

LETTER OF OFFER

ISSUE OF UP TO 800 UNSECURED RATED UNLISTED REDEEMABLE COMMERCIAL PAPER, EACH HAVING A FACE VALUE OF ₹5,00,000/-, AGGREGATING UP TO ₹40,00,00,000 (IN A DEMATERIALIZED FORM), ON A PRIVATE PLACEMENT BASIS (THE “ISSUE”) BY KOSAMATTAM FINANCE LIMITED (THE “COMPANY” OR THE “ISSUER”).

PART I

Issuer Details	
Name and Address of Issuer	Kosamattam Finance Limited Registered Office and Corporate Office: Kosamattam City Centre, Floor Number 4th & 5th, T.B Road, Kottayam-686001, Kerala, India Telephone: +91 481 258 6400 Website: www.kosamattam.com
Business Segment / Activity	Financial Services
Chief Executive (Managing Director / President / CEO / CFO / Equivalent Official in the hierarchy as per Constitution of the Issuer entity)	Mathew K. Cherian Designation: Chairman and Managing Director DIN: 01286073
Group Affiliation (If Any)	Entities that are ultimately promoted and controlled by Mathew K. Cherian and Laila Mathew (Promoters of the Company) includes Kosamattam Ventures Private Limited, M/s Kosamattam Security Systems and Kosamattam Traders LLP

PART II

Issue Details	
ISIN	INE403Q14025
Proposed Date of Issue	December 31, 2025
Amount (Rs.)	Rs. 40,00,00,000/-
Tenor and Date of Maturity	Tenor: 180 days Maturity Date: June 29, 2026
Proposed to be Listed / Unlisted	Unlisted
End Use of CP	Working Capital Requirement
Market Conventions	FIMMDA Conventions

Credit Rating Details for the Proposed Issue	Credit Rating	Credit Rating (obtained if any)	2
Credit Rating Issuer	India Ratings & Research Private Limited	NA	
Rating	IND A1		
Date of Rating	November 12, 2025		
Validity of Issuance	June 29, 2026		
Validity period for rating	November 11, 2026		
For Amount (Rs.)	Rs. 40 Crore		
Conditions (If Any)	NA		
Long term credit rating obtained by the Issuer	IND 'A'/Stable		
Unaccepted Credit Rating assigned to the Issuer	NA		
Issuing and Paying Agent Details (Name and Address)	HDFC Bank Limited SANDOZ HOUSE, DR. A.B. ROAD WORLI MUMBAI, MAHARASHTRA GREATER MUMBAI, MUMBAI, MAHARASHTRA, 400018		
Debenture Trustee Details (Name and Address) (In case of NCD)	NA		
Credit Enhancement Details (If any)	NA		
Description of Instrument	Unsecured Rated Unlisted Redeemable Commercial Paper		
Amount (Rs. In Lacs)	4000		
In Favor of			
Name and Address of the Guarantor	NA		
Net worth of the Guarantor (Rs. In Lacs)	NA		
Extent of The Guarantee Offered by the Guarantor for the Issue	NA		
Conditions under which the guarantee will be invoked	NA		

Trustee Details (Name and Address)	NA	
Whether guarantor is a group entity	NA	
If yes,		
Names of Companies to which Guarantor has issued similar guarantees,		
Name	Extent of Guarantee	Conditions Under Which the guarantee will be invoked
NA		

PART III

A. Issuer Financial Details

CP Borrowing	Rs. 40,00,00,000/-
Date of Board /Committee Resolution	December 30, 2025
1. Limit approved by Board	Rs. 40,00,00,000/-
2. Limit as per CRA	Rs. 100,00,00,000/-
3. Limit approved by Regulator concerned (if applicable)	NA

B. Details of CP / NCD and other Debt Instruments outstanding as on date of Letter of Offer CP / NCD / other Debt Instruments (Including Liabilities not redeemed on due date)

Same has been attached as Annexure A to this Letter of Offer

C. Fund-based facilities from banks/Financial institutions, if any

Same has been attached as Annexure B to this Letter of Offer

D. Shareholding Details of Promoters / Details of share Pledged

The details as on December 26, 2025, is hereunder:

Sl. No.	Name of the Promoter/ Promoter Group	No. of shares held	% of Equity	Name of Pledgee	No. of Shares Pledged
1	Mathew K. Cherian	12,96,83,910	57.03	NA	Nil
2	Laila Mathew	3,01,48,300	13.26	NA	Nil

E. Financial Summary

Particulars	September 30, 2025	2024-25	2023-24	2022-23
Equity	1,14,345.60	1,06,286.08	92,759.39	76,401.71
Net worth	1,14,343.15	1,06,283.63	92,756.93	76,399.26
Investment in Subsidiaries/Affiliates	Nil	Nil	Nil	Nil
Total Debt Outstanding	5,94,021.44	5,28,139.36	5,00,110.05	2,45,418.66
Short Term (< 1 Year)	2,70,677.66	2,79,326.04	2,54,807.36	2,16,336.08
Other Debt	3,23,343.78	2,48,813.32	2,45,302.69	4,61,754.74
Gross Income	50,514.51	90,042.93	85,893.72	78,254.07
Operating Profit (PBITD)	41,518.27	73,876.12	69,548.58	60,745.60
Gross Profit (PBTB)	12,473.90	19,926.16	18,385.04	17,415.08
Net Profit (Post Tax)	8,059.52	12,705.99	11,369.99	10,705.37
Audit Qualifications (If Any)	Nil	Nil	Nil	Nil

F. Details of Statutory auditor and changes thereof in the last three financial years

Name of Statutory Auditor	Date of Appointment	Date of Change	Reason for Change	FY for which Audit conducted
M/s Cheeran Varghese & Co.	August 19, 2024	August 19, 2024	Appointment by the Shareholders of the Company at its 37 th Annual General Meeting	FY 2024-25
M/s. SGS & Company	September 30, 2021	August 19, 2024	Completion of Tenure as per the terms of appointment.	FY 2021-22 FY 2022-23 FY 2023-24

G. Details of default in repayment of CP, NCD or any other debt instrument and other financial indebtedness including corporate guarantee issued in the past five financial years including in the current financial year.

There are no such events.

H. Details of any other material event / development having implications for the financials / credit quality resulting in material liability, corporate restructuring event or such other matters affecting the issue or investor's decision.

There are no such events.

I. Material Litigation if any:

Same has been attached as Annexure C to this Letter of Offer

J. Regulatory Strictures, if any:

Nil

K. The residual maturity profile of assets and liabilities of the Company.

The details as on November 30, 2025, is hereunder:

Rs. in lakhs

Category	Up to 30/31 days	>1 month - 2 months	>2 months - 3 months	>3 months - 6 months	>6 months - 1 year	> 1 year - 3 years	>3 years - 5 years	Over 5 years	Total
A. OUTFLOWS									
1 Capital (i+ii+iii+iv)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22,740.78	22,740.78
(i) Equity Capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22,740.78	22,740.78
(ii) Perpetual / Non Redeemable Preference Shares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Non-Perpetual / Redeemable Preference Shares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2 Reserves & Surplus (i+ii+iii+iv+v+vi+vii+viii+ix+x+xi+xii+xiii)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93,993.21	93,993.21
(i) Share Premium Account	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,806.91	11,806.91
(ii) General Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,660.97	11,660.97
(iii) Statutory/Special Reserve (Section 45-IC reserve to be shown separately below item no.(vii))	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Reserves under Sec 45-IC of RBI Act 1934	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16,847.70	16,847.70
(v) Capital Redemption Reserve	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.07	9.07
(vi) Debenture Redemption Reserve	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Other Capital Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Other Revenue Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ix) Investment Fluctuation Reserves/ Investment Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(x) Revaluation Reserves (a+b)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.45	2.45
(a) Revl. Reserves - Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.45	2.45
(b) Revl. Reserves - Financial Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xi) Share Application Money Pending Allotment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xii) Others (Please mention)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xiii) Balance of profit and loss account	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53,666.11	53,666.11

3 Gifts, Grants, Donations & Benefactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4 Bonds & Notes (i+ii+iii)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Plain Vanilla Bonds (As per residual maturity of the instruments)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Bonds with embedded call / put options including zero coupon / deep discount bonds (As per residual period for the earliest exercise date for the embedded option)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Fixed Rate Notes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5 Deposits (i+ii)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Term Deposits from Public	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6 Borrowings (i+ii+iii+iv+v+vi+vii+viii+ix+x+xi+xii+xiii+xiv)	30,348.88	45,753.40	29,348.78	67,091.80	94,371.82	2,840.26	28,686.27	17,671.63	5,972.99
(i) Bank Borrowings (a+b+c+d+e+f)	26,273.56	35,105.25	19,231.67	40,047.77	45,944.25	41,507.39	138.89	0.00	2,082.48
a) Bank Borrowings in the nature of Term Money Borrowings (As per residual maturity)	10,602.40	9,192.40	6,133.50	22,823.58	35,902.63	41,507.39	138.89	0.00	1,263.00
b) Bank Borrowings in the nature of WC DL	11,082.90	25,840.06	11,477.20	17,215.74	8,500.00	0.00	0.00	0.00	74,115.90
c) Bank Borrowings in the nature of Cash Credit (CC)	4,588.26	72.79	1,620.97	8.45	1,541.62	0.00	0.00	0.00	7,832.09
d) Bank Borrowings in the nature of Letter of Credit (LCs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e) Bank Borrowings in the nature of ECBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f) Other bank borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Inter Corporate Deposits (Other than Related Parties) (These being institutional / wholesale deposits, shall be slotted as per their residual maturity)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Loans from Related Parties (including ICDs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Corporate Debts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v) Borrowings from Central Government / State Government	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Borrowings from RBI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Borrowings from Public Sector Undertakings (PSUs)	46.72	84.00	84.00	252.00	504.00	2,016.00	1,219.93	0.00	4,206.65

(viii) Borrowings from Others (Please specify)	4,028.60	3,945.85	3,555.80	10,636.35	16,899.33	14,918.51	0.00	0.00	53,984.44
(ix) Commercial Papers (CPs)	0.00	0.00	0.00	3,000.00	0.00	0.00	0.00	0.00	3,000.00
Of which; (a) To Mutual Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) To Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) To NBFCs	0.00	0.00	0.00	1,500.00	0.00	0.00	0.00	0.00	1,500.00
(d) To Insurance Companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) To Pension Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) To Others (Please specify)	0.00	0.00	0.00	1,500.00	0.00	0.00	0.00	0.00	1,500.00
(x) Non - Convertible Debentures (NCDs) (A+B)	0.00	4,638.17	6,477.31	11,439.78	27,439.75	2,15,504.01	27,327.45	7,671.63	3,00,498.10
A. Secured (a+b+c+d+e+f+g)	0.00	4,638.17	6,477.31	11,439.78	27,439.75	2,15,504.01	27,327.45	7,671.63	3,00,498.10
Of which; (a) Subscribed by Retail Investors	0.00	4,638.17	5,644.31	10,604.78	26,814.75	2,01,129.01	27,327.45	7,671.63	2,83,830.10
(b) Subscribed by Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Subscribed by NBFCs	0.00	0.00	833.00	835.00	625.00	14,375.00	0.00	0.00	16,668.00
(d) Subscribed by Mutual Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Subscribed by Insurance Companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Subscribed by Pension Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Others (Please specify)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. Un-Secured (a+b+c+d+e+f+g)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Of which; (a) Subscribed by Retail Investors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Subscribed by Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Subscribed by NBFCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Subscribed by Mutual Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Subscribed by Insurance Companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Subscribed by Pension Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Others (Please specify)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xi) Convertible Debentures (A+B) (Debentures with embedded call / put options As per residual period for the earliest exercise date for the embedded option)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. Secured (a+b+c+d+e+f+g)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Of which; (a) Subscribed by Retail Investors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Subscribed by Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Subscribed by NBFCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Subscribed by Mutual Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Subscribed by Insurance Companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Subscribed by Pension Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Others (Please specify)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. Un-Secured (a+b+c+d+e+f+g)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Of which; (a) Subscribed by Retail Investors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Subscribed by Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Subscribed by NBFCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Subscribed by Mutual Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Subscribed by Insurance Companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Subscribed by Pension Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Others (Please specify)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xii) Subordinate Debt	0.00	1,980 .13	0.00	1,715. 90	3,584. 49	10,081 .00	0.00	10,000 .00	27,361 .52
(xiii) Perpetual Debt Instrument	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xiv) Security Finance Transactions(a+b+c+d)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a) Repo (As per residual maturity)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Reverse Repo (As per residual maturity)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) CBLO (As per residual maturity)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d) Others (Please Specify)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7 Current Liabilities & Provisions (a+b+c+d+e+f+g+h)	1,645. 43	1,272 .50	508.42	2,565. 13	4,414. 59	11,783 .42	3,619. 22	1,016. 87	26,825 .58
a) Sundry creditors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Expenses payable (Other than Interest)	537.93	144.3 4	142.11	415.24	730.65	1,635. 18	570.16	405.35	4,580. 96
(c) Advance income received from borrowers pending adjustment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Interest payable on deposits and borrowings	784.57	1,128 .16	366.31	2,149. 89	3,615. 81	9,543. 86	3,049. 06	611.52	21,249 .18
(e) Provisions for Standard Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Provisions for Non Performing Assets (NPAs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

