						239.59		239.59				-	-
	Vehicles				51.78		-		51.78				51.78	51.78
	Computer and Accessories				227.76		-		227.76				227.76	227.76
Capital Work-in-Progress							-		-				-	-
Right of Use Assets							3,750.67		3,750.67				-	-
Goodwill									-				-	-
Inatngible Assets under Development									-				-	-
Investments									-				-	-
Loans					5,25,659.16		-		5,25,659.16				5,25,659.16	5,25,659.16
Inventories									-				-	-
Trade Receivables					312.19		-		312.19				312.19	312.19
Cash and Cash Equivalents					40,847.32		-		40,847.32				40,847.32	40,847.32
Bank Balances other than Cash and Cash Equivalents		4,966.34				40,464.86	80.72		45,511.91		4,966.34		-	4,966.34
Others					3.66		6,517.80		6,521.46				3.66	3.66
Total	-	5,062.97	-	-	5,68,759.57	41,545.78	19,001.03	-	6,34,369.35	138.67	4,966.34	-	5,68,759.57	5,73,864.58

(₹ 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 (For Eg. Bank Balance.DSRA market value is not 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 (For Eg. Bank Balance.DSRA market value is not 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 Debentures	2,38,519.89		Yes	2,38,519.89			(2,38,519.89)	2,38,519.89	-	-	-	-	-
Other debt sharing pari-passu charge with above debt		not to be filled							-	-	-	-	-	-
Other Debt									-	-	-	-	-	-
Subordinated Debt							31,489.46		31,489.46	-	-	-	-	-
Borrowings									-	-	-	-	-	-
Bank					2,60,628.42		-		2,60,628.42	-	-	-	-	-
Debt Securities									-	-	-	-	-	-
Others									-	-	-	-	-	-
Trade payables							58.54		58.54	-	-	-	-	-
Lease Liabilities							4,009.63		4,009.63	-	-	-	-	-
Provisions							861.33		861.33	-	-	-	-	-
Others							578.85		578.85	-	-	-	-	-
Total		2,38,519.89	-	-	4,99,148.31	-	36,997.81	(2,38,519.89)	5,36,146.12	-	-	-	-	-
Cover on Book Value					100%									
Cover on Market Value														
		Exclusive Security Cover Ratio			Pari-Passu Security Cover Ratio									
		2..12%			100%									



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 September 30, 2024.
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: October 31, 2024

Place: Kottayam