(g) Provisions for Investment Portfolio (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(h) Other Provisions (Please Specify)	322.93	0.00	0.00	0.00	68.13	604.38	0.00	0.00	995.44
8 Statutory Dues	533.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	533.11
9 Unclaimed Deposits (i+ii)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Pending for less than 7 years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Pending for greater than 7 years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10 Any Other Unclaimed Amount	0.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.93
11 Debt Service Realisation Account	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12 Other Outflows	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13 Outflows On Account of Off Balance Sheet (OBS) Exposure (i+ii+iii+iv+v+vi+vii)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Loan commitments pending disbursal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Lines of credit committed to other institution	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Total Letter of Credits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Total Guarantees	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v) Bills discounted/rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Total Derivative Exposures (a+b+c+d+e+f+g+h)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Forward Forex Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Futures Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Options Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Forward Rate Agreements	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Swaps - Currency	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Swaps - Interest Rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Credit Default Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(h) Other Derivatives	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. TOTAL OUTFLOWS (A) (Sum of 1 to 13)	32,528.35	47,025.90	29,857.20	69,656.93	98,786.41	2,95,810.33	32,305.49	1,35,422.49	7,41,393.10
A1. Cumulative Outflows	49,341.33	79,554.25	1,09,411.45	1,79,068.38	2,77,854.79	5,73,665.12	6,05,970.61	7,41,393.10	7,41,393.10
B. INFLOWS	0.00								
1 Cash (In 1 to 30/31 day time-bucket)	3,170.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,170.31
2 Remittance in Transit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

3 Balances With Banks	39,767 .79	3,054 .55	2,024. 84	10,727 .27	9,850. 90	5,513. 35	0.00	0.01	70,938 .71
a) Current Account (The stipulated minimum balance be shown in 6 months to 1 year bucket. The balance in excess of the minim balance be shown in 1 to 30 day time bucket)	36,455 .64	0.00	0.00	0.00	106.79	0.00	0.00	0.00	36,562 .43
b) Deposit Accounts /Short-Term Deposits (As per residual maturity)	3,312. 15	3,054 .55	2,024. 84	10,727 .27	9,744. 11	5,513. 35	0.00	0.01	34,376 .28
4 Investments (Net of Provisions) (i+ii+iii+iv+v)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Statutory Investments (only for NBFCs-D)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Listed Investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Current	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Non-current	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Unlisted Investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Current	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Non-current	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Venture Capital Units	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v) Others (Please Specify)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Advances (Performing)	15,064 .97	21,08 5.33	57,226 .08	1,69,2 73.22	3,80,4 43.26	0.00	0.00	0.00	6,43,0 92.86
(i) Bills of Exchange and Promissory Notes discounted & rediscounted (As per residual usance of the underlying bills)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Term Loans (The cash inflows on account of the interest and principal of the loan may be slotted in respective time buckets as per the timing of the cash flows as stipulated in the original / revised repayment schedule)	15,064 .97	21,08 5.33	57,226 .08	1,69,2 73.22	3,80,4 43.26	0.00	0.00	0.00	6,43,0 92.86
(a) Through Regular Payment Schedule	15,064 .97	21,08 5.33	57,226 .08	1,69,2 73.22	3,80,4 43.26	0.00	0.00	0.00	6,43,0 92.86
(b) Through Bullet Payment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Interest to be serviced through regular schedule	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Interest to be serviced to be in Bullet Payment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6 Non-Performing Loans (Net of Provisions)	0.00	0.00	0.00	0.00	0.00	0.00	1,658. 37	1,395. 50	3,053. 87
(i) Substandard	0.00	0.00	0.00	0.00	0.00	0.00	1,658. 37	0.00	1,658. 37

(a) All over dues and instalments of principal falling due during the next three years (In the 3 to 5 year time-bucket)	0.00	0.00	0.00	0.00	0.00	0.00	1,658.37	0.00	1,658.37
(b) Entire principal amount due beyond the next three years (In the over 5 years time-bucket)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Doubtful and loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,395.50	1,395.50
(a) All instalments of principal falling due during the next five years as also all over dues (In the over 5 years time-bucket)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,395.50	1,395.50
(b) Entire principal amount due beyond the next five years (In the over 5 years time-bucket)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7 Inflows From Assets On Lease	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,963.44	3,963.44
8 Fixed Assets (Excluding Assets On Lease)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,509.54	11,509.54
9 Other Assets :	79.92	15.41	7.77	84.72	2,321.21	647.00	22.12	2,486.22	5,664.37
(a) Intangible assets & other non-cash flow items (In the 'Over 5 year time bucket)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	233.32	233.32
(b) Other items (e.g. accrued income, other receivables, staff loans, etc.) (In respective maturity buckets as per the timing of the cash flows)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Others	79.92	15.41	7.77	84.72	2,321.21	647.00	22.12	2,252.90	5,431.05
10 Security Finance Transactions (a+b+c+d)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a) Repo (As per residual maturity)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Reverse Repo (As per residual maturity)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) CBLO (As per residual maturity)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d) Others (Please Specify)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11 Inflows On Account of Off Balance Sheet (OBS) Exposure (i+ii+iii+iv+v)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Loan committed by other institution pending disbursal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Lines of credit committed by other institution	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Bills discounted/rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

(iv) Total Derivative Exposures (a+b+c+d+e+f+g+h)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Forward Forex Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Futures Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Options Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Forward Rate Agreements	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Swaps - Currency	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Swaps - Interest Rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Credit Default Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(h) Other Derivatives	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v) Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. TOTAL INFLOWS (B) (Sum of 1 to 11)	58,082.99	24,155.29	59,258.69	1,80,085.21	3,92,615.37	6,160.35	1,680.49	19,354.71	7,41,393.10
C. Mismatch (B - A)	25,554.64	22,870.61	29,401.49	1,10,428.28	2,93,828.96	2,89,649.98	30,625.00	1,16,067.78	0.00
D. Cumulative Mismatch	1,03,288.39	2,684.03	32,085.52	1,42,513.80	4,36,342.76	1,46,692.78	1,16,067.78	0.00	0.00
E. Mismatch as % of Total Outflows	899.38	48.63	98.47	158.53	297.44	-97.92	-94.80	-85.71	0.00
F. Cumulative Mismatch as % of Cumulative Total Outflows	1,003.14	3.37	29.33	79.59	157.04	25.57	19.15	0.00	0.00

For Kosamattam Finance Limited

Mathew K Cherian
Managing Director
DIN: 01286073

Laila Mathew
Whole Time Director
DIN: 01286176

Date: 30.12.2025

Original / authenticated copy of any document related to above information will be made available to the investors on request.

ANNEXURE A

Details of outstanding CPs, NCDs and other debt instruments as on date of offer letter, including amount issued, maturity date, amount outstanding, credit rating and name of credit rating agency for the issue, name of IPA and Debenture Trustee.

A. Outstanding Commercial Papers

Series	ISIN	Rating	Period	Coupon/ Discount Rate	Nature	Date of Allotment	Date of Maturity	Redemption amount	Face Value per CP	Discounted value per CP	Discounted Total Amount	Issue Size	Issuing and Paying Agent	REDEMPTI ON NATURE
KFL CP I/2025- 26	INE403Q14017	IND A1	170 Days	9.75	Listed and Unsecured	29-09-2025	18-03-2026	30,00,00,000	5,00,000	4,78,281	28,69,68,600	30,00,00,000	HDFC Bank Limited	Full Redemption

B. Secured Non-Convertible Debentures

1. Private Placement of secured listed redeemable non-convertible debentures as on December 29, 2025

The Company has issued, on private placement basis, Rated Secured Listed Transferable Redeemable Non-Convertible Debentures (“Debentures”) of which ₹ 84,168 lakhs outstanding as on December 29, 2025, the details of which are set forth below.

NCD	ISIN	Date of Allotment	Allotted Amount (Rs. In Lakhs)	Date of Maturity	Principle Amount Outstanding as on December 29, 2025 (Rs. In Lakhs)	Rating	Name of Credit Rating Agency	Name of IPA/Debenture Trustee
PP I/2024-25	INE403Q07EV9	16-12-2024	5000	01-06-2026	1668	INDIA RATING A	India Ratings and Research Pvt. Ltd	Vistra ITCL (India) Limited
PP II/2024-25	INE403Q07FE2	01-01-2025	7500	31-12-2026	7500	INDIA RATING A	India Ratings and Research Pvt. Ltd	Vardhman Trusteeship Private Limited

PP III/2024-25	INE403Q07FN3	13-03-2025	10000	12-03-2027		INDIA RATING A		
					10000		India Ratings and Research Pvt. Ltd	Vardhman Trusteeship Private Limited
PP I/2025-26	INE403Q07FQ6	01-07-2025	7500	31-12-2027	7500	INDIA RATING A	India Ratings and Research Pvt. Ltd	Vardhman Trusteeship Private Limited
PP II/2025-26 SR I	INE403Q07GA8	09-07-2025	2500	09-07-2027	2500	INDIA RATING A	India Ratings and Research Pvt. Ltd	Vistra ITCL (India) Limited
PP II/2025-26 SR II	INE403Q07FZ7	09-07-2025	2500	09-07-2027	2500	INDIA RATING A	India Ratings and Research Pvt. Ltd	Vistra ITCL (India) Limited
PP III/2025-26	INE403Q07GA8	18-07-2025	5000	09-07-2027	5000	INDIA RATING A	India Ratings and Research Pvt. Ltd	Vistra ITCL (India) Limited
PP IV/2025-26 SR I	INE403Q07GC4	07-08-2025	5000	07-02-2028	5000	INDIA RATING A	India Ratings and Research Pvt. Ltd	Vistra ITCL (India) Limited
PP IV/2025-26 SR II	INE403Q07GB6	07-08-2025	5000	07-08-2028	5000	INDIA RATING A	India Ratings and Research Pvt. Ltd	Vistra ITCL (India) Limited
PP V/2025-26 SR I	INE403Q07GE0	20-08-2025	10000	30-11-2027	10000	INDIA RATING A	India Ratings and Research Pvt. Ltd	Vistra ITCL (India) Limited
PP V/2025-26 SR II	INE403Q07GD2	20-08-2025	5000	31-05-2028	5000	INDIA RATING A	India Ratings and Research Pvt. Ltd	Vistra ITCL (India) Limited
PP VI/2025-26	INE403Q07GF7	29-08-2025	5000	29-08-2027	5000	INDIA RATING A	India Ratings and Research Pvt. Ltd	Vistra ITCL (India) Limited
PP VII/2025-26	INE403Q07GF7	23-09-2025	5000	29-08-2027	5000	INDIA RATING A	India Ratings and Research Pvt. Ltd	Vistra ITCL (India) Limited
PP VIII/2025-26	INE403Q07GC4	24-10-2025	7500	07-02-2028	7500	INDIA RATING A	India Ratings and Research Pvt. Ltd	Vistra ITCL (India) Limited
PP X/2025-26	INE403Q07GF7	18-12-2025	5000	29-08-2027	5000	INDIA RATING A	India Ratings and Research Pvt. Ltd	Vistra ITCL (India) Limited
	TOTAL				84,168			

2. Public issue of secured Listed redeemable non-convertible debentures.

The Company vide a public offer, issued secured redeemable, non-convertible debentures under various series of which ₹ 2,21,330.10 lakhs was outstanding as on December 29, 2025 the details of which are set forth below:

NCD	ISIN	Date of Allotment	Allotted Amount (Rs. In Lakhs)	Date of Maturity	Principle Amount Outstanding as on December 29, 2025 (Rs. In Lakhs)	Rating	Name of Credit Rating Agency	Name of IPA/Debtenture Trustee
NCD 18	INE403Q07A W5	10-12-2019	1029.3	09-12-2026	1029.3	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 18	INE403Q07A X3	10-12-2019	2337.53	09-12-2026	2337.53	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 20	INE403Q07B K8	14-10-2020	1330.15	13-10-2027	1330.15	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 20	INE403Q07B L6	14-10-2020	1810.04	13-10-2027	1810.04	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 21	INE403Q07B R3	23-01-2021	1181.37	22-07-2026	1181.37	BRICKWORK A-	Brickwork Ratings India Private Limited	Vistra ITCL (India) Limited
NCD 23	INE403Q07C H2	30-09-2021	31.22	29-09-2027	31.22	BRICKWORK A-	Brickwork Ratings India Private Limited	Vistra ITCL (India) Limited
NCD 23	INE403Q07C D1	30-09-2021	1709.36	29-09-2028	1709.36	BRICKWORK A-	Brickwork Ratings India Private Limited	Vistra ITCL (India) Limited
NCD 24	INE403Q07C M2	18-04-2022	2255.16	17-04-2026	2255.16	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 24	INE403Q07C N0	18-04-2022	2575.51	17-10-2026	2575.51	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 24	INE403Q07C O8	18-04-2022	11832.45	17-04-2027	11832.45	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 24	INE403Q07C P5	18-04-2022	2825.84	17-08-2029	2825.84	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 25	INE403Q07C T7	11-08-2022	952.84	10-02-2026	952.84	BRICKWORK A-	Brickwork Ratings India Private Limited	Vistra ITCL (India) Limited

NCD 25	INE403Q07C U5	11-08- 2022	11474. 34	10-08- 2026	11474.34	BRICKWORK A-	Brickwork Ratings India Private Limited	Vistra ITCL (India) Limited
NCD 25	INE403Q07C V3	11-08- 2022	2680.5 4	10-02- 2027	2680.54	BRICKWORK A-	Brickwork Ratings India Private Limited	Vistra ITCL (India) Limited
NCD 25	INE403Q07C W1	11-08- 2022	276.81	10-08- 2027	276.81	BRICKWORK A-	Brickwork Ratings India Private Limited	Vistra ITCL (India) Limited
NCD 25	INE403Q07C X9	11-08- 2022	2421.1	10-12- 2029	2421.1	BRICKWORK A-	Brickwork Ratings India Private Limited	Vistra ITCL (India) Limited
NCD 26	INE403Q07D B3	16-01- 2023	3373.9 1	15-01- 2026	3373.91	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 26	INE403Q07D E7	16-01- 2023	4217.1 5	15-04- 2026	4217.15	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 26	INE403Q07D F4	16-01- 2023	10356. 59	15-01- 2027	10356.59	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 26	INE403Q07D C1	16-01- 2023	2166.8 6	15-07- 2027	2166.86	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 26	INE403Q07D D9	16-01- 2023	1941.8 7	15-05- 2030	1941.87	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 27	INE403Q07D N8	29-04- 2023	1694.7 1	28-04- 2026	1694.71	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 27	INE403Q07D M0	29-04- 2023	1894.7 2	28-07- 2026	1894.72	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 27	INE403Q07D G2	29-04- 2023	5608.0 1	28-04- 2027	5608.01	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 27	INE403Q07D I8	29-04- 2023	1143.8 6	28-10- 2027	1143.86	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 27	INE403Q07D J6	29-04- 2023	1145.1 8	28-08- 2030	1145.18	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 28	INE403Q07D P3	28-09- 2023	966.26	27-03- 2026	966.26	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 28	INE403Q07D U3	28-09- 2023	1284.5 7	27-09- 2026	1284.57	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited

NCD 28	INE403Q07D Q1	28-09- 2023	2425.0 4	27-12- 2026	2425.04	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 28	INE403Q07D V1	28-09- 2023	8832.8 4	27-09- 2027	8832.84	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 28	INE403Q07D S7	28-09- 2023	1429.3 7	27-03- 2028	1429.37	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 28	INE403Q07D R9	28-09- 2023	661.55	27-01- 2031	661.55	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 29	INE403Q07E E5	18-01- 2024	1264.2 6	17-01- 2026	1264.26	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 29	INE403Q07D Z2	18-01- 2024	862.51	17-07- 2026	862.51	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 29	INE403Q07D Y5	18-01- 2024	1346.1 3	17-01- 2027	1346.13	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 29	INE403Q07E B1	18-01- 2024	1071.3 9	17-04- 2027	1071.39	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 29	INE403Q07E D7	18-01- 2024	9513.5 8	17-01- 2028	9513.58	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 29	INE403Q07E C9	18-01- 2024	1054.3 4	17-07- 2028	1054.34	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 29	INE403Q07E A3	18-01- 2024	813.51	17-05- 2031	813.51	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 30	INE403Q07E F2	26-04- 2024	1471.5	25-04- 2026	1471.5	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 30	INE403Q07EJ 4	26-04- 2024	756.87	25-10- 2026	756.87	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 30	INE403Q07E L0	26-04- 2024	2238.5 3	25-04- 2027	2238.53	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 30	INE403Q07EI 6	26-04- 2024	1562.9 6	25-07- 2027	1562.96	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 30	INE403Q07E M8	26-04- 2024	8686.8 8	25-04- 2028	8686.88	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited

NCD 30	INE403Q07E G0	26-04- 2024	655.91	25-10- 2028	655.91	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 30	INE403Q07E H8	26-04- 2024	522.51	25-08- 2031	522.51	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 31	INE403Q07E N6	07-08- 2024	4691.4 7	06-02- 2026	4691.47	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 31	INE403Q07E S5	07-08- 2024	976.8	06-08- 2026	976.8	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 31	INE403Q07E Q9	07-08- 2024	788.64	06-02- 2027	788.64	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 31	INE403Q07E T3	07-08- 2024	4472.6 7	06-08- 2027	4472.67	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 31	INE403Q07E R7	07-08- 2024	402.75	06-11- 2027	402.75	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 31	INE403Q07E U1	07-08- 2024	1400.3 7	06-08- 2029	1400.37	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 31	INE403Q07E P1	07-08- 2024	2206.3	06-08- 2028	2206.3	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 31	INE403Q07E O4	07-08- 2024	1081.2 4	06-08- 2031	1081.24	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 32	INE403Q07F A0	12-12- 2024	3197.4	11-06- 2026	3197.4	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 32	INE403Q07E X5	12-12- 2024	961.82	11-12- 2026	961.82	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 32	INE403Q07F D4	12-12- 2024	970.32	11-06- 2027	970.32	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 32	INE403Q07E Y3	12-12- 2024	7479.6 9	11-12- 2027	7479.69	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 32	INE403Q07E W7	12-12- 2024	603.64	11-03- 2028	603.64	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 32	INE403Q07E Z0	12-12- 2024	1575.4 8	11-12- 2029	1575.48	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited

NCD 32	INE403Q07F B8	12-12- 2024	2126.3 6	11-12- 2028	2126.36	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 32	INE403Q07F C6	12-12- 2024	708.22	11-12- 2031	708.22	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 33	INE403Q07F M5	15-04- 2025	2610.6 6	14-10- 2026	2610.66	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 33	INE403Q07F G7	15-04- 2025	1721.3 9	14-04- 2027	1721.39	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 33	INE403Q07FI 3	15-04- 2025	491.47	14-04- 2028	491.47	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 33	INE403Q07F H5	15-04- 2025	8845.9 9	14-04- 2028	8845.99	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 33	INE403Q07F F9	15-04- 2025	864.11	14-07- 2028	864.11	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 33	INE403Q07F L7	15-04- 2025	2223.5 4	14-04- 2030	2223.54	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 33	INE403Q07F K9	15-04- 2025	2434.7 9	14-04- 2029	2434.79	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 33	INE403Q07FJ 1	15-04- 2025	808.05	14-04- 2032	808.05	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 34	INE403Q07F T0	24-07- 2025	6471.7 5	23-01- 2027	6471.75	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 34	INE403Q07F X2	24-07- 2025	6831.8 1	23-07- 2028	6831.81	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 34	INE403Q07F Y0	24-07- 2025	2049.5	23-07- 2028	2049.5	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 34	INE403Q07F W4	24-07- 2025	499.98	23-01- 2029	499.98	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 34	INE403Q07F S2	24-07- 2025	301.18	23-01- 2029	301.18	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 34	INE403Q07F U8	24-07- 2025	1024.8 8	23-07- 2030	1024.88	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited

NCD 34	INE403Q07F R4	24-07- 2025	1573.8 9	23-09- 2029	1573.89	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 34	INE403Q07F V6	24-07- 2025	1247.0 1	23-07- 2032	1247.01	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 35	INE403Q07G N1	10-11- 2025	3412.8 4	09-05- 2027	3412.84	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 35	INE403Q07G J9	10-11- 2025	6477.2 8	09-11- 2028	6477.28	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 35	INE403Q07G I1	10-11- 2025	2447.3 5	09-11- 2028	2447.35	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 35	INE403Q07G L5	10-11- 2025	1454.6 5	09-05- 2029	1454.65	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 35	INE403Q07G M3	10-11- 2025	612.29	09-05- 2029	612.29	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 35	INE403Q07G G5	10-11- 2025	1271.7 3	09-01- 2030	1271.73	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 35	INE403Q07G K7	10-11- 2025	2494.3 2	09-11- 2030	2494.32	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
NCD 35	INE403Q07G H3	10-11- 2025	1829.5 4	09-11- 2032	1829.54	INDIA RATING A/Stable	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited
	TOTAL				2,21,330. 10			

C. Details of Unsecured borrowings

1. Public issue of Unsecured listed redeemable non-convertible debentures as on December 29, 2025:

The Company vide a public offer, issued unsecured redeemable, non-convertible debentures under various series of which ₹ 14,256.27 lakhs was outstanding as on December 29, 2025, the details of which are set forth below:

NCD	ISIN	Date of Allotment	Allotted Amount (Rs. in lakhs)	Date of Maturity	Principle Amount Outstanding as on December 29, 2025 (Rs. In Lakhs)	Rating	Name of Credit Rating Agency	Name of IPA/Debt Trustee
NCD 15	INE403Q08134	31-01-2019	499.37	30-01-2026	499.37	INDIA RATING A/stable	India Ratings and Research Pvt. Ltd.	Visra ITCL (India) Limited
NCD 15	INE403Q08142	31-01-2019	1480.76	30-01-2026	1480.76	INDIA RATING A/stable	India Ratings and Research Pvt. Ltd.	Visra ITCL (India) Limited
NCD 16	INE403Q08159	06-05-2019	412.78	05-05-2026	412.78	INDIA RATING A/stable	India Ratings and Research Pvt. Ltd.	Visra ITCL (India) Limited
NCD 16	INE403Q08167	06-05-2019	1303.12	05-05-2026	1303.12	INDIA RATING A/stable	India Ratings and Research Pvt. Ltd.	Visra ITCL (India) Limited
NCD 17	INE403Q08175	21-08-2019	532.89	20-08-2026	532.89	INDIA RATING A/stable	India Ratings and Research Pvt. Ltd.	Visra ITCL (India) Limited
NCD 17	INE403Q08183	21-08-2019	1919.42	20-08-2026	1919.42	INDIA RATING A/stable	India Ratings and Research Pvt. Ltd.	Visra ITCL (India) Limited
NCD 19	INE403Q08191	29-05-2020	930.53	28-05-2027	930.53	INDIA RATING A/stable	India Ratings and Research Pvt. Ltd.	Visra ITCL (India) Limited
NCD 19	INE403Q08209	29-05-2020	1795.2	28-05-2027	1795.2	INDIA RATING A/stable	India Ratings and Research Pvt. Ltd.	Visra ITCL (India) Limited
NCD 21	INE403Q08217	23-01-2021	1204.37	22-01-2028	1204.37	BRICKWORK A-	Brickwork Ratings India Private Limited	Visra ITCL (India) Limited
NCD 21	INE403Q08225	23-01-2021	1592.57	22-01-2028	1592.57	BRICKWORK A-	Brickwork Ratings India Private Limited	Visra ITCL (India) Limited
NCD 22	INE403Q08233	29-04-2021	1132.18	28-10-2026	1132.18	BRICKWORK A-	Brickwork Ratings India Private Limited	Visra ITCL (India) Limited
NCD 22	INE403Q08241	29-04-2021	1453.08	28-04-2028	1453.08	BRICKWORK A-	Brickwork Ratings India Private Limited	Visra ITCL (India) Limited
	TOTAL				14,256.27			

2. Subordinated Debts

a. Private issue of Unsecured unlisted redeemable Subordinated debts as on December 29, 2025:

The Company had privately issued Unsecured unlisted redeemable Subordinated debts under various series of which ₹ 3,105.25 lakhs was outstanding as on December 29, 2025, the details of which are set forth below:



Issue Number/Series/ISIN	Date of Allotment	Date of Maturity	Issued /Allotted Amount (Rs. In Lakhs)	Principle Amount Outstanding as on December 29, 2025	Credit Rating, If any	Name of Credit Rating Agency	Name of IPA/Debenture Trustee
INE403Q08258	30/04/2022	30/05/2027	790.25	790.25	unrated	NA	NA
INE403Q08266	21/09/2022	20/10/2027	1118.25	1,118.25	unrated	NA	NA
INE403Q08282	05/07/2023	04/08/2028	100	100	unrated	NA	NA
INE403Q08290	05/07/2023	04/08/2028	142.5	142.5	unrated	NA	NA
INE403Q08308	05/07/2023	04/08/2028	554.25	554.25	unrated	NA	NA
INE403Q08316	17/08/2023	16/09/2028	400	400	unrated	NA	NA
Total				3,105.25			

b. Private issue of Unsecured listed redeemable Subordinated debts as on December 29, 2025:

The Company had privately issued Unsecured listed redeemable Subordinated debts under various series of which ₹ 10,000 lakhs was outstanding as on September 25, 2025, the details of which are set forth below:

NCD	ISIN	Date of Allotment	Allotted Amount (Rs. In Lakhs)	Date of Maturity	Principle Amount Outstanding as on December 29, 2025 (Rs. In Lakhs)	Rating	Name of Credit Rating Agency	Name of IPA/Debtenture Trustee
PP IX/2025-26	INE403Q08332	25-11-2025	10,000	25-05-2031	10,000	INDIA RATING A	India Ratings and Research Pvt. Ltd.	Vistra ITCL (India) Limited

ANNEXURE B

A. Secured loan facilities.

The Company's secured outstanding borrowings as on October 01, 2025 of ₹ 2,67,527.95 lakhs. The details of the secured borrowings are set out below.

SR no	Name of,, the lender, facility, and details of documentation	Amount sanctioned (₹ in lakhs)	Rate of interest	Principal Amount outstanding as on October 01, 2025(in ₹ lakhs)	Security	Repayment date/ Schedule	Credit Rating, if applicable	Asset Classification
1.	<p>The South Indian Bank Limited</p> <p>Cash Credit Open Loan (CCOL)/Overdraft (OD)/ WCDL (Sub limit of CCOL)</p> <p>Sanction letter dated March 18, 2013</p> <p>Credit facility agreement dated February 25, 2013</p> <p>Agreement of hypothecation</p>	<p>CCOL- 12,500</p> <p>Term Loan 5,000</p> <p>Bank Guarantee (Financial) – 26</p>	<p>Present effective rate is 10.70%</p> <p>Present effective rate is 10.95%</p>	5,879.75	<p>Primary Security: First ranking pari passu charge on all present and future movable assets (excluding written down value of furniture and fixtures to the extent of ₹10,80,91,696/- on which the Income Tax Department shall have the first charge), including book debts and receivables, cash and bank balance, loans and advances, of the company, along with other charge holders.</p>	<p>On demand</p> <p>Repayable in 48 instalments</p>	IND A Stable	Standard

	<p>dated February 25, 2013</p> <p>Renewed sanction letter dated July 18, 2014</p> <p>Agreement of Hypothecation dated July 18, 2014</p> <p>Renewed sanction letter dated October 6, 2016</p> <p>Renewed sanction letter dated April 28, 2017</p> <p>Ad hoc limit of ₹20 crore sanctioned vide letter dated April 25, 2018</p> <p>Revised letter dated July 6, 2018 for regularisation and closure of the ad hoc CCOL limit.</p> <p>Sanction letter dated January 31, 2019 for WCDL of ₹150 Crore as sub limit to CCOL.</p>				<p>Collateral Security:</p> <p>a. 29.43 Ares of commercial plot with building of 1,700 sq ft under Re Sy No.13/1, (Old Sy. No. 9/3, 9/5/9/3A, 9/5/1/, 9/6) Kottayam Village, Kerala in the name of Kosamattam Finance Limited.</p> <p>1. .</p> <p>Collateral:- 10% Cash collateral of the total credit exposures</p> <p>Personal guarantee of promoter directors – Mathew K. Cherian and Laila Mathew,</p>			
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Sanction letter dated September 24, 2020 for renewing the credit facility.								
Agreement of Hypothecation dated September 24, 2020								
Sanction letter dated March 20, 2021 for renewing the credit facility.								
Sanction letter dated November 23, 2021								
Sanction letter dated June 29, 2022								
Renewal Sanction letter dated January 02, 2023								
Renewal Sanction letter dated December 27, 2023								

	Renewal Sanction letter dated February 18, 2025							
2.	<p>State Bank of India</p> <p>Fund Based Working Capital (CC) – Book Debts/ Term Loan – Working Capital</p> <p>Sanction letter dated March 28, 2015</p> <p>Credit facility agreement dated June 11, 2015</p> <p>Renewed sanction letter dated April 27, 2016</p> <p>Renewed sanction letter dated February 8, 2017</p> <p>Renewal sanction letter dated March 1, 2019</p> <p>Renewed sanction letter dated April 29, 2020</p>	<p>Cash Credit (WCDL)- 18,000</p> <p>Term loan (working capital) – 19,449</p>	<p>Pricing at 180bps above 6 month MCLR ; Present effective Rate is 10.70%.</p> <p>Pricing at 205 bps above 6 month MCLR. Present effective rate is 10.95%</p>	8,577.56	<p>First charge over entire current assets, including book debts and receivables, cash and bank balances, loans and advances, both present and future, of the Company, on pari passu basis with the Secured Creditors including debenture trustees and other banks/Financial Institutions in the Multiple Banking Arrangement.</p> <p>Equitable mortgage over 1.85 Ares of land and building thereon in the name of Mathew K. Cherian under Re Sy No 30, Old Sy No 38/26A in Changanacherry Village, Changanacherry Taluk, Kottayam District</p> <p>Equitable mortgage over 8.47 Ares of land and building thereon in the name of Mathew K. Cherian under Re Sy No</p>	<p>On demand</p> <p>11 quarterly instalments of ₹4.25 crores and last quarterly instalment of ₹3.25 crores</p> <p>18 Quarterly instalments ₹ 3.20 Crores and 1 Quarterly Installment of ₹ 2.40 Crores.</p> <p>10 quarterly instalments of ₹ 10.50 crores and 1 quarterly instalment of ₹ 15 crores</p>	IND A Stable	Standard

<p>Sanction letter dated June 22, 2020</p> <p>Supplemental agreement of loan for increase in the overall limit dated June 26, 2020</p> <p>Supplemental agreement of hypothecation of goods and assets for increase in the overall limit dated June 26, 2020</p> <p>Sanction letter dated September 08, 2021</p> <p>Agreement dated September 28, 2021</p> <p>Sanction letter dated September 28, 2022</p> <p>Renewal Sanction Letter dated January 03, 2024</p>				<p>12/3, Old Sy No 8/17 in Kottayam Village, Kottayam Taluk, Kottayam District on pari passu first charge basis with The South Indian Bank Limited</p> <p>Equitable mortgage over 10.60 Ares of land and building thereon in the name of Mathew K Cherian under Re Sy No. 12/4, Kottayam Village, Kottayam Taluk, Kottayam Dist on parri passu first charge basis with The South Indian Bank Limited.</p> <p>EM over 6.10 Ares of Land and building thereon in the name of Mathew k. Cherian under Re Sy. No. 13 in Kottayam village, Kottayam taluk, Kottayam District on pari passu first charge basis with the South Indian Bank Limited.</p> <p>Cash collateral of ₹ 43.84 crores secured by lien on term deposit exclusively for cash credit.</p> <p>Personal guarantee of Managing Director –</p>			
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	Renewal Sanction letter dated January 24, 2025				Mathew K. Cherian and Whole Time Director – Laila Mathew.			
3.	<p>Dhanlaxmi Bank Limited</p> <p>Fund Based Working Capital -</p> <p>Cash Credit Facility (with sublimit of WC DL)</p> <p>Sanction letter dated February 12, 2016</p> <p>Credit facility agreement dated February 15, 2016.</p> <p>Revised sanction letter dated February 17, 2017</p> <p>Letter reducing rate of interest dated November 1, 2016</p> <p>Enhancement Sanction letter dated October 11, 2018 for ₹5,000 lakhs.</p>	<p>Cash Credit - (with sublimit of WC DL) - 5,000</p> <p>Term Loan – 4,500</p>	<p>10.20% p. a. (presently one year MCLR 8.90% +1.30%) Floating with annual reset</p> <p>Present effective rate is 10.70%, 10.90% p.a.</p>	9,073.65	<p>First ranking parri passu charge on all movable assets (excluding the charge on the written down value of furniture and fixture of the the Company to the extent of ₹10,80,91,696/- on which Income Tax Department would be having the first charge) and current assets including book debts and receivables, cash and bank balance, loans and advances, both present and future of the Company thereon with the secured creditors including debenture trustees and other banks/financial institutions in the multiple banking arrangements with 15% margin</p>	<p>On demand</p> <p>Repayment in 36 equal monthly installments</p>	IND A Stable	Standard



Letter dated December 17, 2018 for modification of primary security for cash credit of ₹5,000 lakhs vide Enhancement Sanction letter dated October 11, 2018					Cash Margin of 20% for CC and WCDL and 10% for New Term Loan			
Renewal sanction letter dated September 23, 2019					Personal guarantee of promoter directors – Mathew K. Cherian, Laila Mathew,			
Renewal sanction letter dated September 4, 2020								
Renewal Sanction letter dated September 15, 2021.								
Renewal Sanction letter dated July 20, 2022								
Renewal sanction letter dated August 17, 2023								
Substitution of Collateral property sanction letter								

	dated October 26, 2023 Renewal Sanction letter dated August 10, 2024 New Sanction letter dated June 21, 2025							
4.	Union Bank of India Cash Credit Facility (WCDL) Sanction letter dated October 26, 2016 Hypothecation agreement of goods and debts dated December 23, 2016. Revised sanction letter dated December 14, 2017 Hypothecation agreement of goods and debts	Cash Credit (WCDL) -7,500	Present rate for Cash Credit, WCDL and Term Loan is 10.45% and 10.35% respectively	7,153.84	First Pari passu charge on current assets of the Company including book debts, loans and advances and receivables including gold loan receivables along with existing charge holders. Cash collateral of 25% by way of fixed deposit with the lien marked in favour of Union Bank of India. Margin- 25% Personal guarantee of promoter directors – Mathew K. Cherian, Laila Mathew	On demand	IND A Stable	Standard

<p>dated December 20, 2017.</p> <p>Hypothecation (Book Debts) Agreement dated December 20, 2017</p> <p>Sanction letter dated December 27, 2018</p> <p>Hypothecation agreement of goods and debts dated December 28, 2018.</p> <p>Hypothecation (Book debt) agreement dated December 28, 2018</p> <p>Renewed sanction letter dated June 2, 2020</p> <p>Composite Hypothecation Deed (SD-20) dated July 4, 2020</p> <p>Hypothecation (Book Debts)</p>							
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	<p>Agreement (SD-05) dated July 4, 2020</p> <p>Renewal Sanction letter dated August 06, 2021</p> <p>Term Loan sanction letter dated January 04, 2022</p> <p>Renewal Sanction letter July 18, 2022</p> <p>Renewal Sanction letter dated September 11, 2023</p> <p>Renewal Sanction letter dated December 23, 2024</p>							
5.	<p>CSB Bank Limited</p> <p>Term Loan</p> <p>Sanction letter dated November 6, 2019</p> <p>Common Hypothecation Agreement dated November 14, 2019</p>	<p>WC DL – 5,000</p> <p>Term Loan -5,000</p>	<p>Present effective rate is 10.45%</p>	10,000	<p>Primary Security: Pari passu first charge over entire current assets including gold loan receivables (present and future) which are standard assets along with other existing lenders under multiple banking arrangements.</p> <p>Collateral Security (WC DL): Lien noted Cash Collateral</p>	On demand	IND A Stable	Standard
							12 equal quarterly installments	



Sanction letter dated April 01, 202					equitant to 15% of the aggregate limit.			
Rupee Term Loan (RTL)					Personal Guarantee:			
Sanction letter dated December 31, 2020					Mathew K. Cherian,			
Common Hypothecation Agreement dated December 31, 2020					Managing Director, Laila Mathew, Whole time Director and Jilu Saju Varghese, Non Executive Director			
Sanction letter dated March 26, 2021 on conversion of existing ODBD limit to WCDL and renewal of existing WCDL.								
Common Hypothecation agreement dated May 26, 2021								
Sanction letter dated February 01, 2022.								
Sanction Letter dated February 01, 2022 and addendum sanction								

	<p>letter dated May 25, 2023.</p> <p>Renewal Sanction letter dated April 06, 2024</p> <p>Sanction letter dated June 06, 2025</p>							
6.	<p>Canara Bank</p> <p>Over draft against Bank Deposit (Working Capital Demand Loan)</p> <p>Sanction letter dated September 26, 2017</p> <p>Common Hypothecation Agreement dated September 27, 2017</p> <p>Guarantee Agreement dated September 27, 2017</p> <p>Enhancement sanction letter</p>	<p>Term Loan – 2,500</p>	<p>Present effective rate is 10.75% and 10.70%</p>	880.00	<p>Primary Security: First charge over all movable assets and current assets, including book debts and receivables, cash and bank balances, loans, and advances, both present and future, of the Company, (excluding value of furniture and fixtures to the extent of ₹10.81 crores on which Income Tax Department shall have first charge) on pari-passu basis with all working capital lenders and debenture holders with ACR of not less than 1.33 times.</p> <p>Collateral: Cash margin in the form of fixed deposits to the extent of 25 % of the exposure.</p>		IND A Stable	Standard



dated November 30, 2018	Term Loan – 5,000				<p>Personal Guarantee: 1. Mathew K. Cherian, 2. Laila Mathew and 3. Jilu Saju Varghese.</p> <p>First charge over all movable assets and current assets, including book debts and receivables, cash and bank balances, both present and future of the company on pari passu basis with all working capital lenders and debenture holders with ACR of 1.33 times.</p> <p>Primary Security: First charge over all movable assets and current assets, including book debts and receivables, cash and bank balances, loans and advances, both present and future, of the Company, (excluding value of furniture and fixtures to the extent of ₹10.81 crores on which Income Tax</p>		
Rupee Term Loan (RTL)							
Sanction letter dated November 6, 2019							
Common Hypothecation Agreement dated November 14, 2019							
Sanction letter dated April 01, 2020							
Sanction letter dated December 31, 2020							
Common Hypothecation Agreement dated December 31, 2020							
Sanction Letter dated October 20, 2021							
Hypothecation Agreement dated October 29, 2021							

To be repaid in 35 monthly Installemts of ₹ 0.70 crores and 1 installment of ₹ 0.50 crores

	<p>Sanction letter dated September 29, 2022</p> <p>Sanction letter dated March 18, 2023.</p>			<p>Department shall have first charge) on pari-passu basis with all working capital lenders and debenture holders with ACR of not less than 1.33 times.</p> <p>Collateral: Cash margin in the form of fixed deposits to the extent of 25 % of the exposure.</p> <p>Personal Guarantee: 1. Mathew K. Cherian, 2. Laila Mathew and 3. Jilu Saju Varghese</p> <p>Primary Security: First charge over all movable assets and current assets, including book debts and receivables, cash and bank balances, loans and advances, both present and future, of the Company, (excluding value of furniture and fixtures to the extent of ₹10.81 crores on which Income Tax Department shall have first charge) on pari-passu basis with all working capital lenders and debenture</p>	<p>To be repaid in 35 monthly instalments of ₹1.39 Cr. and 1 instalment of ₹1.35 Cr.</p>		
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					<p>holders with ACR of not less than 1.33 times.</p> <p>Collateral: Cash margin in the form of fixed deposits to the extent of 25 % of the exposure.</p> <p>Personal Guarantee: 1. Mathew K. Cherian, 2. Laila Mathew and 3. Jilu Saju Varghese</p> <p>Primary Security: First charge over all movable assets and current assets, including book debts and receivables, cash and bank balances, loans and advances, both present and future, of the Company, (excluding value of furniture and fixtures to the extent of ₹10.81 crores on which Income Tax Department shall have first charge) on pari-passu basis with all working capital lenders and debenture holders with ACR of not less than 1.33 times.</p> <p>Collateral: Cash margin in the form of fixed deposits</p>			
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					to the extent of 25 % of the exposure. Collateral: Cash margin in the form of fixed deposits to the extent of 15 % of the exposure.			
7.	<p>The Karur Vysya Bank Limited</p> <p>Cash Credit Facility against Bank Deposit (Working Capital Demand Loan) – as sublimit to CCBD</p> <p>Sanction letter dated September 13, 2017</p> <p>Agreement of Guarantee dated September 15, 2017</p> <p>Working Capital Demand Loan</p>	<p>CCBD(WCDL)-5,000</p> <p>Term Loan -2,500 lakhs</p> <p>Term Loan -5,000 lakhs</p>	<p>Present effective rate for CCBD and WCDL is 10.75%, 10.25% and 10.50%</p>	9,748.63	<p>First pari passu charge on current assets, booked debts, loans and advances and receivables including gold loan receivables with a margin of 15%</p> <p>25% cash margin (value of ₹ 1,875 lakhs)</p> <p>15% by way of cash margin and immovable property as below:-</p> <p>Land and Commercial Building situated at S F No.122 Part and 123 Part, New Ward.AL (AK) ,Block NO.10 , New T S NO.42 ,Karumandapam , K.Abhishekapuram Village ,Tiruchirappalli West Taluk. Tiruchirapalli- 620001 admeasuring 2290 sq ft with builtup area of 1989</p>	<p>On demand</p> <p>12 equal instalments of ₹ 2.08 Crores</p> <p>Repayable in 11 quarterly instalments</p>	IND A Stable	Standard



Agreement dated August 15, 2017				sq.ft standing in the name of Kosamattam Finance Limited			
Hypothecation agreement for cash credit overdraft dated September 15, 2017				Personal guarantee of promoter directors – Mathew K. Cherian, Laila Mathew and Jilu Saju Varghese.			
Hypothecation Agreement for cash credit/overdraft dated April 02, 2019.							
Renewal sanction letter dated April 2, 2019							
Enhancement of facilities vide Sanction letter dated December 2, 2020							
Sanction letter dated December 13, 2021							
Facility Agreement dated December 23, 2021							

	<p>Facility Agreement dated December 21, 2023 and Addendum sanction letter dated February 23, 2023</p> <p>Sanction letter dated January 30, 2024</p> <p>Renewal Sanction letter dated May 02, 2025</p>							
8.	<p>Bank of Baroda</p> <p>Cash Credit Facility with sublimit for Working Capital Demand Loan</p> <p>Sanction letter dated December 18, 2017</p> <p>Composite Hypothecation</p>	<p>Cash Credit facility – 7,500</p> <p>Term Loan – 13,333.00</p> <p>Term Loan – 3,500</p>	<p>2.20% over one year MCLR (applicable on the date of review) + Strategic Premium 10.70%, 10.65%, 10.55%</p>	7,586.13	<p>First pari passu charge over the loan assets or book debts funded out of the bank loan with a minimum cover of 1.33 times. Cash collateral of 25% of the sanctioned limit.</p> <p>Cash collateral of 25% of the sanctioned loan limit in the form of term deposit to be kept for the tenure of the loan along with interest credited to the deposit account and lien marked in favour of the bank.</p>	12 months subject to annual review	IND A Stable	Standard

	<p>Agreement dated December 27, 2017</p> <p>Letter dated October 31, 2018 for increasing interest rate.</p> <p>Renewal sanction letter dated April 10, 2019</p> <p>Sanction letter issued by Vijaya Bank dated March 16, 2018.</p> <p>Agreement for hypothecation of supply bills and book executed with Vijaya Bank dated June 19, 2018.</p> <p>Agreement for demand cash credit against hypothecation of stocks and book executed with Vijaya Bank dated June 19, 2018.</p>				<p>Personal guarantee of promoter directors – Mathew K. Cherian, Laila Mathew and Jilu Saju Varghese.</p> <p>First pari-passu charge by way of hypothecation of all chargeable current assets, book. debts, loans and advances and receivables includes gold loan receivables of the Company both present and future along with other fenders including NCD holders.</p> <p>Any underlying / receivables classified as NPA / overdue receivables respectively should be replaced / excluded. Minimum Security Coverage of 1.33 times to be maintained.</p> <p>Collateral: Cash Collateral of minimum 25% of the sanctioned limit in the form of Term Deposit to be</p>	<p>36 months subject to annual review</p> <p>12 quarterly instalments</p> <p>Repayable in 11 equal quarterly installments</p>		
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	Sanction letter dated December 31, 2020 Composite Hypothecation Agreement dated December 31, 2020 Sanction letter dated March 30, 2022 Sanction letter dated July 24, 2023 Sanction letter dated September 26, 2024				kept in the form of the tenure of the loan. Personal Guarantee: Mr. Mathew K. Cherian , Mrs. Laila Mathew Primary security Margin at 20% Cash Collateral of minimum 20% of Sanctioned limit in the form of Term Deposit to be kept in the form of the tenure of the loan.			
9.	Punjab National Bank Cash Credit Facility with sublimit for Working Capital Demand Loan Sanction letter dated January 5, 2018.	Cash Credit (Book Debt)- 1,000 Working Capital Demand Loan - 1,500	Benchmark 1-year MCLR of the bank plus spread of 2.00% chargeable on monthly rests. Present effective rate being 10.30%	1,897.14	First pari passu charge with the existing secured creditors on entire current assets and all movable assets, including book debt and receivables, cash and bank balances, loan and advances, both present and future of the Company. Primary Security Margin at 10%.	For a period of one year.	IND A Stable	Standard

	<p>Agreement of Hypothecation of Assets dated January 20, 2018</p> <p>Renewal sanction letter dated July 7, 2019</p> <p>Renewal sanction letter dated October 17, 2020</p> <p>Renewal Sanction letter dated February 08, 2022</p> <p>Renewal Sanction letter dated July 26, 2024</p> <p>Margin reduction communication dated October 22, 2024</p>				<p>Collateral – Duly discharge term deposit of ₹6.25 crores.</p> <p>Personal guarantee of promoter directors – Mathew K. Cherian (₹45.40 crores) and Laila Mathew (₹6.67 crore).</p>			
10.	<p>DCB Bank Limited</p> <p>Sanction letter dated August 05, 2019</p> <p>Deed of hypothecation by borrower dated August 19, 2019</p>	Working capital demand loan (WCDL) -7,500	Present effective rate is 9.70%.	7,499.00	Pari-passu charge on entire current assets including entire loan receivables of the Company along with other participating banks & secured debenture holders. Minimum asset cover of 1.10 times of the loan	On 89 days of disbursement and rollover in 2 days	IND A Stable	Standard

	<p>Agreement for revolving WCDL facility dated August 19, 2019</p> <p>Deed of hypothecation dated July 29, 2020</p> <p>Enhancement of facilities vide sanction letter dated March 23, 2021</p> <p>Sanction letter dated June 13, 2022</p> <p>Enhancement sanction letter dated January 29, 2025</p>				<p>outstanding with DCB Bank at all times.</p> <p>Cash margin @ 10%</p> <p>Guarantee: Mathew K. Cherian, Laila Mathew</p>			
11.	<p>The Federal Bank Limited</p> <p>Agreement for working capital facility dated December 31, 2020</p> <p>Sanction letter dated December 31, 2020</p>	<p>LDS Working Capital Loan – 120</p> <p>Cash Credit – 80</p> <p>WCDL – 6,000</p> <p>Term Loan - 5,000</p>	<p>Repo+4.35%</p> <p>Present effective Rate is 10.50%</p> <p>Present effective Rate is 10.70%</p> <p>Present effective rate is 10.50%</p>	16,542.76	<p>Primary: First pari passu charge by way of hypothecation over the Gold Loan receivables along with debenture trustees and other Banks/ Multiple Banking Arrangement.</p> <p>Collateral: 15%of the total limit sanctioned to the</p>	<p>For 12 months</p> <p>Repayment in 18 equal instalments</p> <p>Repayment in 14 equal instalments</p>	IND A Stable	Standard

Sanction letter dated September 29, 2021	Term Loan – 5,000	Present effective rate is 10.70%		company in the form of term Deposit.	Repayment in 18 equal instalments		
Loan Agreement dated September 29, 2021	Term Loan – 40 crores	Present effective rate is 10.50%		Collateral: - 15% of the total limit sanctioned to the company in the form of term Deposit.	Repayment in 18 equal installments		
Sanction Letter dated September 27, 2022		Fixed Rate at 10.60%		Collateral: - 15% of the total limit sanctioned to the company in the form of term deposit	Repayment in 24 equal monthly installments		
Foreign currency term loan vide sanction letter dated June 26, 2023				Collateral: - 15% of the total limit sanctioned to the company in the form of term deposit			
Sanction letter dated September 29, 2023				Personal Guarantee: Mathew K. Cherian and Laila Mathew.			
Sanction letter dated June 29, 2024							
Sanction letter dated February 12, 2025							
Addendum sanction letter dated September 25, 2025							



12.	<p>Bank of Maharashtra</p> <p>Sanction letters dated March 03, 2021 and March 04, 2021.</p> <p>Deed of Hypothecation for all facilities dated March 31, 2021</p> <p>Sanction letter dated April 24, 2023</p> <p>Sanction letter dated August 28, 2024</p>	<p>Term Loan-10,000</p> <p>Term Loan-10,000</p> <p>Term Loan – 5,000</p>	<p>1 year MCLR+1.60%</p> <p>Present effective rate is 11.50% and 10.40% p.a.</p> <p>Present effective Rate is 10.60%</p>	9,657.36	<p>Primary: First Pari-Passu charge by way of Hypothecation of standard loan receivables of the company to the extent of 125 times of outstanding loan.</p> <p>Collateral Security: 20% of the sanctioned amount in the form of fixed deposit</p> <p>Personal Guarantee: 1. Mr. Mathew K. Cherian, Managing Director 2. Laila Mathew, Whole-Time Director</p> <p>15% of the sanctioned amount in the form of fixed deposit</p>	<p>Span of Repayment-Door –To-Door: 60 Months</p> <p>Moratorium-3 months</p> <p>Repayment of Principal: 57 Months</p> <p>Repayment Commercial Date: After the Moratorium period of 3 months</p> <p>Repayment end date: within 5 years from first disbursement</p> <p>Repayment in 57 instalments of `1.577 Cr.</p> <p>Repayment in 27 equal monthly installments of ₹ 1.86 crores</p>	IND A Stable	Standard
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13.	<p>IDFC First Bank Limited</p> <p>Sanction letter dated November 20, 2021</p> <p>Deed of Hypothecation dated December 10, 2021</p> <p>Facility Agreement dated December 10, 2021</p> <p>New Term Loan sanction letter dated September 03, 2022</p> <p>Sanction letter dated September 25, 2023</p> <p>Sanction letter dated September 21, 2024</p> <p>Term Loan Sanction letter dated September 26, 2025</p> <p>Amendment Sanction letter</p>	<p>Term Loan -5,000</p> <p>Term Loan – 10,000</p> <p>Term Loan – 15,000</p> <p>Term Loan – 18,500</p> <p>CC – 2,000</p>	<p>Present Effective rate is 11.30%, 11.25%, 10.95%, 11.00%, 10.50%</p>	16,221.27	<p>First Pari-passu charge of present and future book debts and receivables with a security cover of 1.15x</p> <p>Collateral :15% cash deposit</p> <p>Personal guarantee of Mr. Mathew K. Cherian and Mrs. Laila Mathew</p> <p>Cash Margin of 10% on outstanding Term Loan</p>	<p>Door to door 24 months. Equal monthly repayment from the date of disbursement.</p> <p>Door to door 30 months. Equal monthly repayment from the date of disbursement</p> <p>Door to door 30 months. Equal monthly repayment from the date of disbursement</p>	IND A Stable	Standard
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	dated September 26, 2025							
14.	<p>Tata Capital LimitedSanction letter dated September 20, 2021</p> <p>Deed of Hypothecation dated September 28, 2021</p> <p>Loan agreement dated September 28, 2021</p> <p>New Term Loan sanction letter dated September 16, 2022</p> <p>Sanction letter dated August 16, 2024</p> <p>Sanction letter dated June 24, 2025</p>	<p>Term Loan – 2,000</p> <p>Term Loan - 3000</p>	<p>Present effective rate is 11.70% and 11.20%, 10.75%</p>	3,845.47	<p>First pari passu charge by way of hypothecation of Standard loan receivables of the company, with a minimum asset cover of 1.33x (Standard Assets) of outstanding loan</p> <p>First pari passu charge by way of hypothecation over loan assets/ book debts of the company (both present & future) at minimum of 1.1x of the loan outstanding (net of NPA),</p> <p>First pari passu charge by way of hypothecation over loan assets/ book debts of the company (both present & future) at minimum of 1.15x of the loan outstanding</p> <p>Personal guarantee of Mr. Mathew K. Cherian and Mrs. Laila Mathew</p>	<p>Repayment in 24 equal installments</p> <p>Repayment in 24 equal installments</p>	IND A Stable	Standard
15.	Indian Bank	<p>CC/WCDL -1,000</p> <p>Term loan – 2,500</p>	<p>1 year MCLR (7.30%) +3.25%</p>	955.09	<p>Pari-passu charge by way of hypothecation/assignment over specific standard receivables/book debts in</p>	<p>Repayment in 30 monthly instalments after</p>	IND A Stable	Standard

	<p>Sanction letter dated November 15, 2021</p> <p>Agreement of Hypothecation dated December 10, 2021</p> <p>Term Loan Agreement dated December 10, 2021</p> <p>Term Loan Sanction letter dated October 13, 2022</p>		<p>Present effective rate 11.55% and 10.30%</p>		<p>respect of specific loans (excluding assets ineligible for bank financing, asset securitised and pertaining to group concerns) disbursed by the company to individual borrowers with 1.20 times coverage of loan outstanding at any point of time by replacing the closed loans/NPA loans with fresh loans.</p> <p>Collateral :15% cash deposit</p> <p>Personal guarantee of Mr. Mathew K. Cherian , Mrs. Laila Mathew</p>	<p>moratorium period of 6 months</p> <p>1 year</p>		
16.	<p>HDFC Bank Limited</p> <p>Sanction letter dated February 28, 2022</p> <p>Sanction letter dated July 15, 2023</p> <p>Sanction letter dated February 22, 2024</p>	<p>WCDL – 5000.00 lakhs</p> <p>Term Loan-5000 lakhs</p> <p>Term Loan – 3500 lakhs</p>	<p>Present effective rate – 9.75%, 9.52%, 9.98%, 9.59%</p>	8,812.50	<p>First Pari-passu charge over entire current assets of the company including gold loan receivables (Present and future) which are standard assets along with other existing lenders under MBA with 15% margin.</p> <p>Collateral: 15% cash margin</p>	<p>On demand</p> <p>Repayable in 24 installments</p>	IND A Stable	Standard

	Conversion to Term Loans Sanction letter dated August 22, 2024				Personal Guarantee of Mr. Mathew K.Chcrian and Mrs. Laila Mathew			
17.	ESAF Small Finance Bank Limited Sanction letter dated March 09, 2022 Sanction letter dated February 02, 2023 Sanction letter dated June 15, 2024	Term Loan – 3,000 lakhs	Repo Rate + 6.50% Present effective Rate is 10.75%	1,347.73	First pari-passu charge on current assets, book debt, loans and advances and receivables including gold loan receivables (excluding investment made by way of NCDs and loans given to group companies/related parties) with 15% Margin. Collateral: 10% Cash Deposit Personal Guarantee of Mr. Mathew K.Chcrian and Mrs. Laila Mathew	Repayable in 21 monthly instalments	IND A Stable	Standard
18.	Bandhan Bank Limited Sanction letter dated August 26, 2022 Sanction letter dated August 28, 2023	Overdraft – 100 Term Loan – 8000 Term Loan 12,000	Present effective rate -11.00% Present effective rate -11.00% Present effective rate – 11.00%	14,840.57	1st paripassu charge over the receivables of the company (Standard) with security coverage ratio of 1.10x times 1st paripassu charge over the Gold loan receivables and other current assets of the company (Standard)	On demand 24 equal monthly installments 24 equal monthly installments	IND A Stable	Standard

	Sanction letter dated August 19, 2024 Sanction letter dated March 21, 2025				except those receivables specifically and exclusively charged in favour of existing charge holders with security coverage ratio of 1.15x times 1st paripassu charge over the receivables of the company (Standard) with security coverage ratio of 1.10x times Cash Collateral @ 7.50% Personal Guarantee of Mr. Mathew K.Chерian and Mrs. Laila Mathew			
19.	Jana Small Finance Bank Sanction letter dated June 22, 2023 Sanction letter dated March 20, 2024 Sanction letter dated October 16, 2024	Term loan – 5,000 Term Loan – 4,000 Term Loan – 38,00 Term Loan -9,500	ELBR + Spread of 4.70% Present effective rate – 11.00% p.a, 10.90% and 10.80%	13,760.22	A paripassu first charge by way of hypothecation over the entire receivables of the company. Personal Guarantee of Mr. Mathew K.Chерian and Mrs. Laila Mathew	15 equal monthly instalments 18 equal monthly installments 18 equal monthly installments 18 equal monthly installments	IND A Stable	Standard

	Sanction letter dated March 17, 2025							
	Sanction letter dated August 06, 2025							
20.	<p>Uco Bank</p> <p>Sanction letter dated November 28, 2022</p> <p>Sanction letter dated December 18, 2023</p>	<p>Term loan – 2,000</p> <p>Term Loan – 3,500</p> <p>Term Loan – 2,500</p>	<p>MCLR for one year (7.95% p.a. at present) + 2.20%</p> <p>Present effective rate is 11.25% and 11.10% p.a.</p>	2,165.51	<p>Paripassu first charge over gold loan receivables and standard other current assets both present and future.</p> <p>Collateral: 10% Cash Deposit</p> <p>Personal Guarantee of Mr. Mathew K.Chcrian and Mrs. Laila Mathew</p>	<p>Door-to-Door tenor is 36 months</p> <p>Door-to-Door tenor is 24 months</p>	IND A Stable	Standard
21.	<p>Vivriti Capital Limited</p> <p>Sanction letter dated June 23, 2023</p> <p>Sanction letter dated June 25, 2024</p> <p>Sanction letter dated November 27, 2024</p>	<p>Term loan – 4,000</p> <p>Term loan – 1,500</p> <p>Term Loan – 2,500</p> <p>Term Loan – 3,000</p>	<p>Present VCPL12-month Index rate + Spread</p> <p>Present effective rate is 11.50%, 11.20%, 11.25%</p>	4,971.25	<p>First paripassu charge of present and future entire book debts and receivables of the borrower.</p> <p>Personal Guarantee of Mr. Mathew K.Chcrian and Mrs. Laila Mathew</p>	<p>24 equal monthly instalments</p> <p>24 equal monthly instalments</p> <p>24 equal monthly instalments</p>	IND A Stable	Standard

	Sanction letter dated January 29, 2025					24 equal monthly instalments 21 equal monthly instalments		
22.	<p>IndusInd Bank Limited</p> <p>Sanction letter dated December 16, 2022 and Addendum to the sanction letter dated December 16, 2022</p> <p>Sanction letter dated April 04, 2024</p> <p>Renewal Sanction letter dated May 29, 2025</p>	<p>WCDL – 75,00</p> <p>Cash Credit – 2,000 (Sublimit of WCDL)</p>	<p>As mutually agreed</p> <p>Present effective rate is 8%</p>	7,500.00	<p>First paripassu charge on receivables including gold loan receivables with banks under MBA and NCD holders</p> <p>Personal Guarantee of Mr. Mathew K.Chcrian, Mrs. Laila Mathew</p>	Maximum up to 12 months	IND A Stable	Standard
23.	<p>Indian Overseas Bank</p> <p>Sanction letter dated March 12, 2024</p>	<p>Term Loan – 2,500</p> <p>Term Loan – 7,500</p>	<p>One year MCLR + SP .20% + RP 3.05%</p> <p>Present effective Rate is 11.55% and 11.25%</p>	4,076.00	<p>First paripassu charge by way of assignment/ hypothecation of Book Debts pertaining to Standard/ regular underlying Assets.</p>	24 equal monthly installments	IND A Stable	Standard

					Collateral:- 20% Cash Deposit Personal Guarantee of Mr. Mathew K Cherian and Mrs. Laila Mathew.			
24.	Karnataka Bank Sanction letter dated March 29, 2023	Fresh DPN Loan – 2,500	Present effective rate is 11.10%	474.99	Paripassu first charge on the Standard receivables/Book Debts of the Company with Minimum Asset Cover of 1.10 times of the outstanding loan amount at any point of time. Personal Guarantee of Mr. Mathew K Cherian and Mrs. Laila Mathew.	Repayable in 32 equal monthly instalments	IND A Stable	Standard
25.	Woori Bank Sanction letter dated March 25, 2024	Term Loan – 4,000 lakhs Term Loan – 5,000 lakhs	Effective rate is 9.00% p a and 8.36% p a	1,458.33	Paripassu first charge bt way of hypothecation of gold loan and other current receivables. Personal Guarantee of Mr. Mathew K Cherian and Mrs. Laila Mathew	24 Equal intallments 23 equal monthly installments of ₹ 2,08,33,334/- and one last installment of ₹ 2,08,33,318/-	IND A Stable	Standard
26.	Yes Bank	WCDL – 5,000	Effective Rate is 10.60%, 10.45%	5,039.87	First Paripassu first charge on standard book debts,	12 months	IND A Stable	Standard

	<p>Sanction letter dated March 23, 2023</p> <p>Renewal sanction letter dated April 24, 2025</p>				<p>receivables and Current assets with 1.15x cover in line with existing paripassu charge holders.</p> <p>Collateral: - 15% Cash Deposit</p> <p>Personal Guarantee of Mr. Mathew K Cherian, Mrs. Laila Mathew and Mrs. Jilu Saju Varghese</p>			
27.	<p>Kotak Mahindra Bank</p> <p>Sanction letter dated June 30, 2023</p>	<p>WCDL – 3,000</p> <p>Term Loan - 3000</p>	<p>Effective Rate is 10.90%</p> <p>Effective Rate is 11.10%</p>	0.00	<p>First paripassu charge on standard receivables including gold loan receivables.</p> <p>Personal Guarantee of Mr. Mathew K Cherian, and Mrs. Laila Mathew</p>	<p>Maximum 180 days tranche</p> <p>Repayable in 12 equal monthl installements</p>	IND A Stable	Standard
28.	<p>Axis Bank</p> <p>Sanction letter dated September 08, 2024</p>	<p>Cash Credit-400</p> <p>WCDL-600</p>	<p>Effective Rate is 10.25%, 10.10% and 10.00%</p>	363.51	<p>Paripassu first charge on entire current assets, book debts, loan and advances and receivables including gold loan receivables</p> <p>Collateral:- 10% cash deposit</p> <p>Personal Guratantee of Mr. Mathew K Cherian and Mrs. Laila Mathew.</p>	On demand	IND A Stable	Standard

29.	<p>Oxzyo Financial Services Ltd</p> <p>Sanction letter dated February 02, 2024</p> <p>Sanction letter dated June 25, 2024</p> <p>Sanction letter dated December 26, 2024</p> <p>Sanction letter dated May 30, 2025</p> <p>Sanction letter dated August 28, 2025</p>	<p>Term Loan – 5000</p> <p>Term Loan – 1750</p> <p>Term Loan – 2000</p> <p>Term Loan -</p>	<p>Effective Rate is 11.00%, 11.20%</p>	5,499.99	<p>First ranking pari passu charge by way of hypothecation on the borrower's entire loan receivables (both present and future), unencumbered cash & cash equivalents and other assets ("hypothecated assets") along with other existing lenders, value of which shall not be less than the security cover of 1.10x</p> <p>Personal guarantee of Mr. Mathew K Cherian, and Mrs. Laila Mathew.</p>	<p>15 equal instalments</p> <p>6 equal quarterly installments</p> <p>18 equal installments</p>	IND A Stable	Standard
30.	<p>Ujjivan Small Finance Bank</p> <p>Sanction letter dated December 12, 2023</p> <p>Sanction letter dated January 29, 2025</p>	WCDL - 3000	<p>Effective Rate is 11.00%</p>	3000.00	<p>The Facility, and all interest, additional interest, further interest, liquidated damages, indemnification payments, fees, costs, expenses and other monies owing by, and all other present and further obligations and liabilities to be secured by way of first pari passu</p>		IND A Stable	Standard



					charges and continuing charge on the loan receivables of the borrower (the Receivables') to be created in the mode and manner stipulated by the bank with a security coverage of 110%; Personal Guarantee of Mr. Mathew K Cherian, and Mrs. Laila Mathew.			
31.	Equitas Small Finance Bank Sanction letter dated June 18, 2024	Term Loan -3,500	11.50%	769.64	First pari passu charge by way of hypothecation of all chargeable current assets, book debts, loans & advances and receivables including gold loan receivables of the Company Personal Guarantee of Mr. Mathew K Cherian, and Mrs. Laila Mathew.	17 equal monthly installment of ₹. 1,39,00,000 and balance to be paid in the 18 th Month	IND A Stable	Standard
32.	A K Capital Finance Limited Sanction letter dated August 23, 2024	Term Loan - 5000	11.00% p a	1900.58	First paripassu charge via deed of hypothecation over the asset portfolio of receivables including present and future receivables.	18 equal monthly installments	IND A Stable	Standard

33.	Hero Fincorp Limited Sanction letter dated September 23, 2024 Sanction letter dated August 30, 2025	Term Loan – 3000 Term Loan -5000	11.00% p a	4,725.51	Paripassu charge by way of hypothecation of book debts.	18 equal monthly installments 18 equal monthly installments	IND A Stable	Standard
34.	Bajaj Finance Limited Sanction letter dated October 25, 2024	WCDL - 2,000.00 Term Loan - 5,000.00	Present effective rate is 10.00%	4,361.11	First paripassu Charge on the current assets, entire book debts, receivables and cash and bank balance of the company both present and future with minimum cover 1.10x along with other lenders Cash Collateral:- Nil	On demand 18 equal monthly installments	IND A Stable	Standard
35.	Poonawalla Fincorp Limited Sanction letter dated December 06, 2024 Sanction letter dated March 11, 2025	Term Loan - 7,500.00 Term Loan -3,000	Present effective rate is 11.00%	6,533.67	First paripassu charge by way of hypothecation over the standard Gold loan receivables as acceptable to the lender. Security Cover:- 1.10 times Cash Collateral: Nil	18 equal monthly installments	IND A Stable	Standard

36.	<p>State Bank of Mauritius</p> <p>Sanction letter dated December 26, 2024</p> <p>Sanction letter dated July 28, 2025</p>	<p>Term Loan - 2,000.00</p> <p>Term Loan – 2,500.00</p>	Present effective rate is 11.00%	3,500	<p>First paripassu charge on standard business receivables which shall mean and include the amounts which the company is entitled to receive, in present or in future, in connection with the existing and future loans/advances, facilities and/or finance provided by the company in its regular course of business including all principal amounts, interest receivable in connection with such loans and/or finance.</p> <p>Security Cover: 1.10 times</p> <p>Cash Collateral: Nil</p>	<p>Repayable in 6 quarterly installments</p> <p>Repayable in 6 quarterly installments</p>	IND A Stable	Standard
37.	<p>Capital Small Finance Bank Ltd</p> <p>Sanction letter dated March 18, 2025</p>	Term Loan - 3500	Present effective rate is 11.00%	2,396.76	First paripassu charge by way of hypothecation over the entire receivables of the company	18 equal monthly installments	IND A Stable	Standard
38.	<p>Kerala Financial Corporation</p>	Term Loan - 5000	Present effective rate is 10.50%	4,411.93	First paripassu charge along with existing lenders , on the hypothecation of present and future	60 equal monthly installments	IND A Stable	Standard

	Sanction letter dated January 06, 2025				standard receivables and other current assets of the company excluding microfinance receivables			
39.	Northern Arc Sanction letter dated March 25, 2025	Term Loan - 3000	Present effective rate is 11.00%	1,875.00	First pari passu charge on all existing and future movable assets including intangibles, book debts, and current assets of the Borrower (including gold loan receivables, book debts, stock in trade etc.) subject to the charge the Income Tax Department has in terms of applicable law on the furniture and fixtures of written down value of Rs. 10,80,91,696 indicated in the Order u/s.281 dated 26/12/2018 to be excluded from the permission granted thereunder under clause (ii) of section 281 of the Income Tax Act, 1961	18 equal monthly installments	IND A Stable	Standard
40.	Kookmin Bank Sanction letter dated May 13, 2025	Term Loan - 2,700	Present Effective Rate is 9.50%	2,100.00	First paripassu charge on Receivables of Standard Loan Receivables and current assets.	Repayment in 18 equal monthly installments	IND A Stable	Standard

					Primary Security Margin : 1.10 times Collateral : Nil			
41.	Utkarsh Small Finance Bank Sanction letter dated May 29, 2025	Term Loan – 4,000	Present Effective Rate is 11.00%	2,692.58	First Paripassu charge by way of hypothecation of all chargeable current assets, book debts, loans and advances and receivables including Gold loan receivables of the company, both present and future. Primary security Margin : 1.15 times Collateral: Nil	Repayment in 12 equal monthly installments	IND A Stable	Standard
42.	Standard Chartered Bank Sanction letter dated June 10, 2025	Term Loan - 10,000 Working Capital - 100	Present Effective Rate is 11.15%	8,333.33	Pari-passu first charge over Gold Loan receivables and other current assets of the company. Primary security Margin : 1.15 times Collateral: Nil	6 equal Quarterly Installments Maximum 12 months	IND A Stable	Standard
43.	City Union Bank Sanction letter dated May 27, 2025	Term Loan - 2500	Present Effective Rate – 10.50%	2,166.48	Prime First Paripassu charge by way of hypothecation of current assets, Book Debts and	Repayment in 30 equal monthly installments	IND A Stable	Standard

					Receivables Including Gold loan Receivables Primary security Margin : 1.10 times Collateral: Nil			
44.	STCI Finance Limited Sanction letter dated June 10, 2025	Term Loan - 2500	Present Effective Rate – 11.25%	2,500.00	Hypothecation of current assets Primary security Margin : 1.15 times Collateral: 10%	Repayment in 30 equal monthly installments	IND A Stable	Standard
45.	Kisetsu Saison Finance (India) Private Limited Sanction letter dated June 26, 2025	Term Loan – 5000.00	Present Effective Rate – 11.00%	4,166.67	First pari-passu charge basis by way of hypothecation over the entire present and future receivables (including gold loan receivables, book debts, stock in trade etc) which the Borrower has received or is entitled to receive, in present or in future, from its borrower/customers in connection with any existing and future loans/advances, facilities and/or finance provided by the Borrower in its regular	Repayment in 18 equal monthly installments	IND A Stable	Standard



					<p>course of business and under the facilities constituting the Portfolio, and any other asset, property or right that the Borrower acquires using the proceeds of the Facility and such other assets of the Borrower (collectively referred to as the "Hypothecated Assets").</p> <p>Primary security Margin : 1.10 times</p> <p>Collateral: Nil</p>			
46.	<p>Punjab and Sind Bank</p> <p>Sanction letter dated August 30, 2025</p>	Term Loan – 5000.00	Present effective Rate – 9.50%	5,000.00	<p>Paripassu first charge over standard book debts and receivables along with other secured lenders both present and future.</p> <p>Primary security Margin : 10%</p> <p>Collateral: Nil</p>	Repayment in 36 equal monthly installments	IND A Stable	Standard
47.	<p>Sundaram Finance Limited</p> <p>Sanction letter dated</p>	Term Loan – 10,000	Present Effective Rate – 11.00%	10,000.00	<p>First paripassu charge by way of hypothecation of entire present and future receivables (including gold loan receivables, book debts, stock in trade etc) which the borrower has received or entitled to</p>	Repayment in 24 equal monthly	IND A Stable	Standard

					<p>receive in present or future from its borrowers/customers in connection with any existing and future loan/advance facilities and/or finance provided by the borrower in its regular course of business.</p> <p>Primary security Margin : 1.10 times</p> <p>Collateral: Nil</p>			
48.	<p>Tamilnadu Mercantile Bank</p> <p>Sanction letter dated September 22, 2025</p>	<p>Term Loan - 5,000.00</p>	<p>Present Effective Rate – 10.50%</p>	<p>5,000.00</p>	<p>First pari passu charge over entire chargeable current assets including the present loan receivables and future receivables arising out of onward lending</p> <p>Primary security Margin : 10%</p> <p>Collateral: Nil</p>	<p>Repayment in 36 equal monthly installments</p>	<p>IND A Stable</p>	<p>Standard</p>

49.	Unity Small Finance Bank Sanction letter dated September 16, 2025	WCDL – 4000.00	Present Effective Rate – 11.00%	4,000.00	First pari passu charge on standard gold loan receivables Primary security Margin : 1.10 times Collateral: Nil	180 days	IND A Stable	Standard
50.	<u>Anand Rathi Global Finance Limited</u> <u>Sanction letter dated August 26, 2025</u>	Term Loan – 2,500.00	Present Effective Rate – 11.00%	2,500.00	First pari passu charge over standard asset portfolio receivables including present and future receivables. Primary security Margin : 1.10 times Collateral: Nil	Repayment in 8 equal quarterly installments	IND A Stable	Standard
Total Principal Outstanding				2,67,761.38				
Add: Interest Accrued				404.82				
Less: EIR Adjustment under Ind AS 109				(638.25)				

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www.kosamattam.com
CIN.U65929KL1987PLC004729



**Kosamattam
Finance Ltd.**

Net Outstanding Borrowings	2,67,527.95				
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ANNEXURE C

Material litigations and regulatory actions involving our Company

Civil Litigation

By our company

1. Company has initiated recovery proceedings against the following borrowers (i) Mangomeadows Agricultural Pleasures Land Private Limited, (ii) N.K. Kurian, (iii) Lathika Kurian (“**Borrowers**”) vide demand notice dated January 29, 2019 issued to the Applicants under Section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (“**SARFAESI Act**”) demanding the repayment of an aggregate sum of ₹1426.64 lakhs together with interest and penal interest on the outstanding amount. The matter arose due to the default made by the Borrower under a term loan of an amount of ₹800 lakhs granted on March 01, 2016 and ₹200 lakhs granted on February 16, 2017 from our Kallara Branch. Thereafter, our Company had taken Symbolic Possession of the secured assets on April 17, 2019 and has filed a Miscellaneous Criminal Petition bearing No.MC- 200/2019 with CJM Court, Kottayam for taking actual possession of the secured assets and takeover of the administration of the borrowers. Subsequently, the Borrower filed a securitization application bearing No. S.A. No. 174 of 2019 (“**Application**”) before the Debts Recovery Tribunal- 2 at Ernakulam (“**Authority**”) in which they, inter alia, challenged the right of action of our Company to issue the notices under section 13(2) and section 13(4) of the SARFAESI Act and seeking stay on all proceedings initiated under the SARFAESI Act against the secured properties of the Borrower. Consequently, the Authority vide notice dated May 27, 2019 required our Company to show cause as to why the reliefs prayed in the Application should not be granted and directed us to appear before the Authority either in person or authorized one or more legal practitioners or any of the officers to present the case. Our Company on June 18, 2019 filed the Written Statement with the Authority, inter alia, denying the averments made by the Applicants in the Application and claiming that the Applicants are not entitled to any reliefs under the Application as the same is filed solely for the purpose of misleading the Authority and for obtaining unlawful gain and causing loss to public exchequer, which amounts to perjury for which purpose, appropriate criminal action is liable to be taken against the Borrower and also the Application is liable to be dismissed with compensatory costs. Further, we have initiated the insolvency proceedings under Section 7 of the Insolvency and Bankruptcy Code, 2016 before NCLT Kochi bench on January 3, 2022 bearing ref.no. Dy.10/22 claiming an aggregate amount of ₹ 2,358.34 lakhs towards the debts owed by the Borrowers. NCLT Kochi vide its order dated January 25, 2023, initiated Corporate Insolvency Resolution Process against the corporate debtor and appointed Mr. Easwara Pillai Kesavan Nair as Interim Resolution Professional. Resolution Plan was submitted by M/s Torrion Impex India (P) Limited has been approved by the members of COC and was filed before Hon’ble NCLT Resolution Applicant withdrawn their participation from the process. The Company resolved to apply U/s 12(2) of the IBC an application to further extend CIRP period to next 60 days from October 24,2023 to start its process for approval of successful resolution plan by inviting through Form G. NCLT vide order dated November 7, 2023 granted the extension of time. till December 12,2023 to complete the CIR Process.

In the meantime, the successful resolution applicant, M/s Torrion Impex India (P) Limited had withdrawn from their proposal and hence RP applied for extension of the CIRP period for another 2 months time to explore new resolution applicants and got extension upto February 22,2024. Published Form G for the third time inviting expression of interest from fresh parties. Since there was no successful resolution applicant, COC recommended for liquidation of the Corporate Debtor. While in Liquidation, as per the Section 39 BA of IBC read with section 2B of Liquidation Rule in consonance to section 230 of Companies Act, Mr. N K Kurian submitted a

compromise settlement application and was rejected by the COC. Under the said section our company, the Corporate Creditor submitted a compromise settlement to acquire the Corporate Debtor Company as a going concern to NCLT and which is pending with the NCLT for their disposal. The matter is currently pending.

Against our Company

Nil

Criminal Litigation

By our company

1. Our Company filed a first information report bearing No. 548/2013 dated October 9, 2013 at Khajuri Khas Police Station against unknown accused for offences under Sections 397/34 of the Indian Penal Code, 1860 and 25/27 of the Arms Act, 1959. Our Company alleged that Gold ornaments amounting to a total value of ₹6.40 lakhs were stolen from the Bhajanpura branch of our Company in New Delhi. The matter is currently pending.
2. Our Company through Sherly Joseph, area manager of our Company filed a first information report bearing no 0211/2014 dated April 09, 2014 at K.R Puram Police Station against its employees of the Bangalore, Ayyapa Nagar branch of the Company, namely Binu K Sam and Ajitha P.P for criminal misappropriation of funds amounting to ₹12.50 lakhs by drawing the sum through a cheque under false pretence. The matter is currently pending.
3. Our Company, through its branch manager has registered a first information report bearing no. 780/2014 report dated August 08, 2014 against Robin and Roni (together referred to as the “**Accused**”) before the Chenkalpattu Police Station under sections 409, 420, 468, 471 of the Indian Penal Code. Our Company claims that the Accused has stolen ₹3.24 lakhs and cheated rent amount for ₹0.56 lakhs and further pledged spurious gold of about 12,176 grams and misappropriated ₹23.89 lakhs from our Company. The matter is currently pending.
4. Our Company through Sherly Joseph, Area Manager of our Company filed a first information report bearing no 0123/2014 dated April 15, 2014 at Bharathi Nagar Police Station against its employees at the Shivaji Nagar, Bangalore Branch namely, Anuradha Rajan and Shiny Samuel and others, (“**Accused**”) for criminal misappropriation of funds amounting to ₹10.04 lakhs by facilitation of pledging spurious gold by the Accused customer. The matter is currently pending.
5. Our Company through Simon P.S, Manager of the Thripunithura Branch filed a first information report bearing no 0718/2014 dated April 14, 2014 at Thripunithura Police Station against a customer for pledging spurious gold for a loan amounting to ₹2.82 lakhs. The matter is currently pending.
6. Our Company through Sherly Joseph, Area Manager of the Company filed a first information report bearing no 0220/2014 dated October 20, 2014 at Rajajinagar Police Station against Rajajinagar, Bangalore branch manager and joint custodian and customers Vimal Kumar and Ganesh Rao, for criminal misappropriation of funds amounting

to ₹95.45 Lakhs, by facilitation of fake and forged pledging. Our Company filed a writ petition bearing number W.P 9829/2015 dated March 10, 2015, before the High Court of Karnataka seeking the transfer of the matter to the Criminal Investigation Department and for issuance of a writ of mandamus to direct the Police department to conduct a fair, impartial and speedy investigation. The matter is currently pending.

7. Our Company has filed a first information report, bearing no 366/15 dated June 13, 2015, against Vinod. K. John (branch manager) at Gudallur police station, under sections 409 and 420 of IPC for criminal misappropriation of funds amounting to ₹2.5 lakhs by facilitation of fake and forged pledging. The matter is currently pending.
8. Our Company, through its regional manager, Sankara Narayanan has registered a first information report bearing no. 70/2015 dated March 10, 2015 against Rameshkannan (manager) and Remalakshmi (together referred to as the “**Accused**”) before the Thovalai Police Station under Section 381 and 409 of the Indian Penal Code. It is alleged that the Accused had stolen one of the gold packets worth ₹4.16 lakhs, from our Company. The matter is currently pending.
9. Our Company filed a first information report (“**FIR**”) bearing number 60/16 dated January 31, 2016 with the Vadasery Police Station, Kanniyakumari District, against Biju Chacko (“**Accused**”). Vide the FIR, our Company alleged that the Accused misappropriated jewellery from our Company’s Kulasekaram branch to the tune of ₹80.30 lakhs. The matter is currently pending.
10. Our Company filed a first information report (“**FIR**”) bearing number 08/16 dated March 29, 2016, with the District Crime Branch, Dindigal, Tamil Nadu, against our branch manager M. Dharmendran at Guziliamparai (“**Accused**”). Vide the FIR, our Company has alleged that the Accused pledged spurious ornaments to a tune of ₹18.86 lakhs, under the name of existing customers. The matter is currently pending.
11. Our Company filed a first information report bearing No. 800/2016 under Section 379 of the Indian Penal Code, at Anupparpalayam Police Station against the staff of our Company’s Poyampalayam branch, Annalaksmi (“**Accused**”). Our Company alleged that the Accused, after withdrawing ₹1.71 lakhs from a bank, for official purposes, returned with only ₹0.21 lakhs and the rest of the amount of ₹1.5 lakhs was unaccounted and was stolen by the Accused. The matter is currently pending.
12. Our Company, filed a first information report (“**FIR**”) bearing No. 0373/2017 dated October 28, 2017 with the Mansarovar Park Police Station, New Delhi against three unknown persons (“**Accused**”) under Section 392, 397 and 34 of the Indian Penal Code and Section 27 of the Arms Act 1959. Vide the FIR, Our Company alleged that the Accused stole gold ornaments weighing 21.6 grams worth ₹0.42 lakhs and cash to the tune of ₹0.97 lakhs from the Durgapuri Branch. The matter is currently pending.
13. Our Company filed a first information report bearing No.0283/2017 dated December 13, 2017 (“**FIR**”) with the Changaramkulam Police Station, Malappuram against C.P Ajesh Branch Manager and staff member Manjusha Gopalakrishnan and Sobitha K.B of our Company’s Edappal branch (collectively the “**Accused**”). In the FIR, our Company alleged that the Accused stole gold ornaments pledged by various customers weighing total of 3,349.2 grams worth ₹69.22 lakhs. The matter is currently pending.

14. Our Company filed a first information report (“**FIR**”) bearing No.983/2017 dated June 8, 2018 (“**FIR**”) with the Avaniyapuram Police Station, Madurai against Arockiya Lenin, manager of our Company’s Villapuram branch (“**Accused**”). In the FIR, our Company alleged that the Accused had forged signatures, cheated and misappropriated ₹2 lakhs from our Company’s Villapuram branch. The matter is currently pending.
15. Kosamattam Mathew K. Cherian Financiers Private Limited through its employee Arun TM has lodged a first information report bearing no.504/2010 dated December 07, 2010 before the Vandiperiyar Police Station against Faizal TA and Shainy Saji Joseph alleging inter-alia pledging of spurious gold for ₹33.30 lakhs and for cheating. The matter is currently pending.
16. Our Company filed a first information report bearing no. 54/2020 before Virudhanagar District, Tamil Nadu dated February 25, 2020 against the manager and other two staff members of our Company’s Watrap branch of (“**Accused**”). Our Company alleged that the Accused had cheated, forged, and misappropriated ₹8.61 lakhs from our Company’s Watrap branch. The matter is currently pending.
17. Our Company filed a first information report bearing no. 0012/2021 before the Anekal Police Station, Bangalore Rural District dated January 22, 2021 against the branch manager and 3 staff members of our Company’s Anekal branch (“**Accused**”) and alleged that spurious ornaments amounting to ₹ 52.61 lakhs were misappropriated by the Accused. The Accused has misappropriated a total amount of ₹ 94.96 lakhs. The matter is currently pending.
18. Our Company filed a First Information Report bearing no. 0214/2021 dated September 25, 2021 before the Konakunde police station against Branch Manager Dayananda swamy. J, Usha R and Manjunath. S for pledging spurious gold amounting of ₹132.58 lakhs /- in the name of different Customers by using their KYC without their knowledge. Company has recovered ₹ 49.18 lakhs so far. The matter is currently pending.
19. Our Company filed Criminal Case No. 472/2021 before the Court of Additional Chief Metropolitan Magistrate, Court No. 13, Ahmedabad, against Amit Sanjivkumar Soni, Aarti Sanjivkumar Soni, Kajal Sanjiv kumar Soni, Radhaben Sanjiv kumar Soni, Sanjiv, Ramkishan Soni, Hariprakash Subhasbhai Rajput, Bhagwandin Rajaram Kushwah, Rohit Sureshchandra Soni, Vikas Rakeshkumar Soni, and Ashish Vakheda (jointly referred to as the “**Accused**”) under section 156 of Criminal Procedure Code 1973. Our Company has alleged that the Accused had pledged the gold ornaments amounting to ₹ 333.20 lakhs on various dates. The matter is presently pending.
20. Our Company filed a First Information Report bearing no. 36/2023 dated January 30, 2023 before the Eluru II Town Police Station against the Branch Manager Avinash Kumar K, Joint custodian Thalitha for pledging spurious gold amounting of ₹ 8,05,873/-. The matter is currently pending.
21. Our Company filed a First Information Report bearing no. 8/2023 dated March 30, 2023 before District Crime Branch, against the Branch Manager Sathyaseelan for stealing ₹ ₹14,49,914/- out of the amount given for depositing in the Bank A/c. and also for pledging spurious ornaments in two pledges without the knowledge of the Customers amounting to ₹1,15,000/- and ₹95,000/-. The matter is currently pending.

22. Our Company filed a First Information Report bearing no. 118/2023 with Cherukupalli Police Station on June 10, 2023 against branch manager Branch Manager P. Srinivasa Rao and Joint custodian Raghu Prakasa ((jointly referred to as “**Accused**”). The Accused allegedly misappropriated the amount and 3 gold packets amounting to ₹2,37,800/. The matter is currently pending.
23. Our Company filed a First Information Report bearing FIR No. 2533/23; 2534/23; & 2535/23 dated November 02, 2023 with Palarivattom Police Station against three customers Ilyas, Manu C.P. & Shahul Hameed for allegedly pledging spurious gold ornaments on various dates. The total value involved in these cases is approximately amounting to ₹ 11,89,000/- as they were spurious in nature. The matter is currently pending.
24. Our Company filed the First Information Report bearing no. 17/2023 dated November 19, 2023 against the branch manager S.A. Premnath and Joint custodian Esakkimuthu and others with Tirunelveli Police Station for allegedly that they were involved in manipulation of gold packets (1) by replacing the good gold amounting to ₹1,04,51,400/- (2) by stealing 497 packets amounting to ₹ 7,26,79,226/- and dishonestly removing it to nearby textile shop in two bags, aggregating misappropriation amount to ₹8,31,30,626/-. The matter is currently pending.
25. Our company has filed a First Information Report bearing No 0454/2024 dated September 13, 2024 against 1. Nasser Ahammed 2. Smt Gulab Jain and in some other such as 3. Vijayakumar, 4. Muhammad Shouihab, 5. Siddik Pasha, 6. Arul kumar, 7. Muhammed Asif khan and the Branch Manager Ahammad Khan (8) with the Yelahanka new town Police Station for the defrauding the Company by pledging gold ornaments of significantly lower actual weight. This fraudulent activity led to a financial loss of ₹1,13,19,599/- to the Company. The matter is currently pending.
26. Our Company filed a First Information Report Bearing No. 30/2025 dated March 1, 2025, with Tuni police station against branch manager K. Durga Prasad (“**Accused**”) for allegedly defrauding the Company by pledging spurious gold ornaments or replacing genuine gold with spurious gold. The total misappropriated amount is estimated at ₹45,71,341. It is further alleged that the Accused misused customer KYC documents without their knowledge. The matter is currently pending.
27. On March 17, 2025, our Company filed a First Information Reports Bearing Nos. 0181/25, 0182/25, 0183/25, and 0184/25 with Thrikkakara police station against four customers P. Muraleedharan, Shahul Hameed, Aneesa Siraj, and Sajeew Kumar for allegedly pledging spurious gold ornaments on various dates. The total value involved in these cases is approximately ₹7,68,000. These matters are currently pending.
28. Our Company filed a First Information Report No. 85/2025 with Kandukur Police Station on June 12, 2025, against branch manager Tirupathy Swamy and staff member Prasanna K (jointly referred to as “**Accused**”). The Accused allegedly replaced genuine gold with spurious ornaments in 19 gold packets, involving a total value of ₹31,37,500. The matter is currently pending.

29. Our Company filed a First Information Report bearing no. 436/2025 dated August 06, 2025 at Nanguneri Police Station against branch manager Meenakshi Rajan, and staff member Angalaparameswari and Revathy jointly pledged Spurious ornaments in the name of different customers. The total amount misappropriated to the tune of Rs. 17,27,703/- only (Spurious amounting to Rs. 7,46,000/-, Low purity of Rs. 4,61,830/- & Stone weight to the extent of Rs. 5,19,873). The matter is currently pending.

1. Cases filed by the Company under Section 138 of the Negotiable Instruments Act, 1881

The Company has not filed any complaints or issued any notices under Section 138 of the Negotiable Instruments Act, 1881 in connection with dishonoured cheques. As on the date of this Prospectus, there are no such matters pending before any court.

Against our Company

NIL

Tax Proceedings involving our Company

Nature of case	Number of cases outstanding	Amount involved (₹ in lakhs)
Direct Tax	8	3,401.64
Indirect Tax	11	471.56

Statutory and Regulatory involving our Company

NIL

For Kosamattam Finance Limited

Mathew K. Cherian

Laila Mathew

Managing Director

Whole-Time Director

DIN:01286073

DIN: 01286176